



Determinants of Muslim Family Financial Planning

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Abstract - Family financial planning is a systematic, thorough, and planned process to identify and analyze needs and investigate one's goals to achieve family financial goals in the short, medium, and long term, very important for achieving family welfare. The basic values of Islam that are needed as a guide in planning family finances First All property, whether owned by objects, soul and body in the truth, belongs to Allah, and will surely return to Allah, the position of man is security for the trust given by Allah. The Second Human is made by God as the Caliph (Deputy) of God on earth, in utilizing natural resources for human life that is decent, civilized, and carried out in a just manner. third, the struggle for wealth does not have to sacrifice religious duties and obligations. Because humans were created to worship God and life is a test to eternal life.

Keywords: House Stairs, Family, Planning Finance, Islam

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Introduction

Destination in house Islamic ladder is one of them is shape family *sakinah mawaddah warahmah* that is looking for happiness the welfare and safety of the world and the hereafter in God's blessing, because that when a Muslim decides for marry so all consequences will request the responsibility good world until hereafter. The general economy is also one thing developed from Islamic religious teachings that exist in the Qur'an and as-Sunnah. One destination on the home ladder looks for God's blessing to reach happiness as well as continue descendants. For Fulfill needs every day, humans need income. Every family naturally have a source of income that comes from various field and profession practiced. How much big income in something family, preferably could be managed as carefully and as well possible so that expenditure by income received, so that whole needs important in the family could be fulfilled in accordance ability each.

Needs life man shared two, namely: (1) needs physical, like food, clothing, shelter, and so on, and (2) necessities spiritual, like education, religion, love love, entertainment, and so on. Every man want needs physical and spiritual could be fulfilled by balanced, because balance fulfillment second need related to happiness and well- being the family. Fulfillment needs the need Skills to organize and manage care and good. Big small income family no the only determinant enough whether or not fulfillment needs. Small income if managed carefully and with goodwill could Fulfill the needs that are considered important by a family. On the contrary big income not yet, of course, could Fulfill all needs if wrong or not enough careful in manage it. Required commitment arrange self alone and family in use money. A family no can arrange the price of ingredients food will but can set the menu of food consumed. A family no can arrange the rate price of electricity and fuel but can arrange its usage. Here is also not can arrange cost education child but can prepare the funds as early as possible.

Family is the smallest unit of something organization and is part of component main in development as well as capable give contribution output big one for economy. Because the economy



is greatly affected decisions households allocate the budget to Fulfill various needs. To be successful, one Muslim is important to have the right attitude to money, wealth, and planning finance. Awareness **first** is that God is the owner of wealth "To Him belongs what is in the heavens and the earth, and everything in between them, and all below the land. "(Surah Thaha: 6)

All owned good treasure objects, body, and soul, in essence, belongs to Allah, and sure will return to god, position man is Security on trust from God. Proposition the teach man for no miserly and have feeling have (*Possessive*) excessive however replaced with a sense of caring and nurturing trust. Riches owned by every person on basic is something deposit or must trust used or spent. humans on the path that is pleasing to Allah, humans order be grateful on God-given pleasure.

Humans make God as the vicegerent of God on earth, "who replaces "or "who comes "after those who came before him. "not able or make humans position as God. with the rapture that is what God meant to test man and give him respect. (Shihab, 2001). In planning something financially, it must be done wisely to balance the characteristics of behavior that are by the divine qualities, among which means a dill administrator, as well as various administrators. In utilizing natural resources for human life that is decent, civilized, and carried out fairly. The pursuit of profit cannot be at the expense of society, or a detrimental environment, as well as the coercion of the rights of others. As a caliph who was given a mandate from God to manage the earth, humans will be responsible for it in the next life in God's court.

Second, in the struggle for getting riches no should sacrifice religious duties and obligations. Because basically, man was created for worship to God and life is a exam. The world is "*Darul 'imtihan*" "place exam going to life essential that is life the eternal afterlife, the world is the place charity in return later given in the afterlife. Fulfillment needs through action whatever in the process of searching wealth and life in the world will accounted for answer in the court of Allah, which is lawful will be accounted for or taken into account and what is forbidden will be punished. Look for treasure To use Fulfill needs and wants most important no speed fulfilled, the amount and volume that can be collected however method get it with the lawful way or with illegal way. According to Imam al-Ghazali needs is desire man for get something needed in skeleton maintain continuity his life and run function that is operate his job as a servant of Allah with worship by maximum. Because worshiping Allah is mandatory, then attempted for Fulfill the need for obligations that done with ok, the law Becomes mandatory, as the rule that apply.

"And I did not create jinn and humans, unless so them worship Me ". (QS. Adz Dzariyat: 56).

The verse above indicates created man that is for worship. For Fulfill needs this, then God decorates man with weather lust (passion), with existence weather lust this so come up various desire in self human.

