5540 - Paying tuition fees with a riba-based credit card

the question

I am very much worried about my education. I am doing MASSAHALLAH very good results but my problem is....I do not have enough money to pay my tution. I am not a USA citizen and thus do not get much benefits. They let me study 2 semisters in a condition that I have to give the tution fee back after working throughout this summer. Now the fee office in the university gave me a deadline to pay the tution fee of about $8000. If I am unable to pay that amount then my education will stop here. I am trying my best to get a job this summer but have not got yet. My question is, if I am unable to earn $8000 within 3 months .... can I use my credit card to pay the tution fee back. I know I cannot pay the money to the bank and will have to give interest. Moreover, I am engaged with a girl who's parents have agreed to get us married. If my education stop, her parents will never let me marry her. All together I am very depressed about it. Please advise me what I should do in this circumstance.

Detailed answer

Praise be to Allah.

It is not permissible for a Muslim to pay riba (interest), no matter what the circumstances. The one who consumes riba and the one who pays it are both in grave danger, as it says in the hadeeth that the Prophet (peace and blessings of Allaah be upon him) cursed the one who consumes riba, the one who pays it, the one who records it and the two who witness it, and he said, “They are all the same.”

Would you like to be among those who deserved to have the Prophet (peace and blessings of Allaah be upon him) pray that they will be expelled from the mercy of Allaah? For this would be an immense and incomparable loss.

Another point is that you should note that whoever gives up something for the sake of Allaah,

Allaah will compensate him with something better than that. Whoever fears Allaah, Allaah will soon grant him independence by His grace, and will give him a way out from his difficulties, and will make things easier for him. Allaah chooses for His slave something which is better that that which the slave would choose for himself. Fear Allaah, put your trust in Him and do not expose yourself to His wrath. Allaah says (interpretation of the meaning):

"… and it may be that you dislike a thing which is good for you and that you like a thing which is bad for you. Allaah knows but you do not know" [al-Baqarah 2:216]

May Allaah help you to do that which He loves and is pleased with, and may He make things easier for you.