



Svaroopa® Vidya Ashram

June 2015 Contemplation:  
Understanding Yoga — Understanding Life #6

## Being a Grown Up

by Swami Nirmalananda & Rukmini Abbruzzi

Four stages of life and four goals of life — are they related? Yes, they are related in two different ways. First, all four goals are interwoven through every part of life. It's easy to see as a householder, in the second stage of life, that you must incorporate all four goals into your life:

Dharma – responsible living

Artha – achieve financial goals and provide for others

Kama – enjoy life's pleasures

Moksha – develop your spirituality

If any of these are missing, life feels incomplete. It's really true that “all work and no play make Jill a dull girl.” Yet without money, how can you enjoy pleasures or even fulfill your responsibilities? And without spirituality, it's all meaningless because an essential piece is missing: you. You are the “spirit” in spirituality.

All four goals are also important in your student years, the first stage of life, as you've already seen for your householder years. They are also all part of your retirement (third stage) and your fourth stage of life, renunciation.

Though all four goals of life are interwoven through your whole life, at each stage one of the goals predominates. Let's explore the first two more fully: brahmacharya (student) and grihastha (householder), with their spotlight on the first two goals of life, dharma and artha.

When you were a child, dharma was at the forefront. You received extensive training in dharma from your parents before you ever went to school. Your mom not only taught you how to feed yourself, walk, bathe and dress, she taught you to pick up your toys and help around the house. You may even have had miniature pots and pans and a child-sized broom so you could play at cooking and cleaning. You learned to look both ways before crossing the street. You were taught to share, to be fair and to be gentle with your pet. You learned it's important to tell the truth — whether or not you always did, you learned that you were supposed to. Childhood is full of dharmic lessons, learning how to do what you're supposed to do and holding yourself to a high standard. Your parents taught you to internalize morality and ethics so effectively that the depth of that training goes largely unrecognized.

You continued to learn dharmic lessons once you went to school. In addition to reading, writing, and arithmetic, you learned how to focus on your lessons as well as how to take turns on the swings at recess. In Little League and soccer, you learned the rules of the game, how to be a good sport, how to compete and do your best, how to win and how to lose.

Dharma also consists of your innate capacities, skills and talents, which began to blossom forth in your youth. You naturally flowed in certain directions which informed your choices for your education and your next stage of life. Still the other goals of life were not absent. You learned how money affects your options and even began learning how to handle it. Plus play and spirituality are inherent to children; that's part of what makes children so captivating.

Dharma was the theme of your brahmacharya years. Once you learned how to handle your own body, family and school, it was time for you to venture out into the wider world, with more to experience, more to express, more to enjoy and more to be responsible for.

Now you create a home, take on worldly responsibilities and probably have children. As a householder, finances are your focus. You handle more money during this stage of your life than any other. According to U.S. government statistics, as a high school graduate, you will make \$1.2 million. As a college graduate, you'll make \$2.1 million, and if you have a doctoral degree, you'll earn \$3.4 million. That's a lot of money passing through your hands! Even when it feels like it's not. So while dharma still plays a big part in your life, as do pleasure and spirituality, your focus is naturally on finances.

You'll be earning, saving, investing, giving and spending money. There are so many choices to be made about what you do with your money, which you'll be doing for decades. Hopefully you'll get good at it. Part of artha is accumulating a surplus. If \$1 million or even \$3 million is going to pass through your hands in grihastha, you want some of it to stick! You're going to need it later; this is good artha. It's a tricky balance between taking care of your needs, your family's needs, taking care of your future, and giving some away. The good works in the world won't happen if you don't support them. Your values, beliefs and goals affect your financial decisions.

Rukmini says, "I'm in grihastha and I spend a lot of time making decisions about money: how to support my kids, take care of my home, take yoga trainings, support the Ashram, put money aside for unexpected expenses and for the future. Sometimes it feels like it takes way too much time. I'd rather be meditating, like those bumper stickers on the back of cars say, 'I'd rather be playing golf.' It's a relief to know that this focus on money is a natural part of the householder stage. It takes the pressure off, now that I know that this is the dharma of a householder."

During this part of your life, your need for pleasure will pull at you just as your spiritual yearning does. You might want to spend a big chunk of money on a trip to Disney World or take a year off and live in the Ashram. Swami Nirmalananda is deeply touched when she hears from yogis who wish they could move to PA to be closer to the Ashram, yet they recognize that it's not the time to change jobs or relocate their family. She says, "These are tough decisions. Understanding the four stages and four goals of life can help you with them."

You may not be going through these stages in the black and white manner they are portrayed. Swamiji uses herself as an example, "I started grihastha while I was still in college. It definitely affected my ability to learn. And being in college affected my ability to devote myself to the dharma of a householder." The Sanskrit word "brahmacharya" names the childhood and student years of life, but it also means celibacy. With young children, this is mostly straightforward, but any high school or middle school teacher will tell you that the sexuality that invades the schools undermines the learning process.

In addition, the sages include brahmacharya as one of the yamas, one of the ways you can dedicate yourself to purely spiritual aims. Not only might you make a conscious choice to be celibate (instead of "accidental celibacy" happening to you), yoga offers brahmacharya vows. Thus, instead of introducing householder status into your schooling years, now you're intentionally shifting from grihastha to a focus on education, a focus on your spiritual education.

The stages of life certainly can be confusing! This confusion of stages was predicted by the ancients as one of the hallmarks of Kali Yuga, our modern age, making it harder to live your life. What do you do when you feel pulled in multiple directions? You must fulfill your dharma.

If you shirk your responsibilities or try to wiggle out of what you know is right, you'll never feel good about yourself. Dharma comes first, just as learning about dharma came first in your life. Yet dharma is not a straightjacket, for you simultaneously have artha (wealth), kama (pleasure) and moksha (spirituality) as strands that weave through your life. You must do it all. How beautiful that the four stages give you a chance to focus on each of those strands in sequence, yet without losing the whole. You could think of it as a balanced life – to enjoy pleasures while being careful with your money, fulfilling your responsibilities and developing your spirituality. It's a rich and full life!

But you might want more. Your yearning to know God can call to you in any stage. It is the tantric yogis who say you can make spirituality the basis of your life. As tantra, your *Svaroopā* yoga practices give you the experience of your own divine Self, so you can live fearlessly and joyfully, based in the depth of your own Being, whatever stage of life you're in and whatever goal you're focused on. You are a yogi.

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