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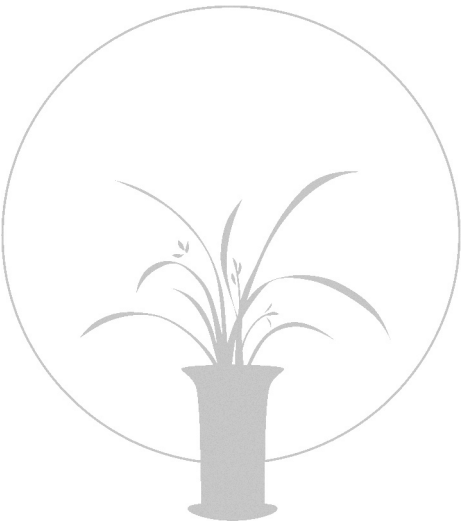
# 佛教的财富观

# Buddhist View on Wealth



济群法师
Master Jiqun 著

大千出版社



【静心学堂丛书】

文化篇

人生篇

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信仰篇

实践篇



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当今社会的发展不外乎两大内容：一是经济，一是科技。

的确，经济发展极大改善了人们的物质生活。仅仅在二十多年前，我们的生活所需还要定量供应：需要粮票才能购买食物，需要布票才能购买衣服……两相对照，其间的变化是大家有目共睹的。变化不仅表现在衣食住行上，同时也反映在城市建设方面。特别是一些沿海城市，其现代化程度和任何一个国际大都市相比都不会逊色。

科技带来的便利则使我们不再感到时空的距离。尤其在网络风靡全球的今天，天下一家的梦想已在某种程度上得到实现。这一方面使我们获得前所未有的

便利，但在另一方面，现代生活方式和传统价值观形成的冲突，正日益困扰我们的心灵。

发展又导致激烈的竞争，并由沿海波及内陆，由城市波及村镇。在今天的乡村，田园牧歌式的恬静风光已难以寻觅，取而代之的是林立的乡镇企业。竞争使今天的人变得特别浮躁，生活条件虽然有了提高，但真正感到幸福的人并不多。相反，工作带来的压力，社会转型出现的无序，都使我们内心充满焦虑和困惑。

如何才能解决这些问题？我们面临的烦恼，固然有现实的因素，但关键还是取决于我们的观念。作为组成社会的个体，我们的所作所为不仅关系到个人幸福，更影响着整个社会。今天我想从佛法的角度，和大家谈一谈如何看待及使用财富的问题，这也是人生观的重要组成部分。

# 一、怎样看待财富

财富本身无所谓善恶之分
而是取决于它的实际用途
只要是通过正当渠道获得的财富
又能合理分配使用
并且没有贪著之心
那我们拥有的财富
就不是毒蛇而是净财

生活中，每个人都在以自己的方式创造并享用财富。尤其在今天，个人生活的改善，自我价值的体现，社会效益的达成，都是以财富作为衡量标准。但正如俗话所说的那样：“人为财死，鸟为食亡。”如果我们不能正确认识财富的作用和过患，往往就会被它伤害。

那么，佛教又是怎样看待财富的呢？

## 1. 毒蛇

佛经中记载着这样一个故事：某日，佛陀率弟子阿难外出乞食，看见路边有一坛黄金。佛陀立刻对阿难说：“看，毒蛇。”阿难应声答道：“果然是毒蛇。”

师徒俩的对话恰巧被附近一对农民父子听到，便怀着好奇心前来观看。一看之下，不由欣喜若狂，赶紧将黄金带回家中，以为这从天而降的幸运将改变他们的贫困生活。改变确实是发生了，但完全不是他们希冀的那样。当父子俩带着金子去市场兑换时，却被人告到官府。原来，他们捡到的金子是窃贼从宫中盗出，在逃跑时弃于路边的。他俩人赃俱获，有口难辩。这对乐极生悲的父子在临刑时，才领悟到“毒蛇”的真正含义。

类似的故事在现实生活中也比比皆是。近年来，甚至有部分领导干部也由人民公仆沦为以权谋私的罪犯。剖析他们蜕变的轨迹，我们可以发现，金钱是如何一步步腐蚀他们的心灵。如曾经发生在厦门的特大走私案，直接涉及各部门工作人员达三百多人。当那些昔日地位显赫的特权阶层身陷囹圄时，想到的是什么？当他们为此付出生命的代价时，想到的又是什么？“物必先腐，而后虫生”，正是对金钱的贪婪使他们堕落，使他们的价值观发生严重扭曲。种种教训足以使我们警醒：金钱虽然诱人，但也有着致命的杀

