AN 6.45 — Debt

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Text

Numbered Discourses 6.45

5. About Dhammika

Debt

“Mendicants, isn’t poverty suffering in the world for a person who enjoys sensual pleasures?”

“Yes, sir.”

“When a poor, penniless person falls into debt, isn’t being in debt also suffering in the world for a person who enjoys sensual pleasures?”

“Yes, sir.”

“When a poor person who has fallen into debt agrees to pay interest, isn’t the interest also suffering in the world for a person who enjoys sensual pleasures?”

“Yes, sir.”

“When a poor person who has fallen into debt and agreed to pay interest fails to pay it when it falls due, they get a warning. Isn’t being warned suffering in the world for a person who enjoys sensual pleasures?”

“Yes, sir.”

“When a poor person fails to pay after getting a warning, they’re prosecuted. Isn’t being prosecuted suffering in the world for a person who enjoys sensual pleasures?”

“Yes, sir.”

“When a poor person fails to pay after being prosecuted, they’re imprisoned. Isn’t being imprisoned suffering in the world for a person who enjoys sensual pleasures?”

“Yes, sir.”

“So mendicants, poverty, debt, interest, warnings, prosecution, and imprisonment are suffering in the world for those who enjoy sensual pleasures. In the same way, whoever has no faith, conscience, prudence, energy, and wisdom when it comes to skillful qualities is called poor and penniless in the training of the Noble One.

Since they have no faith, conscience, prudence, energy, or wisdom when it comes to skillful qualities, they do bad things by way of body, speech, and mind. This is how they're in debt, I say.

In order to conceal the bad things they do by way of body, speech, and mind they harbor corrupt wishes. They wish, plan, speak, and act with the thought: 'May no one find me out!' This is how they pay interest, I say.

Good-hearted spiritual companions say this about them: 'This venerable acts like this, and behaves like that.' This is how they're warned, I say.

When they go to a wilderness, the root of a tree, or an empty hut, they're beset by remorseful, unskillful thoughts. This is how they're prosecuted, I say.

That poor, penniless person has done bad things by way of body, speech, and mind. When their body breaks up, after death, they're trapped in the prison of hell or the animal realm. I don't see a single prison that's as grim, as vicious, and such an obstacle to reaching the supreme sanctuary from the yoke as the prison of hell or the animal realm.

Poverty is said to be suffering in the world,

and so is being in debt.

A poor person who has fallen into debt

frets even when spending the loan.

And then they're prosecuted,

or even thrown in jail.

Such imprisonment is true suffering

for someone who prays for pleasure and possessions.

In the same way, in the Noble One's training

whoever has no faith,

no conscience or prudence,

contemplates bad deeds.

After doing bad things

by way of body,

speech, and mind,

they wish, 'May no one find me out!'

Their behavior is creepy

by body, speech, and mind.

They pile up bad deeds

on and on, life after life.
That simpleton evildoer,
knowing their own misdeeds,
is a poor person who has fallen into debt,
and frets even when spending the loan.
And when in village or wilderness
they're prosecuted
by painful mental plans,
which are born of remorse.
That simpleton evildoer,
knowing their own misdeeds,
goes to one of the animal realms,
or is trapped in hell.
Such imprisonment is true suffering,
from which the attentive are released.
With confident heart, they give
with wealth that is properly earned.
That faithful householder of discernment
holds a winning hand on both counts:
welfare and benefit in this life,
and happiness in lives to come.
This is how, for a householder,
merit grows by generosity.
In the same way, in the Noble One's training,
whoever is grounded in faith,
with conscience and prudence,
wise, and ethically restrained,
is said to live happily
in the Noble One's training.

After gaining pleasure not of the flesh,
they concentrate on equanimity.
They give up the five hindrances,
constantly energetic,
and enter the absorptions,
unified, alert, and mindful.
Truly knowing in this way
regards the ending of all fetters,
by not grasping in any way,
their mind is rightly freed.
To that unaffected one, rightly freed
with the end of the fetters of continued existence,
the knowledge comes:
‘My freedom is unshakable.’
This is the ultimate knowledge.
This is the supreme happiness.
Sorrowless, stainless, secure:
this is the highest freedom from debt.”