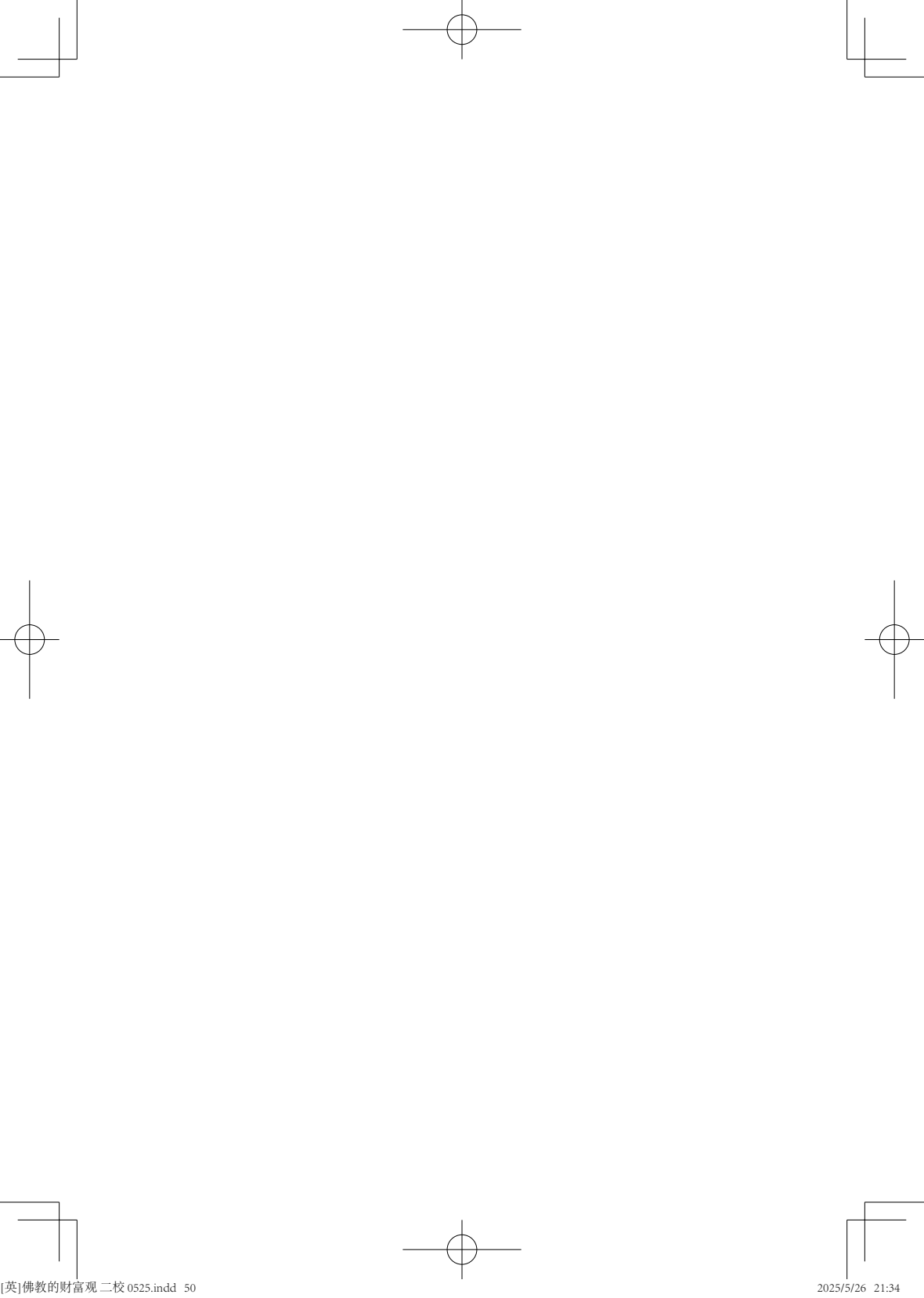




BUDDHIST VIEW ON WEALTH

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Translated by MPI Translation Center



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Today's societal development primarily focuses on two areas: the economy and technology.

Indeed, economic development has greatly improved people's material lives. Just over twenty years ago, our daily necessities were still rationed: we could only buy food with food coupons and clothing with cloth coupons. The contrast between the past and present is visible to everyone. It is evident not only in food, clothing, housing, and transportation, but also in urban development. In particular, some coastal cities have reached a level of modernization on par with that of any major

international metropolis.

Technology has brought us unparalleled convenience, dissolving the barriers of time and space. Especially in today's world, where the internet is ubiquitous, the idea of a global community has, to some extent, become a reality. While this brings us unprecedented convenience, it also leads to tensions between modern lifestyles and traditional values, placing an increasing burden on our minds.

Economic development has also led to fierce competition, spreading from the coastal regions to the inland areas, and from the cities to rural villages. In today's countryside, the once-idyllic landscapes have become harder to find, replaced by numerous township enterprises. Today, competition has left people increasingly restless; though living conditions have improved, few genuinely feel happy. On the contrary, the pressures of work and the chaos brought by social transformation have left us anxious and confused.

So, how can we address these problems? While the afflictions we face certainly have real-world causes, the key lies in how we view them. As members of society, our actions affect our personal happiness and shape the collective well-being. Today, I would like to discuss how to view and manage wealth from a Buddhist perspective, which is an important aspect of our philosophy of life.

I

HOW TO VIEW WEALTH?

