

Money and the Vinaya

*The overview is aimed less at the question, 'What are the money rules?' and more at the question, 'What do the money rules **do**?'*

All quotations from the Canon are taken from Ajahn Brahmali's translations on Sutta Central.

[Overview](#)

[Money](#)

[Money Through Trade](#)

[Non-Monetary Trade](#)

[Obtaining Requisites](#)

- [1. Direct offerings from lay supporters](#)
 - [2. Invitations from lay supporters for a bhikkhu to ask for requisites](#)
 - [3. Funds left with a steward to supply requisites to a bhikkhu when they are needed](#)
 - [4. Bhikkhus set up the grounds for a trade without actually initiating a trade themselves](#)
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“... money is not allowable for the Sakyan-son contemplatives, the Sakyan-son contemplatives do not consent to money, the Sakyan-son contemplatives do not accept money, the Sakyan-son contemplatives have given up gold & jewellery, have renounced money. For anyone for whom money is allowable, the five strings of sensuality are also allowable. For anyone for whom the five strings of sensuality are allowable, money is allowable. That you can unequivocally recognize as not the quality of a contemplative, not the quality of a Sakyan son.

“Now I do say that thatch may be sought for by one needing thatch, wood may be sought for by one needing wood, a cart may be sought for by one needing a cart, a workman may be sought for by one needing a workman, but by no means do I say that money may be consented to or sought for in any way at all.” SN 42:10

Overview

Both the Suttas and the Vinaya texts make it unequivocally clear that bhikkhus should not have their own money (**NP18 and 19**) nor take responsibility for any kind of trade with anyone other than Buddhist monastics (**NP 20**). Unable to access market places with currency, bhikkhus are placed firmly in dependence on the lay community to provide them with the material requisites needed for survival and practice.

The rules together create a framework and principles for how bhikkhus may obtain such requisites, both from lay people who have made invitations and from lay stewards with whom donors have left funds to purchase requisites for bhikkhus (**PC 47, NP 10, and the Mendaka Allowance Mv.VI.34.21**).

These principles make clear that bhikkhus should not have a sense of entitlement to requisites. If no lay person has offered an invitation for a bhikkhu to ask for requisites nor left money with a steward to fund requisites for a bhikkhu, then that bhikkhu simply has to make do with what they have. Unless, of course, the bhikkhu is in a really dire situation such as having had all their robes stolen or having become very ill and in need of medicine.

Even when an invitation has been extended to a bhikkhu to ask for requisites, a bhikkhu should make modest and appropriate requests in a way that leaves space for the lay people to not fulfil invitations without losing face if their circumstances (or mind) have changed.

Below we will discuss how the rules:

1. Prohibit bhikkhus from accepting money, both directly and indirectly.
2. Prohibit bhikkhus from obtaining money through trade.
3. Prohibit bhikkhus taking part in any sort of trade at all with anyone other than their fellow monastics.

Having discussed how bhikkhus are prohibited from making use of money or trade to obtain requisites, we will then discuss the ways in which bhikkhus can obtain requisites, namely:

1. Direct offerings from lay supporters
2. Invitations from lay supporters for a bhikkhu to ask for requisites
3. Funds left with a steward to supply requisites to a bhikkhu when they are needed
4. Bhikkhus set up the grounds for a trade without actually initiating a trade themselves

Together these rules and allowances create a framework in which bhikkhus have reasonable access to requisites whilst remaining free of the burdens of using money and engaging in trade. This framework depends on the generosity of lay supporters and strong bonds of mutual trust and respect between bhikkhus and lay supporters.

Money

NP 18 prohibits a bhikkhu from accepting offerings of money or from having someone accept such offerings for him on his behalf.

“After giving a kahāpaṇa (a unit of currency) to Venerable Upananda, that man complained and criticised him, “The Sakyān monastics accept money just as we do.”

“The monks heard the complaints of that man, and the monks of few desires complained and criticised him, “How could Venerable Upananda receive money?”

Final Ruling:

‘If a monk takes, has someone else take, or consents to gold and silver being deposited for him, he commits an offence entailing relinquishment and confession.’

Silver is defined as “a kahāpaṇa coin, a copper māṣaka coin, a wooden māṣaka coin, a resin māṣaka coin—whatever is used in commerce”, i.e. currency. Whatever is used as money in a given jurisdiction would clearly count as currency (e.g. pounds in the UK and euros in the eurozone).

