

MODULE 1

Class Title: My Bank Account

Aim of the lesson: To understand how righteous deeds are deposited with Allah (swt), the benefits of which we will get later

Category: Personal Development

Lesson Format: Power point presentation with discussion

Handout: in folder

Greeting to students) *Assalam alaikum wa Rahmatullahi wa Barakatuh*

(*Taooz*) *Aoodhubillahi min AsShaytanir Rajeem*

(*Tasmiyah*) *Bismillahir Rahmanir Raheem*

(*Du'a*) *Rabbish rahli sadri wa yassirli amri wahlul uqdatum millisani yafqahu qawli*

(Surah At Ta-Ha 20: Verse 25-28)

Activity

MATERIALS:

A hard board circular base

Tooth picks,

Paper (in two colours),

Play dough

A cloth to be used as blindfold

GAME:

With the help of tooth picks and paper, small flags are made and stuck on board with the help of small amount of play dough.

Good deeds (deposits) are written on one coloured paper and posted as flags on the board. Bad deeds (withdrawals) are written on the other coloured paper and are also posted on the board randomly.

Students are divided into two teams and one member of each team is blindfolded. She is supposed to pick flags within ten seconds (opposing team starts the countdown immediately as she begins the game). If she has more withdrawals and less deposits, then her team is marked accordingly. Eg if she picked five white papers with deposits and three red ones with withdrawals, then her teams score is -3. The team with less withdrawal and more deposits wins.

Note: Materials and the game can be improvised according to teachers' discretion.

Slide 1:

Today, *inshaAllah*, we are going to talk about a concept which is very important so I want everyone to concentrate. I might be asking you certain questions in between because I really want you to understand and grab the concept in the next 45 minutes.

Today's class is on bank accounts. You must be thinking that you haven't come to

Perceptions for an accounting class, but this has a serious connection with our religion. How? That's what we will talk about.

Now does anyone here know certain basic things about banking? What do we do? What do you do when you go to a bank? Why do we have banks?

Student: We have banks to help us store our money.

Teacher: Exactly.

Slide 2:

Teacher: We can deposit money in the bank and we can withdraw it whenever we want to. That's the whole idea of having an account in a bank; a bank has your money box. For people who are not aware of the concept of a bank, it's like having a money box somewhere outside your house. If we have a money box in our house, how do we use it? We keep putting money in it, and when we need the money we take it out. There is a small lock on it and we unlock the box and take out as much money as we need. This is exactly what the bank does for you.

Slide 3:

Why can't we just keep our money at home?

Student: Sometimes robberies happen.

Teacher: Yes, it is not safe to keep large amounts of money at home and that's the reason why we deposit money at banks.

Slides 4 to 6:

The bankers maintain a book for you. Let's say you have opened a bank account, what do you think would be the initial balance in it? Zero, obviously, because you haven't deposited anything yet. What happens when you deposit money?

Let's say you deposited five hundred and fifty *rupees* (currency), what would be your balance? If you call them up, tell them your account number and ask them what your balance is, what are they going to tell you? Five hundred and fifty *rupees*.

Let's say the next day or the next week you withdraw three hundred *rupees* and ask the teller what your balance is, what is he going to tell you?

Student: Two hundred and fifty *rupees*.

Teacher: Yes, obviously. So this is how the bank balances your books; based on the deposits and withdrawals that you have made, the teller will tell you your balance i.e. the amount that remains in your account.

Slide 7:

Usually our balance is something that the bank has; it's not in the negative, it's usually in the positive. Unless you have some kind of a special package, you usually can't withdraw one thousand *rupees* if your balance is only five hundred *rupees*. Generally, that's not how it works but let's say, if you do have a special package, and you withdraw one thousand *rupees* when your balance is five hundred *rupees*, what would your balance be after the withdrawal? Minus five hundred, meaning that you now owe the bank five hundred *rupees*.

Slide 8:

Every withdrawal and deposit changes your balance. Every time you withdraw something from your account or you deposit something in your account, obviously your balance will change.

Slides 9 and 10:

Allah (swt) has also opened a bank account for all of us. He has got an account opened under all our names. It also has deposits and withdrawals and balances. Now can anyone tell what we deposit in this account?