In life, everyone creates and enjoys wealth in their own way. Particularly today, wealth is the standard for measuring individual living conditions, self-worth, and societal benefits. Yet, as the saying goes, “Just as birds perish for food, people perish for wealth.” If we fail to correctly understand the functions and pitfalls of wealth, we are more likely to be harmed by it.

So, how does Buddhism view wealth?

1. The Poisonous Snake

A story recorded in a Buddhist sutra goes like this: One day, the Buddha and his disciple Ananda were out for alms and saw a jar of gold by the roadside. The Buddha immediately said to Ananda, “Look, a poisonous snake.” Ananda replied, “Indeed, it is a poisonous snake.” Their conversation was overheard by a farmer and his son nearby. Out of curiosity, they went to see what the Buddha was referring to. Upon discovering the gold, they were overjoyed and quickly took it home, believing that this stroke of fortune would change their impoverished lives. Change did occur, but not as expected. When they brought the gold to the market for exchange, someone reported them to the authorities. It turned out that the gold had been stolen from the palace by thieves, who had abandoned it by the roadside while fleeing. Caught red-handed, they had no way to defend themselves. It was only when they faced execution that they finally understood the true meaning of “poisonous snake.”

Stories like this are not uncommon in real life. In recent years, even some government officials, once public servants, have fallen into the trap of abusing their power for personal gain. When we examine the trajectory of their downfall, we can see how money gradually corrupted their minds. For example, the infamous Xiamen smuggling case involved more than 300 government officials across various departments. What went through the minds of these once-privileged elites as they found themselves behind bars? And what did they think as they paid for their actions with their lives? The saying “Things must first decay before worms can breed,” aptly describes how their greed for money led to their downfall and severely distorted their values. These lessons remind us that, although money is tempting, it carries deadly risks. Its fatal power arises from two sources: human greed and the failure to recognize the hidden dangers behind wealth.

Why has money become the root of all evil? First, its source is a crucial issue to consider in today’s materialistic

world. In the past, although living conditions were not affluent, people could still feel happy and content by following the traditional belief: “Being at ease with poverty while embracing the Way.” However, with the deepening of China’s reform and opening-up, Western materialism has exerted a powerful influence, rapidly transforming China from a morally driven society to a utilitarian one. People are troubled both by the temptation of money and the growing crisis of wealth inequality. Driven by profit, many have lost their rationality, casting aside laws and morality as they resort to any means to amass wealth. Some resort to making and selling counterfeit products, using illegal means to defraud others; some take risks by engaging in smuggling and drug trafficking for huge profits. Still, others abuse their authority, exploiting their positions for corruption and bribery. When money becomes the driving force behind these illegal activities, people often become blinded by greed and break the law knowingly.

Second, it concerns the improper use of wealth. If one

possesses wealth without a sound mind and a sense of detachment, they are likely to lose their rationality under the spell of money. If greed, aversion, and ignorance are the latent poisons of life, then misused wealth is often the trigger that unleashes them. Many who suddenly become rich indulge in excessive drinking, gambling, and other vices, or recklessly squander their wealth, in pursuit of constant thrills, ultimately causing severe harm to their body and mind. These harmful consequences are all due to the improper use of wealth.

Third, it is the attachment to wealth. Reports show that during the Southeast Asian financial crisis, the number of patients in Hong Kong's psychiatric hospitals surged. To treat these special cases, hospital staff even simulated stock trading to make it appear as if falling stocks were rising, aiming to ease the mental trauma caused by bankruptcy. This illustrates that when accumulating wealth becomes a person's sole purpose in life, losing wealth means losing their entire spiritual foundation. Such a life is undeniably tragic.

2. Pure Wealth

In Buddhist sutras, pure wealth refers to undefiled, wholesome wealth. Not only is it essential for sustaining life, but it can also benefit society and contribute to humanity. So, what kind of wealth qualifies as pure wealth?

First, wealth must come from a legitimate source. As the saying goes, “A gentleman loves wealth and acquires it by proper means.” The term “proper means” refers to rightful ways of earning a living—that is, Right Livelihood in the Noble Eightfold Path. Only wealth acquired through diligence and wisdom can be enjoyed with peace of mind, free from any worries.

Second, we must learn to use wealth wisely. The Buddha repeatedly exhorted us to live a simple life. Once desires are stirred up, they are often difficult to control; once luxurious lifestyles are formed, they are hard to give up. Just as the Earth’s resources are limited, so too are

a person's blessings. Overindulging in desires not only harms the body and mind but also depletes future happiness.

Third, we should not be greedy for wealth. Whatever we crave can become a sharp blade that harms us. As the saying goes, "Wine doesn't intoxicate people; people intoxicate themselves. Lust doesn't delude people; people delude themselves." If we crave wealth, we will worry about poverty when we lack money and fear losing it when we have it. Therefore, we must recognize the true nature of wealth—understanding its impermanence rather than regarding it as eternal; acknowledging its limitations rather than making it as our sole pursuit. Only by truly viewing wealth as something external can we free ourselves from its harm.

"Water can carry a boat, but it can also capsize it"—the same goes for wealth. Wealth itself is neither good nor evil; it depends on how it is used. The unkind may use it to commit misdeeds, while the compassionate use it to

do good. Therefore, we need not regard money as dirt. As long as we obtain wealth through legitimate channels, allocate it reasonably, and use it to benefit society without greed, we become its masters, not its slaves. In this way, the wealth we possess is not a venomous snake but pure wealth.

