

## Money-Yogi-Bhogi-Rogi

"If you have no attachment to money, you are a Yogi; if you manage money well, you are a Bhogi; if you are burdened by money, you are a Rogi."

This reflects the relationship between money, awareness, and well-being. It emphasizes how one's mindset toward wealth affects their state of being—whether one is spiritually free, balanced in material enjoyment, or weighed down by financial struggles.

### 1. No Attachment to Money – The Yogi's Way (Mastery Over Wealth & Self)

- ◆ Meaning: A yogi sees money as an illusion, a temporary play of energy. They neither chase nor reject it but allow it to flow naturally.
- ◆ Why?
  - They understand that money is just a concept, not real wealth.
  - They do not define themselves by their financial status.
  - Money comes and goes, but their inner peace remains unaffected.
- ◆ Example: Many sages, monks, and enlightened beings live without attachment to money yet receive what they need effortlessly. The universe provides for them because they exist in complete trust.

### 2. Managing Money Well – The Bhogi's Way (Balance & Abundance)

- ◆ Meaning: A bhogi (enjoyer) uses money wisely, balancing material wealth with spiritual well-being. They are neither obsessed with accumulating nor careless about spending.
- ◆ Why?
  - They understand the flow of money and use it consciously.
  - They neither store out of fear nor spend recklessly.
  - They enjoy wealth but remain detached from it.

- ◆ Example: Successful entrepreneurs and businesspeople who maintain a healthy relationship with wealth—using it for growth, contribution, and well-being rather than egoic desires.

### **3. Burdened by Money – The Rogi’s Way (Dependency & Struggle)**

- ◆ Meaning: A rogi (sufferer) is either trapped in financial struggles or constantly anxious about losing wealth. Money controls their state of mind.

- ◆ Why?

- They identify with money, believing it defines their worth.

- They live in fear of poverty or attachment to riches.

- Debt, stress, and greed consume their thoughts.

- ◆ Example: People who live paycheck to paycheck, those drowning in debt, or the ultra-rich who are deeply unhappy despite their wealth.

### **Key Insight: Money is Energy, Not Identity**

- A yogi sees money as neutral, a temporary appearance in awareness.

- A bhogi uses money as a tool, balancing material and spiritual life.

- A rogi is ruled by money, either suffering from lack or attachment.

### **Can You Be Financially Free While Earning & Spending?**

Yes, if you approach money with awareness. The key is not how much you have, but how you relate to it.

### **When Money is Healthy**

- ✓ Used as a tool, not as an identity.

- ✓ Earned and spent with gratitude, not fear or greed.

- ✓ Managed wisely, without attachment.

- ✓ Given and received freely, without stress.

## **When Money Becomes Unhealthy**

- ✗ Accumulated out of fear or greed.
- ✗ Spent unconsciously on unnecessary desires.
- ✗ Seen as the source of happiness or security.
- ✗ Leading to stress, debt, or unhealthy competition.

## **The Real Wisdom Behind “Detach from Money” Advice**

- It's not about rejecting wealth but seeing through its illusion.
- Money does not create security—inner stillness does.
- Less financial burden = more mental clarity and spiritual growth.

## **How to Shift from Financial Cravings to Abundance in Awareness?**

### **1. Recognize That You Are Not Defined by Money**

- ✓ You are pure awareness; money is just a tool in the game of life.
- ✓ Wealth or poverty does not change who you truly are.
- ✓ Whether you have millions or nothing, you remain untouched within.

👉 Practice: Before making a financial decision, ask yourself:

“Am I doing this from fear, craving, or true necessity?”

### **2. Spend & Earn Without the Sense of Lack**

- ✓ If you chase money out of fear, you affirm scarcity.
- ✓ If you spend unconsciously, you affirm attachment.
- ✓ If you earn from joy and give from abundance, money flows effortlessly.

👉 Practice: Before spending or investing, affirm:

“Money is not my master. I use it wisely, and it flows naturally.”

### **3. View Money as Energy, Not as a Lifeline**

- ✓ Stop seeing money as a physical necessity—see it as part of life’s energy flow.
- ✓ When you release fear around money, it stops controlling you.
- ✓ The wealthiest people are not those with money but those free from its grip.

