O Allah, verily I seek refuge in You from the trial of the Fire, the torment of the Fire, and from the evil of affluence and poverty

‘Ā'ishah (may Allah be pleased with her) reported that the Prophet (may Allah's peace and blessings be upon him) used to say the following supplications: “O Allah, verily I seek refuge in You from the trial of the Fire, the torment of the Fire, and from the evil of affluence and poverty.”

[Authentic hadith] [Narrated by Ibn Majah - Narrated by At-Termedhy - Narrated by Abu Daoud]

The noble Prophet (may Allah's peace and blessings be upon him) sought refuge in Allah from four things. The Prophet (may Allah's peace and blessings be upon him) said: “O Allah, verily I seek refuge in You from the trial of the Fire", which means a trial that leads to Hellfire, so that there would be no repetition in the supplication. Trial of the Fire could also mean the question that keepers of the Fire ask to reproach the inmates of Hell. This question was referred to in the verse in which Allah, the Almighty, says: {Every time a company is thrown into it, its keepers ask them: "Did there not come to you a warner?"} [Sūrat al-Mulk: 8] “Torment of the Fire”, means I seek refuge in You that I become one of the inhabitants of the Fire. These are the disbelievers who will be tormented in the Fire. The monotheists, however, will be disciplined and refined by the Fire, not tormented by it. “Torment in the grave”, the grave is the transitory abode where one is placed after death. The word 'grave' is particularly used because this is what commonly happens to people when they die; otherwise, any place where one’s body rests after death is considered one's grave. “Trial of the grave”, refers to the confusion one experiences in answering the two angels. "From the evil trial of affluence", refers to arrogance, tyranny, gaining wealth unlawfully, spending it in disobedience, and boasting of wealth and fame. “From the evil trial of poverty”, refers to envy towards the wealthy, coveting their wealth, and self-abasement by doing what brings disgrace to one's dignity and saps one's religion. Trial of poverty also includes lack of contentment with what Allah portioned for man and other things that could lead to an undesirable end. The Prophet (may Allah's peace and blessings be upon him) sought refuge from the trial of affluence because it motivates man to collect money from unlawful channels and withhold what is required to be spent and given away. What is meant by the trial of poverty is the poverty in which man cannot show patience or religious prudence. This kind of poverty will cause man to behave improperly, not caring what ill-gotten money he gains.