伤力。所以致命，一是人类的贪欲使然，一是没有认识到财富背后隐藏的陷阱。

金钱何以会成为万恶之源？首先是来源问题，这在拜金主义盛行的今天尤其值得重视。以往的生活条件虽不富足，但在安贫乐道的传统观念影响下，人们依然能知足常乐。随着改革开放的深入，西方物质文明以其巨大的冲击力，将中国从道德社会迅速推向功利社会。金钱的诱惑和贫富分化带来的危机感，双重困扰着人们。在利益驱动下，许多人丧失了理智，置法律及道德于脑后，不择手段地谋取财富。或造假卖假，以不法手段骗取钱财；或铤而走险，以走私贩毒牟取暴利；或以权谋私，利用工作之便贪污受贿……当这些不法行为和金钱结合在一起时，人们往往就一叶蔽目，知法犯法。

其次是不正确的使用。如果拥有财富而没有健全的心智，没有处之泰然的超脱，就很可能在金钱的蛊惑下失去理智。如果说贪嗔痴三毒是潜伏在生命中的病毒，那么，使用不当的财富往往是引发它们的导火索。很多骤然暴富的人，或是吃喝嫖赌，或是挥霍无

度，或是寻找刺激，结果使身心受到极大摧残。这都是因为对财富使用不当引起的过患。

第三是对财富的执著。据有关报道，东南亚金融风波之际，香港精神病院病人猛增。院方为治疗这批特殊病人，以模拟的股票交易使下跌的股票上升，借此缓解他们因破产带来的心灵创伤。由此可以认识到，如果将积聚财富作为生活的唯一目标，那么一旦失去财富，就会失去整个精神支柱。这样的人生无疑是可悲的。

## 2. 净 财

佛经中，又有“净财”之称。所谓净财，就是清净的财富。净财不仅是维持生计的必要条件，同时还能利益社会，造福人类。那什么样的财富属于净财呢？

首先，来源是正当的。俗话说，“君子爱财，取之有道”。所谓道，就是正当的谋生之道，也就是八正道中的正命。只有通过勤劳、智慧获得的财富，我

们才能心安理得地享用，不必有任何后顾之忧。

其次，要懂得合理使用。佛陀一再告诫我们，要奉行简朴的生活原则。因为欲望一旦被鼓动起来，往往就难以控制；奢侈的生活习惯一旦养成，往往就难以放弃。和地球资源一样，人的福报也是有限的，过分放纵欲望，不仅对身心有百害而无一利，更会将幸福提前支取。

第三，对财富不能有贪著之心。不论我们贪著什么，它都会成为伤害自己的利刃。所谓“酒不醉人人自醉，色不迷人人自迷”。如果我们贪著财富，那么没钱时会因贫困而烦恼，有钱时又会因为担心财富失去而烦恼。所以我们要认清财富的实质，了知财富的无常，而不是把它看作永恒的；了知财富的局限性，而不是把它视为唯一的。当我们真正将财富视为身外之物时，才不会被它所伤害。

“水能载舟，亦能覆舟”，财富同样如此。财富本身无所谓善恶之分，而是取决于它的实际用途。为富不仁者以它来作恶，慈悲众生者以它来行善。因此，我们大可不必视金钱如粪土。只要是通过正当渠道获

得的财富，我们又能合理分配使用，以此造福社会，并且没有贪著之心，那我们就是财富的主人而不是奴隶，我们拥有的财富就不是毒蛇而是净财。

# 二、财富与道德、修行

追求财富和道德并不矛盾
如果说道德是追求利益
所应遵循的准则
那么，利益就是
道德行为带来的果实

对于佛教徒来说，如何将学佛与现实生活有机结合起来？或许很多人都曾面临这样的困扰。在多年弘法过程中，常常有信众就类似问题前来请教。我觉得，这里需要澄清两个观点：一是追求财富和道德是否对立？二是追求财富和修行是否对立？

## 1. 追求财富和道德是否对立

在传统的儒家思想中，往往将义和利对立起来，很少谈及利益。至少在表面上，大多数人都耻于言利，似乎金钱就是庸俗的代名词。应当看到，尽管君子固穷的清贫思想在中国有着悠久历史，但落实到生活中，

仍不乏言行不一的伪君子。因为利益是如此地实际而富有魅力，使人很难抵挡它的诱惑。

而西方人本思想则肯定了追求利益的合理性，只要在不伤害他人的前提下，追求利益就是道德的。正如思想家狄德罗所说的那样："一切人类社会的经济都依赖一个普遍而又单纯的原则：我愿意幸福，但是我和别人一起生活，他们和我一样，也愿意幸福。让我们寻求使自己同时也使别人幸福、至少不能妨碍别人幸福的方法。"