Student: A good deed.

Teacher: Yes. And what are the withdrawals?

Student: Bad deeds.

Teacher: Bad deeds, sinful deeds are the withdrawals. So, if we deposit righteous deeds in the book that we have with Allah (swt), what will happen? Allah (swt) will decide our fate based on the balance. If your account has lots of righteous deeds and a few sinful deeds, will your balance be in the positive or negative?

Student: Positive

Teacher: It's going to be positive. What if your account has lots of sinful deeds and a few good deeds?

Student: Your balance will be negative

Teacher: Exactly.

Slide 11:

Let's compare the money that we deposit in a bank versus the righteous deeds that we deposit with Allah (swt). What is the difference?

With money we can buy this world, we can buy anything that we want to. But with righteous deeds what can you buy?

Student: *Jannah* {Paradise}.

Teacher: *Jannah*, yes. The good deeds that we are sending or depositing with Allah (swt) are basically for us to buy *Jannah* with. In this world we collect money to purchase the comforts that we desire. We keep increasing the balance of our accounts because it gives us comfort. But for *Jannah* we need to collect good deeds to be in bliss. That's the main difference between the money that we collect in this world and our righteous deeds.

Slide 12:

Now what is the best way to increase our bank account with Allah (swt)?

Student: To do good deeds.

Student: You help other people whenever you can.

Teacher: And?

Student: You don't do anything wrong.

Student: We ask for forgiveness.

Teacher: We ask for forgiveness, good.

There are actually a lot of things that you can do in order to increase your account balance. But generally speaking, what Allah (swt) tells us in the *Qur'an* is that we need to spread the word of Allah (swt) and stop people from doing bad deeds. That's a big responsibility on us as Muslims.

Amar bil maroof nahi anil munkar.

Have you heard this? That you should tell people to do good things and you should stop them from doing bad things. This is a big responsibility on all of us Muslims; we need to do this on a constant basis. How we do it is a separate story. We have to do it in such a manner, with a lot of wisdom, that we don't make the other person angry. We shouldn't offend other people but we have to keep telling them to do good. Just being pious and doing your *salah* {prayer} and being a good person is not enough. You have to guide your friends too. You have to tell them what kind of good deeds they should do and you have to stop them, in a very nice, polite manner, from doing things that are not good.

Slide 13:

Just like we crawl before we walk; have you ever seen a week old child walking or running? No. He will always start crawling first, then he will stand and then he will walk. Crawling, standing and then walking.

Slide 14:

Do we learn arithmetic before algebra? Have you ever seen anyone doing algebra in class one? No, they always do sums and then subtraction, then slowly and gradually in senior classes they go on to algebra. There is a process for everything; you start with simple things, basic things and then you start doing difficult stuff.

Slide 15:

The reason why I am giving you these examples is because we need to first fix ourselves before we fix others. Yes, we do have a big responsibility of correcting people around us, telling them what is good and what is bad; but that is like algebra, it comes later in life after we learn how to count and add. What is the counting for us? Fixing ourselves. That's the basic thing that we need to do.

Slide 16:

The basic changes in life always begin with you. We have to change ourselves and this is an ongoing process, mind you. It's not like you're going to become a perfect angel one day and then say, "All right **now** I am ready to do algebra."

No, it's a constant process, but as long as you are focusing on yourself and making sure that you are doing the basic stuff correctly, you are ready to guide others. Tell them what kind of good deeds they should indulge in and what kind of bad deeds they need to avoid. But also remember to focus on yourself; you cannot tell lies yourself and forget to do your *salah* while telling your friend that she should not lie and should do her *salah* regularly. That's not how it works.

Slide 17-24:

There is a very interesting saying, "When I was young and free and my imagination had no limits, I dreamed of changing the world. As I grew older and wiser I realized that the world would not change. So I decided to shorten my sight somewhat and change my country. But it seemed immovable. As I entered my twilight years, in one last desperate attempt I sought to change only my family, those closest to me. But alas, they would have none of it. They wouldn't take anything. I lie on my death bed and realize for the first time that, if only I had changed myself first, I may have bettered my country. Then by example I may have influenced my family and with their encouragement and support I may have changed the world."