It is unequivocal that this rule prohibits a bhikkhu from directly receiving money. Directly receiving money means accepting money into the bhikkhu’s hands or something connected to the bhikkhu, just like when a bhikkhu properly receives food (**Pc 40**).

There is no exception for a bhikkhu who doesn’t realize what they’re accepting. A bhikkhu would be wise to ask what is in an envelope, bag, suitcase, etc, before they accept it. A bhikkhu may unwittingly fall into this offence by unknowingly accepting money concealed amongst what is offered on alms-round, but the bhikkhu incurs the offence nonetheless.

A bhikkhu cannot get around this rule by having someone else accept the money on his behalf. At first this may seem to contradict the allowance in **NP 10** (discussed below) for lay people to act as stewards for bhikkhus by holding funds from donors in order to provide requisites to bhikkhus when needed. The crucial difference is that **NP 10** makes clear that the money in the fund *is not the bhikkhu’s*, it remains the original donor’s. In other words, **NP 18** makes clear that a bhikkhu cannot direct a steward to hold money the bhikkhu considers to be ‘mine’.

Bhikkhus need to be careful when lay supporters try to offer money to the monastery. The bhikkhu should be very clear in their mind that any such offerings are not being made to themselves personally or to the community of bhikkhus as a whole. Instead such donations are to be understood as funds that are being left with whoever acts as a steward for that particular monastery.

Monastery attendants or donation boxes can be pointed out to lay supporters as appropriate places to leave monetary offerings, but care should be taken not to command a lay person to

do so. Although such interactions may be initially confusing for lay people unfamiliar with the tradition, they send a clear message that bhikkhus do not accept money themselves.

That being said there is no offence if, when in a monastery, a bhikkhu puts money he finds or is left next to him in a safe place for its owner to reclaim later. This is in line with **Pc 84** where the Buddha declares:

- **“Within a monastery, monks, you should pick up precious things or what’s regarded as precious, or have it picked up, and then put it aside with the thought, ‘Whoever owns it will come and get it.’”**

However even in such cases it would be better to first try to find a monastery attendant to actually pick the money up and put it safely away.

A bhikkhu who finds money outside of the monastery should not touch it and has no specific duty to inform anyone, though they may inform someone if they wish.

Whilst it is unequivocal that **NP 18** prohibits a bhikkhu from accepting money, what else counts as currency is perhaps less clear. A bhikkhu should give consideration to whether the following match the definition of “whatever is used in commerce”:

- Crypto currencies
- Cheques
- Postal Orders
- Traveller’s Cheques
- Credit and Debit cards without contactless payment capacity
- Credit and Debit cards with contactless payment capacity
- Prepaid Travel Cards
- Auto-Top Up Travel Cards
- In-store Gift Cards for specific stores (e.g. a Starbucks card)
- In-store Gift Cards that can be used in a wide variety of stores that sell pretty much anything a lay person would buy on a daily basis (like a ‘One4all Gift Card’ in the UK)
- Online Store Gift Cards (like €100 in an Amazon account)
- Online Store Credits (like Audible credits)

Some communities draw a line between:

- Vouchers, cards and store credit that (for them) **do not** count as currency because the vendor has already received their money such that when a bhikkhu requests a requisite no money exchanges accounts.

And:

- Vouchers, cards and store credit that (for them) **do** count as currency because when used by a bhikkhu they would trigger money to move from the account of the supporter to the account of the vendor.

This distinction is based on an allowance in the bhikkhuni patimokkha rules for lay supporters to leave funds (i.e. store credit) with a shop owner such that a bhikkhuni can request requisites from that shop when needed. As such, some communities hold it that so long as a bhikkhu does not trigger money to move from one account to another when using some kind of voucher or card no money has been accepted or used and so no offence has been committed.

Nonetheless, bhikkhus should keep their own counsel with regards to whether vouchers and cards that aren't money make the five strings of sensuality allowable for themselves.

Money Through Trade

NP 19 prohibits a bhikkhu from obtaining money through trade.

“People complained and criticised them, “How can the Sakyan monastics engage in trades that involve money? They’re just like householders who indulge in worldly pleasures!”

The monks heard the complaints of those people, and the monks of few desires complained and criticised those monks, “How can the monks from the group of six do this?”

Final Ruling:

‘If a monk engages in various kinds of trades involving money, he commits an offence entailing relinquishment and confession.’

NP 18 prohibited a bhikkhu from accepting money he is offered, either directly accepting it or consenting to it being deposited and stewarded for him. **NP 19** prohibits a bhikkhu from obtaining money through trade. This closes a potential loophole in **NP18** that money obtained through trade may not be considered as being ‘offered’.