佛教所说的善，也就是道德内涵，同样是结合利益来说明的。《成唯识论》卷五曰："能为此世、他世顺益，故名为善。"就自身而言，善行不仅对现世有益，更能惠及未来生命；就自他双方而言，善行不仅能使自己获利，同时也能利益社会大众。相反，如果只顾眼前利益而无视法律，只顾个人利益而不管他人死活，这种行为不仅和道德冲突，从究竟意义而言，也是和利益对立的。佛教有这样一首偈："善似青松恶似花，看看眼前不如它，有朝一日遭霜打，只见青松不见花。"生活中，不法行为似乎也能给人们带来

眼前利益，或许有些无知者会感到羡慕，但有智者不会为之动心。因为不法行为带来的利益是暂时的，这种风光绝不会长久。

对在家居士来说，我们的行为首先要符合法律规范，同时还要符合戒律的要求。只有这样，才能为我们带来真正的利益。不论经商还是为人，信誉都极为关键。用现在的话说，信誉就是品牌，就是无形资产。信誉从哪里来？就是从道德行为而来。在激烈的商战中，能够保持持久生命力的，都是那些拥有良好信誉的企业。而唯利是图的投机者，必然会落得“害人终害己”的下场。

所以，追求财富和道德并不矛盾。如果说道德是追求利益所应遵循的准则，那么，利益就是道德行为带来的果实。

## 2. 追求财富和修行是否对立

有些人学佛后觉得尘世生活毫无意义，从事世俗工作更是在浪费生命。这也使社会对佛教形成诸多误

解，以为学佛是消极厌世的表现，是对人生责任的逃避。学佛和追求财富真的不可兼得吗？

佛教将正当的谋生手段称为正命，反之即为邪命。假如我们放纵欲望，非法求财，损人利己，这些行为和修行确实是对立的。我们常常可以发现生活中有那么一些人，学佛的同时还在继续造作恶业，以为只要拿出部分钱财布施或供养三宝，就可抵消罪业，获得心理平衡。其实那只是他们的自我安慰而已。我们要知道，布施和供养虽然会带来福报，但并不能因此抵消恶业，更无法改变生命中累积的烦恼习气。所以我们在选择职业时，必须符合法律和戒律的双重规范。只要用正当手段获取财富，和修行并不对立。

其实，我们在工作中一样可以修行。《六祖坛经》说："佛法在世间，不离世间觉；离世觅菩提，恰如求兔角。"《法华经》也说："一切治生产业，皆与实相不相违背。"这都说明了工作和修行的统一。在我们的观念中，往往将修行理解为念佛、拜佛和打坐、诵经。事实上，那仅是狭义的、形式上的修行。"修行"二字的内涵远远不止这些。

所谓修行，是对行为的修正。我们的行为包含三方面：一是意业，即思想的行为；二是身业，即身体的行为；三是语业，即语言的行为。凡夫无始以来被无明所蔽，身口意不断造作不善业。修行就是要以佛法智慧改造自己，从思想上摆脱贪嗔痴烦恼，从行为上不再造作杀盗淫妄诸业，进而以无常、无我、无自性空的见地，了知一切有为法皆如梦幻泡影。

所以，追求利益和修行并不矛盾。如果时时保持正念，就是最好的修行。具备这样的前提，所谓的矛盾也就迎刃而解了。

# 三、佛教徒能否追求财富

学佛者要不要追求财富
关键是看自己的发心
从出世解脱的层面来说
就不该追求财富
如果想进一步发菩提心
那么以财富利益众生
也是行菩萨道的途径之一

虽然追求财富和道德、修行并不对立，但无始以来的贪心，使我们很容易对财富产生执著。所以说，佛教徒要不要追求财富，答案并不是简单的是与否，而应根据具体情况分别对待。在佛弟子中，有出家众，也有在家众；有唯求解脱的声闻众，也有发愿救度众生的菩萨众。不同的身份，有不同的需要；不同的发心，有不同的追求。

## 1. 人天行中，责无旁贷

对在家居士来说，首先要解决个人生计。与此同时，往往还肩负着家庭责任。为人父母者要养育后代，

为人子女者要赡养老人，这都需要相应的物质条件。佛教徒要慈悲一切众生，如果我们连身边的亲人都无力照料，又怎能利益更多的人？不仅如此，作为公民，作为社会的一分子，还有相应的社会责任需要承担。如果我们连个人和家庭的生活都无法维持，本身就会成为社会负担，并加深社会对佛教徒的误解。

除了以上这些责任和义务，身为佛弟子，还要有助人为乐的情怀。不论儒家还是基督教，都教导我们要有爱心。在今天这个社会，贫富分化越来越悬殊，虽然部分人已达到小康水准，但还有很多人依然生活在贫困线之下。在边远地区，不少孩子因为家庭贫寒而失学，不少老人因为生活困窘而晚景凄凉，这些人都需要我们以实际行动去帮助。只有具备相应财力，才能为他们解决现实困难，提供生活保障。否则，即使有心帮助他人，只怕也是心有余而力不足。