Isn't that beautiful? Isn't that so true? This is the reality of life which we need to understand. We have got a lot of responsibilities, but the first responsibility is to make sure that we improve ourselves. We need to bring the right changes in ourselves.

Slides 25 and 26:

Coming back to your bank account: are you loaded or bankrupt? That is the question that all of us should ask ourselves. We need to do certain calculative guesses because we cannot know for sure.

I would love to call Allah (swt) and ask Him, “Allah (swt) could you tell me my balance?”

Wouldn’t we all love to do that? It would help us so much.

God forbid, if Allah (swt) tells us, “No, sweetie it’s in the negative.”

I would stop all the bad sins that very moment. Can you imagine Allah (swt) telling you that your balance is in the negative? What do you think you would do? Are you going to start worrying? You will start changing your lifestyle immediately, right?

That’s the test for us: Allah (swt) does not tell us the balance; we have to do certain calculative guesses to see where we are standing. We have to guess and our guess could be wrong or it could be right. No one can tell for sure. We are only going to know for certain on the Day of Judgement.

Allah (swt) is going to announce our balances in front of everyone, and if they are positive we will be sent to *Jannah*, or if they are negative, we will be thrown into hell fire. So on the day of *Akhirah* {Day of Judgement}, the results will be out. We have to somehow figure out a way of making a calculative guess to see if there is any possibility of our account balance being negative. We have to gauge and we have to assess ourselves. How do we do that? What are the possible signs of detecting a negative balance in our bank account? What are the possible signs that will tell you that your bank account is quite poor?

Let’s talk about these possible signs. I am going to ask you some questions and I want you to answer them to yourselves. You will know where you stand with just a couple of questions.

Slides 27-30:

- Do you cave in to peer pressure easily? Yes or no? Answer it to yourself.
- Are you overly concerned about what others think of you? Yes or no?
- Do you behave arrogantly to help hide your insecurities? Do you have this arrogance? Are there certain insecurities that you have and hide by acting arrogantly?
- Do you get jealous easily, especially when someone else, someone close to you succeeds?

If you answered even one of these questions with a yes there is a very strong possibility that you may have a poor bank account with Allah (swt). You **might**, but I hope and pray to Allah (swt) that none of us do. But let’s face it; these are the things that will actually tell you what kind of a bank account you have with Allah (swt).

Slides 31-34:

I’ll ask you some more questions which may indicate that you have a healthy bank account:

- Do you stand up for yourself and resist peer pressure? Do you have the strength to stand up against all the resistance that is present, specially your peers when they make fun of you?
- Do you get shy when they make fun of you because of something right that you are doing?
- Are you overly concerned about being popular? Is it a big deal for you to be popular in school?
- Do you trust Allah (swt) and yourself? No matter who says what, if Allah (swt) has told us to do something, do you trust Allah (swt) and do you trust yourself to be strong enough to do it? Allah (swt) has given us the strength to do what He wants us to do.

The *Qur'an* tells us, "When you have taken a decision put your trust in Allah (swt). Certainly Allah (swt) loves those who put their trust in Him." (Surah Al-'Imran 3: Verse 159)

That is an order coming from Allah (swt); once you have taken a decision, once you have done the right thing, leave the rest to Allah (swt). Put your trust in Him. So do you have that trust in Allah (swt)?

Slide 35:

- Are you goal driven? Do you have a goal in your life? Whenever you have to make a decision in your life, do you ask yourself, "What is the ultimate thing that I want or should be the ultimate thing that I should want?" What should be that ultimate thing that all of us should desire?

Student: Going to paradise

Teacher: Yes, going to paradise. So every time you have to make tough challenging decisions, do you actually think about your goal? What decision will lead you to *Jannah*?

Slide 36:

- Are you happy for others when they are successful? Does it please you when you see your best friend scoring more than you? Does it please you when you see somebody dressed up in better clothes than you? Or does it bother you?

These were all the questions that can easily give you an idea about what your balance is and what kind of an account you have got with Allah (swt)

Slide 37:

Now, I am not going to even ask you what your balance is, but if you feel that you need to do something with this personal account that you have with Allah (swt), what can you do?