👉 Practice: When receiving or giving money, say:

“This is just energy moving. It does not define me.”

### **Debt, No Debt, & Financial Freedom in Awareness**

#### **◆ No Debt – The Yogi’s Freedom:**

- ✓ Money flows naturally, without struggle.
- ✓ No fear of loss because attachment to money is minimal.
- ✓ Wealth is seen as energy, not possession.

#### **◆ Managing Debt Wisely – The Bhogi’s Balance:**

- ✓ Uses debt strategically for growth, not consumption.
- ✓ Pays off debt without stress, knowing it’s temporary.
- ✓ Lives within means, keeping financial harmony.

#### **◆ Debt as Burden – The Rogi’s Trap:**

- ✗ Feels trapped in loans, EMIs, or credit cycles.
- ✗ Stressed about payments, constantly anxious about money.
- ✗ Believes wealth is impossible without struggle.

## 👉 **Key Shift:**

Debt is not the issue—attachment, fear, and mismanagement are.

## **Final Realization: Money Does Not Define You**

- ✓ If you are in duality, you say: “I must earn more, save more, invest right.”
- ✓ If you are in Pure Awareness, you say: “Money is just a flow; I remain free.”
- ✓ In this state, wealth comes and goes effortlessly, without stress or craving.

## **How to Handle Money with Pure Awareness?**

1. Stay as the Witness – Know that money, like everything, is an appearance in awareness.
2. See Wealth as an Expression, Not a Necessity – Instead of chasing it, allow it to flow naturally.
3. Drop Judgments – No money is “good” or “bad”; it’s just an experience.
4. Let Financial Decisions Be Natural – Trust that awareness guides you effortlessly.
5. Rest in Completeness – You do not need money to be whole; you already are.

## **Final Truth: You Are Already Abundant**

- 💡 If you crave money, you affirm lack.
  - 💡 If you fear money, you give it power over you.
  - 💡 If you remain as Pure Awareness, money becomes effortless, just like breath.
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- ◆ Yogi – Free from money’s illusion, lives in trust.
  - ◆ Bhogi – Uses money wisely, enjoys without attachment.
  - ◆ Rogi – Struggles with money, feeling trapped or burdened.

## FTBA (Feelings, Thoughts, Beliefs, and Actions) to Develop & Release for money from Pure Awareness

### FTBA to Develop (Aligning with Pure Awareness & Effortless Abundance)

#### Feelings to Develop:

- ✓ Wholeness – Feel that wealth is already present in your being. You are not lacking; you are already complete.
- ✓ Ease & Flow – Money is not something to struggle for; it flows naturally without force.
- ✓ Freedom & Expansion – There are no limits to what can manifest. You are not confined by societal rules about wealth.
- ✓ Gratitude Beyond Need – Gratitude not just for what you have, but for the infinite potential that is always available.
- ✓ Joyful Detachment – Enjoy wealth without clinging or fear of loss. Money is a play of consciousness.

#### Thoughts to Develop:

- ✓ "I am abundance itself, and money flows as an expression of my completeness."
- ✓ "Money is energy, effortlessly appearing in my field of awareness as needed."
- ✓ "There are no financial limits; my consciousness is limitless, so is my abundance."
- ✓ "Opportunities, wealth, and support are always naturally available to me."
- ✓ "Giving and receiving are the same movement—both arise from the same wholeness."

#### Beliefs to Develop:

- ✓ Money is not separate from me—it is part of the infinite awareness that I am.
- ✓ Wealth is not created by effort; it is realized through alignment with true being.
- ✓ Financial stability is not about saving, hoarding, or controlling—it is about knowing that supply is infinite.

✓ I do not earn money; money appears as a natural expression of my state of consciousness.

✓ Money does not define me; I am already whole, whether it comes or goes.

### **Actions to Develop:**

✓ Act from Wholeness, Not Lack – Engage in activities not to "make money" but as an effortless extension of your joy and purpose.

✓ Give Freely Without Fear – Since abundance is limitless, giving money is just a movement of energy, not a loss.

✓ Spend With Consciousness – Let spending be joyful and aligned, not from fear or compulsion.