## 2. 出世修行，少欲知足

作为出家僧人来说，如果倾向出世解脱，就要奉

行少欲知足的生活准则。早期的原始僧团，佛陀要求比丘们依“四依”生活：日中食，树下坐，穿粪扫衣，吃腐烂药。除此而外，出家后所能拥有的，不过是三衣一钵而已。因为出家就意味着对世俗生活的放弃，对物质享乐的放弃，从而排除一切干扰，全身心安住在对佛法的体证中。

从修行角度来说，简单的物质条件更容易使人保持内心单纯。凡夫最大的特点就是心随境转，今天的人为什么心特别乱？就是因为生活环境太复杂，物质享乐太丰富，使我们不知不觉沉溺于声色刺激中。

所以佛法提倡的出世修行，是以俭朴的生活方式为原则。我曾去法国的梅村参访，那是由一行禅师主持的禅修中心。虽然法国的现代化程度很高，但梅村营造的氛围简单而又自然。因为修行是为了断除烦恼，息灭妄想，在简朴的生活环境中，物欲刺激相对小得多，干扰也相对少得多，心自然就容易静下来。

而奢华的生活，对财富的过多占有，都会使我们的贪著越来越大，妄想越来越多，从而对修行构成巨大障碍。尤其当我们缺乏相应定力时，更需要以简单

的生活减少物欲，借助环境的力量来保护自己的心。

### 3. 积聚资粮，广度众生

菩萨道的修行和解脱道有着不同特点。菩萨不仅要自我完善，还要慈悲一切众生，广度一切众生。在菩萨奉行的六度四摄中，都是以布施为先，包括财布施、法布施和无畏施。

药师琉璃光如来在因地修行时曾发十二大愿，帮助一切为饥渴所恼的有情。他教导我们："当先以上妙饮食，饱足其身。"可见，物质给予也是帮助众生的方式之一。所以发了菩提心的人可以去赚钱，可以拥有很多财富，这样才有更大的能力帮助众生。但前提是不能有贪著之心，否则就不是菩萨的境界了。

与财布施相比，法布施才能真正令众生离苦得乐。法布施主要包括两方面，一是生存技能，一是佛法真谛。对于生活无着的人，物质救济只能解决燃眉之急，而传授技能，帮助他在社会上自强自立，才能使他得到更大的利益。最究竟的方式，则是引导他契入佛法，

“后以法味毕竟安乐而建立之”。

所以说，学佛者要不要追求财富，关键是看自己的发心，看自己在哪个层面修行。如果从出世解脱的层面来说，就不该追求财富；如果想进一步发菩提心，那么以财富利益众生，也是行菩萨道的途径之一。

# 四、怎样追求财富

正命就是合理的谋生手段
也是八正道之一
什么才是正命的生活
作为公民
我们不能违背法律的规范
作为佛弟子
我们还不能违背戒律的准则

缘起的色身，必须假衣食才能延续。尤其在工业化社会，个体生存和他人是分不开的，没有农民提供粮食，没有各行各业的劳动者提供生活所需，我们将寸步难行。一方面，我们要通过自己的劳动获得财富；一方面，我们又要以财富交换他人的劳动成果。所以，学佛者同样需要财富作为生存保障。作为佛弟子，应该如何追求财富？

## 1. 明了因果

佛法告诉我们：如是因感如是果。世间一切吉凶祸福都不是偶然的，都是沿着因缘因果的规律在发展。

佛教讲三世因果，对人生也要从中去认识。贯穿三世因果的力量为业力，包括引业和满业。引业决定生命的去向：或生天享乐，或堕落地狱，或继续为人；而满业则决定我们一生中的穷通祸福。所以说，人生一切现象并非偶然，而是有一定规律可循。明了人生因果的最大意义就在于，我们可以主动把握命运，为未来人生规划美好的蓝图。如果我们真正懂得命运是由自身行为决定的，就不会因失意而抱怨天道不公，更不会带着侥幸心理去为非作歹。财富不是从天上掉下来的，赚钱同样有它的因缘因果。其中的因，既包括往昔的业，也包括今生的努力。除此而外，还有很多客观因素，如市场需求、致富机遇等。

## 2. 广种福田

“人天路上，修福为先。”我们的生活顺利与否，在很大程度上取决于各自的福报。福报就像土壤，如果是肥沃的土壤，不论种什么都容易丰收，而在贫瘠的土地上，同样的付出却不会有同样的收获。为什么

