

## CEILING ON DESIRES - MONEY

### 1 PRINCIPLE

- ◆ Baba - " Indians (Hindus) consider money as Goddess LAKSHMI  
Since God is wealth, the misuse of it is evil and sinful.  
Practice charity by giving money, food, clothes, houses, etc instead of  
misusing it in extravagance."
- ◆ There is nothing wrong with money in itself.  
The shortcomings are basically one's behaviour and attitude, which leads to the  
attachment and its associated bad character traits.

### UNDESIRABLE CHARACTER TRAITS and NEGATIVE EMOTIONS

- ◆ PRIDE - when we equate our worth with how much money and material possession we have.
- ◆ GREED and LUST - this is result of excessive desire for more than we need.
- ◆ LAZY and SLOTHFUL - when we have more than we need, we don't make effort to do things.

### NEGATIVE EMOTIONS

- ◆ FEAR - that may not get what we want.
- ◆ ANGER - this is aroused when we do not get something we want.
- ◆ JEALOUSY and ENVY - when we know that someone else has something we want, but we don't have it.

### MONEY AS SECURITY

- ◆ This idea is harmful when we trust money more than God for our security and happiness.

## 2 PRACTICAL WAYS TO CONTROL MONEY

- ◆ For us to be successful at this, it takes concentrated effort, self-discipline, and self-inquiry on a daily basis.
- ◆ You must be ready to face surprising and uncomfortable truths that are revealed and act to correct them.

Propose to

### DEVELOP A DAILY SPENDING DIARY

- WHY KEEP DIARY? - We will forget things to include if list is merely made from memory.
- WHY 1 MONTH? - shows commitment to change
  - A lesser period not long enough to pick up typical spending habits.
  - It gives us an opportunity to see how our moods and emotions affect our spending.
- HOW? - Complete a page-a-day and include everything on it. Make additional copies for the rest of the month.
  - At end of the month summarise onto the monthly financial record sheet. Use the categories on this record sheet to help you analyse your daily sheets.
  - Go through the spending and identify areas where savings can be made. Most will come from the Discretionary spending. Also see part 3 Meditation (below) for further guidance. Typically it is said that people can find about 10% of their take-home to save! Their that's a target!

### CREATE A FUTURE SPENDING PLAN

- Based on your reflection of your spending pattern, make a plan of the areas where to control spending.
- A realistic but firm commitment is required to be successful. Also try to choose only a few items at a time to concentrate on.
- Write down your targets and monitor your spending for the next 2-3 months to see if the savings are being achieved.

### TEMPLATE TO MAKE A BOX TO COLLECT SAVINGS FOR THE USE OF SERVICE.

- A template is included in this pack for you to make and decorate a 5-sided box. This can act as a daily reminder of the commitment you have made to reduce wastage of money.  
Notice that 5 triangles point upward and 5 triangles downward. Use the space on the downward triangles to note the area you are going to concentrate on. Decorate the rest.

### 3 MEDITATION

- ✓ Turn to Baba for strength and advice to release us from the tight grip that money has on us.
- ✓ Baba suggests
  - Concentrate on his form and repeat his name so we feel we are actually in his presence.
  - Then simply talk to him about your desires, addictions, weaknesses and ask him to help you overcome them.
  - For Example
    - “ I surrender myself and my whole life with all my desires into your safe-keeping. I trust you to give me only what you know I need for my spiritual growth and I accept whatever that maybe”.
    - Then ask him to indicate to you in some way where you need to cut down on the waste of money in your life.
    - Note the importance of “surrender, trust, and acceptance”. This is an essential step in the controlling of our EGO.