THE DISCOURSE ON THE RIGHT USE (OF WEALTH)
AN 5.41 (ADIYASUTTAM),

TRANSLATED BY
ĀNANDAJOTI BHIKKHU
At one time the Fortunate One was dwelling near Sāvatthi at Anāthapiṇḍika’s grounds in Jeta’s Wood.

Then the householder Anāthapiṇḍika approached the Fortunate One, and after approaching and worshipping the Fortunate One he sat down on one side. While sitting on one side the Fortunate One said this to the householder Anāthapiṇḍika: “There are these five uses of wealth, householder. Which five?

Here, householder, a Noble Disciple, with the wealth he has attained through industry and effort, accumulated through the strength of his arms, through the sweat of his brow, righteously, in accordance with the Dhamma, makes himself happy and satisfied, and he looks after himself in a correct and pleasant way, he makes his mother and father happy and satisfied, and he looks after them in a correct and pleasant way, he makes his children, wife, workers and servants happy and satisfied, and he looks after them in a correct and pleasant way, this is the first use of wealth.

Moreover, householder, a Noble Disciple, with the wealth he has attained through industry and effort, accumulated through the strength of his arms, through the sweat of his brow, righteously, in accordance with the Dhamma, makes his friends and comrades happy and satisfied, and he looks after them in a correct and pleasant way, this is the second use of wealth.

Moreover, householder, a Noble Disciple, with the wealth he has attained through industry and effort, accumulated through the strength of his arms, through the sweat of his brow, righteously, in accordance with the Dhamma, from whatever dangers there are: from fire or from water or from kings or from thieves or from unloved heirs, defends his wealth from such dangers, and he keeps himself safe, this is the third use of wealth.

Moreover, householder, a Noble Disciple, with the wealth he has attained through industry and effort, accumulated through the strength of his arms, through the sweat of his brow, righteously, in accordance with the Dhamma, makes five offerings: offerings to relatives, offerings to guests, offerings to the departed, offerings to kings, and offerings to the gods, this is the fourth use of wealth.

Moreover, householder, a Noble Disciple, with the wealth he has attained through industry and effort, accumulated through the strength of his arms, through the sweat of his brow, righteously, in accordance with the Dhamma, towards whatever ascetics and brāhmaṇas have put aside pride and heedlessness, who are established in patience and gentleness, who tame themselves, calm themselves, and emancipate themselves, he establishes a beneficial donation for those ascetics and brāhmaṇas, which is heavenly itself and has a happy result leading to heaven, this is the fifth use of wealth.

These, householder, are the five uses of wealth. If for a Noble Disciple, householder, from the usage of these five uses of wealth his wealth goes to destruction, this occurs to him:
'Whatever good uses for wealth there are I have used them in that way, let my wealth go to destruction!' He is not remorseful.

If for a Noble Disciple, householder, from the use of these five uses of wealth wealth increases, this occurs to him: ‘Whatever good uses for wealth there are I have used them in that way, let my wealth increase!' Either way he is not remorseful.

Wealth enjoyed by servants, brothers, for removing dangers, or by me, Given in beneficial donations, also through making the five offerings,

Has been established by the virtuous, skilful one who lives spiritually. The wise one who lives in a house will wish for wealth and welfare thinking:

‘That prosperity attained by me causes lack of remorse.’
A man remembering this, a person established in Nobility, Is praised right here and now, and later rejoices in heaven.”