有些人事事如意？这并不是上天的格外恩赐，也不是命运的特别垂青，而是他们往昔种下的福田使然。所以对每个人来说，福报非常重要。

收获是由播种而来，我们想拥有福报，就要在深信因果的前提下广种福田。

福田有三。首先是恩田，对有恩于我们的一切，要怀着感恩的心去报答，包括父母恩、师长恩、国土恩和众生恩。父有慈恩，母有悲恩，他们给予我们生命，将我们养育成人，为三界最胜之福田。而在我们成长过程中，师长也有着举足轻重的作用。“师者，所以传道、授业、解惑也。”我们人生观和世界观的形成，生存技能的培养，都来自师长的教育。国土恩也是要铭记在心的，因为国家为我们提供了生活空间，提供了安全和福利的保障。再就是众生恩，世间生活是缘起的，要依赖各种条件，对一切有恩于我们的众生，都要知恩报恩。我们不仅要对人类心怀感恩，还要对哺育我们的自然心怀感恩。一个心怀感恩的人，看到太阳升起时会有感激之心，听到鸟儿鸣叫时会有欣喜之情，否则就会忽略这一切的存在，更不懂得去

珍惜，去善加呵护。

其次是悲田，就是从慈悲心出发，尽自己所能帮助千千万万需要帮助的人。在菩萨道修行中，利他与自利是一体的。当我们帮助他人的时候，所付出的爱心和努力，就是在播下善的种子。这不仅能使他人得到利益，同时也能使自己完善道德，升华人格。

第三是敬田，即恭敬一切应当恭敬的人，这里主要指佛、法、僧三宝。有佛陀作为修行的榜样，有佛法作为修行的指南，有僧团作为修行的依怙，我们才能获得真正的依靠，找到解脱的途径。所以，三宝对我们可谓恩同再造。我们应当以至诚之心礼敬三宝，有一分虔诚，就能获得一分佛法的利益。

### 3. 生存技能

除了培植福田外，我们还应重视今生的努力。因为福报必须通过相应的形式，才能得到体现。哪怕天上会掉下馅饼，还需要我们伸手去捡，否则也是枉然。佛法所说的因缘，包括内因和外缘两部分，内因需要

外缘来成就。

在今天的社会，这就意味着相应的教育和职业训练。没有谋生技能，即使拥有福报，也像堆在仓库的种子一样，不会发芽、开花，更遑论结果。如果我们受过专业教育，或有一门实用手艺，就业机会就会增加。在自力更生的同时，还能以一技之长为众生提供服务，为社会作出贡献。

经云："若诸菩萨求诸世间工业智处，以少功力，多集珍财，为欲利益诸众生故。"工巧明为五明之一，包括一切正当的技术技能，能使我们更好地创造财富。在《华严经》中，佛陀对此作了详尽说明："所谓文字、算数、图书、印玺、地水火风，种种诸论，咸所通达；又善方药疗治诸病：癫狂、干消、鬼魅、蛊毒，悉能除断；文笔、赞咏、歌舞、伎乐、戏笑、谈说，悉善其事；国城、村邑、宫宅、园苑、泉流、陂池、草、树、花、药，凡所布列，咸得其宜；金、银、摩尼、珍珠、琉璃、螺贝、璧玉、珊瑚等藏，悉知其处，出以示人；日、月、星宿、鸟鸣、地震、夜梦吉凶、身相休咎，咸善观察，一无错谬；持戒、入禅、神通

无量、四无色等，及余一切世间之事，但于众生不为损恼，为利益故，咸悉开示，渐令安住无上佛法。”

由此可见，专业技能不仅是生存的必要保障，也是菩萨利益众生的增上缘。俗话说：“三百六十行，行行出状元。”如果我们有福报并且努力的话，不论学习什么专业，从事什么工作，只要奉公守法，都有致富的机会，成功的希望。

### 4. 如法求财

前面说过，正命就是合理的谋生手段，也是八正道之一。将谋生方式作为修行内容，足见其对于人生的重要性。对多数人来说，一生中的黄金年龄几乎都在工作中度过。如果不能好好利用，将是最大的浪费；如果有意无意地造下恶业，更是得不偿失。

什么才是正命的生活？作为公民，我们不能违背法律的规范；作为佛弟子，我们还不能违背戒律的准则。在家居士必须遵循的十种善行包括：不杀生、不偷盗、不邪淫、不妄语、不两舌、不恶口、不绮语、