The first thing is that you need to make consistent small deposits over a period of time. What are small deposits? Small good deeds: helping people out, being nice to

your younger siblings, giving money to the poor out of your pocket money. These are really small things, they don't really become a big challenge in your life and you can do them so easily if you want to. If you feel that you need to increase your account balance with Allah (swt), always think up quick and fast good deeds like smiling at and saying *salaam* (Islamic greeting) to your maid when you enter your house and helping poor people. There are so many easy, basic things that you can do when you need to do something fast for your account's balance to go up.

Slide 38:

Then gradually you must focus on big deposits but be careful; just focusing on small deposits and procrastinating when it comes to the challenging stuff is not right. Small things first, provided that you plan to eventually move on to the bigger, more challenging deposits.

Slide 39:

Remember, you don't have to climb a mountain to make a deposit; it doesn't have to be that difficult. There are many safe ways to approach the situation.

What is the first thing we need to do?

Slide 40:

The first thing that we need to do is purify our hearts. Deposits start with a pure heart, and remembering that we are answerable before Allah (swt) is a good way to purify your heart. Do you ever feel ashamed of your bad deeds? This sense of shame comes only when you are humble before Allah (swt) and don't question his commands. So, purifying our hearts and inculcating humility in ourselves is very important.

Slide 41:

Giving up your own desires for Allah's (swt) desires will help you develop humility; to be humble in front of Allah (swt) means to give up all your own wishes for His wishes and commands.

Slide 42:

For a healthy account, it is also very important to cure the diseases of your heart. Do we actually have diseases in our hearts? Do you think we have diseases in our hearts? Yes we do. All the bad habits that we have got are the diseases of our hearts. Knowledge of these diseases is very important; you need to know what weaknesses you have, which may lead you to do sinful deeds.

You really need to focus on yourself and think about all your weaknesses. Some of you may realize that you tell lies, or that you lose your temper too quickly. Some of you might feel that you aren't very tolerant with other people or that you are a little arrogant. These are all diseases of the heart, so in order to purify your heart you will have to identify all the diseases you have.

Slide 43:

“The day when wealth and children will not benefit anyone, except he who will come to Allah with a *Qalb-e-Saleem* (a sound heart).”
(Surah Ash Shu’ara 26: Verses 88-89)

Slide 44:

Is the lump of flesh in our bodies and the heart that we should aim to purify, one and the same thing? Do you think that the heart that pumps blood, and the heart that we need to purify are the same thing?

Student: No they are not the same thing; the heart that we have to purify is actually our soul.

Slide 45:

Teacher: In Islamic tradition the spiritual heart, which we need to purify of all disease, is centred in the organ called the heart. The spiritual heart is actually inside the physical heart that is in our bodies. When I say you need to purify your hearts, I don’t mean that you need to go for an operation and get your heart cleaned. I mean that you need to cleanse your spiritual heart (which is inside the actual, physical heart) of all bad habits. I am talking about the bad habits that you may have and it is the spiritual heart, inside our actual heart, which needs to be purified.

This spiritual heart of ours is very important; if it is pure all our actions will be pure and if it is corrupt and diseased, we will never be able to keep away from bad deeds. What is going to be affected eventually? Your *Akhirah* {Hereafter}. Are you with me? All of you?

Slide 46:

In nearly every culture, people use metaphors that directly or indirectly refer to the heart. Hard hearted; have you heard people using the phrase ‘hard hearted’? What does it mean? Is it actually your heart? Does the organ in your body become hard? No, this phrase is referring to the spiritual heart which is said to become hard when it has no mercy or kindness. A cruel, inconsiderate person is said to be hard hearted.

Slides 47 and 48:

We also hear people using the phrases ‘cold hearted’ and ‘warm hearted’. What kind of a person is said to be warm hearted? Someone who is very loving and caring.

Slide 49:

‘Wearing hearts on their sleeves.’ What does that mean? Do you actually take out your heart and wear it on your sleeves? This phrase is used for people who can never conceal their emotions from others. They are said to be wearing their hearts on their sleeves.

Slide 50:

The expression 'touched my heart'. Does someone actually touch your heart? No. This expression is used to describe how we feel when we are moved by some one's words or actions. We become emotional because of something that the other person has done or said; we say that they have 'touched our hearts'. Again, this phrase is referring to the spiritual heart.

