

Put Financial Anxiety in Perspective

A student wrote to Rinpoche that she was desperate because she had lost her job and wasn't able to find another one and therefore didn't have enough money to pay for school for her children or house bills. Her husband didn't earn enough to cover everything and now his health was being affected, so she was asking Rinpoche what she should do.

Rinpoche replied:

"My very dear xxxxxxxx, Thank you very much for your kind letter. I am sorry you have been experiencing such great difficulties, but of course this is great liberation compared to the sufferings of the lower realm beings such as hell beings, hungry ghosts and animals.

To be a human being having the opportunity to practice Dharma, to receive a perfect human rebirth, is extremely rare. Even to just receive a human rebirth is extremely rare and came from practicing morality in the past. So you can understand how rare it is.

It is good to look at all the difficulties which humans are experiencing in the world – examine them, relating to yourself, all the incredible hardships, sufferings and problems. Then look at your life, how really rare it is, most rare, to find a perfect human rebirth.

Buddha explained in the teachings that the number of sentient beings who are born in the hell realms in one second is equal to the number of dust particles there are on the earth. Then the number of sentient beings that get born as a hungry ghost in one second is equal to the amount of sand grains of the Pacific Ocean. Then the number of sentient beings born as an animal in one second is equal to the number of blades of grass in this world.

The number of sentient beings born as a human being, or in a higher rebirth, is equal to the amount of earth that gets under the tip of your nail when you scratch the ground. It is very little. Then even more rare than that is to have a perfect human rebirth qualified with the 10 richnesses. Then to have met the Buddhadharma is extremely difficult. Then to have met the virtuous friend who reveals the perfect path to enlightenment is extremely rare. Then to have the opportunity to practice the Dharma which leads you to be free from the oceans of samsaric sufferings – can you imagine that, how rare that is? It's most amazing.

Then to have the opportunity to be able to achieve enlightenment for sentient beings by practicing the Mahayana teachings so that one can liberate numberless hell beings, hungry ghosts, animals, human beings, suras and asuras from the oceans of samsaric sufferings – and not only that, but bring every one of them to full enlightenment – can you imagine this? You have the most unbelievable opportunity. Not only that, you have much more than that because Buddha revealed the secret tantra teachings so that we can achieve enlightenment in one brief lifetime. This means that by practicing tantra one can achieve enlightenment in one lifetime, rather than in three countless eons. You are able to practice tantra, able to achieve enlightenment within in one lifetime, in a brief lifetime of this degenerate time. Therefore, what I am telling you is that what you have now is like liberation. You need to be aware of this.

Compare your situation to the sufferings of the lower realms, to the sufferings of hell beings, hungry ghosts, animals, not to mention that of human beings who are experiencing worse suffering than you, who are much worse off than you. You can't imagine what it'd be like if you were reborn as a preta or animal. You wouldn't have the opportunity to practice Dharma. You can't imagine what the suffering would be. Or if you were born in hell, you can't imagine how much inconceivable suffering you would experience. So please rejoice that you are a human being, and not only that, but you have a perfect human rebirth. You have all these unbelievable opportunities, so please rejoice many times a day!

You have the opportunity to practice Dharma; you have not been reborn in the lower realms. This is the most important thing. This is more important than being worried about not having money. This is the immediate thing to be worried about right away because death can come at any time.

Regarding your situation, I suggest that you chant certain mantras, but when you do this, make sure your motivation is NOT just for your own happiness or for this life. If you recite with that motivation or attitude, then it doesn't even become Dharma. In fact, it becomes negative karma. Even though the subject is Dharma the result is rebirth in the lower realms.

So generate the correct motivation by thinking that the purpose of my life is to serve others, to benefit all sentient beings, to free numberless hell beings from the oceans of samsaric suffering and bring them to full enlightenment. Then think: it is the same for the numberless hungry ghosts, animals, human beings, suras, asuras and intermediate state beings, therefore, I must achieve enlightenment. Therefore I am going to recite these mantras for success so that I can be able to help all the sentient beings who have financial problems, which includes your husband. After that motivation then chant the mantras.

At the end, when you stop, then dedicate like this:

Due to all the three times merits collected by myself, numberless sentient beings and the three times buddhas, may bodhichitta, which is the source of all my happiness and success and cause of happiness of all sentient beings, may it be generated in my mind without delay, and what has already been generated, may it increase forever more.

Due to all the three times merits collected by myself, numberless sentient beings and the three times buddhas, which exist but do not exist from their own side, being totally empty, may the I who exists but does not exist from its own side, being totally empty, achieve Guru Buddha's enlightenment, which exists but does not exist from its own side, being totally empty, and lead all the sentient beings to Guru Buddha's enlightenment, which exists but does not exist from its own side, being totally empty, by myself alone, who exists but does not exist from its own side, being totally empty.

Due to all the three times merits collected by myself, numberless sentient beings and the three times buddhas, may I become wish-fulfilling for all sentient beings and bring them only happiness – instantly – just by them seeing me, touching me, remembering me and so forth.

I hope you can understand that it is very important not to just simply recite these mantras for your own happiness. The most important thing to do is to generate bodhichitta, to remember that your life is to serve other beings, to benefit all beings and to free all beings from the oceans of samsara.

With much love and prayers,

Lama Zopa"

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