不贪、不嗔、不邪见。反之，则是必须避免的十不善行。在佛经中，还列举了十种非法谋财的现象。可叹的是，这些不法行为至今仍然存在，并继续危害社会大众。

一、窃取他财：以抢劫、偷盗、诈骗等方式窃取他人财物，或将拾取的财物据为己有。

二、违法贪污：包括走私贩毒、倒卖军火及收受贿赂、偷税漏税等。

三、抵赖债务：包括两种情况，一是欠债不还，以不正当手段抵赖所欠债务；一是侵吞他物，以故意倒闭或携款潜逃等方式侵吞他人财物。

四、吞没寄存：以欺骗性的手段，非法占有他人寄放或委托管理的钱财。

五、欺罔共财：在合作中，以巧立名目、伪造账目等方式，将共同财产转移到自己名下。

六、因便侵占：利用职务之便挪用公款，损公肥私。

七、藉势苟得：利用职权替人办事，从中捞取钱财。

八、经营非法：包括漫天要价、短斤少两等不当经营手段。

九、诈骗投机：包括造假贩假、以次充好等非法经营方式。

十、赌博淫业：经营赌场或色情业以牟取暴利。

由此获得的不义之财，不仅会玷污我们的人格，遭到世人唾弃，更会受到法律制裁。就像那对被黄金所害的父子，到付出惨重代价时，悔之晚矣。所以，我们一定要如法追求财富。

如法求财包括开源和节流两方面，正如佛陀告诉我们的：

积财从小起，如蜂集众花；

财宝日滋息，至终无损耗。

一食知止足，二修业勿怠，

三当先储积，以拟于空乏。

四耕田商贾，择地而置牧，

五当起塔庙，六立僧房舍。

在家勤六业，善修勿失时，

如是修业者，则家无损减。

开源就是掌握各种谋生和致富手段，节流就是勤俭节约，量入为出。同时，我们还要勤修善业，培植福田。只要做到了这几点，财富就会日益增长。

# 五、合理支配财富

只有布施出去的钱财
才会真正属于我们所有
就像播下的种子
哪怕只有一粒之微
也会为我们带来百倍千倍
甚至千万倍的收获

如果说赚钱体现了一个人的福报，那么如何使用却反映了他的智慧。很多人可能觉得奇怪，花钱还需要智慧么？这个世界已经给我们提供了太多的消费渠道，商店里琳琅满目的货架在热情地召唤我们，媒体上触目可及的广告又为我们提供了选择和参考。但我们要知道，改善物质生活并不是花钱的唯一途径，也不是使财富发挥更大效用的最佳方案。世界上有很多富有的人，但既富有又能为人敬重的却不多。原因是什么？主要就取决于他们如何使用财富。在对待财富的问题上，有几种比较典型的例子。

## 1. 不合理的使用方法

一类是大家比较熟悉的吝啬鬼，他们珍爱金钱超过生命。即使拥有再多，依然舍不得以财富帮助他人。不但舍不得造福社会，也舍不得给家人使用，甚至舍不得给自己享用。这在很多文学作品中都有精彩描述，如巴尔扎克塑造的老葛朗台及《儒林外史》中的严监生，直到生死关头，念念不忘的依然是自己一生守护的钱财。对于这样的人来说，即使赚再多的钱，又有什么意义呢？他们只是财富忠实的保管者而已。当他们撒手西归之时，这些钱不能给他们带来任何利益。所以说，“身死留财，智者不为”。这种以积攒、守护钱财为乐的方式是非常愚蠢的，当钱财不能发挥应有作用时，不过是些毫无意义的金属和纸片。

另一种极端，是挥霍无度的暴发户。改革开放后，一部分人先富了起来，尤其是沿海城市，很多人骤然暴富，却没有承受这份财富的健康心态，于是得意忘形，以一味挥霍来炫耀所谓的成功，沉溺于穷奢极欲的生活中。他们将人生当作一场及时行乐的游戏，觉

得财富只有自己吃掉、花掉才真正属于自己，只顾自己拼命享用，却不愿为他人付出分毫。这样的行为同样为社会所不齿，因为他们只是在无端地浪费财富，也是在无谓地消耗自身福报。

还有人虚荣心特别强，总是花钱做表面文章。即使没有经济实力，也要添置高档用品，追逐时尚潮流，为此付出再多也在所不惜。在他们心目中，名牌就是身份的体现，高档就是价值的尺度。这也是错误的生活观念。人的基本生存所需无多，我们需要饮食维持生命，可又能吃多少？我们需要衣服抵御寒冷，可又能穿多少？但我们为什么在衣食无忧之后还不能满足？因为很多需要已不再是为了生存，而是社会使我们产生的需要。我们吃饭，有时是为了吃给别人看，有时又是为了应酬而吃。穿衣也是同样，有时是为了炫耀，有时是为了工作、交际而穿。可以说，现代人的衣食住行，已经演变为用来攀比的道具。