II

WEALTH, MORALITY, AND CULTIVATION

How can Buddhists integrate spiritual practice with everyday life? Many people may face this dilemma. Throughout many years of spreading the Dharma, followers often consult me on similar issues. I believe two key questions need to be clarified: First, is the pursuit of wealth in conflict with morality? Second, is the pursuit of wealth in conflict with spiritual practice?

1. Is Pursuing Wealth Incompatible with Morality?

Traditional Confucian thought often views righteousness

and profit as opposing values and rarely discusses personal gain. At least on the surface, most people are reluctant to speak of profit, as if money were inherently vulgar. We should note that the idea “A gentleman remains at ease in poverty” has a long history in China. However, in real life, many hypocrites say one thing and do another. This is because profit is so practical and enticing that it becomes difficult to resist.

In contrast, Western humanism sees the pursuit of profit as legitimate, as long as it doesn't harm others, seeking profit is morally acceptable. As the philosopher Denis Diderot said, “The economy of all human societies relies on a simple and universal principle: I wish to be happy, yet I live among others who, like me, also wish to be happy. Let us find ways to achieve our own happiness while also bringing happiness to others—or at the very least, without hindering theirs.”

Buddhism teaches that “Goodness,” while rooted in moral essence, also involves bringing benefit. As

stated in Volume Five of the *Discourse on the Theory of Consciousness-only*, “What benefits both this life and the next is called goodness.” Good deeds benefit not only the present life but also future lives; they also bring benefits to both oneself and society. Conversely, if one focuses on immediate gain while ignoring the law, or prioritizes personal interests at the expense of others, such actions are not only in conflict with morality but also ultimately at odds with true benefit. As a Buddhist verse says, “Virtue is like a green pine, while evil is like a flower. At first, the flower may seem more beautiful, but when frost comes, only the pine remains.” In life, illegal acts may bring immediate benefits, and some ignorant people may even envy them. But the wise will not be tempted, knowing that such benefits are fleeting, and will never last.

For lay Buddhists, our actions must comply with both the law and the precepts. Only then can we attain true benefit. Whether in business or personal conduct, reputation is crucial. In modern terms, reputation is akin to

branding; it is an intangible asset. Where does reputation come from? It comes from moral conduct. In the fierce business competition, only reputable enterprises can achieve lasting success. In contrast, those driven solely by profit will inevitably harm others, and ultimately themselves.”

Therefore, pursuing wealth does not conflict with upholding morality. If morality serves as a guideline for seeking profit, then profit is the fruit of moral conduct.

2. Is Pursuing Wealth Incompatible with Cultivation?

Some people, after taking up Buddhism, feel that worldly life is meaningless, and that engaging in secular work is a waste of life. This has led many to misunderstand Buddhism, believing that practicing Buddhism reflects a negative, world-weary attitude and simply is an escape from life's responsibilities. Is practicing Buddhism truly incompatible with the pursuit of wealth?

In Buddhism, a proper way of earning a living is called Right Livelihood, while an improper one is known as Wrong Livelihood. If we indulge in desires, seek wealth through illegal means, or harm others for personal gain, such actions are indeed in conflict with cultivation. Often, we see people who, despite practicing Buddhism, still engage in evil deeds. They believe that donating money or making offerings to the Three Jewels can offset their bad karma and bring them peace of mind. However, this is merely a form of self-comfort. We must understand that while generosity and offerings can bring merit, they do not offset bad karma, nor can they change the habitual afflictions that have accumulated over time. Therefore, when choosing a profession, we must adhere to both legal regulations and moral precepts. As long as we acquire wealth through legitimate means, it does not conflict with our cultivation.

In fact, we can practice even while working. The *Platform Sutra of the Sixth Patriarch* states: “The Buddha Dharma is embodied in the world; enlightenment is

realized within it. To seek Bodhi apart from the world is like searching for a rabbit's horns." The *Lotus Sutra* also says: "All means of livelihood are not incompatible with the ultimate reality." These teachings show the unity of work and cultivation. Often, we narrowly define cultivation as reciting the Buddha's name, paying homage, meditating, or chanting sutras. However, this is only a limited and superficial form of practice. The true essence of cultivation extends far beyond these.

Cultivation is about correcting our actions, which include actions of mind, body, and speech: mental actions refer to what we think, physical actions to what we do, and verbal actions to what we say. Ordinary beings, veiled in ignorance since beginningless time, continuously create unwholesome karma through their body, speech, and mind. Cultivation means transforming ourselves with the wisdom of the Dharma—freeing our minds from the afflictions of greed, aversion, and ignorance, and refraining from unwholesome deeds such as killing, stealing, sexual misconduct, and lying. Furthermore,

through practicing the right views of impermanence, no-self, and emptiness, we realize that all conditioned phenomena are like dreams, illusions, bubbles, and shadows.

Therefore, pursuing wealth is not in conflict with cultivation. Maintaining mindfulness at all times is itself the best form of cultivation. With this understanding, any conflict is naturally resolved.

III

CAN BUDDHISTS PURSUE WEALTH?

Although pursuing wealth is not in conflict with morality or spiritual practice, the greed ingrained in us since beginningless time makes us easily attached to wealth. Therefore, whether Buddhists should pursue wealth is not a simple yes-or-no question; it should be addressed according to specific circumstances. For instance, the Buddha's disciples include monastics and lay practitioners; sravakas seek only personal liberation, while bodhisattvas vow to save all sentient beings. So we can see that different identities have different needs; different aspirations lead to different pursuits.

