

Zakat ul Mal Worksheet		Enter Amount
1	<b>Cash Savings (In Banks or On Hand)</b> <i>You are only obliged to pay Zakat on savings which you have held for one year. (See Note 1)</i>	1 \$0
2	<b>Non-Delinquent Loans</b> <i>Money you loaned to others and expect to be paid (money you loaned is same as cash on hand)</i>	2 \$0
3	<b>Refundable Deposits and Tax Refunds</b> <i>For example, security deposit on rented apartments or refund that you have saved. (See Note 1)</i>	3 \$0
4	<b>Current Value of Gold and Silver</b> <i>Jewelry used daily is not subject to Zakat if its used occasionally or it is for business purpose, Zakat is due on it</i>	4 \$0
5	<b>Current Value of Stocks, Bonds, CDs, 401k, IRA. Etc.</b>	5 \$0
6	<b>Business Cash on Hand and in Banks</b>	6 \$0
7	<b>Business Inventory</b> <i>Current wholesale value of inventory items</i>	7 \$0
8	<b>Real Estate Property</b> <i>Your house is excluded. Only (saved) income from investment property that is held for 1 yr. (See Note 1)</i>	8 \$0
9	<b>Total Amount of Zakatable Wealth</b> <i>Add amounts in lines 1 through 8. If sum is less than Nisab, approx. \$1,120, then no Zakat is due</i>	9 \$0
10	<b>Zakat Due = line 9 x 0.025</b> <i>That is 2.5% of total amount of Zakatable Wealth</i>	10 \$0

Note1: If you started the year with \$5,000 in savings, but ended with \$3,000, you are only obliged to pay Zakat on the lesser amount (ie \$3,000.) Remember, you must have held the Zakatable amount continuously for one year.

The start and end of the year is determined by you. Typically Muslims like to give Zakat (charity) in Ramadan..

### Sample Worksheet

Zakat ul Mal Worksheet		Enter Amount
1	<b>Cash Savings (In Banks or On Hand)</b> <i>You are only obliged to pay Zakat on savings which you have held for one year. (See Note 1)</i>	1 \$15,000
2	<b>Non-Delinquent Loans</b> <i>Money you loaned to others and expect to be paid (money you loaned is same as cash on hand)</i>	2 \$10,000
3	<b>Refundable Deposits and Tax Refunds</b> <i>For example, security deposit on rented apartments or refund that you have saved. (See Note 1)</i>	3 \$2,500
4	<b>Current Value of Gold and Silver</b> <i>Jewelry used daily is not subject to Zakat, &amp; if its used occasionally or it is for business purpose, Zakat is due on it</i>	4 \$0
5	<b>Current Value of Stocks, Bonds, CDs, 401k, IRA. Etc.</b>	5 \$40,000
6	<b>Business Cash on Hand and in Banks</b>	6 \$0
7	<b>Business Inventory</b> <i>Current wholesale value of inventory items</i>	7 \$0
8	<b>Real Estate Property</b> <i>Your house is excluded. Only (saved) income from investment property that is held for 1 yr. (See Note 1)</i>	8 \$10,000
9	<b>Total Amount of Zakatable Wealth</b> <i>Add amounts in lines 1 through 8. If sum is less than Nisab, approx. \$1,120, then no Zakat is due</i>	9 \$77,500
10	<b>Zakat Due = line 9 x 0.025</b> <i>That is 2.5% of total amount of Zakatable Wealth</i>	10 \$1,938

Note1: If you started the year with \$5,000 in savings, but ended with \$3,000, you are only obliged to pay Zakat on the lesser amount (ie \$3,000.) Remember, you must have held the Zakatable amount continuously for one year.

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