还有人急功近利到盲目的地步，不惜孤注一掷，将所有家产用来作风险投资。他们不仅希望财富来得多一点，再多一点，更希望财富来得快一点，再快一

点。在这样一夜致富的渴望中，人们很容易丧失判断力，或是受骗上当，或是投资失策，最后落得倾家荡产的悲惨结局。

## 2. 合理分配财富

如果我们拥有财富而无理财之道，那么，十分财富或许只能发挥一分作用，甚至使我们为其所害。如何才能合理支配财富？佛陀在经典中为我们作了具体指导。

财富应分作四份。第一份用于保障家庭的日用开支；第二份用于投资增值，否则财富就会成为无源之水，无本之木；第三份用于储蓄，以备不时之需；第四份用于慈善事业，一方面回馈社会大众，一方面为自己耕耘福田。其实这也是一种投资，是对于未来幸福的投资，而我们能从中收获的，决不是有限财富所能比拟的。

哲学家西塞罗曾经说过："追求财富的增长，不是为了满足一己的贪欲，而是为了要得到一种行善的

工具。”只有将财富当作“行善的工具”去追求，才能使财富发挥出更大的作用。如果每个人都能做到“有力者疾以助人，有财者勉以分人”，那么人间就会充满温暖，许多社会问题也会迎刃而解。

一味享用财富，福报总有耗尽的一天，财富就不再属于我们所有；一味积蓄财富，财富也未必能属于我们所有，因为货币会贬值，股票会下跌，银行会倒闭，即使将财产紧紧锁在保险柜中，又能有几分保险系数？所以佛法认为，只有布施出去的钱财，才会真正属于我们所有。就像播下的种子，哪怕只有一粒之微，也会为我们带来百倍千倍，甚至千万倍的收获。

在人生旅途中，我们既是收获者，也是播种者。只有不断地播种和耕耘，才能使我们“恒怀欢悦，身意牢固，诸善功德皆悉具足”，才能为当下人生和未来解脱积累足够的资粮。

# 六、从物质财富到精神财富

为了追求物质财富
我们不仅忽略了精神财富
甚至以丧失精神财富为代价
当我们的精神世界
成为一片废墟之时
物质能否填补其间的空白
能否成为人生的无悔追求

现代人追求财富，往往停留在物质层面，以为有钱就有了一切。其实，物质财富只能满足人生的基本所需，是生命的低级需求。如果一个人仅仅追求物质财富，只能说明他的生命层次很低，难以提升。所以，当物质财富可以满足基本生存时，我们还应该追求精神财富。

## 1. 何为精神财富

在人类发展进程中，祖先为我们留下了丰富的文化遗产，其影响之深广，远非物质财富可比拟。回顾历史，不论是古罗马的繁荣，还是盛唐时的富足，都不再能为今天的我们提供任何物质帮助。保留至今并

影响我们的，是古圣先贤的精神感召，是历代智者的思想传承，是源远流长的文化积淀。

佛陀的一生身无长物，居无定所，却为我们留下三藏十二部经典，为我们指明趣向解脱的道路。在他的身后，一代又一代的追随者，得益于佛陀留下的智慧，通过学佛获得了究竟安乐。除此而外，还有耶稣为我们留下的博爱精神，孔子为我们留下的仁义教育……无法想象，如果没有这一切，我们今天的文化会是怎样？我们今天的世界又会是怎样？

在自然界的所有生物中，唯有人类同时拥有精神和物质的双重世界。飞鸟走兽都懂得为觅食奔忙，如果人类也仅仅为了生存而生存，那和动物有什么区别？当基本生存解决后，我们对生活的感受，更多是来自精神体验。它的平衡与否，是决定人生幸福的关键所在。

精神世界主要由道德品质、文化素养和人生经验组成。一个拥有美德的圣贤，不论处于什么样的时代，都能洁身自好；一个洞明世事的智者，不论面对什么样的人生境遇，都能从容接纳。所以说，只要拥有充

实的内心世界，我们就有能力抵御外界一切干扰。

## 2. 精神财富甚于物质财富

物质财富是外在的，虽然我们拥有房产、存折，拥有汽车、家电，但所谓的拥有，只是一份使用权或保管权而已。佛教说，财富是水灾、火灾、盗匪、恶王、不肖子五家共有，或是天灾，或是人祸，都会将它们化为乌有。所以这些身外物是虚幻不实的，随时可能更换主人，而内在的精神财富才是真正可以依赖的无价之宝。

我们可能会失去财富，但不会失去智慧；我们可能会失去健康，但不会失去慈悲；我们可能会失去家庭，但不会失去爱心；我们可能会失去事业，但不会失去信仰。

如果智慧、慈悲、爱心和信仰也会失去的话，那只是由于我们不加珍惜而选择了放弃，选择了自甘堕落。我们叹息世风日下，叹息人心不古，事实上，这正是由于人们精神世界的贫乏所致。在今天，旧的价