Third Making Al-Falah as orientation, Falah not enough interpreted only victory just falah concerning the concept of the world and the hereafter because knowledge economy in Islam aim for learn falah human (happiness and prosperity achieved through management resources based on cooperation and participation To use help realize well-being man through allocation and distribution sources power rare in rhythm with *maqasid sharia* without curb freedom individual or create not balance macroeconomics and ecology prolonged.

"Yes Our Lord, give us good in this world and good in the hereafter and protect us from torture hell " (QS. Al Baqarah: 201).

Falah in context life worldly in the form of continuity life (*Survival*), freedom desire (*Freedom for want*) and strength and honor (*Power and Honor*) and Falah in context life hereafter in the form of continuity life eternal (*Eternal Prosperity*), glory eternal (*Everlasting Glory*) and free knowledge from all ignorance (*knowledge free for all ignorance*) (Farida, 2015) Size mere material success just on planning finance islamic only will make planning finance islamic as replication from planning finance conventional, so planning finance islamic only be a subset of planning finance conventional.



Literature Review

Spending And Consumption Pattern Islamic

Expenditure or expenditure is manage lawful property for get material or spiritual benefits so that help members family in Fulfill his needs. In Thing this there is a number of type useful spending for next generation come and spend with Street good (charity) pious for get reward in the hereafter, such as zakat and alms. Islamic law teaches a number of governing rules expenditure family Muslims, including in general are:

1. Commitment spending and fulfillment the need for funds is obligation husband.

Husband responsible answer look for living for his wife and children in accordance with needs and boundaries his abilities. Allah says:

"It should be people who can afford it give alimony according to his ability. And narrowed people his livelihood should give alimony from wealth that God gave him. God does not bear load to someone except (just) what God gives to him God later will give spaciousness after narrow. "(QS. At- Talaq [65:7)

Prophet sallallaahu ' alaihi wasallam wa hello said: *"things "who spends his treasure for wife, children and residents house the ladder, then he has give charity. "(HR. Tabrani). Hadith this hint that fulfillment need for funds or expenditure for member family that will changed from form material expenditure (livelihood) becomes expenditure of a spiritual nature of worship (infaq) which brings reward from God. The Messenger of Allah -peace and prayer of Allah be upon him- wa hello said in Hajj Wada': *"Come on people women (wives) for the sake of Allah, because they is partner helper for you. You has marry they with God 's trust and genitals they be lawful for you with God 's words. You entitled forbid they for let the person you hate enter your residence. They entitled over you for fulfilled needs sustenance and clothing by commonplace. "**

Answer question a Friend about obligation husband to his wife, the Messenger of Allah (peace and blessings of Allah be upon him) wa hello said: *"He give him eat when he eat and give clothes when he dress, and don't he leave it except simply separate bed in home. He no can hit his face and slander him. "Hindun bint Utbah, wife of Abu Sufyan once came to the Prophet sallallaahu ' alaihi wa salute and tell that Abu Sufyan is a stingy husband, "he *"no once give me and my children living by enough. because of that I once steal treasure hers without to his knowledge. "Then the apostle said: "Take from his treasure with ma'ruf (good) limited what can sufficient for you and your child. "(Narrated by Bukhari and Muslim).**

One person friend storytelling to the Messenger of Allah, peace be upon him wow hello that he have one dinar The Prophet said: *"Give charity with him for yourself, then friend that asked, ' how if me have something else?' Apostle replied, ' give charity with him for your wife.' Then it ask again, 'and how if me have something else?' The Messenger replied, ' give charity with him for your servant. "(HR. Muttafaq ' Alaih).*

2. Obligations provide for parents in need.

Between obligation child is give living to their parents who have carry on age (retired) as one form do good to parents, like the Qur'an indicates:

"Your God already ordered so you don't worship besides He and should you do to mother your father by preferably. "(QS. Al-Isra: 23). The Prophet said: "The two parents that can eat from property his son regularly ma'ruf (good) and son no can eating property both his parents without their permission. "(HR. Dailami)

According to Ibn Taimiyah, a rich kid must provide father, mother and brothers who are still small. If child that no doing obligation, meaning he disobedient towards their parents and means has decide connection kinship. Besides that, husband and wife must believe that give living to both parents is something obligation like case pay the debts of both parents binding and not simply volunteer. That thing no same with give alms to relatives in need whose nature is virtue.



3. Wife Can Help Finance husband.

If one husband is not capable sufficient needs house the stairs because of poverty, the wife can help her husband with method work or trade. That thing is one form *ta'awun 'ala birri wat taqwa* (mutually) help in goodness and piety that Islam recommends. Besides that, even the wife can give zakat on their wealth to poor husband or give loan to husband if husband not including the poor who are entitled receive zakat.