1. An Unshirkable Duty in Human and Heavenly Practice

For lay Buddhists, the priority is to secure personal livelihood. At the same time, they often shoulder family responsibilities. As parents, they must raise their children; as children, they must support their elderly parents—all of which require corresponding material resources. Buddhists should be compassionate toward all sentient beings, but if we are unable to care for our loved ones, how can we benefit more people? Moreover, as citizens and members of society, we have corresponding social responsibilities to bear. If we cannot even sustain our personal and family lives, we become a burden to society and further deepen others' misunderstandings of Buddhists.

Besides these responsibilities and obligations, as disciples of the Buddha, we should cultivate the joy of helping others. Both Confucianism and Christianity teach us to cultivate a loving heart. In today's society, the gap between rich and poor is increasingly widening.

Although some people have reached a moderately prosperous standard of living, many still struggle below the poverty line. Especially in remote areas, some children drop out of school due to poverty, and many elderly people face bleak later years because of financial hardship. These individuals need our practical support. Only with sufficient financial resources can we address these real difficulties and provide essential support. Otherwise, even if we wish to help others, our efforts may end in vain.

2. Less Craving and More Contentment for Supramundane Practice

Monastics, who aspire to supramundane liberation, uphold the principle of “less craving and more contentment.” In the early Sangha, the Buddha required bhikkhus to live according to the “four requisites”: eating before noon, taking shelter under trees, wearing robes made from discarded cloth, and taking rotten medicine. Besides, a monastic possesses nothing more than three robes and a bowl, because ordination signifies

renouncing worldly life and material pleasures to eliminate all distractions and wholeheartedly abide in the realization of the Dharma.

From the perspective of spiritual practice, simple material conditions make it easier to maintain inner purity. The main characteristic of ordinary beings is that their minds are easily swayed by external circumstances. Why are people's minds especially restless today? Because our living environment becomes too complex, and material pleasures are overly abundant, we are unconsciously indulged in sensory stimulations.

Therefore, Buddhism advocates the supramundane practice, which follows the principle of a simple lifestyle. I once visited Plum Village in France, a meditation center led by Thich Nhat Hanh. Although France is highly modernized, Plum Village cultivates a simple, natural atmosphere. Since the goal of spiritual practice is to eliminate afflictions and extinguish delusions, a simple living environment minimizes material temptations and

distractions, allowing the mind to settle naturally.

Conversely, luxurious living and excessive possession of wealth tend to magnify our greed and increase delusions, thereby posing great obstacles to spiritual practice. Especially when we lack sufficient meditative stability, it becomes even more essential to simplify our lives, reduce material desires, and use a simple environment to safeguard our minds.

3. Accumulating Merits to Liberate All Beings

The Bodhisattva path differs from the path of liberation in cultivation. A bodhisattva not only seeks self-perfection but also extends compassion to all sentient beings, striving to liberate them all. To achieve this, a bodhisattva practices the Six Perfections and Four Means of Embracing. Among them, giving is always foremost, including helping others by giving them material support, sharing the Dharma, and offering them fearlessness.

When Medicine Master Glazed Light Tathagata was cultivating the Bodhisattva path, he made the Twelve Great Vows to help all sentient beings suffering from hunger and thirst. He taught us: “First, offer them the finest food and drink to satisfy their bodies.” This shows that material giving is also one way to help sentient beings. Therefore, those who have generated the Bodhi mind can earn money and possess wealth so that they have a greater capacity to help sentient beings. However, the prerequisite is to refrain from greed; otherwise, it would not align with the practice of a bodhisattva.

Compared to material giving, Dharma giving is what truly enables sentient beings to break free from suffering and attain happiness. Dharma giving mainly includes two aspects: providing practical survival skills and sharing the true principles of Buddhism. For those in poverty, material aid can only address their immediate crises, but teaching skills help them become self-reliant in society, bringing them greater benefits. The ultimate approach is to guide them into the Dharma, “thereafter establishing

them in ultimate peace and happiness through the flavor of the Dharma.”

Therefore, whether practitioners should pursue wealth depends crucially on their aspirations and the level of their practice. If they are at the level of supramundane practice, they should not pursue wealth; but if they wish to further generate the Bodhi mind, then using wealth to benefit sentient beings is one way to practice the Bodhisattva path.

IV

HOW TO PURSUE WEALTH?

Our physical bodies, composed of the five aggregates, must rely on food and clothing for sustenance. Especially in an industrialized society, individual survival is inseparable from others. If farmers don't provide food and workers don't supply daily necessities, we would not be able to get by. On one hand, we earn wealth through our own labor; on the other hand, we use wealth to exchange for the fruits of others' labor. Therefore, practitioners also need wealth as a means of survival. As disciples of the Buddha, how should we pursue wealth?

1. Understanding Cause and Effect

The Dharma tells us: “As the cause is, so is the effect.” All fortunes and misfortunes are not accidental; they develop along the laws of causes, conditions, and causality.