值观被推翻了，新的价值观却没有如期而至。在丢弃“越穷越光荣”的口号之后，压抑已久的物欲几乎在一夜间被无休止地激发出来。随着社会商业化的进程，人们的贪欲空前膨胀起来：对奢侈品的需要，对财富积累的需要，对权力和虚荣的需要……这些需要是如此迫切，使我们来不及按部就班地去实现。俗话说“财迷心窍”，当我们眼中只剩下金钱的时候，不仅职业道德不见了，甚至伦理道德也不见了。

在金钱挂帅的旗帜下，很多人似乎已经忘却精神需求。正是这种忘却，使我们的内心处于严重失衡状态。为什么现代人对物质的需求如此迫切？对财富的积累如此贪婪？就是因为在内心世界中，没有明确的目标在指引，没有崇高的理想在驱动，没有坚定的信仰在支撑，甚至没有道德的力量在约束。为了追求物质财富，我们不仅忽略了精神财富，甚至以丧失精神财富为代价。当我们的精神世界成为一片废墟之时，物质能否填补其间的空白？能否成为人生的无悔追求？

失去物质财富，只会使生活受到暂时影响；一

旦失去精神财富，不仅会影响到我们一生，更会殃及后代。不难想象，一个精神空虚的父母会给子女什么样的教育？一个见利忘义的长者会给后代什么样的影响？所以，精神文明建设并不是一句空洞的口号，而是到了刻不容缓的地步。因为我们的所作所为将直接影响自己的未来，影响子孙后代，影响人类的发展前景。

所以我们要培养慈悲和爱心，培养信仰与智慧。对人生来说，这才是最重要的财富，是永远可以从中受益的源泉。

### 3. 法财甚于世财

作为佛教徒来说，除了追求世俗财富，更要追求功德法财。

佛陀在《华严经》中告诉我们：“诸供养中，法供养最。所谓如说修行供养，利益众生供养，摄受众生供养，代众生苦供养，勤修善根供养，不舍菩萨业供养，不离菩提心供养。”不仅供养如此，在我们所

熟悉的《金刚经》中，佛陀还处处以校量功德的方式，告诉我们法布施的利益：“若有人以满无量阿僧祇世界七宝持用布施，若有善男子善女人发菩提心者，持于此经乃至四句偈等，受持读诵，为人演说，其福胜彼。”所以说，不论供养还是布施，功德法财远比世间财富更为殊胜。

我们知道，世间的资产有固定资产和流动资产之分。事实上，所谓的固定资产只有相对的稳定性，房产会折旧，设备会损耗，它们的使用寿命都是有限的。如果说有什么可以称为人生的固定资产，那么只有功德法财才是当之无愧的。功德法财似乎是无形的，但它不会随着我们的死亡而消失，不会随着生命形式的转换而失去价值。不仅如此，这善的种子还会不断为我们带来丰厚的馈赠。从这个角度说，法财对人生的意义远远超过有形的钱财。

佛经中，处处强调法财较之世俗财富的重要性。因为佛法可以帮助我们解决困惑，树立正确观念；可以帮助我们解脱烦恼，成就智慧，成就无量功德，其意义绝不是物质财富能够取代的。

# 七、结束语

只有正确认识财富
我们才懂得
如法求财，合理使用
才能从容地驾驭它
而不是被它左右
才能成为财富真正的主人

很多人认为，财富是自由的保障，似乎有了钱就可以随心所欲地生活。事实上，占有越多就越不自由。因为欲望是被逐渐激发出来的，占有得越多，期待和牵挂也就越多。曾几何时，万元户就是富裕生活的标准。可多少万元户因此满足了呢？有了一万，就会想着十万，然后是百万、千万。往往是钱越多，就感觉缺得越多，使生活不停地围绕这个轴心运转，从而忘却人生的根本。

有个比喻说，假如把财富、事业、荣誉、地位比作 0 的话，健康就是前面那个 1 。否则，即使拥有再多，还是等于 0 。但我们常常意识不到这一简单的道理，为了挣钱毫不顾及身体。结果“年轻时以健康换

金钱，年老时以金钱买健康”。那么，健康是金钱可以买来的么？金钱可以换来最新的药品，换来精细的护理，但并不能完全保障我们的健康。

从另一个角度说，我们为获取财富使健康遭受的损失固然是金钱无法弥补的，那么为谋取私利而使心理遭受的伤害，就更是难以愈合的。欲望是无限的，财富却是有限的。我们为尽可能多地占有财富，不仅直接或间接地侵占了他人利益，也使自己滋长了重重烦恼。这些内在伤害或许不会在短时间显现出来，但它的影响不会随着时间流逝而消失。

所以，我们必须对财富有正确认识。只有这样，我们才懂得如法求财，合理使用；才能从容地驾驭它，而不是被它左右；才能成为财富真正的主人。





# Buddhist View on Wealth

Master Jiqun

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 Sciences[1], 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 Realms[2], 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.



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