4. Wife Responsible for Organizing Finance House Stairs.

Explained that husband Required try and work from lawful property and wife responsible answer arrange shopping and consumption family in corridor realize five goals Islamic law, namely in skeleton maintain religion, reason, honor, life and property. The words of the Prophet *sallallahu 'alaihi wa sallam*: *"Wife is protector for house ladder her husband and will requested accountability on asset house the ladder that he protects ..."* (Narrated by Bukhari). *"When a wife donate food house without need - damaging effect family, then he get reward from his charity. Likewise husband get reward from results his business, so does the servant get part reward without reduce reward they a bit."* (HR. Tahbrani).

5. Wife obliged for thrifty and economical.

Messenger of Allah, peace be upon him *wow hello* said: *"No will the prudent fall into poverty"*. (HR. Ahmad). Besides that it should realistic receive what he has (*qana'ah*). Messenger, may God bless him and grant him peace *wow hello* said: *"Really lucky people who convert to Islam, given sustenance enough and accept what God gave to him."* (HR. Muttafaq 'Alaih).

6. A balance between useful income and expenditure.

Wife no can burden husband with burden external funding needs his abilities. He must could arrange expenditure house the stairs efficient possible according to scale priority in accordance with income and income husband, no wasteful and consumptive. (Surat al-Baqarah: 236, 286) Abu Bakr once said: *"I hate occupant house the stairs that spend or use up supplies for a number of day in one day only."*

Islam recommends his people for work and try with good. Islam also recommends that the results his business issued for good cause and useful. Family Muslim in manage spending, must principled on pattern consumption islamic that is oriented to need (*need*) on the side benefit (*utility*) so that only will shopping what is needed and only will need what is useful. (Surat al-Baqarah:172, Al-Maidah:4, Al-A'raf:32). In home stairs, husband and wife should have draft that expenditure his treasure will rewarded if conducted for good and appropriate things with religious orders. The words of the Prophet *sallallahu 'alaihi wa sallam*: *"Indeed no you earn something living with sincere because of Allah except you get reward from him."* (Muttafaq 'Alaih).

7. Priority Scale Expenses (Needs Vs Wants).

Islam teaches that spending house ladder Muslim more prioritize purchase needs tree so that in accordance with destination sharia. There are three type needs house stairs, namely:

8. *primary needs*,

that is subsistence tree for predicted human could realize five goals Shari'a (maintain) soul, mind, religion, lineage and honor). Needs this cover needs will eat, drink, place residence, health, security, knowledge and marriage.

b. Needs secondary,

that is needs for make it easy live far away from difficulty. Needs this no need fulfilled before primary needs are met. Needs this is still relate with five goals sharia.

c. needs complement

That is needs that can add goodness and well- being in life human. Fulfillment needs this depending on primary and secondary needs and all related with destination sharia.

Priority consumption and spending this is also related with priority rights that is right to self (family), Allah (religion), others. Other people are also measured according to proximity lineage and



womb, the most important are parents then brother. (QS.Al- Anfal:75) Application the rules above demand role mother house ladder for take into account expenditure house ladder by monthly based on three above requirements, with permanent customize it with income, so house ladder Muslim avoid from problems the resulting economy or attitude wasteful for non - primary things.

Islam forbids excessive production and luxury because can invite damage and destruction. God said: *"And if We will destroy a land, then We command to the living luxury in that country (a obey God) but them do iniquity in that country, then already as soon as possible happen against him word (Our provisions), then We destroyed the land completely destroyed."* (QS. Al-Isra': 16).

Besides That 's stylish life luxury is one of the nature of those who disbelieve against God 's favor His Word: *"The unbelieving leaders among his people and those who lie will found day hereafter (future) and that which We have lavished them in life in the world..."* (QS. Al-Mu'minun:33). The Prophet also hates it very much style life luxury: *"Eat, drink and dress. "as you like, the reason that makes you do fault that two subject: stylish life luxurious and prejudiced bad."* (HR. Ibn Umar and Ibn Abbas).

8. Attitude Middle in Spending.

Islam teaches attitude middle in everything thing including in management spending, that is no excessive and not stingy or too tight Attitude excessive is attitude life that can damaging soul, property and society, temporarily stingy is attitude life that can hoarding, monopolizing and unemployed property Second pattern extreme in consumption that have approach nature mubadzir God's Word: *"And those who when spend (property), them no excessive, and not (also) miserly, and is (spending that) in the middle among such."* (QS. Al-Furqon:67) *"And don't you make it your hand shackled around your neck and don't you too stretch it out because that you to be reprehensible and regretful."* (QS. Al-Isra:29) *"and don't you squander (your wealth) wasteful Indeed spendthrifts that is brothers demons and devils that is very defiant to Lord."* (QS. Al- Isra ': 26-27)

The words of the Prophet sallallaahu ' alaihi wa sallam: *"God will "give grace to someone who tries of good, spend with middle and can set aside advantages for take care of the day he is poor and needs it."* (HR. Ahmad). *"No will be poor people who behave mid in expenses."* (HR. Ahmad).