Buddhism teaches that the law of cause and effect spans across past, present, and future lives, which encourages us to view life through this lens. The force that flows through the three periods of time—past, present, and future—is karma, which includes both “directive karma” and “completing karma.” Directive karma determines the destination of one’s life: whether one is born in heaven to enjoy bliss, falls into hell, or continues as a human; completing karma determines the success, adversity, fortune, or misfortune we experience in a lifetime. Therefore, all phenomena in life are not accidental but follow certain principles. The significance of understanding life’s cause and effect is that we can proactively shape our destiny and plan a beautiful blueprint for our future. If we

truly understand that destiny is determined by our own actions, we will not complain about the unfairness of life when frustrated, nor will we engage in wrongdoing with the intention of escaping its consequences. Just as wealth does not appear out of nowhere, the journey to financial success is also bound by specific causes, conditions, and laws of causality. The causes include both past karma and our efforts in this life. Moreover, external factors like market demand and available opportunities also play a role.

2. Extensively Cultivating Fields of Merit

“On the path of humans and devas, cultivating blessings comes first.” Whether our lives proceed smoothly largely depends on the blessings we have accumulated. Blessings are like soil; if the soil is fertile, whatever is planted will easily yield a bountiful harvest. In contrast, on barren land, even the same effort will not yield the same harvest. Why do some people succeed in everything they do? It’s not due to special favor from heaven or an extraordinary

stroke of destiny but rather the fields of merit they have sown in the past. Therefore, cultivating blessings is extremely important for everyone.

Harvests come from sowing; if we wish to reap blessings, we must extensively cultivate fields of merit, grounded in deep faith in the law of cause and effect.

There are three fields of merit. The first is the Field of Gratitude, where we repay with gratitude all who have been kind to us, including our parents, teachers, country, and all sentient beings. First, fathers embody loving-kindness; mothers embody compassion. They gave us life and raised us into adulthood, making them the supreme fields of merit in the three realms. Second, teachers also play a crucial role throughout our growth. As the saying goes: “A teacher is one who transmits the Way, imparts knowledge, and resolves doubts.” Our values and worldview as well as the cultivation of our survival skills, all come from the education provided by our teachers. Third, we should also remember our gratitude

for our country, which provides us with a place to live and ensures our safety and well-being. Fourth, we should remember the kindness of all sentient beings, for our worldly life is interdependent and relies on countless conditions. We should recognize and repay the kindness of all sentient beings who have benefited us. Furthermore, we should not only be grateful to humanity but also to the nature that sustains us. A person filled with gratitude will feel grateful when seeing the sunrise and joyful when hearing birds sing. Without gratitude, one may overlook all these wonders, failing to cherish and protect them.

The second is the Field of Compassion, which involves acting from a heart of compassion and helping countless people in need to the best of our ability. In the cultivation of the Bodhisattva path, benefiting others and benefiting oneself are one and the same. When we help others, the love we give and the effort we make are like sowing seeds of goodness. This not only brings benefits to others but also refines our morality and elevates our character.

The third is the Field of Respect, that is, showing reverence to all who deserve it, particularly the Three Jewels: the Buddha, Dharma, and Sangha. With the Buddha as our exemplar in practice, the Dharma as our guide, and the Sangha as our refuge, we can attain true reliance and find the path to liberation. Therefore, the Three Jewels have bestowed upon us a benevolence as profound as giving us new life. We should venerate the Three Jewels with utmost sincerity, for with each measure of devotion we offer, we receive a corresponding measure of the Dharma's benefits.

3. Developing Survival Skills

In addition to cultivating fields of merit, we should also prioritize our efforts in this life. Blessings must manifest through appropriate means. Even if opportunities were to fall from the sky, we still need to make an effort to seize them; otherwise, it's all in vain. The causes and conditions in Buddhism include both internal causes and external conditions; internal causes can only bear fruit

when supported by external conditions.

In today's society, this means receiving appropriate education and vocational training. Without practical skills, even if we possess blessings, they are like seeds piled up in a warehouse—they will never sprout, bloom, or bear fruit. If we have professional education or practical skills, we can broaden our employment opportunities. This not only allows us to achieve self-reliance, but also empowers us to serve sentient beings and contribute to society.

The sutra says: “If bodhisattvas seek the wisdom of worldly crafts and skills, they can, with less effort, accumulate abundant precious wealth, thereby benefiting sentient beings.” Craftsmanship is one of the Five Sciences¹, encompassing all rightful technical skills that enable us to create wealth more effectively. In the *Avatamsaka Sutra*, the Buddha elaborated on this in detail: “They

1. Five Sciences refer to five fields of learning in ancient India: Inner Knowledge (Buddhist doctrine), Logic, Medicine, Linguistics, and Arts and Crafts.

thoroughly understand various areas of knowledge such as literature, mathematics, books, seals, earth, water, fire, and wind, and treatises. They are proficient in medicine, curing all diseases like madness, wasting, demonic possession, and poisoning. They excel in writing, praising, singing, dancing, music, humor, and conversation. In constructing capital cities, towns, villages, palaces, gardens, springs, ponds, grasses, trees, flowers, and medicinal herbs, everything they arrange is always appropriate. They know the locations of treasures like gold, silver, mani jewels, pearls, lapis lazuli, conches, jade, coral, and so on, and reveal them to people. They skillfully observe the sun, moon, stars, bird calls, earthquakes, auspicious or ominous dreams, and physical signs of fortune or misfortune, never making mistakes. They uphold the precepts, enter into samadhi, possess infinite supernatural powers, and master the Four Formless Realms², along with all other worldly matters. As long as they do not

2. Four Formless Realms are states of deep meditative absorption that transcend the form realm. However, they are still within samsara and do not lead to ultimate liberation.

harm sentient beings, they reveal and teach all methods for the sake of benefiting them, gradually guiding them to abide in the supreme Buddha Dharma.”

