

## **Money and Spirituality**

Considering that most aspirants and disciples of our tradition, and most other traditions are confused, conflicted, and tangled up about money, I thought about dedicating this webinar to exploring this issue. This is clearly an issue of great concern to many, as money is linked—as Abraham Maslow would point out—with our survival, security, love and belongingness, esteem and worthiness, and self-actualization needs.

When we then bring into the many conflicting messages of religion:

- “The love of money is the root of all evil.”
- “The true devotee dedicates their money to [church or religious organization] God and Guru, [and gives x percent of their earnings].”
- “You shall put no idols before God. Money is the god of Mammon.”
- “The monk shall renounce all wealth, taking a vow of poverty, and consecrate himself [or herself] to the service of God and humanity selflessly—living only upon the free will donations of others.”
- “Take no thought for what you shall eat and what shall drink, for God will provide for you. Does not God provide for the birds of the field?”
- “To not do charity, and to take care of the poor and needy—when one has the wealth—is sin.”
- “Prosperity is your God-given right. God meant for you to be abundant, prosperous, and wealthy.”
- “Being in poverty is a violation of the Divine Law. It is a sin. As a Divine Being, you were meant to be prosperous and partake of the Infinite abundance of the universe.”

Add to this all of the messages that you received growing up from your parents, your friends, or your religious group that you attended, and It is clear to see why people are conflicted and confused.

Unfortunately, the Masters of the Mudrashram® lineage have not channeled much guidance through me to address this issue. But as I combed through the archives of writings on this topic, some of their illumination does shine through on this topic. I will share this with you today.

The first article was written during the period of my extended unemployment from 1993 to 1994. It is called. “The Seven Houses of Money.”

## **The Seven Houses of Money**

By George A. Boyd © 1993

[During a stage in my life in the early 1990s, when I was feeling particularly financially desperate for money after having been unemployed for nearly one year, I asked Swami Charan Das to clarify what is the issue with money for many people.]

[During his satsang to me, he said that] “People’s issues with money hinge on five factors:”

1. *Present abilities of individuals* that allow them to offer their services through an employer or through their own entrepreneurship in geographical areas where these types of services are in demand. This type of activity leads to employment and earning money.
2. *Early learning about money* that comes from parents or clergy that impact their ability to accept the abundance of Providence, or to feel they do not deserve it. This may condition people to recognize and act on opportunities, and be willing to take risks to advance; or it may make them fearful to try new things or take risks.

3. *Decisions these individuals make* about how much money they will have in their life and what they are willing to do to ensure that they reach this financial level. This arises from conscious decision making and goal setting, and following through to ensure that these objectives are met.
4. *Seeds in the Superconscious mind*, which may take the form of visualization, affirmation, claiming by faith, and other methods of activating the Plenum to manifest prosperity. This methods are widely taught and disseminated; some of the techniques that we teach in the Mudrashram® Master Course in Meditation [and the Accelerated Meditation Program] can be utilized for these purposes.
5. *Seeds in the unconscious mind*, which are karma from past incarnations that influence individuals' destiny that may lead them to abundance or poverty, based on actions they took in past incarnations. Through the Law of Retribution, those blessed with money in past lives who used it unwisely; or who earned their money through criminal or violent means, in this life are placed in an environment where they cannot rise out of poverty. Alternately, through the Law of Reward, when they have done deeds of charity and kindness to others, they may be placed in environments where they are born into wealth, or readily are able to climb the ladder to financial success and plenty.

Swami pointed out that the combination of these five factors places people in one of the Seven Houses of Money, which he described to me. I have summarized his descriptions for each of these houses in the table on the next page.