If spending our has in accordance with Islamic rules, Allah will advance effort our as well as multiply His rewards and blessings. Even God will give advantages results try so that we could save and save for guard coming things that are not expected or for guard continuity life next generation come.

Planning Process

Planning process or *planning* is part from cycle activity management which especially relate with taking decision (*decisionmaking*) for time front, good periodlong nor period short, in connection with tree question: what, who, how, when, in where, and how much, ok in connection with institution which management nor effort -his efforts.

Process planning can t be implemented thorough, inplanning corporate, planning strategy s, or planning period long.A planning could in process with distribution per division or units business strategic Becomes division plan or child company certain in in something corporation which more big. Can also conducted per function good in in corporation, in in division nor units individual business, for example plan function marketing, plan function finance,plan function production and distribution, andplan personal function. However scope planning which done,tree question which thought same only: what, who, how, when, in where, and how much.



In theory this a planning refers to planning financial capable allocate, utilize, and di power Use productive possible by period long, because in a planning poured destination finance that want to be realized (Hartono, 2012). In field finance, man or person said success and reach happiness if already reach independence finance (*financial freedom*), in the sense of money already no again made as destination life. All activities and decisions life already no again solely addressed for money, but money is seen as means reach more goals essential. No money again control life someone, but people which control money. Still many thing -other things more determine life, like health, children, family, friends, charity, and others (Warsono, 2010). In context sharia context process planning need a process different management with context management conventional. Management can said has Fulfill sharia when:

1. Management this attach importance to behavior which related with n values faith and monotheism.
2. Sharia management is also concerned existence structure organization. Allah says in Surah Al-An'aam: 65 that:

It means: " And He is which make you the rulers of the earth and Him elevate part you above part (which other) some degrees, for test you about what which given by Him to you Indeed your god very fast His torment and indeed He Maha Forgiver again Maha Affectionate. ". This explain that in organize world, role human no will the same

3. Management sharia discuss question system.

System this arranged so that behavior perpetrator in it walk with good. System government Umar son AbdulAziz, for example, is wrong one which best. System this related with planning, organization and control, Islam even has teach n far before existence draft that born, which studied as management western style. (Arijanto, 2010) confirm again that control finance indicated through desire which strong for sort needs and wish. Hal this means that form process a planning originated from a desire in self or desire from individual that alone.

Family Financial Planning

Planning finance is a systematic, thorough, and planned process for identify and analyze needs as well as destination investation somebody so that desire in period short, long term medium nor period long could achieved. (Devie, 2013). According to *Certified Financial Planner Board of Standards*, Planning finance is a process of achieving destination life somebody through management finance by planned. Destination life in Thing this including buy home, saving for education child or plan retirement. Element most important from draft planning finance this is develop coordinated planning for whole needs finance somebody based on destination their total finances. (Muskananfol, 2013) Planning finance family also understand as art management individual finances or family for reach goals that are effective, efficient, and useful, so that family the Becomes prosperous family. (Financial Services Authority (OJK)).

Based on study previously about planning finance family obtained results *First* part big family only apply planning finance simple and partial, they prepare funding based on planning period short and fragmentary like prepare funds for down payment home, school child to level more high, installment car, get married child. Mostly family no once To do recording finance family, this indicates planning finances done no comprehensive or thorough, however only based on needs momentary and incidental. *Second* Trend pattern planning finances done based on order fulfillment needs consumption style life as priority main, after there is remainder new for other needs posts such as saving, investing and protection, no get used to share income in the post of consumption, investment, protection, and reserve funds today old. *Third* The pattern of investment made still focused on the instrument investation traditional like save and own bank deposit buy jewelry, pattern consumption, investment and protection with follow social gathering at home, or buy land. Mostly family not yet understand instrument other investments in the form of stocks, bonds, mutual funds,



foreign exchange, derivatives and collections goods antique or ancient. Protection carried out depending on the given program company the place work, when after no work occur conditions that are not expected like sick critical, accident, disability fixed, from side very heavy finances because no covered company. *Fourth* Planning day old still depend on severance pay or pension from company, without thought is sufficient for Fulfill needs decent life after no capable work with consider aspect inflation and decline health not enough considered. Planning distribution riches like grant and inheritance basically no prepared by clear, thing this still considered as taboo to talk about at the moment still live, even often new conducted after concerned already died. (Joko, 2012).

By general, activities performed is a management process income for reach destination financial like desire have a marriage fund, a birth fund children and others. Planning finance is owned by all layer society. With have planning finance, then condition more life healthy and prosperous will more easy for achieved. Disadvantages is education about finance family only stop at level base in the form of educate and encourage for saving, but no next with other skills that support decision somebody in behavior life financially.