Since a bhikkhu cannot handle money they consider their own, presumably this rule is aimed at preventing bhikkhus instructing lay people to sell items on their behalf with the presumption that the proceeds are owned by the bhikkhu.

Bhikkhus are equally prohibited from selling unneeded or surplus monastery property where the proceeds would go into an account that the bhikkhu considers to be their own or that of the community of bhikkhus. Monastery attendants may sell such items on behalf of the bhikkhus and act as stewards for the proceeds of the trade.

Non-Monetary Trade

NP 20 prohibits a bhikkhu from obtaining not only money but anything at all through trade, except with other Buddhist monastics.

“Then that wanderer complained and criticised him, “Even householders give back to each other when they regret a trade. How, then, can a monastic not do the same?”

“The monks heard the complaints of that wanderer, and the monks of few desires complained and criticised Upananda, “How could Venerable Upananda barter with a wanderer?”

Final Ruling:

‘If a monk engages in various kinds of barter, he commits an offence entailing relinquishment and confession.’

However, in the origin story to **NP5** the Buddha makes the following allowance:

- **“Monks, I allow you to receive things in exchange from five kinds of people: monks, nuns, trainee nuns, novice monks, and novice nuns.”**

With regards to trade with lay people, the rule’s definition of engaging in barter is:

- “if he misbehaves, saying, “Give that for this,” “Bring that for this,” “Trade that with this,” “Exchange that for this,” he commits an offence of wrong conduct. When it has been bartered—his own goods are in the hands of the other and the other’s goods are in his own hands—it becomes subject to relinquishment.”

If a bhikkhu does not engage in trade, then they will not have to deal with the potential later consequences of a bad trade or one perceived as unfair by either side.

Similarly to **NP 19**, there is no offence in monastery attendants organising trades for unneeded or surplus monastery property so long as a bhikkhu does not directly make commands for the trade to take place. Further, there is no offence in a bhikkhu setting up the grounds for a trade that the other party takes responsibility for (discussed below).

Obtaining Requisites

How then do bhikkhus get what they need, other than trading amongst themselves? The texts describe four broad categories of how requisites can be obtained by bhikkhus:

1. Lay supporters directly give a requisite.
 2. Lay supporters invite a bhikkhu to ask for a requisite.
 3. Lay supporters leave funds with a steward who uses the funds to provide requisites to a bhikkhu when they are needed.
 4. Bhikkhus set up the grounds for a trade without actually initiating a trade themselves.
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1. Direct offerings from lay supporters

This is the simplest form of bhikkhus obtaining requisites.

Examples:

- Lay supporters put food in a bhikkhu's bowl on alms-round
- Lay supporters cook a meal in the monastery kitchen and offer it
- A supporter sees that a bhikkhu's sandals are falling apart and offers a new pair unprompted.
- A wealthy lay supporter offers a monastery

There are limits on what a bhikkhu can accept in this way, **DN2**:

- **“He abstains from accepting uncooked grain, raw meat, women and girls, male and female slaves, goats and sheep, fowl and swine, elephants, cattle, horses and mares.**

“He abstains from accepting fields and lands.”

Receiving such items would likely come under the blanket rule against all bad habits:

- **“You shouldn't engage in various kinds of misbehaviour. If you do, you should be dealt with according to the rule.” (Cv.V.36)**

Bhikkhus should also be mindful of the situation of the person making the offering. For example, **Pd 3** prohibits bhikkhus from accepting and eating food at the residence of a family formally designated as 'in training'. 'In training' is defined as “a family in which the faith is

growing but the wealth is declining.” Perhaps one can derive a general principle that bhikkhus should be sensitive around accepting offers made by overly generous supporters.

The rules covering lodgings, robes, bowls and food, drinks, tonics and medicines detail further restrictions on accepting such items.

2. Invitations from lay supporters for a bhikkhu to ask for requisites

Lay supporters frequently make invitations to individual bhikkhus or to an entire community to ask for requisites when they are needed.

These invitations can be for specific items (e.g. socks or a train ticket), for categories of items (e.g. clothing, travel, or medical care) or open invitations (e.g. “Whatever you need”).

The invitations may also be for a specific time period such as during the Vassa, over the next year or for so long as a bhikkhu remains a bhikkhu.