House of Philanthropy	Income exists at levels far beyond the ability for an individual and his/her heirs to spend it. Philanthropic activity is maintained: large charitable organizations, endowment of colleges and scholarships, active fund-raising assistance for political causes, establishment of museums, humanitarian agencies, etc...
House of Abundance	Sufficient income exists to enjoy the pleasures of life: extended vacations, expensive homes, jewelry, cars, and clothing. Personal servants are hired. May often own a large business or be an heir to a large estate.
House of Investment	Sufficient income exists to purchase a house and to obtain instruments of investment, insurance, stocks, bonds, T-notes, currency exchange, commodities. Through capital growth, net worth increases significantly.
House of Thrift	With careful money management, debt is retired, and regular savings are established. A nest egg is accrued to place a down payment on a house, and begin savings for retirement.
House Of Debt	Sufficient income is earned for bare survival, with some disposable income, but debts eat up the disposable income. Debt increases to unmanageable levels, as income is insufficient to cover irregular or emergent expenses.
House Of Penury	Sufficient income for bare survival, but unable to afford any luxuries; often partially to wholly reliant upon welfare or government subsidies. Minimal or no disposable income.
House Of Destitution	Insufficient income to ensure survival, complete dependence on charity or criminal activities to earn money.

*My [Current] Commentary on These Factors*

The first factor that Swami discusses, *your present abilities*, hinges on the education and training you have gained, the level of skill proficiency you have mastered, and the relative ease of obtaining employment in your career with these skills. If jobs are present in your specialty, or there is a business opportunity to use these skills, you are able to use these abilities to trade your time and effort to gain money.

In an economic downturn, even those with good education and skills have difficulty finding work, or succeeding in their own businesses as an entrepreneur. Sometimes people blame themselves if they cannot find a job or are making lots of money in their own business—however, when there is a downturn in the economy, people may not spend their money as freely as when economic circumstances are better.

[We recommend that you do some career exploration through an inventory method such as we describe in *The Practical Applications of Meditation in Daily Life and Education* to assess what your education and skills are; and do some goal setting for where you want to go in your career.]

The second factor, *your early learning about money*, conditions your beliefs and values about money, and this can often place barriers to the achievement of your dreams. For example:

Issues about money being evil or not spiritual, can often hinder people's career and financial success, as they may not want to climb the career ladder—preferring instead to live a “spiritual lifestyle.”

Issues of worthiness may hinder people's ability to ask others for money in a sale, to ask their employer for a promotion or raise, or in setting fees for their services and products.

Issues of obligation—to re-pay the family for raising them, to care for poor relatives or children, or to fund their religious organization—may lead some people to dedicate their lives to making money for others.

The third factor, *making your own decisions* about your finances and your career, are critical for you to determine where you will go in your career, and what potential income you will accrue in your lifetime.

Many people do not really think about their lives. They follow the herd, or their parents' advice about what career to enter. They join the military because their friends are doing it. They take any job they can get. They will learn from their parents and do what their parents have done in their career.

They never clearly identify what they want to do for their career. So they get some vocational training, and spend their lives doing jobs that are boring, and that they hate, but don't dare let go of it because they don't believe that it will be possible to get another job with comparable benefits or salary.

In *The Practical Applications of Meditation in Daily Life and Education*, we discuss the process of finding a vocation that truly fits you—what we call congruent vocation—and not just settling for the status quo when your heart yearns for so much more.

So if you will take the time to get clear about where you are going, set goals, make a plan to achieve those goals, and enact your plan, you will take charge of your career and your financial destiny.

This is also a topic about which you may wish to do some personal journaling. Our just-released *Mudrashram® Home Study Workbook* goes into how to adapt the practices of Jnana Yoga and Agni Yoga to solving your personal problems, and it teaches you how to do a personal and a spiritual journal.

The fourth factor, *placing seeds in your Superconscious mind*, is comprised of all of your attempts to program your entire mind to create prosperity and success for you. As Swami discussed in his discourse, we teach some of these methods in our foundation meditation courses, the Mudrashram® Master Course in Meditation and the Accelerated Meditation Program.

Many self-help programs, New Age groups, New Thought religious groups, and prosperity gospel ministries widely disseminate the techniques of visualization, affirmation, autohypnosis, programming the subconscious mind, claiming God's abundance through faith, and praying to God to receive His financial blessings. Some actively tithe (give ten percent of their income) with an aim to trigger the Law of Karma to shower them with abundance.

Whichever of these methods you choose to use, we point out that (1) you should not just rely on your seeding of the Plenum to obtain the prosperity you want, but also take constructive action; and (2) even though you use these methods, they will not always bear fruit [the methods are not to blame; sometimes it is factor five, karma, that impedes you, even though you are doing all of the right things].