✓ Let Money Move Naturally – Do not hoard or overly control money; trust its flow like breath.

✓ Follow Intuitive Guidance – Take inspired action rather than forced action when making financial decisions.

### **FTBA to Release (Letting Go of Money Struggles & Limiting Beliefs)**

#### **Feelings to Release:**

✗ Lack & Scarcity – The idea that money is limited, hard to get, or must be fought for.

✗ Fear of Loss – The anxiety that money will run out or that financial security is temporary.

✗ Guilt Around Wealth – Feeling unworthy of financial success or believing wealth is “wrong” or “unspiritual.”

✗ Stress About Money – Worrying about bills, debts, or income instead of trusting the natural flow.

✗ Envy & Comparison – Feeling jealous of others' financial success or measuring self-worth by wealth.

#### **Thoughts to Release:**

✗ "I need to work hard to make money."

✗ "Money is scarce and not easily available."

- ✘ "I can lose everything if I'm not careful."
- ✘ "Some people are just lucky with money, and I'm not."
- ✘ "Rich people must be greedy or dishonest."

### **Beliefs to Release:**

- ✘ Money is separate from me and must be acquired.
- ✘ More money means more problems or responsibilities.
- ✘ Debt is a burden that takes years to clear.
- ✘ If I don't control my finances, I will suffer.
- ✘ I need external sources (a job, a business, an investment) to have financial security.

### **Actions to Release:**

- ✘ Chasing Money Out of Fear – Stop taking jobs, deals, or actions from a place of desperation.
- ✘ Over-Saving or Hoarding – Trust that money will always be available when needed.
- ✘ Guilt Around Spending – Release guilt and allow yourself to enjoy wealth effortlessly.
- ✘ Avoiding Money Management – Ignoring finances due to fear, instead of engaging consciously and calmly.
- ✘ Working Just for Money – Instead of working for passion and purpose, let go of jobs that drain you but keep you financially comfortable.

### **Key Insight: Money as Pure Awareness**

💡 Money is not a “thing” you possess or lack—it is an appearance in consciousness, just like everything else. When you release the idea that you "need" money, it flows naturally. When you stop chasing, it appears effortlessly.

### **Guided Meditation: Effortless Abundance from Pure Awareness**

## A 10-Minute Journey to Align with Limitless Wealth

### **Preparation**

Find a quiet place where you won't be disturbed. Sit comfortably with your spine naturally aligned. Gently close your eyes and take a deep breath in... and out... Let your body relax.

### **Step 1: Entering Stillness**

Bring your awareness to the breath. Feel it flowing in... and out... effortless, natural.

Now, let go of even the breath. Simply rest in the vast stillness within.

No need to change anything—just be.

- ◆ Notice that you exist beyond thoughts, beyond the body, beyond time.
- ◆ You are the silent awareness within which everything appears and disappears.
- ◆ There is nothing to seek; you are already whole.

### **Step 2: Dissolving Money Blocks**

Now, bring the idea of "money" into your awareness.

See any thoughts of scarcity, struggle, or fear arise... but do not engage.

Watch them like clouds drifting across the sky of your infinite being.

✨ Say silently:

👉 "Money is not outside of me—it arises within my awareness."

👉 "I let go of all effort, all striving. Abundance is already here."

👉 "I release all past limitations—I am free."

With every exhale, let go of old beliefs, worries, and conditioning about money.

With every inhale, feel lightness, expansion, and openness.

### ☀️ **Step 3: Becoming the Infinite Source**

Now, instead of seeing money as something separate from you, see it as pure energy—just like the breath, just like light.

It moves in and out effortlessly, without resistance.

- ◆ Imagine a golden stream of light flowing from your heart, expanding in all directions.
- ◆ This light is infinite abundance, effortlessly radiating from you.
- ◆ Everything you need is already present—it is part of you.

✨ Say silently:

👉 “I am the infinite source of wealth.”

👉 “Money flows to me as easily as air flows in and out of my lungs.”

👉 “Giving and receiving are the same movement—I allow wealth to circulate freely.”

Feel this light expanding beyond your body, filling your entire reality.

There is no lack—there is only flow, only fullness.

