



Svaroopaa® Vidya Ashram

The Yoga of Money #1
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By Swami Nirmalananda

Money is not the problem. Your relationship with money is what stirs up your mind. Remember that yoga is the science of quieting your mind, so that you can experience the bliss of your own being. So the question is, how do you handle money so that it becomes part of your yoga? If you don't extend your yoga into your financial life, then how many other parts of your life are also not yogified?

Some people get agitated by lack of money; others are concerned with handling a surplus; others have a surplus but perceive only lack. Money is complicated! The way out of the dilemma is to give money in charity. This may be surprising, but it works. It works the same way that love does, actually.

When you don't feel you are receiving enough love, you can solve the problem by loving others more fully, and by expressing your love. As you open your heart, it feels full. In addition, others do respond in kind, but that is less important than the fullness you already feel. The other people were waiting for someone to get the love started. They were waiting for it to be safe to love, but you were waiting for the same thing. Loving is never safe. Loving is a risk. And it is worth the risk.

In the same way, money is always a risk. Whether you invest it in the stock market, a piece of land, a business or a relationship, there's no guarantee of a payoff. You can even put money in an insured bank account and be losing ground, because the interest you are earning is less than the inflation rate. You know that there's no such thing as a secure job anymore. So if you look at all the risks, your anxiety goes up and you want to hang onto every penny. Scrooge McDuck was not a happy duck.

When you open your wallet, even a little bit, you open your heart. It also works the other way: when you open your heart, it is easy to open your wallet as well. Now you do have to be sensible. Plan your charitable gifts like you plan your meals, like you plan your yoga practice, like you plan your vacation. Life is rich and full and varied – there's enough time and money for you to nourish all the aspects of your life, including your spirit of generosity.

Yoga's teachings about money are called the "Science of Lakshmi." While Lakshmi is well known as the Goddess of Abundance, there's much more going on from a yogic perspective. The Sanskrit word *lakshmi* means happiness, loveliness, grace and radiance as well as wealth, prosperity and success. A person who is full of lakshmi is one who is full of joy and gives of themselves with great delight. I know many yogis like this, who give freely of their time and energy, but they pinch every penny three times. Is this happiness, loveliness, grace & radiance? Or is this a picture of intense anxiety?

Yoga says you must give in charity. The science of lakshmi recommends you give 10% of your income – it's interesting that this shows up in every culture, isn't it? You can give to individuals or to organizations. You can help those who are in need or in pain, or you can support organizations that do the work in the world that you want to see done. But you must give if you want to be happy. It is part of human nature; it's the way it works for a human being. And it is yoga.

To reach our teachers or to learn more about Svaroopaa® Yoga & Meditation, contact
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