Jack Kapoor (2004), explains that there is a number of step in To do planning finance individual, that is as following. **First**, determine condition finance individual moment this. Every individual need determine condition finance individual moment this including income, expenses, debt and savings. This thing conducted with make balance sheet finance individuals consisting of from assets current and debt, as well as report cash flow consisting of from the flow of funds generated and used During one period. **Second**, make destination finance individual. Destination finance individual could character short, medium or period long. Destination finance every individual character unique and not always same. Two old people same at the same time not yet of course have destination finance the same. This thing caused because existence difference ability finance and style life someone. In field finance, family said success and achieve happiness if already reach freedom financial freedom, in the sense that money has no again made as goal, but money is seen as means reach purpose. In condition like this, people will control money, don't you On the other hand, money controls life someone. Besides that, still many more things determine life, like health, children, family, friends, worship, and others (Hamidah, 2016).

Reason why our need planning finance family (1) Knowing condition health finance family (financial health checkup). (2) Do preparation of emergency funds (emergency fund) management risk (personal risk management). (3) Manage finance or cash flow (cash flow management) and personal debts (debt management). (4) Buying strategy assets personal, home, vehicle and others. (5) Planning day 's need old age (retirement planning). (6) Preparing education funds children (education fund planning) (7) Funding goals finance secondary. (8) Distribute or bequeath wealth (distribution planning). On some people often there is a mental block on planning finance, including (1.) Attitude pragmatic that planning finance considered no important because look at enough with big income problem finance will resolved (2.) Planning finance only for those who earn big only income small though managed like whatever will permanent deficiency. (3.) Planning finance difficult applied because. (4.) Planning finance long the process.

A number of step planning finance family among them with a number of step, step **first** taken is *financial check-up* that is knowing state finance family by intact **second** make budget and priorities fulfillment needs **third** make goals finance **fourth** allocation asset To use investment. Allocation Asset is key success in investment strategy, more than 90% performance come from election asset. **Fifth** Management Risks Personal and family: Life and Health, Assets (house and vehicle), Claims Party Third. And **Sixth** planning inheritance.

Islamic value in planning finance is that the process carried out no contrary with sharia principles and is oriented towards Falaḥ. in **income** prioritize income halal and tayyib as well as avoid get treasure with that way vanity.



"And Don't "you eat Treasure in between You with the False Way, and (don't) you bribe With treasure It to the judges, with meaning so that you Could eat part treasure that other person with Street sin, even though you know "(Al-Baqarah, 188).

Whereas from side Expenditure no allowed for extravagant.

"And give it His right to Relatives close, also to the poor and the Deep travel, and don't You squander (your wealth) Extravagant. Verily, people are spendthrifts that Is brother Demons and devils that very disobey to God "(Al- Isra ", 26-27)

On protection or insurance use the principle of risk-sharing between participant insurance. Participant insurance agreed for bear together as well as character ta'awun help help to possibility emergence common misfortune called risk with benevolence fund allocation or tabarru. On distribution riches managed and distributed with principle activity **fair** economy with avoid exploitation excessive, excessive hoardings, unproductive, speculative, and arbitrary. Existence **balance** activity in the sector real - financial, risk-return management, activity business-social, spiritual-material aspects & principles benefit-sustainability environment as well as **benefit** oriented which means m elindu n gi safety life religious process regeneration, as well as protection safety soul, property and mind.

By general planning finance family started from **first** *Financial check up* or recognize Condition finance family completely required for knowing a number of Thing **(1)** quantity treasure possessions as well as components that make up treasure object the sourced treasure owned by personal or sourced debt. Then recognize ratio quantity treasure owned by with treasure debt, component asset current, asset fixed and forms owned investment. **(2)** for knowing *cash* flow flow income and expenses every period. quantity income and expenses as well as percentage from Genre expenditure for various needs among them such as zakat infaq and shadaqoh, investment, emergency funds as well as needs consumption house stairs. **(3)** Knowing effectiveness performance finance family. More good you leave your descendants riches than leave they are poor while beg the help of others. "(Hadith of the Prophet Muhammad SAW narrated by HR Bukhari).