### 🌍 **Step 4: Effortless Receiving**

Now, imagine yourself receiving financial abundance in unexpected, joyful ways.

Not through struggle, but through ease.

- ◆ See money appearing effortlessly in your life.
- ◆ Feel the joy of receiving it, the gratitude of using it freely.
- ◆ See yourself sharing wealth with others, with love and generosity.

✨ Say silently:

👉 “Money comes to me in expected and unexpected ways.”

👉 “The more I relax, the more I receive.”

👉 “I am worthy of infinite abundance.”

### **Step 5: Returning to Awareness**

Now, let go of the imagery. Let go of the words.

Simply rest again in pure stillness—the space where everything arises and dissolves.

Breathe... deeply, gently.

Feel how peaceful, complete, and free you already are.

There is nothing to chase, nothing to fix—only effortless being.

✨ Say silently:

👉 “I am already whole.”

👉 “I am already abundant.”

👉 “I am free.”

### **Closing the Meditation**

Slowly bring awareness back to your body. Wiggle your fingers, feel your breath.

When you are ready, gently open your eyes.

💡 Know this:

Money is not separate from you. It is not something you "get."

It is simply an expression of the infinite abundance that you already are.

☀️ Now, move through your day with ease, openness, and the knowing that wealth is always flowing to you. ☀️

## Here are powerful affirmations aligned with Pure Awareness & Effortless Abundance:

### Affirmations for Developing Wealth Consciousness

- ☉ I am the source of infinite abundance. Money flows effortlessly from my being.
- ☉ Wealth is my natural state, just like breath and being.
- ☉ Money is energy, and I allow it to move freely in and out of my life.
- ☉ I am open to receiving limitless prosperity in every form.
- ☉ Every financial opportunity that arises is a reflection of my inner expansion.
- ☉ I trust the divine flow of money—it appears exactly when needed.
- ☉ Giving and receiving are the same movement. The more I give, the more I receive.
- ☉ I no longer chase money; I allow it to find me effortlessly.
- ☉ Every time I spend, I expand. Every time I receive, I celebrate.
- ☉ I release all fear of financial loss—abundance is infinite and unshakable.

### Affirmations for Releasing Scarcity & Struggle

- ☹ I am not bound by old money beliefs; I dissolve all fear and limitation.
- ☹ I let go of the illusion of lack—there is always more than enough.
- ☹ I no longer worry about money; I trust its natural flow.
- ☹ Money is not my source—I am the source.
- ☹ I no longer attach my worth to money. I am complete with or without it.
- ☹ Debt does not define me. It is just a passing moment in awareness.
- ☹ I release the belief that wealth comes only through effort—ease is my new reality.
- ☹ I no longer hoard or resist money. It moves freely as a part of life.
- ☹ I dissolve all guilt around money—wealth is an expression of my divine nature.
- ☹ I am free from financial stress; my well-being is untouched by external numbers.

## Affirmations for Effortless Receiving

- ✦ I am always at the right place, at the right time, for financial miracles.
- ✦ Wealth is not something I get—it is something I AM.
- ✦ The universe continuously surprises me with financial gifts.
- ✦ I attract money easily, playfully, and without attachment.
- ✦ Everything I touch turns into prosperity and success.
- ✦ The more I relax, the more abundance flows to me.
- ✦ I trust my intuition—it leads me to wealth effortlessly.
- ✦ I deserve and accept all the abundance meant for me.
- ✦ Unexpected income flows into my life regularly.
- ✦ Money appears in my life through expected and unexpected ways.

## **Money Affirmations**

- I am living in a state of unlimited abundance, effortlessly attracting wealth and income with ease and grace.
- I am blissful and at peace, knowing that true happiness and fulfillment come from within, regardless of external circumstances, including money.
- I maintain perfect balance, whether I have abundant wealth or experience temporary lack, always grounded in my inner peace and divine wisdom.
- Divine bliss flows through me in both abundance and lack, filling my heart with peace, clarity, and understanding.
- The more divinely I lend money to others, the more divinely I receive it back from them. I spend money divinely, and in the same way, money comes to me.
- I am living in my dream house, surrounded by luxury, comfort, and beauty, knowing that it is a reflection of my abundant and divine life.
- I drive my dream car, a Mercedes E-Class, effortlessly attracting the resources to manifest my desires and live in luxury.