Slides 51 - 54:

'Heart leaping with joy.' We know that the heart pumps, but when we say that it 'leaps with joy', we are again referring to the spiritual heart. The phrase means that you are very happy.

'My heart skipped a beat.' What does that mean? It means that you were emotionally moved and startled by something.

'From the bottom of my heart.' Have you heard that? Do our hearts actually have a bottom? No, they don't. This expression is used to show gratitude and intense love for something.

'Heart broken.' What does that mean?

Student: It means you are very sad because of something.

Teacher: Yes. When you are very sad you say things like, "I am heartbroken. You broke my heart."

These were all metaphors that we use quite often.

Slide 55:

Allah (swt) describes three types of people in the Qur'an: there is a believer, a hypocrite and a disbeliever. All three have different characteristics and different types of spiritual hearts.

Slides 56 and 57:

Believers' hearts are alive and full of light. The hearts of disbelievers are spiritually dead; they have done so many bad things that their spiritual heart dies.¹ Can anyone tell me what kind of a heart a hypocrite has?

Student: Rotten.

Teacher: Yes, good.

Student: An ill heart.

¹ Imam Ghazzali

Slide 58:

Teacher: An ill heart, a diseased heart. A hypocrite is one whose heart is sick but it is not dead; you can still cure it.²

Slides 59 and 60:

Let me tell you certain interesting facts about the heart. Your heart is located towards the left side of your body, and Arabic, which is the language of the *Qur'an*, is also written from right to left, towards the heart; this mirrors the purpose of writing, namely to affect the heart.

Slide 61:

We also perform *tawaf* {circumambulation of the *Ka'bah*} with our left side towards the *Ka'bah*; our heart is towards the *Ka'bah* when we do *tawaf*. This reminds us that our hearts should be inclined towards Allah (swt) and His presence. That is why we do circumambulation in an anti-clockwise direction and not in a clockwise direction. The heart is on our left and our spiritual heart should be inclined towards obeying Allah (swt). Isn't that beautiful?

Slide 62:

The physical heart that houses the spiritual heart, actually beats about a hundred thousand times a day for an entire lifetime without respite; it is a very active organ.

Slide 63:

The heart starts beating before the brain is even fully developed in the foetus. When the foetus is in the womb of the mother, the heart starts beating before the brain develops. The foetus has no eyes, no mouth, no brain... just its heart beat.

The heart is self-initiated; it does not start pumping because of the brain. Allah (swt) starts it.

Slide 64:

The *Qur'an* speaks of people who have hearts with which they do not understand³; What does that mean? It's easy to understand what it means to have a brain with which you don't understand, but what is Allah (swt) trying to tell us when He says that people have hearts with which they do not understand?

Just as our brain has intelligence, our heart has intelligence too.

² Imam Ghazali

³ And surely, we have created many of the jinn and mankind for Hell. They have hearts wherewith they understand not, and they have eyes wherewith they see not, and they have ears wherewith they hear not (the truth). They are like cattle, nay even more astray; those! They are the heedless ones. (Sûrat Al-A'râf - verse 179)

When someone commits a sin, they do so while going against their heart. Your heart stops you from doing bad deeds even if the brain tells you to go ahead and do it. That's the benefit of having a healthy heart; the heart that has intelligence (emotions) will always stop you. Doesn't that happen? In your heart, something tells you that what you are about to do is not right. But your mind will tell you to go ahead and do it; you'll think about all the benefits you are going to enjoy. It is the heart that actually stops you; it is the good cop in our bodies.

Slide 65:

The person enters a state of spiritual agitation and often tries to suppress the heart. Doesn't that happen? A gut feeling tells you that what you are doing is wrong so you get agitated. Often, you don't listen to your heart because the brain tells you that there are a lot of benefits to be gained from indulging in the bad deed. Your mind suppresses your heart.

Many of the problems that we see in society are because of covering up a sin committed for the first time. It is always very difficult to cover up the first sin. The first time you commit a sin is very difficult because your heart is trying to stop you. Once you commit that first sin, committing it again and again becomes easier. You don't listen to your spiritual heart at all; your mind takes over and dominates the body.

