

Q: 77 – Title: Can I go on Hajj if I have outstanding loan obligations to pay?

Question

This year i am planning to perform Hajj (inshallah) with my parents. I came to know that before going to hajj, you have to pay back all types of loans. Two years ago, i have purchased a vehicle with some down payment and remaining amount is agreed to pay by monthly installments in 5 years. At this stage, the value of the vehicle is about 30% higher than outstanding loan i.e. if i sell the vehicle now (or any time), the sale price can pay back the total outstanding loan (installments) plus some amount in cash.

My question is, since the vehicle value is much more than the outstanding loan, can i go to hajj without paying the outstanding vehicle loan (and continue paying the monthly installments) or i need to sell the vehicle to pay back the vehicle loan. As per my understanding, this loan is the form of ""Cash in Hand" (in case something happened to me during hajj period, my loan can be paid off easily by selling the vehicle). Am i right? The main reason i want to perform hajj at the earliest is that i have to take my parents for Hajj and they are getting older and older and i do not want to lose the chance this year (inshallah).

Answer

In the Name of All?h, the Most Gracious, the Most Merciful.

As-salamu 'alaykum wa-rahmatullahi wa-barakatuh.

Yes, you can go on Hajj even if you have a loan as long as you are current on your monthly payments to your lender.

If you have fallen behind on your monthly payments then you should seek the permission of your lender before going on Hajj. If you go on Hajj while behind on your payments and without your lender's permission your obligation of Hajj will be fulfilled, although it would be Makruh-Tahrimi.

As an extra precaution it would be better for you to inform your inheritors of your debts and write a bequest stating all your debts.

If one is going on a Nafl Hajj then it's more important for him to use that money to pay off his debts rather than go on Nafl Hajj. [i] [ii] [iii] [iv]

And Allah knows best.

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[i] 4/40.

[ii] 45-46 / 8 :

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