Examples:

- A supporter says “If you need a new pair of glasses, please let me know.”
- A supporter says “If any member of the Sangha needs medicine, please let me know.”
- A supporter says “If you need anything at all during the next year, please let me know.”

Bhikkhus should be sensitive around making use of invitations so as to avoid a decline of faith in those who make invitations. Just because a lay supporter has made an invitation doesn’t necessarily mean that it would be a good idea to make use of it. Equally, lay supporters may become disappointed if their invitation is not made use of. It is a delicate balance.

The rules give some general guidance on making use of invitations. **Pc 47** prohibits asking for medicines outside of the terms of the invitation to supply them, for example by asking for a medicine that was not specified, or asking after the time period stipulated in the invitation has passed. Perhaps one can derive a general principle from this rule to not ask for any requisite outside the terms of any invitation.

Pc 47 also allows a bhikkhu to inform a lay supporter who has made an invitation about requisites needed by the bhikkhu that are similar to but fall outside the terms of what was in the invitation. For example, a lay supporter may invite a bhikkhu to ask for new sandals when they need some, but a bhikkhu ends up needing walking boots. The bhikkhu could let the lay person know about this but without actually requesting the walking boots. It is then up to the lay person whether they wish to offer the item or not.

Pc 47 also makes it clear that medicine may be sought for by or for an ill bhikkhu whether or not relevant invitations have been made.

NP 10 prohibits accepting requisites obtained from stewards after making more than the allowable number of prompts. Perhaps one can derive another general principle to avoid repeated requests for what a bhikkhu has been invited to ask for if the item is not readily forthcoming for whatever reason.

In general, bhikkhus should:

- Be indirect in making requests such that a lay person could avoid providing the requisite for whatever reason without losing face
- Be modest in what they request and avoid requesting anything extravagant
- Not be pushy with regards to when the requisite is provided
- Avoid overly frequent requests
- Be sensitive as to whether fulfilling a request would cause inconvenience to the lay supporter

In some monasteries bhikkhus should speak to their seniors before making use of invitations to ensure that such issues are considered.

The texts suggest that in many cases a bhikkhu may ask for requisites from family members who haven't made an explicit invitation. However, one should pay attention to the dynamics of one's particular family. Just because bhikkhu can ask doesn't mean that a bhikkhu should.

3. Funds left with a steward to supply requisites to a bhikkhu when they are needed

Invitations to ask for requisites are only meaningful if the bhikkhu and the lay supporter who made the invitation are able to communicate with each other. Before the advent of modern communication technologies this in effect meant that the bhikkhu and the lay person had to physically see each other fairly often, or at least be geographically close enough to convey messages easily. This wasn't always the case.

NP 10 and the Mendaka Allowance (**Mv.VI.34.21**) set out a framework allowing lay supporters to leave funds with stewards to provide requisites to bhikkhus without having to fulfil the invitations themselves for whatever reason.

Examples:

- A supporter wants to pay for a bhikkhu's dental care, but right now the bhikkhu's teeth are fine. The supporter gives some money to a steward saying, "Please use this money to pay for that bhikkhu's dental care when he needs it." Later the bhikkhu gets a toothache and lets the steward know. The bhikkhu arranges the appointment and the steward arranges the payment.

- A supporter would like to cover the travel costs of all of the bhikkhus in a community, but doesn't want to spend their time actually arranging all the tickets. The supporter gives some money to a steward saying, "If any of the bhikkhus in this community need to travel, please use this money to buy their tickets." Later the bhikkhus need to travel and let the steward know. The bhikkhus indicate the transport details without directly requesting the tickets and the steward purchases the tickets and gives them to the bhikkhus.

NP 10 specifically makes an allowance for lay supporters to deposit a robe fund with a steward such that the steward can purchase a robe for a bhikkhu when one is needed. The Mendaka Allowance (**Mv.VI.34.21**) extends this to all requisites, not just robes:

"There are people of conviction and confidence, bhikkhus, who place gold in the hand of stewards, (saying,) 'With this, give the master whatever is allowable.' I allow you, bhikkhus, to accept whatever is allowable coming from that. But in no way at all do I say that gold or silver is to be accepted or sought for."

However, as discussed above, a bhikkhu should be clear in their mind that the money in such funds is not 'mine' nor do they have responsibility for it (**NP 18 and 19**). The money remains the original donor's and the responsibility for making reasonable trades rests with the steward. All the bhikkhu can do is let it be known that they need a requisite and put the brakes on a trade if they feel it's unreasonable.

