AN 5.47: Wealth (tr. Bodhi)

“Bhikkhus, there are these five kinds of wealth. What five? The wealth of faith, the wealth of virtuous behavior, the wealth of learning, the wealth of generosity, and the wealth of wisdom.

(1) “And what, bhikkhus, is the wealth of faith? Here, a noble disciple is endowed with faith. He places faith in the enlightenment of the Tathāgata thus: ‘The Blessed One is an arahant, perfectly enlightened, accomplished in true knowledge and conduct, fortunate, knower of the world, unsurpassed trainer of persons to be tamed, teacher of devas and humans, the Enlightened One, the Blessed One.’ This is called the wealth of faith.

(2) “And what is the wealth of virtuous behavior? Here, a noble disciple abstains from the destruction of life, abstains from taking what is not given, abstains from sexual misconduct, abstains from false speech, abstains from liquor, wine, and intoxicants, the basis for heedlessness. This is called the wealth of virtuous behavior.

(3) “And what is the wealth of learning? Here, a noble disciple has learned much, remembers what he has learned, and accumulates what he has learned. Those teachings that are good in the beginning, good in the middle, and good in the end, with the right meaning and phrasing, which proclaim the perfectly complete and pure spiritual life—such teachings as these he has learned much of, retained in mind, recited verbally, mentally investigated, and penetrated well by view.

(4) “And what is the wealth of generosity? Here, a noble disciple dwells at home with a heart devoid of the stain of miserliness, freely generous, openhanded, delighting in relinquishment, devoted to charity, delighting in giving and sharing. This is called the wealth of generosity.

(5) “And what is the wealth of wisdom? Here, a noble disciple is wise; he possesses the wisdom that discerns arising and passing away, which is noble and penetrative and leads to the complete destruction of suffering. This is called the wealth of wisdom.

“These, bhikkhus, are the five kinds of wealth.”

When one has faith in the Tathāgata, unshakable and well established, and virtuous behavior that is good, loved and praised by the noble ones; when one has confidence in the Saṅgha and one’s view has been straightened out, they say that one is not poor, that one’s life is not lived in vain.
Therefore an intelligent person, remembering the Buddhas’ teaching, should be intent on faith and virtuous behavior, confidence and vision of the Dhamma.

AN 7.7: With Ugga (tr. Sujato)

Then Ugga the government minister went up to the Buddha, bowed, sat down to one side, and said to him, “It’s incredible, sir, it’s amazing! Migāra of Rohaṇa is so rich, so very wealthy.”

“But Ugga, how rich is he?”

“He has a hundred thousand gold coins, not to mention the silver!”

“Well, Ugga, that is wealth, I can’t deny it. But fire, water, rulers, thieves, and unloved heirs all take a share of that wealth. There are these seven kinds of wealth that they can’t take a share of. What seven? The wealth of faith, ethics, conscience, prudence, learning, generosity, and wisdom. There are these seven kinds of wealth that fire, water, rulers, thieves, and unloved heirs can’t take a share of.”

Faith and ethical conduct are kinds of wealth, as are conscience and prudence, learning and generosity, and wisdom is the seventh kind of wealth.

When a woman or man has these kinds of wealth, they’re really rich in the world, invincible among gods and humans.

So let the wise devote themselves to faith, ethical behavior, confidence, and insight into the teaching, remembering the instructions of the Buddhas.
“Bhikkhus, growing in five ways, a noble disciple grows by a noble growth, and one absorbs the essence and the best of this life. What five? One grows in faith, virtuous behavior, learning, generosity, and wisdom. Growing in these five ways, a noble disciple grows by a noble growth, and one absorbs the essence and the best of this life.”

One who grows in faith and virtuous behavior, in wisdom, generosity, and learning—such a virtuous lay follower absorbs for oneself the essence of this life.

So I have heard. At one time the Buddha was staying in the land of the Sakyans, near Kapilavatthu in the Banyan Tree Monastery. Then Mahānāma the Sakyan went up to the Buddha, bowed, sat down to one side, and said to him:

“Sir, this Kapilavatthu is successful and prosperous and full of people, with cramped cul-de-sacs. In the late afternoon, after paying homage to the Buddha or an esteemed mendicant, I enter Kapilavatthu. I encounter a stray elephant, horse, chariot, cart, or person. At that time I lose mindfulness regarding the Buddha, the teaching, and the Saṅgha. I think: ‘If I were to die at this time, where would I be reborn in my next life?’”

“Do not fear, Mahānāma, do not fear! Your death will not be a bad one; your passing will not be a bad one. ... Your mind, Mahānāma, has for a long time been imbued with faith, ethics, learning, generosity, and wisdom. Do not fear, Mahānāma, do not fear! Your death will not be a bad one; your passing will not be a bad one.”

At one time the Buddha was staying in the land of the Sakyans, near Kapilavatthu in the Banyan Tree Monastery. Now at that time Mahānāma the Sakyan had recently recovered from an illness. At that time several mendicants were making a robe for the Buddha ...

Mahānāma the Sakyan heard about this. He went up to the Buddha, bowed, sat down to one side, and said to him:

“Sir, I have heard that several mendicants are making a robe for the Buddha, thinking that when his robe was finished and the three months of the rains residence had passed the Buddha would set out wandering. Now, we spend our life in various ways. Which of these should we practice?”
“Good, good, Mahānāma! It’s appropriate that gentlemen such as you come to me and ask: ‘We spend our life in various ways. Which of these should we practice?’ The faithful succeed, not the faithless. The energetic succeed, not the lazy. The mindful succeed, not the unmindful. Those with immersion succeed, not those without immersion. The wise succeed, not the witless. When you’re grounded on these five things, go on to develop six further things.

“Firstly, you should recollect the Realized One: ‘That Blessed One is perfected, a fully awakened Buddha, accomplished in knowledge and conduct, holy, knower of the world, supreme guide for those who wish to train, teacher of gods and humans, awakened, blessed.’ When a noble disciple recollects the Realized One their mind is not full of greed, hate, and delusion. At that time their mind is unswerving, based on the Realized One. A noble disciple whose mind is unswerving finds inspiration in the meaning and the teaching, and finds joy connected with the teaching. When they’re joyful, rapture springs up. When the mind is full of rapture, the body becomes tranquil. When the body is tranquil, they feel bliss. And when they’re blissful, the mind becomes immersed in samādhi. You should develop this recollection of the Buddha while walking, standing, sitting, lying down, while working, and while at home with your children.

“Furthermore, you should recollect the teaching [Dhamma] … the Saṅgha … your own ethical conduct … your own generosity … the deities … When a noble disciple recollects the faith, ethics, learning, generosity, and wisdom of both themselves and the deities their mind is not full of greed, hate, and delusion. At that time their mind is unswerving, based on the deities. A noble disciple whose mind is unswerving finds inspiration in the meaning and the teaching, and finds joy connected with the teaching. When they’re joyful, rapture springs up. When the mind is full of rapture, the body becomes tranquil. When the body is tranquil, they feel bliss. And when they’re blissful, the mind becomes immersed in samādhi. You should develop this recollection of the deities while walking, standing, sitting, lying down, while working, and while at home with your children.”

Summary of suttas that use this list of five (for further research if you wish):

- Inner wealth (AN 5.47 and AN 7.7)
- Evidence of spiritual growth (AN 5.63 and 5.64)
- “Fortification” of mind (SN 55.21)
- Objects of skillful recollection (AN 6.25, AN 6.26, and AN 11.12)
- Qualities of mind that support a better rebirth (MN 68 and MN 120)