From "Amirson of Saad, from his father, Saad, is one of them from ten people guaranteed come in heaven - said, "Rasulullah may Allah bless him and grant him peace. "wow hello visit me when hajj Wada', because ill hard Me also said, "O Messenger of Allah, indeed I am very sick as you are see Meanwhile me have enough property many and the inheritors just a person child female Can me give charity 2/3 from property that ? "He replied, "No. "I asked again, "How if half of it ? "He replied, "No. "I asked again, "How if a third ? "He answered, "A third that many (or enough big). Indeed if you leave member Your heir is rich, that more good from you leave them in poor condition until them had to begging to fellow human Indeed what are you support by meaning for looking for satisfied Alas for sure you given rewards, incl what is eaten by your wife. "

I asked, "O Messenger of Allah, what I will quick separate with friends my friend ? "He replied, "Indeed "you not yet will split up. You still will add the charity you intend for look for God's pleasure, so that will increase your degree and majesty. And perhaps you will quick die after some people can take benefit from you, while others feel harmed by you. Oh God, I hope my friends could continue migrate them and don't you return they to the place they again. However, the pity (loss) is Sa'ad bin Khaulah. The Prophet sallallaahu alaihi wasallam wassalam very sorry he die in Mecca. "(Muttafaqun alaih. HR. Bukhari no. 4409 and Muslim no. 1628).

Second Make budget and priority needs, travel life faced with various type the choice will impact on choice next. At the moment make budget and priorities fulfillment needs there is a number of Thing priority for fulfilled first before other options. Every choice priority will impact on increase or descending well-being family. Make priority consumption in planning finance family become very important because weakness in make scale priority reflect weakness differentiate needs nature Required for fulfilled with nature of need limited desire. That thing Becomes source main reason happening deviation planning finance.

Perspective Islam differentiate fulfillment needs in 3 categories main that is nature of need



dharuriyat, tahsiniyyat and hajiyyat. Where is the order fulfilled started from the nature *dharuriyat* base or primary then *tahsiniyyat* (need) secondary) is needs that are fulfilled after primary needs are met and the last *hajiyyat* (tertiary) is needs met after primary and secondary needs fulfilled. A number of order priority for come first for example put first for hajj than take a walk to abroad for entertainment, come first pay zakat vs with desire others, prepare school funds child more prioritized compared from destination other lifestyle needs. Order and division fulfillment in family for example put first pay zakat, pay debt, invest, save and make emergency fund planning like set aside (1) expense health (2) improvement house (3) repair vehicle (4) replace job (5) lost profession and the last one fulfillment needs life a day day.

Priority needed for family can arrange his finances. The income to be able endure for period specified time good weekly or monthly in accordance with type his income. make priority is also needed so that the family no behave consumptive and buying goods most needed more first. Without existence scale priority a family can just buy items that are not too needed whereas items needed precisely no bought. Reason main happening deviation planning finance is weakness in differentiate between "needs and wants". Expenditure for "Needs "nature Required because related direct with needs that are tree, while expenditure for "Wish "generally character no Required so that only will issued at times certain. with discipline in operate principle the above, condition finance somebody will more good from before. (Devi, 2013)

Use from existing funds must based on the principle priority. Without use principle this, then the available funds will issued for things that are not important so the important posts precisely rather no could fulfilled. As a result, a family will experience difficulty financial and vulnerable for fall down in debt bondage. For it is necessary set realized beginning about costs important like for example instalment house, education fund children, and also expenses routine. then arrange remainder budget for other things that are not so urgent, for example funds for entertainment or hobby.

Every house ladder no will miss with behavior consumption, ok for Fulfill primary needs and needs secondary in continuity life home stairs. Consumption will always relate with house household and consumption is one variable main in draft economy which macro if house ladder To do activity consumption so will provide input to income national. Consumption house increasingly stairs tall because development Public as well as such an area fast.

O son of Adam, wear it your beautiful clothes in every (entering) mosque, eat and drink, and don't excessive. Indeed, God does not like people who are excessive. Al ` araf 31

Make plans and goals finance, through planning finance will help direct management finance going to desired achievement in amount, form and time planned in accordance decision finance existing. destination destination finance will more easy achieved through planning that has been done. Make plans and goals finance conducted with how to identify destination finance, data collection, analysis, identification problems, recommendations decision finance and products, and most importantly is help apply planning as well as monitor results from planning that. For reach destination with more good, we need an allocation strategy asset To use investment.

Third Allocation and election good asset will avoid from risks possible investment will cause loss in the form of more small return from hope as well as risk loss asset consequence investation fictitious. Allocation asset is key success in investment strategy, more than 90% performance come from election asset. In asset instrument selection useful for accumulate wealth, purpose for get "reasonable "capital development with permanent maintain initial capital. In allocation asset directed to appropriate investment with principle Islamic, who free from element usury, free from elements of "gambling ", namely where somebody get profit with the cost of others and people the suffer loss and trust.

Avoid activity effort who produces nor sell goods what is illegal or because element forbidden outside his essence as well as avoid *gharar* or not an explanation that leans towards deception detrimental.