Slide 66:

All this gives birth to different diseases of the heart. Your mind suppresses the heart and the heart becomes diseased.

Slides 67 -72:

Here are some examples of these diseases:

Love of this world. Greed, jealousy, hatred, arrogance, heedlessness, pursuit of fame.

Slide 73:

These promote:

- 1) Lack of awareness of Allah (swt). You stop thinking about Allah (swt) and stop fearing Him.
- 2) You neglect humanity, you don't think about people and their feelings.
- 3) You also neglect the Hereafter.

Doesn't that happen? When you commit a sin, even if it's a very small sin, you are not thinking about Allah (swt), you are not thinking about how you may hurt another person and you are not thinking about *Akhirah*. Though you know everything, your mind makes you forget.

The spiritual death of a heart occurs when one thinks that this world is all that matters. Haven't we all felt that way? Isn't that why we commit sins?

Slide 74:

How do you cure yourself of this? If you feel that you need to work on your balance with Allah (swt) and your heart is a little diseased, if you incline towards hatred or jealousy or other bad habits, how do you cure yourself?

Slide 75:

Just like we need air to stay alive, the heart also needs to breathe. And a diseased heart definitely needs fresh air to get better. What do you think is that fresh air which is necessary for your heart to recover?

Slide 76:

Remembrance of Allah (swt). Oxygen for the heart is nothing other than the remembrance of Allah (swt). Without it the spiritual heart dies; if you want to keep your heart healthy, make a habit of reciting the *Qur'an* daily and remembering Allah (swt) everyday. Whenever you are tempted to commit a sin or a bad deed, force yourself to think about Allah (swt). Think about your *Akhirah*. That will provide immediate oxygen to your heart and save it from dying.

Slide 77:

This process of curing your heart is actually a lifelong process. We all have certain diseases in our hearts and it's an on going thing. Just like we fall sick more than once in our lives; we take medication and then we fall sick again and then we take more medicine. It's exactly the same with our spiritual hearts. Our heart will become sick, we are going provide medicine in the form of remembrance of Allah (swt) and the *Qur'an*, and it will become healthy again. Then after some time it will fall sick again; this will go on and on and on.

Slide 78:

Just as a doctor can only write a prescription for you and cannot force you to take the medication, likewise the *Qur'an* and *hadith* give us prescriptions for the purification of our hearts. They tell us what we should do and it is up to us to apply them to our lives.

The teachings are available, they are clear and understandable and they are effective as well. It is our responsibility to apply them to ourselves.

In fact after applying it we have to do algebra too. Don't forget that. And what's the algebra? We have to guide others as well.

Before we end I will tell a very interesting story about wolves.

Slide 79:

One evening a very old wolf told his grandson about a battle that goes on inside people's hearts.

He said, “My son, the battle is between two wolves, inside all of us.”

Two wolves. What are these two wolves?

One is the evil wolf which represents anger, envy, jealousy, sorrow, regret, greed, arrogance, self-pity, guilt, resentment, inferiority, lies, false pride, superiority and ego. And all other bad habits that one can possess.

The other is the good wolf which represents all the good habits that you can have: joy, peace, love, hope, serenity, humility, kindness, benevolence, empathy, generosity, truth, compassion and Faith.'

There is a fight going on between these two wolves all the time.

The grandson thought for a minute and then he asked, “Which wolf wins?”

The old wolf simply replied, “The one you feed.”

You get to choose which wolf to feed. It’s up to us.

Slide 80:

So may Allah (swt) guide all of us towards purifying our hearts and becoming worthy of *Jannah*. It is something which is completely in our control, as long as we are aware of it. Always remind yourself that Allah (swt) and the angels are constantly writing credits and debits in your account.

In the end let’s just hear this beautiful *nasheed* about hearts. (*watch video clip*)

(Du’a for end of a gathering) *Subhana Rabbika Rabbul Izzati ‘amma yasifun wa salamun ‘alal mursaleen, walhamdulillahi Rabbil ‘alameen*

(Parting salutation to students) *Assalam alaikum wa rahmatullahi wa Barakatuh*

Bibliography:

“The 7 habits of highly effective teens”, by Sean Covey, 1998, Touchstone Books, ISBN 9780684856094