

## **Presentation on theme: "CEILING ON DESIRES: MONEY**

### **Zone 1 Sai Young Adults- Sadhana Program."— Presentation transcript:**

1 CEILING ON DESIRES: MONEY Zone 1 Sai Young Adults- Sadhana Program

2 Road map for the facilitator. As a facilitator, please be familiar with the COD section in the newsletter and this powerpoint. Additional reading, resources and activities is not only welcome, but highly encouraged. We ask that you cover at least one topic for each category. For example, the YA debate has 3 scenarios. Choose based on what will work for your group. Suggested duration: minutes. Materials needed- Newsletter section on COD Study circle pdf-copies for your youth or go green by projecting relevant sections. Pens/pencils Stop watch Supplies for the garland project

3 Om Silent meditation (1 minute) Lead the group out of silent meditation with this prayer O Lord, take my love and let it flow in fullness of devotion to thee O Lord, take my hands and let them work incessantly for thee O Lord, take my soul and let them be merged in thee O Lord, take my mind and thoughts and let them be in tune with thee O Lord, take my everything and let me be an instrument for thee!

4 Ice-breaker Imagine you are going to a deserted island. You have to leave everything behind but you are allowed to bring 5 things with you. Each young adult can take turns around a circle and name the 5 things he or she would bring and why. Assume you have to live on the island forever. Food is provided by nature and there is no contact with the outside world. Zone 1 Sai Young Adults- Ceiling on Desires: Money

5 Activity: Needs vs Wants On a sheet of paper, make a wish list of 10 things you hope to buy in the near future. Next, label each item as a need or a want. Rearrange your wish list so that the items of highest priority are on top and items of lowest priority are on the bottom You are asked to trim the list as short as possible. How many items from your original wish list do you still have on your list? Discussion Questions: How did you determine whether the item on your list was a need or a want? How satisfied would you be if you were to buy all the items from your trimmed list? Would you be more or less satisfied if you bought all the items from your original wish list? Why do you think Swami encourages putting a ceiling on our desires with respect to money? Zone 1 Sai Young Adults- Ceiling on Desires: Money

6 Money: 3 Aspects to Explore 1. Earning: A) Think about how much you/your family earns. Is that more or less than your actual need? In other words, do you usually have money left over at the end of the month after all your expenditures? B) Should we attempt to progress in our societal role (ex: pursue promotion at work) or should our focus be on the quality and intentions of our work alone? C) How can we balance between pursuing our career ambitions and providing monetary support/spending time with our family? Zone 1 Sai Young Adults- Ceiling on Desires: Money

7 Money: 3 Aspects to Explore 2. Spending: A) How are you currently spending your earnings (education, travel, food, clothes, etc)? B) The golden formula for spending includes 4 categories: public and social causes, personal needs, charitable purposes, and future needs. The endeavor is to reach self-sufficiency (refer to next slide). Divide your list from (A) into these four categories. Toward which categories is the majority of your money currently going? Does this depend on the phase of life we are in (school vs career vs retirement, etc.) or is it important to have some balance regardless of our phase of life? Zone 1 Sai Young Adults- Ceiling on Desires: Money

8 Spending pattern Zone 1 Sai Young Adults- Ceiling on Desires: Money 401k Retirement Service of others Donations Food Clothing Home Education Taxes School / College funding Public and Social Causes Family Needs Future Needs Charitable Purposes \*\*Derived from the division of wealth by Chanakya, a renowned Indian philosopher and teacher. Man Management, Discourses to MBA students

9 Money: 3 Aspects to Explore 3. Savings: A) What are some ways you currently save money? (using coupons, buying less, etc.) B) If you have excess funds, where do you keep the money you save? (savings account, retirement account, mutual funds etc.) C) Describe ways of being more disciplined about saving money regularly. Followup- Activity for Home: Create a more detailed list of your average monthly spending habits and calculate the percentage of money you spend on each of these four categories. At the next YA meeting, briefly discuss any reflections and if you desire to change budgeting based on your analysis. PRACTICAL TIP TO TAKE HOME: Strive to reach the goals you have set for each category. Keep a reminder of the categories on your fridge, car, etc., and check in daily. Zone 1 Sai Young Adults- Ceiling on Desires: Money