The protocol set out in **NP 10** for how money ends up in requisite funds and how bhikkhus can request requisites from such funds is worth detailing:

If a donor offers a bhikkhu money for requisites, the bhikkhu should reply along the lines of:

- "We don't receive robe funds (money), but we do receive allowable robe-cloth (or other requisites) at the right time."

I.e. A bhikkhu can't just say "I can't accept money, but if you give the money to a steward then they can get it for me later." However, a bhikkhu can talk in general terms about the stewardship system.

If the donor then asks something like:

- "Is there anyone who provides services (i.e. can act as a steward) for you?"

Then the bhikkhu should point out a monastery worker or a lay follower and say:

- 'He provides services for the monks'"

The bhikkhu **should not say**:

- “Give it to him,” “He’ll put it aside,” “He’ll trade it,” “He’ll buy it.”

If the donor gives money to a steward for the purpose of providing requisites for the bhikkhu and tells the bhikkhu about this arrangement, **then** when the bhikkhu needs a requisite that the donor stated could be paid for with their donated fund:

- “he should go to that service-provider (steward) and prompt him and remind him two or three times, saying, “I need robe-cloth (or whatever requisite)”

He **should not** say:

- “Give me robe-cloth,” “Get me robe-cloth,” “Trade me robe-cloth,” “Buy me robe-cloth.”

The bhikkhu can make three verbal prompts to the steward and six further prompts by standing near the steward in silence.

Obtaining a requisite from a steward after more than this number of prompts would be a NP offence.

If the steward does not provide the requisite after the allowable number of verbal and silent promptings, then the bhikkhu **should** inform the original donor saying something like:

“That monk hasn’t received any benefit from the robe fund you sent for him. Please recover what’s yours, or it might perish.”

Hereafter the bhikkhu’s responsibility to the donor has come to an end.

Although this protocol may seem clunky, it is clear that if it is followed the bhikkhu’s sense of purity and not using money will be maintained both within themselves and within the perception of the lay supporter and steward. Further, the reality is that in wider communities of bhikkhus and lay people who have an understanding of these rules the system functions both smoothly and beautifully.

Different monasteries have different stewardship systems. As mentioned above, in some monasteries it is good practice to talk to senior monks before making use of any invitations or stewarded funds, including from family.

4. Bhikkhus set up the grounds for a trade without actually initiating a trade themselves

There may be situations in which a bhikkhu has no access to lay supporters to directly offer them requisites, to arrange trades for them, nor to offer invitations or steward requisite funds.

This may be the case, for example, when a bhikkhu is on tudong. Such a bhikkhu might struggle if they become in need of a requisite, for example if their sandals break on that tudong.

In such a situation, a bhikkhu may set up the grounds for a trade without actually initiating or taking responsibility for the trade themselves.

The non-offence clauses to **NP 20** state that there is no offence:

- “if he asks about the value; if he tells an attendant; if he says, “I have this and I have need of such-and-such”

This could be understood to mean that a bhikkhu may:

- Enquire about the value of objects that they have and would be willing to trade and the value of items they need.
- Tell a lay person “I have this and I have need of such-and-such” and also the values that the bhikkhu understands the items to have, then allow the lay person to arrange a trade.
- Say to a person “I have this and I have need of such-and-such” then leave it up to the other person to offer a trade or not. If a suggested trade is acceptable to the bhikkhu, the bhikkhu can allow an exchange to take place.

Whilst a bhikkhu cannot initiate a trade, they can prevent one from going through if it is unreasonable for either side.

Nowadays most vendors do not accept non-monetary trades (except for vouchers, etc). A more common situation in modern monasteries would be bhikkhus enquiring about the value of unneeded or excess monastery property and then prompting a monastery attendant to carry out the trade.

Ajahn Thanissaro’s Rule summaries:

NP10 - When a fund for one’s individual use has been set up with a steward, obtaining an article from the fund as a result of having prompted the steward more than the allowable number of times.

NP 18 - Accepting gold or money, having someone else accept it, or consenting to its being placed down as a gift for oneself.

NP 19 - Obtaining gold or money through trade.

NP 20 - Engaging in trade with anyone except one’s co-religionists.

The Mendaka Allowance (**Mv.VI.34.21**):

“There are people of conviction and confidence, bhikkhus, who place gold in the hand of stewards, (saying,) ‘With this, give the master whatever is allowable.’ I allow you, bhikkhus, to accept whatever is allowable coming from that. But in no way at all do I say that gold or silver is to be accepted or sought for.”