Fourth management risks personal and family, in particular soul consequence closed age, health consequence illness, fire, disaster on assets in the form of houses, vehicles and so on, as well as possibility demands party third. By natural every man face various risk, there is potency loss financial, and human need effort for minimize possible losses arise that. Man no could predict what will happen in the future come by sure, though with use various tool analysis. The same thing happened to the company, family nor individual. Risks in the future come could happen to life somebody among them death, sickness or risk fired from company, loss consequence fire, damage or lose. because of that every risks faced must managed, so that no cause shock and loss that is too big. In such conditions, the presence insurance required To use make risk in the future come could managed with good.

In principle insurance conventional is something agreement between the insured and the insurer for negotiate change loss suffered by the insurer (office) insurance) after insured agree payment amount of money called premium. Whereas Islamic insurance means as group of people who help each other guarantee, and work same with method donate funds tabarru. Insurance Becomes important, through shock insurance or shock economy in the form of various loss like illness, fire, disaster, and closed age, which is possible will result in loss financial can be neutralized so that no cause financial shock family.

Included in it is planning retirement. Data from the Life Insurance Marketing Research Association (LIMRA) states: the results of a survey of people who at the time that 25 years old, and experienced conditions after 40 years then the data is 49% relying on child, orphanage decrepit, or donation from government, 29% already died, 12% bankrupt, 5% Still working, 4% financially independent, 1% Rich. For seniors who stay life until retirement 95 % depends to friends, relatives, work or life from donation. Only 5% of those who are retired could life prosperous in age old them. Why Thing this occur because lack of planning sufficient finance good moment age productive or age young.

"Let's go you planting earnestly seven year consecutively, then what are you crab let it be he is on his stalks ; except a little from the part you make it for eat "

The verse mention that Prophet Yusuf interprets the king 's dream that the State will face the good times During period 7 years time successively. Harvest succeed with ok, cattle develop breed, and plant grow fertile. After 7 years will occur season famine, will arrive for 7 years successively after the fertile period. Hot and dry air, plants no bear fruit, thin cattle because deficiency eat and water, and humans will experience disaster hunger. After seven year pass, then then fertile period will come back. Prophet Yusuf later give advice, the state should keep grain and supplies the others when fertile come. So that in times of famine later, available enough food and not occur hunger. That thing is part from step submitted plans Prophet Joseph to the king.

Fifth Planning grants and inheritance. Dead is sure thing happen and not could predictable. Dead occur no only for people who have old, already well established, already have children and grandchildren or have property many people still in age productive too happen. Not only treasure abandoned thing it could be leave debt to expert inheritance. Thing the Becomes reason main for make planning inheritance far away day. Needed concentration full in planning inheritance Thing the because a lot careful consideration must thought for the future of those left behind that is nuclear family. Through planning inheritance as early as possible moment condition still healthy and capable think clear will avoid family from happening conflict in the future day. With make planning inheritance will protect right expert inheritance. Because after no there, we no will know what will happen in the future come. in problem distribution treasure really sensitive. Conflict problem treasure inheritance will cause connection family Becomes problematic. Between from destination planning inheritance is avoid family from conflict because if no conducted good planning inheritance will Becomes source problem or source crack and break friendship in family. In Indonesia there are a number of law valid inheritance. Through planning inheritance, whole asset or treasure owned could given with exact amount to family in accordance applicable laws and regulations and ensure



financing life they after abandoned. Especially if expert inheritance is children who are still small or not yet mature. Distribution riches in accordance aiming for wealth accumulated wealth could managed and distributed in accordance with desire with level difficulty the lowest. no only for those left behind but also for the poor and needy. The instrument can use Wills, Grants, Inheritance, Infaq, Sadaqah, Zakat and waqf.

Grant is given by others and given by si giver since he still live, no Becomes part inheritance si giver when died. Will is message about something goodness that will run after the person who wills died, a maximum of 1/3 of treasure left by the dead. whereas Inheritance is treasure relics of the dead given to people who are entitled, namely expert his heir. Treasure relic can shared after issued cost management corpse, payment debts si heir and issue his will when there is.

Islam gives foundation in life economy **First** Put relationship business in context universal togetherness (ukhuwah) for reach success together. **Second** Rules law muamalah in the field economy the one who guides activity economy so that always in accordance with Islamic sharia. **Third** The character (*morals*) that guides activity economy always put forward kind as method reach purpose. **Fourth** Almighty God One (belief) who cause awareness that every activity man have accountability deity so that grow integrity.

Knowledge in Islam no free value, truth knowledge knowledge in the Islam could character i'tiqadi truth from knowledge knowledge concerning amount things that become part confidence a Muslim and character Iman, Syar'i where truth in knowledge established knowledge based on decision sharia Islam and Waqi'i the truth that emerges from determination formulate sensing on fact existing facts or factual. View from corner look Muhammad's apostleship, can is known that sharia Islam sent down by Allah is for realize well-being ummah man by overall (Jalaluddin, 2015) Economic decisions nor behavior economy man sued for follow provision provision in the Qur'an and the Sunnah, everything form potential muamalah bring benefits and advantages, human given freedom for decide it During no contrary with norm islam original law in get profit is possible and compatible with the demands of sharia (*al aslu fi al -istirbah hurriyah wal masyru'iyah*) in consumption, production and distribution attached norm Islam that is draft tawazun (balance) ban tabdzir (waste), qona'ah (feeling) contentment and simplicity), the concept of halal and thayyib, obligation give infaq, and itsar (solidarity).