10 Digging Deeper 1) A man should own only as much wealth as is essential. It is like the size of his shoes. If the shoes are too loose, he cannot walk; if they are too tight, he cannot wear them... Swamis 60th Birthday discourse at Prashanthi Nilayam, Discussion Questions: a) With respect to this quote, how does your current shoe size (individual or family needs) compare to the actual size of your shoes (current wealth)? b) Read the testimonial in the newsletter. Any further thoughts on re-evaluate your current shoe size/individual/family needs? c) Does the actual size of your shoes affect your day to day satisfaction? Zone 1 Sai Young Adults- Ceiling on Desires: Money

11 Digging Deeper 2) Money is like manure. Piled up in one place, it fouls the air. Spread it wide, scatter it over fields, it rewards you with a bumper harvest. So too, when money is spent for promoting good works, it yields contentment and happiness in plenty. Swamis 60th Birthday discourse at Prashanthi Nilayam, Discussion Questions: a) How does distribution of time or additional resources (vs. retention of resources) affect our day to day satisfaction? Share a personal experience. b) How does self realization or seeing God in everyone relate to the manner in which we distribute resources? Zone 1 Sai Young Adults- Ceiling on Desires: Money

12 Case Scenario 1 Zone 1 Sai Young Adults- Ceiling on Desires: Money You get up in the morning and are craving for a good morning drink. You could go to your local cafe, which has your favorite coffee, or make coffee/tea/smoothie at home. The latter will probably be more economical! a) How do we COD on money for moments that we crave for relatively expensive stuff like coffee at Starbucks in this case or in general? b) Is buying a drink outside really "treating ourselves"? Are we taking care of our Temple of God by drinking mixed drinks like frappuccinos? :-) c) Is there a fine line between comfort and luxury? Is it ok to treat ourselves sometimes? d) What are creative ways that we could treat ourselves while still practicing COD on money? e) When Swami says be happy, what does he really mean?

13 Case Scenario 2 You are making just enough money to lead a comfortable life with you and your family. Your friend who has the same qualifications as you is making way more money than you and is able to afford luxuries that you might have to think twice about. a) Have you been in this situation or something similar (i.e. comparison) before? b) What are your exact thoughts and feelings? c) How can we be content with how much Swami gives us? How can we constantly remind ourselves that He give each of us exactly what/how much he knows we need? Zone 1 Sai Young Adults- Ceiling on Desires: Money

14 Case Scenario 3 You and your friends make a trip to Vegas/casinos for a vacation. You know that many people waste money in gambling and other pursuits and are well aware that Swami discourages any form of gambling. Swami has said, [T]here are some bad habits among individuals such as smoking, drinking liquor, meat eating and gambling. These bad habits not only degrade the individuals but also inflict hardships on their families. These bad habits have to be given up for the individual to manifest his inherent goodness (Sathya Sai Speaks Vol. 28). However you want to have a good time with friends who are generally good company, but who also want to have fun at Vegas. You don't want to be left out of all the fun. a) How do you practice COD in this situation? b) What are some obstacles that can come in your way of practicing COD? c) Have you been in this situation before? How did you practice COD? Zone 1 Sai Young Adults- Ceiling on Desires: Money

15 An offering to Swami for COD - Money Zone 1 Sai Young Adults- Ceiling on Desires: Money 1) A Garland Materials required: Construction Paper (different colors precut/cut into the shape of a flower: see template on next 2 slides) Scissors Long piece of string Markers Activity Instructions: Hand out a flower to each young adult participant. Have each one write down a habit he/she will give up or new practice he/she will take up for ceiling on desires-Money. Hole punch in the middle of each flower Collect the flowers in your group and send it to: Heidi Ojha, 32 Linden Ave Haddonfield, NJ \*One large garland for the zone will be created by stringing all flowers together.\*

16 Flower Template Please use the color of paper listed for your country/region when printing the template on the next page. Canada: Red Israel: White West Indies: Yellow USA: Blue Instructions to print flower template: Select File, print, and choose 1 slide per page and custom range. Type in slide 17 where it says slides. In preview, you should see only the flower template. Enter in the # of copies you'd like to print and then select print.

17 Pattern

18 An offering to Swami for COD - Money 2) Money Jar / Piggy Bank In a money jar/piggy bank, save money for a week as a group and engage in a service project using that money! Brainstorm on what projects the group would like to use the saved money for. Zone 1 Sai Young Adults- Ceiling on Desires: Money

19 Closing Prayers