AN 6.45 — AN 6:45 Debt | Iṇa Sutta

English translation by Ṭhānissaro Bhikkhu.

Source: https://www.dhammatalks.org/suttas/AN/AN6_45.html

Source revision: sha256:06db98f11dbe5b66e3b290b0f8bcaa44ec5f2fe3d1e1b74062fcf0baea044036

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Text

Debt

Iṇa Sutta (AN 6:45)

“Monks, for one who partakes of sensuality, poverty is suffering in the world.”

“Yes, lord.”

“And a poor, destitute, penniless person gets into debt. For one who partakes of sensuality, getting into debt is suffering in the world.”

“Yes, lord.”

“And a poor, destitute, penniless person, having gotten into debt, owes interest payments. For one who partakes of sensuality, interest payment is suffering in the world.”

“Yes, lord.”

“And when a poor, destitute, penniless person owing interest payments does not pay interest on time, they serve him notice. For one who partakes of sensuality, being served notice is suffering in the world.”

“Yes, lord.”

“And when a poor, destitute, penniless person, being served notice, does not pay, they hound him. For one who partakes of sensuality, being hounded is suffering in the world.”

“Yes, lord.”

“And when a poor, destitute, penniless person, being hounded, does not pay, he is put into bondage. For one who partakes of sensuality, bondage is suffering in the world.”

“Yes, lord.”

“Thus, monks, poverty is suffering in the world for one who partakes of sensuality. Getting into debt is suffering in the world for one who partakes of sensuality. Interest payment is suffering in the world for one who partakes of sensuality. Being served notice is suffering in the world for one who partakes of sensuality. Being hounded is suffering in the world for one who partakes of sensuality. Bondage is suffering in the world for one who partakes of sensuality.

“In the same way, monks, whoever has no conviction with regard to skillful qualities, no sense of shame with regard to skillful qualities, no sense of compunction with regard to skillful qualities, no persistence with regard to skillful qualities, no discernment with regard to skillful qualities is, in the discipline of the noble ones, said to be poor, destitute, & penniless.

“He—poor, destitute, & penniless, having no conviction with regard to skillful qualities, no sense of shame… no sense of compunction… no persistence… no discernment with regard to skillful qualities—engages in misconduct by way of the body, misconduct by way of speech, misconduct by way of the mind. For him, I tell you, this is getting into debt.

“For the purpose of concealing his bodily misconduct, he formulates evil desires: He desires, ‘May they not know about me.’ He resolves, ‘May they not know about me.’ He speaks, (thinking,) ‘May they not know about me.’ He makes an effort with his body, (thinking,) ‘May they not know about me.’ For the purpose of concealing his verbal misconduct…. For the purpose of concealing his mental misconduct, he formulates evil desires: He desires, ‘May they not know about me.’ He resolves, ‘May they not know about me.’ He speaks, (thinking,) ‘May they not know about me.’ He makes an effort with his

body, (thinking,) 'May they not know about me.' For him, I tell you, this is interest payment.

"And then his well-behaved companions in the holy life say about him, 'This venerable one acts in this way, behaves in this way.' For him, I tell you, this is being served notice.

"And then, when he has gone to the wilderness, to the foot of a tree, or to an empty dwelling, he is beset with evil, unskillful thoughts accompanied by remorse. For him, I tell you, this is being hounded.

"He—poor, destitute, & penniless, having engaged in misconduct by way of the body, misconduct by way of speech, & misconduct by way of the mind—on the break-up of the body, after death, is bound by the bond of hell or the bond of the animal womb. And I can imagine no one other bond so tormenting, so painful, so obstructive to the unexcelled rest from bondage, as the bond of hell or the bond of the animal womb.

"Poverty is called

suffering in the world;

so, too, is getting into debt.

A poor person, in debt,

partaking of sensuality,

suffers hardship.

Then they hound him

and put him into bondage:

the painful bond

for one longing to gain

sensual pleasures.

Now, anyone with no conviction

in the discipline of the noble ones

—no sense of shame,

no sense of compunction—

contemplating evil actions,

doing wrong by way of body,

wrong by way of speech,

& wrong by way of the mind,

wants:
‘May they not
know about me.’
He creeps along in body,
speech, or mind,
piling up evil actions,
here & there,
again & again.
He,
with evil actions,
his wisdom weak,
knowing his own wrong-doing, is
a poor person, in debt.
Partaking of sensuality,
he suffers hardship.

Then they hound him—
painful mental resolves
born of remorse—
at home or in the wilderness.
He,
with evil actions,
his wisdom weak,
knowing his own wrong-doing,
goes to an animal womb
or is bound in hell:
the painful bond
from which the enlightened
are freed.

But one with confidence,

living at home,
making gifts of his belongings,
righteously-gained,
wins both goals:
advantage in the here & now,
& happiness in the world beyond.
The liberality of this householder
piles up merit.

Now, anyone with conviction
firmly established
in the discipline of the noble ones—
with a sense of shame,
of compunction,
discerning
& restrained by virtue—
is, in the discipline of the noble ones,
said to be living in ease.

Gaining a pleasure not of the flesh,
he determines on equanimity,
abandoning the five hindrances
—persistence constantly aroused—
entering the jhānas:
unified,
mindful,
astute.

Knowing this
as it has come to be
in the total ending of all fetters,
through everywhere

not-clinging,

his mind is rightly released.

In him, Such, rightly released,

there is the knowledge,

in the total ending

of the fetters of becoming:

‘My release

is unprovoked.’1

That is the highest knowledge

that, the happiness unexcelled.

Sorrowless,

dustless,

at rest,

that

is release from debt.”

Note

1. See AN 5:96, note 1.

Publisher references (not part of the sutta)

See also: AN 4:62; Iti 107