From this, we can see that professional skills are not only essential for survival but also serve as favorable conditions for bodhisattvas to benefit sentient beings. As the saying goes, “Among the three hundred and sixty trades, every trade produces its own master.” If we have blessings and work hard, regardless of the profession we pursue or the work we undertake, as long as we act lawfully and ethically, we have the opportunity to attain wealth and strive for success.

4. Pursuing Wealth in Line with the Dharma

As mentioned earlier, Right Livelihood, as one of the Noble Eightfold Path, refers to proper and ethical way of earning a living. As livelihood becomes a form of our practice, we can see its great importance in life. For most people, they spend the best years of their lives working.

If they do not use this time well, it is a great waste. If they create negative karma through their work—whether intentionally or unintentionally—the loss far outweighs the gain.

What defines Right Livelihood? As citizens, we must not violate the law; as disciples of the Buddha, we must not breach the precepts. For lay Buddhists, this means observing the ten wholesome actions: refraining from killing, stealing, sexual misconduct, lying, divisive speech, harsh speech, idle chatter, greed, aversion, and wrong views. Conversely, the ten unwholesome actions must be strictly avoided. In addition, Buddhist sutras also list ten unethical ways of acquiring wealth. Unfortunately, these wrongful ways of livelihood still persist today, causing ongoing harm to the people.

(1) Stealing Others' Property: Taking others' property through robbery, theft, fraud, or claiming found items as one's own.

(2) **Illegal Corruption:** Engaging in smuggling, drug trafficking, arms dealing, accepting bribes, and tax evasion.

(3) **Defaulting on Debts:** This includes two forms of misconduct—refusing to repay debts through improper means, or embezzling others' assets by deliberately declaring bankruptcy or fleeing with funds.

(4) **Misappropriating Deposits:** Illegally seizing others' deposited or entrusted money and property through deceptive methods.

(5) **Deceiving Partners:** During cooperation, using tactics like fabricating excuses or falsifying accounts to transfer joint property to oneself.

(6) **Exploiting Positions:** Abusing one's position to embezzle public funds, harming public interests for personal gain.

(7) Abusing Authority for Profit: Exploiting one's position of power to handle matters for others in exchange for financial gains.

(8) Unethical Business Practices: Engaging in improper tactics like exorbitant pricing or short-weighting customers.

(9) Fraudulent Speculation: Involving illegal business practices such as producing or selling counterfeit goods, or passing off inferior products as high-quality ones.

(10) Profiting from Gambling and the Sex Industry: Operating casinos or the sex industry to gain excessive profits.

Such ill-gotten wealth not only tarnishes our character and invites public scorn, but also leads to legal consequences. Like the father and son who paid a heavy price for their greed in stealing gold, those who pursue wealth unethically often awaken to their mistake only when it is

too late. Therefore, we must seek wealth in line with the Dharma.

Pursuing wealth in line with the Dharma involves both increasing income and reducing expenses, just as the Buddha taught us:

Accumulate wealth gradually, like bees collecting nectar from flowers; wealth will steadily increase without ever diminishing.

First, be content and moderate in eating; second, be diligent in your work; third, save money for hard times.

Fourth, engage in farming and commerce, selecting lands for grazing; fifth, build pagodas and monasteries; sixth, establish dwellings for the Sangha.

Be diligent in the six duties of lay life, and cultivate goodness without delay; those who do so will suffer no

loss in their homes.

Increasing income means mastering various means of earning a living and increasing wealth; reducing expenses means being diligent and frugal, spending within one's means. Additionally, we should diligently cultivate virtuous actions and sow fields of merit. By following these principles, our wealth will steadily grow.

V

RATIONALLY MANAGING WEALTH

If earning money reflects a person's blessings, then how they use it reveals their wisdom. Many may wonder—does spending money really require wisdom? In today's world, countless opportunities for consumption are around us: the dazzling array of products on store shelves tempts us, and ubiquitous advertisements offer us endless choices. However, we must understand that spending money on improving material life is neither the only option nor the best approach to maximizing the benefits of wealth. There are many wealthy people, yet few are both rich and truly respected. What is the reason? The key lies in how they use their wealth. When it comes to

managing wealth, here are a few examples.

1. Unreasonable Ways to Use Wealth

One example is the familiar figure of the miser, who cherishes money more than life itself. No matter how much they accumulate, they still cannot bear to use their wealth to help others. Not only are they unwilling to benefit society, but they also begrudge their family's use, and even hesitate to enjoy it themselves. This is vividly depicted in many literary works, such as Balzac's portrayal of old Grandet and Yan Jiansheng in *the Scholars*. Even at the brink of life and death, what they can't forget is the money they've guarded all their lives. For such people, no matter how much money they earn, what meaning does it truly hold? They are merely faithful custodians of wealth. When they pass away, this money cannot bring them any benefit. As the saying goes, "The wise do not leave wealth after death." This obsession with hoarding and guarding money is very foolish; when wealth cannot fulfill its proper function, it is nothing

more than meaningless metal and paper.