The law is interpreted as "Whole Norm Which by the ruler of the State or authority competent society set, stated or considered As binding rules for partly or the whole member Society by purpose for held a procedures that are required by the authorities said "(HMN.Purwosutjipto) whereas law Islam is "The set of provisions of Allah SWT, the Sunnah of the Messenger and the ijtihad of Ulil amri Which is One the totality of which is addressed For organize Life humans In the middle Nature universe For achieve tranquility Life in the World and salvation as well as happiness life in the afterlife "(Gemala Goddess) whereas muamalah or relationships and relationships between fellow humans in the field property thing is business worldly in the narrow sense and will become worship in a broad sense when intended simply for God Because of that all shape contract and various way transactions made by humans the law valid and allowed, except for what is prohibited or opposite by principle abilities committed according to Sharia`. Humans given freedom contract for create benefit, p the said suitable by rule. Muamalat that free until set exist prohibition (Al - Madani, tt). Basically all akad and muamalat the law valid until there is argument which cancel and ban it (Judge AH, 1960). *Basically all custom (muamalah) that forgiven (allowed)* (As- Sayuthi, tt)

General rule in muamalat which reads: "*Al- Ashlu fil muamalah al -ibahah 'illa an yadulla ad - dalilu ala tahrimih*". Basically all practice muamalah yes, except there is arguments against it. Besides that the scholars hold to principles main muamalah, like, principle free usury, free gharar or obscurity as well as uncertainty and tadlis, no may sir or speculative, free illicit products and practices contract imperfect or vanity. The principle of this no can violated because has Becomes axiom in fiqh muamalah. There are four principles based on contract muamalah namely (1) muamalah as affairs worldly (2) principle consent and consent second split party (3) Customs as base law (4) No can



harmful self themselves and others. (Muslich, 2013)

There are 2 dimensions in understanding the law of Islam **first** law of Islam dimension is divine because he believed in sourced teachings from the almighty god holy, great perfect, and great right. In Thing this law Islam believed as teachings holy and sacred always guarded. **Second** law Islam dimension human in dimensions this law Islam is effort man by seriously for understanding teachings rated Islam holy with through two approaches that are approach language and approach *maqasid*.

Muslims are encouraged to plan life by economics and finance to reach Shariah objectives (i.e. Maqasid As-Shariah). Intention To do planning Islamic finance must be in tune with the application of Maqasid As - Shariah, which emphasizes the protection needs essential Muslims which include preservation of wealth. Planning finance gives direction and meaning to every decision finance. The next definition of good luck () given by Al- Ghazali includes 5 sectors of protection for living humans, that is religion, soul, mind, lineage, and property. then popularized by Imam al -Syatibi with *Al -Kulliyatul Al-Khams* (five universal values), each sector gets 3 rating protection. *Dharuriyyat* occupies the rating highest in *good luck* the most pressing human (need) Underneath there is rating *hajjiyyat* which is good luck human involved needs which are important however not urgent. Rating third is *tahsiniyyat* rating this concerning needs man for choose ways best in habits and associations. Saleh (2009). Imam Al- Syatibi (w.790 H), in book *Al- Muwafaqat*, explain that destination set h u kum God is for benefit human. because that mashed sharia occupies a very important position And is heart in knowledge suggestion fiqh. Understanding our mashed al -shari'ah Becomes important so that we can give assessment and take attitude in every ongoing transaction, event, matter, and circumstance develop in the context of economics, finance, and business.

Conclusion

Size mere material success just on planning finance Islamic only will make planning finance Islamic as replication from planning finance conventionally, so planning finance Islamic only be a subset of planning finance conventional. Owned property man just entrusted by Allah to man for managed and sure will return to Allah as owner true wealth. "To Him belongs what is in the heavens and the earth, and everything in between them, and all below the land. "(**Surat Taha: 6**). Man across the time horizon starts from his birth until his death, Islam states existence eternal life after death and every Muslim will be rated by its creator in determining how he lives in the afterlife. **Accountability answer** In context behavior finance man will take responsibility and answer every rupiah of income and expenses later in the day reckoning (*reckoning*) and the forbidden will be worn doom. **Context of Muamalah Worship** in meaning narrow is world affairs however in meaning large can become a place of worship. Humans and jinn created by God worship him. Therefore, humans need to make enough preparation temporarily they live in this world and fulfill their needs spiritual, to achieve well in life hereafter.

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