



Svaroopā® Vidya Ashram

The Yoga of Money #4  
**Making Choices**  
By Swami Nirmalananda

Handling money in a yogic way involves looking at

- 1) how you make your money
- 2) how you invest it and
- 3) how you spend it.

Here is how to understand cause-and-effect process that affects your financial position, also known as the karmic process. Called the “science of Lakshmi,” these teachings explain the flow of material blessings, which come from the Goddess who speciallizes in giving material blessings —Shree Mahaa Lakshmi.

### **Earning Money**

You must produce your income in a *dharmic* way, in a way that is supportive of life itself. At the minimum, this means that your work does not cause harm, is truthful, is not motivated by greed, is not based on sexuality (yours or other people’s), and promotes purity and blessings for everyone (yourself, your coworkers and your clients or customers). These are the five yamas, the first level of guidelines for living your life in a yogic way. I learned this experientially, long before I started practicing yoga.

One of my first jobs was for a small manufacturer who produced thousands of small metal caps. Most of my clerical duties revolved around the complicated paperwork for the government contracts as their primary customer was the US Government. After five or six months of working there, I found out that these small metal caps were the detonator caps for bombs. While I didn’t understand my own internal process, I became the world’s worst employee. I was fired within a week. It was perfect, because I couldn’t work for a company that helped build bombs. Dharma – the principle was already at work within me.

### **Saving & Investing**

You must save and invest your money, just as all financial advisors recommend. You have to choose the amount that you are putting away as well as where it goes, but you must save. There are good times and bad in life. Your income can fluctuate because of the economic climate, because your company merged with another, or because of your own physical, mental and emotional state. You must have a safety cushion, and you must also provide for your own future.

You choose where you put your nest egg. Your choice includes balancing risk and security factors, but yoga says you must also consider what you are supporting when you invest your money. Where does your bank invest its funds? What companies are you buying stock in? What industries do your mutual funds invest in?

It isn’t just yogis who ask these questions. A growing arena is called “green investing.” Many people don’t want to invest their money with oil companies and other environmental polluters. They care about the environment enough that their wallet has to follow their heart. Green investing has grown so much that now there are even green mutual funds.

### **Spending Money**

The third area to consider is how you spend your money. As important as your choices are in how you earn your money and where you save/invest it, the world of choices about where to spend it is much bigger. Most people’s income comes from one source, but they spend it in multiple places every month, including paying for necessities as well as discretionary items.

Yoga says you must give money in charity. Yoga is not alone in promoting this spiritual principle. Every spiritual tradition and every religion says the same thing — give 10% of your income away. This is not because those organizations rely on your support for their existence, though they do. This is because giving to others is a human principle, not just a spiritual principle. Those who share their resources with

others are happier people. When you open your heart, you want to open your wallet. And it works the other way around: when you open your wallet, you open your heart.

Studies report that the largest amount of money given to not-for-profit organizations comes from people who make under \$100,000 per year. Even though the media often reports huge donations given by a single philanthropist, the smaller gifts given by people of more moderate means add up to a bigger total every year. People making over \$100,000 per year actually give a smaller amount in donations than those making under \$100,000. What does this mean? One possibility is that, once people have more money, they want even more money. But money can't buy happiness.

Recently a researcher analyzed 450,000 study questionnaires that showed that people's happiness level is related to their income up to \$75,000 per year. Over that, their happiness level does not increase. Having more money does not produce more happiness. So what really is the relationship between money and happiness? Many studies have looked at this, and proved that your happiness level increases dramatically when you give it away.

There is something about the human being that makes us respond to giving by becoming happy. We are inherently generous. I noticed this when I had the fall a month ago. When I was using the walker, strangers would stop to let me walk slowly by. They helped me with packages and doors, and they smiled and chatted in such a genuine and friendly way. There's a natural quality of generosity and caring in everyone, and it is just looking for a way to be expressed. Giving to others is a way of cultivating that natural quality within yourself.

Donating a part of your income is part of all ancient traditions, because society needs your financial support. Not only are there needy people, but those who want to dedicate themselves to a higher purpose need your support. Thus, the ancient precepts define giving in two ways:

- 1) Give to others who are less fortunate than yourself (whether it is an individual or an organization that helps the needy)
  
- 2) Give to those that do the work in the world that you want to see happening (whether it is an individual or an organization that is dedicated to that work)

I was very surprised the first time someone gave me money. I was living in my Guru's Ashram in India with my children, managing a dwindling cash supply while trying to meet their needs. A married couple, whom I knew only in passing, approached me the day before they left for home. They said they'd like to help me and gave me 250 rupees. Please understand that 250 rupees was about \$6 at the time, but to my children it was 30 orders of french fries at the local café, and they needed the french fries! The quality of their lives improved dramatically, which also improved the quality of my life.

When I returned from that time in India, I knew I wanted to incorporate their generosity into my lifestyle. I was just getting back to work after seven years of full-time seva, and had very limited finances. I had gotten on a number of mailing lists and was receiving appeals from various organizations that I cared about. I made the decision that I would send each one a small donation.

With each envelope that came in, I looked at the printed pieces and estimated what it cost them to send me the appeal. I thought, if everyone receiving this mailer would send back more than it cost the organization to send it, they would be well-funded. I sent \$1 or \$2 in response, to one or two organizations each week.

After five or six weeks of the discipline of sending small donations to everyone who asked, my life and finances suddenly shifted. I was able to get a job that I really enjoyed, which provided an income level that met my needs. I knew, with a clarity and inner knowing, that it was because I had been sharing the meager resources I had.

I have been tithing ever since.