Another extreme is the spendthrift nouveau riche who squander wealth without restraint. After China's reform and opening-up, some people suddenly became wealthy, particularly in coastal cities. However, lacking the healthy mindset to manage their newfound fortune, they became complacent, lost themselves, and flaunted their so-called success through reckless extravagance and indulgence in excessive luxury. For them, life is a game of instant pleasure, and they believe wealth is truly theirs only when they spend it. They focus solely on their own pleasure and are unwilling to give even a little to others. Such behavior is looked down upon by others because they merely squander wealth for no reason and carelessly deplete their own blessings.

Some people have an exceptionally strong sense of vanity and always spend money for superficial purposes. Even without financial means, they insist on acquiring luxury goods and chasing fashion trends, no matter the cost. In

their minds, famous brands represent identity, and high-end goods are the measure of personal worth. This is also a wrong life view. In reality, human beings require little for basic survival—we need food to sustain life, but how much can we truly eat? We need clothes to keep warm, but how much can we actually wear? But why is it that, even with ample food and clothing, we still can't feel satisfied? Because many needs are no longer driven for survival but created by society. Sometimes we eat to show off or fulfill social obligations. The same goes for clothing—we dress to show off, to meet workplace requirements, or to navigate social interactions. It can be said that people's needs for food, clothing, housing, and transportation have transformed into tools for comparison.

Others, driven by an impatient thirst for quick success, become blindly ambitious—willing to stake everything on risky investments. They not only crave ever-increasing wealth, but also demand it at an ever-faster pace. In their rush to get rich overnight, they easily lose judgment—falling

victim to scams or making poor investments—and end up losing everything.

2. Reasonably Allocating Wealth

If we possess wealth but lack the wisdom to manage it, even ten parts of wealth may only produce the effect of one, or it may even bring us harm. How can we reasonably allocate wealth? The Buddha provides specific guidance in the sutras.

We should divide wealth into four parts. The first part is to ensure daily household expenses. The second part is to invest for more wealth; otherwise, wealth becomes like water without a source or a tree without roots. The third part is to save for unforeseen needs. The fourth part is to allocate to charitable endeavors—as a way to give back to society and cultivate fields of merit for oneself. In fact, this is also a form of investment in future happiness, yielding returns far beyond the limits of material wealth.

The philosopher Cicero once said, “The pursuit of wealth’s growth is not to satisfy personal greed but to obtain a tool for doing good.” Only by pursuing wealth as a “tool for doing good” can it realize its greater value. If everyone could follow the principle that “Those with ability should strive to help others and those with wealth should endeavor to share with others,” the world would be filled with warmth, and many social problems would be readily resolved.

Merely enjoying wealth will eventually exhaust our blessings, and when that day comes, wealth will no longer belong to us. Merely accumulating wealth does not guarantee it will remain ours, for currency can depreciate, stocks can plummet, and banks can collapse. Even locking assets tightly in a safe, how much security does that really provide? Therefore, Buddhism teaches that only the wealth given away to help others is truly ours. It is like planting seeds—no matter how tiny—even a single grain can yield a harvest of a hundredfold, a thousandfold, or even ten-thousandfold harvest.

In life's journey, we are both harvesters and sowers. Only through continuous sowing and cultivation can we “always maintain joy, keep the body and mind stable, and attain all wholesome merits,” thereby paving the way for liberation in this life and the next.

VI

FROM MATERIAL WEALTH TO SPIRITUAL WEALTH

Now, people often pursue wealth purely on a material level, believing that having money means having everything. However, material wealth can only satisfy the basic needs of life—it represents the lower-level demands of existence. If a person seeks only material wealth, it reflects a limited way of living that is difficult to elevate. Therefore, when material wealth can meet our basic survival needs, we should pursue spiritual wealth.

1. What Is Spiritual Wealth?

Throughout human development, our ancestors have left us a rich cultural heritage, whose profound influence far surpasses that of material wealth. Looking back at history, whether it was the prosperity of ancient Rome or the affluence of the flourishing Tang Dynasty, none can provide us with any material help today. What truly endures and shapes us are the spiritual inspirations of ancient sages, the intellectual traditions of wise individuals through the ages, and the deep and enduring cultural legacies that they left behind.

The Buddha, throughout his life, owned little and had no fixed abode, yet he left us the Tripitaka with its twelve divisions of texts, illuminating the path to liberation. In his wake, generation after generation of followers have benefited from his wisdom, attaining ultimate peace and happiness through studying Buddhism. Similarly, Jesus left us the spirit of universal love; Confucius left us the teachings of benevolence and righteousness. It is difficult

to imagine—without these teachings, what would our culture be like today? What would our world look like?

Among all creatures in nature, only humans possess both spiritual and material dimensions. Birds and beasts know how to toil for food; if humans also live merely for survival, what differs us from animals? After solving basic survival, our fulfillment about life comes more from spiritual experiences. The balance between the material and spiritual world is the key to determining life's happiness.

The spiritual world is mainly composed of moral qualities, cultural cultivation, and life experience. A virtuous sage can keep themselves pure no matter what era they are in; a wise person who understands worldly affairs can calmly accept any life situation. Therefore, as long as we have a rich inner world, we have the ability to resist all external disturbances.

2. Spiritual Wealth Surpasses Material Wealth

Material wealth refers to external possessions, such as properties, bank accounts, cars, and appliances. However, this so-called ownership is merely a right to use or keep them temporarily. Buddhism teaches that wealth is shared among five claimants: floods, fires, thieves, corrupt officials, and good-for-nothing children. Through natural disasters or human calamities, they can turn our wealth into nothing. Therefore, these external possessions are illusory and can change owners at any time, while inner spiritual wealth is a priceless treasure we can truly rely on.

