



1	Amount of cash saved (Note 1)	\$ _____
2	Current value of owned gold, silver and jewelry	\$ _____
3	Cash value of stocks, shares, etc. (Note 1)	\$ _____
4	Restricted Funds (e.g., IRA, 401k, etc.). Net amount that would be available to withdraw after paying applicable penalty, fees (if any) and taxes (Note 2)	\$ _____
5	Net rental income	\$ _____
6	Value of trade inventory, cash and receivables, minus payables from business	\$ _____
7	Gross Total Amount (Add lines 1 thru 6)	\$ _____
8	Personal net debt (Loans payable this year, minus loans expected to be repaid to you this year)	\$ _____
9	Net Amount (Subtract line 8 from line 7)	\$ _____
10	Compare line 9 with "Nisaab" = \$12,070 as of Jan. 2, 2026 (see Note 3). If line 9 is less than the Nisaab, enter zero on line 10 and end the calculation.	
11	Zakat for this year Multiply line 9 by 0.025 and enter here (only if line 9 is more than the Nisaab)	\$ _____
12	Zakat payments already made this year if any	\$ _____
13	Net Zakat Balance Due (Subtract line 11 from line 10)	\$ _____

Notes / Workspace

Note 1: You may use the current value for ease of calculation or use the minimum amount during the last twelve months.

Note 2: Alternatively, a less preferred opinion is to list only the penalty-free value of the account.

Note 3: Nisaab is taken as the value of 3 ounces of gold. Since the gold price fluctuates, you may update it with the current value.

For further explanations please visit zakatchicago.com/zakat-education/faqs/.

You may pay your Zakat to your local Masjid or to Zakat Chicago or share with both.

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