- I travel on three luxurious international holidays every year, experiencing new cultures, adventures, and relaxation, knowing that abundance flows freely to me.
- Money flows to me effortlessly, and I use it wisely to create a life of joy, purpose, and abundance, living in perfect harmony with wealth.
- I am a magnet for wealth and success, effortlessly attracting opportunities that align with my highest good and dreams.
- I am able to stay grounded, balanced, and at peace in every phase of my financial journey, knowing that I am always supported by the universe.
- I am fully enjoying my dream lifestyle, with my Mercedes E-Class and luxurious travels as just one aspect of my abundant life.
- I feel immense gratitude for the abundance that surrounds me, and I know that everything I desire is always within reach.
- I radiate abundance and prosperity, and I am a living example of effortless wealth and the joy of balanced living.
- I experience bliss and peace, no matter the financial circumstances, because I am deeply connected to my inner abundance and divine self.
- I am living the life of my dreams, with unlimited income, my dream house, my dream car, and luxurious holidays, all reflecting the abundance I create and receive effortlessly.

### **Paying what you owe and receiving what's rightfully yours—with grace and harmony**

- "I am completely debt-free, and I have repaid all the money I took from others with love, gratitude, and ease. I now live in financial abundance and peace."
- "I have successfully recovered all the money I lent to others. I accept it with an open heart, knowing the universe supports both the giver and the receiver in perfect balance."
- "I give and receive money with love, acceptance, compassion, and without any guilt. Every financial exchange is a harmonious flow of energy."
- "I am financially abundant, and my bank account reflects my wealth and security. I trust that the universe always provides more than enough."
- "I accept the behavior of money givers and my own behavior as a money giver with compassion. I understand that all experiences are part of my financial growth."

- "I am at peace with my actions and decisions regarding money. I forgive myself and others, knowing that I am always learning, evolving, and growing."
- "I now live a life of financial freedom, where I am free to give and receive money with love, knowing that all exchanges are divinely supported."
- "I trust the universe to bring balance to all financial exchanges. Both the giver and the receiver are supported, and I accept all experiences with gratitude and grace."
- "I have healed any past financial imbalances. My wealth is abundant, and I feel at peace with every financial interaction, knowing everything is in perfect alignment."
- "I have paid all the money I owe with ease, and I have received the same love and understanding from those I have given to. There is peace and harmony in all financial exchanges."
- "I accept the delays from others with an open heart, and I have resolved any miscommunication with grace. The universe is supporting us in completing all transactions with love and compassion."
- "I am free of any guilt or frustration surrounding money. I have cleared all debts, and my relationships are stronger because of the mutual understanding and compassion we share."
- "I honor the patience and kindness of those I owe, and I have sent them love and sincere apologies for any delays in payment. We have both healed and moved forward in peace."
- "I wish for those who owe me money to be financially abundant and happy. I believe that they, too, are receiving support and assistance from the universe."
- "I am sending love, compassion, and blessings to those who owe me money. I trust that they will be able to repay me when they are ready."
- "I now receive the money I am owed with a heart full of acceptance and gratitude. I understand the challenges that others may have faced, and I approach them with compassion."
- "I have communicated my needs with clarity and love, and those who owe me have responded with respect, resolving all debts harmoniously."

- "Every financial transaction I engage in is infused with compassion and understanding. All debts, whether given or received, are settled with mutual respect and peace."
- "I have balanced the energy of giving and receiving, and I am grateful for the flow of abundance in my life. All debts are cleared, and my financial interactions are harmonious and fulfilling."
- "I release any negative emotions tied to money. I now move forward in full financial clarity, knowing that everything is resolved with love, respect, and understanding for all parties involved."
- "I apologize for any delays or frustrations caused in the past and embrace the healing energy of the universe that supports all parties in resolving financial matters with ease and compassion."
- "Thank you, universe, for supporting me in becoming debt-free, financially abundant, and at peace with my financial journey. I trust that both giving and receiving are always in harmony."