We may lose wealth, but not wisdom; we may lose health, but not compassion; we may lose family, but not love; we may lose careers, but not faith.

If wisdom, compassion, love, and faith are all lost, it is only because we fail to cherish them and allow ourselves to degenerate. We are concerned about the decline of

social morality and the loss of traditional values, but in fact, this is due to the impoverishment of people's spiritual worlds. Today, old values have been overturned, while new values have not emerged as expected. After discarding the slogan "the poorer, the more glorious," long-repressed material desires have been unleashed almost overnight, without limit. With the commercialization, people's greed has swelled to unprecedented levels—craving luxury goods, accumulating wealth, seeking power, and chasing vanity. These desires become so urgent that we have no time to pursue them step by step. As the saying goes, "Blinded by greed, the mind becomes obsessed." When our eyes see only money, not only do professional ethics disappear, but even fundamental moral principles vanish.

Under the banner of money first, many people seem to have forgotten their spiritual needs, leaving their inner world severely imbalanced. Why are people today so desperate for material possessions? Why are they so greedy for wealth? Because they lack clear goals to guide them,

lofty ideals to inspire them, firm faith to support them, and moral strength to restrain them. In the pursuit of material wealth, we have not only neglected spiritual wealth but even sacrificed it. When our spiritual world becomes a wasteland, can material things fill the void? Can they ever become a life's pursuit without regret?

Losing material wealth only temporarily affects our lives; once we lose spiritual wealth, it will affect not only our entire life but also future generations. It's not hard to imagine what kind of education spiritually empty parents will give their children, or what kind of influence profit-driven elders will have on future generations. Therefore, building spiritual civilization is not an empty slogan but has become urgent, as our actions will directly shape our own future, our descendants, and the future of humanity.

Therefore, we must cultivate compassion and love, and nurture faith and wisdom. For life, these are the most important wealth—the inexhaustible sources from

which we can always benefit.

3. Dharma Wealth Surpasses Worldly Wealth

As Buddhists, besides pursuing worldly wealth, we should also seek the Dharma wealth.

In the *Avatamsaka Sutra*, the Buddha taught: “Among all offerings, the offering of the Dharma is the foremost. This refers to offering by practicing in line with the teachings, offering by benefiting sentient beings, offering by embracing sentient beings, offering by substituting oneself for the suffering of sentient beings, offering by diligently cultivating wholesome roots, offering by not abandoning the Bodhisattva’s deeds, and offering by not departing from the Bodhi mind.” Moreover, in the *Diamond Sutra* we are all familiar with, the Buddha also frequently used comparisons of merits to tell us the benefits of Dharma giving: “If someone were to give the seven treasures capable of filling immeasurable asamkhyeya worlds, and if a good man or woman, having aroused

the bodhicitta, were to uphold this Sutra, even as little as four-line verse from this Sutra—receiving, reading, chanting, and explaining it to others—the merit of the latter would far exceed that of the former.” Therefore, whether in offering or giving, the Dharma wealth far surpasses worldly wealth.

We know that worldly assets are typically divided into fixed assets and current assets. In fact, fixed assets have only relative stability; properties depreciate, equipment wears out—their useful life is limited. If anything in life can be truly called a fixed asset, only the Dharma wealth truly deserves it. The Dharma wealth seems intangible, but it does not disappear with our death nor lose value with the transformation of our life forms. Moreover, these wholesome seeds will continuously bring us abundant gifts. From this perspective, the Dharma wealth far exceeds that of tangible wealth.

Buddhist sutras emphasize the greater importance of Dharma wealth over worldly wealth, because the Dharma

can help us resolve confusion, establish right views, liberate us from afflictions, achieve wisdom, and accomplish immeasurable merits—benefits that material wealth can never replace.

VII

CONCLUSION

Many people believe that wealth guarantees freedom, thinking that having money allows them to live as they please. In reality, the more we possess, the less free we become, because desire grows gradually—the more we possess, the greater our expectations and attachments. There was a time when a “ten-thousand-yuan household” was considered the standard of a prosperous life. But after reaching this standard, how many people were truly satisfied? Once we have ten thousand, we think about a hundred thousand, then a million, then ten million. Often, the more money we have, the more we feel we lack. As our lives revolve endlessly around the pursuit

of wealth, we gradually lose sight of the fundamental essence of life.

If we compare wealth, career, honor, and status to zeros, health is the one that comes before them. Without health, no matter how many zeros follow, the total still amounts to zero. However, we often overlook this simple truth, sacrificing our health in the pursuit of wealth. As a result, it is said, “In youth, we sacrifice health for money; in old age, we spend money to regain health.” But can money really buy health? It can purchase the latest medicines and the finest care, but it cannot fully guarantee our well-being.

From another perspective, the health we sacrifice for wealth is a loss that money cannot restore, but the mental harm from seeking selfish gain is even harder to heal. Desires are limitless, while wealth is limited. When amassing wealth as much as possible, we encroach upon others’ interests directly or indirectly, and breed numerous inner afflictions. These inner harms may not surface

immediately, but their impact will not diminish over time.

Therefore, we must cultivate a correct understanding of wealth. Only then can we seek it properly and use it rationally, master it rather than be controlled by it, and truly become its master.