We also point out that it is valuable to get your subconscious mind and Superconscious mind aligned with your personal goals, because then you are marshalling the best that you can bring to bear on attaining your dreams—in which money may play a significant role.

The fifth factor, *seeds in your unconscious mind*, will sometimes impact the prosperity you are able to generate. Sometimes, you are born into sunshine and easy street; in other scenarios, you continually struggle and cannot seem to succeed, no matter what you do or try.

The good news about karma is that if you are practicing transformational mantra or other transformational method that burns and dissolves these karmic seeds, in many cases you can remove these karmic influences from influencing you. We teach this transformational mantra in our basic meditation courses.

When this karma is part of your destiny, meditation can speed your learning and processing of whatever lessons you must learn, and will help you develop the patience and forbearance to cope with these circumstances until you wind up your issues.

## **Is it OK for a Spiritual Person to Make Money?**

As I struggled to make sense of my dire financial straits during this same period, one of my concerns was how might it be possible for me to make money. In this satsang from Swami, written during the same period as the other discourse, he spoke about the ways people make money. In this discourse, he points out that money is a tool to accomplish our objectives, and that we need to earn it honestly.

## **Money and the Soul: Ways of Obtaining Money**

By George A. Boyd © 1993

Money determines the amount of one's desires, goals and dreams that can be fulfilled in this current lifetime—provided the money is managed well, it is not squandered by gambling, poor investments, or indulgence in vices, and other unforeseen acts of Fate that deprive one of wealth. Money can be obtained legally through the means listed below.

1. Employment (working for someone else)
2. Donation (fundraising, grants, endowments, gifts, begging)
3. Investment (insurance, interest, dividends, annuities, trusts, capital gains on stocks and bonds, or on assets)
4. Fortune (gambling, lotteries, betting, sweepstakes, contests)
5. Entrepreneurship (starting a business or corporation, consulting, selling a product or service)
6. Miraculous Means (finding money, precious jewels or minerals; obtaining guidance whereby one suddenly becomes wealthy, etc...)
7. Inheritance (receiving money for relatives)

*Money derived through unethical or criminal means must be repaid.* Since individuals rarely get a chance to make a full amends during the current lifetime, they must undergo karmic retribution in subsequent lifetimes, marked by conditions of poverty, want, and deprivation.

Thus it may be seen that otherwise worthy individuals of good character may be seen to never get ahead, while their fellows prosper. The causes for this mysterious self-sabotage may often be found in behavior performed in antecedent births, now in collection by the Lords of Karma.

*Money may be viewed as a tool or resources to get things done, to obtain desired objects, and to fulfill desires. As such, it should not become the be-all and end-all of life, but rather, be kept in its proper perspective.*

It is the treasure of the Soul—a fine character, the cultivation of nobility of spirit, the bonds of loving relationship, and the deeds of loving service by which men ought to be measured—not by their accumulated possessions and wealth.

Alas, a materialistic culture cannot measure the amorphous qualities of the spirit, so it settles instead for what it can count, measure, and weigh.

Quantity, not quality, is affirmed. So such a culture abandons the Soul, writing it off as myth and fairy tale—not to deserve credibility in a Scientific Age. The loss cannot be measured.





1. What skills do you have by which you can earn a living?
2. What beliefs that you learned in the past do you feel are impacting your relationship with money? Do these beliefs contribute to your success, or do you feel some or all of them hinder you?
3. If some of these beliefs hold you back or limit you, how might you change these beliefs to bring you more optimal results?
4. Have you developed a plan for your career? For your finances? What are the steps for you to obtain the goals you have set?
5. Are you on track to achieve those objectives, or have unforeseen circumstances delayed or waylaid you? What could you do to get back on track?
6. What methods, if any, are you using to program your Sub-conscious and/or Superconscious mind to help manifest your prosperity? Which methods, if any, have gotten you results? Are these results reliable, or do they seem random?
7. Do you suspect karma might be impacting your financial fortunes? If so, in what ways? Do you have any insights into where this arises?
8. What are ways that you could bring in more money, in addition to what you already might be doing?
9. Do you feel you have ever squandered or wasted money? How can you better manage your money for the future?

Thank you for attending our webinar today!

