



DASHAMAMSHA is Sanskrit for “giving a tenth.” It refers to the time-honored practice, in both Hindu and other spiritual traditions, of offering the first fruits of one’s labor to God.

## Dear Mandala,

The Jaya Kula Board of Directors is pleased to introduce you to a new sliding-scale donation program called Dashamamsha.

When you join Dashamamsha, you support the teachings, the teacher and our Mandala by giving a percentage of your income.

In most cases, people who participate in Dashamamsha may attend all satsangs, regular and special teachings, live-streams, on-going teaching cycles and retreats without making further donations.

Dashamamsha opens the way for you to enjoy more ease and freedom in coming to teachings, and it is a direct expression of your participation in Jaya Kula as members of a householder spiritual family.

We encourage you to read the Dashamamsha View and FAQ on the following pages and then decide if you would like to participate.

If you have any questions about Dashamamsha, you can ask on the MGO channel on Slack. A Board member will respond. You can also contact Nirmana ([nirmana46@gmail.com](mailto:nirmana46@gmail.com)) or Santosha ([santosha.beber@gmail.com](mailto:santosha.beber@gmail.com)) privately with your questions, or to enroll.

## Jai Ma!

# Living Our Lives Together

## The Dashamamsha View

### A message from Jaya Kula's Board of Directors

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TOGETHER AS JAYA KULA, we have created a unique community based largely on a shared, honest desire to discover what human beings and human life can be when we are more awake.

AT THE HEART OF JAYA KULA is our devotion to teacher, teachings, and sadhana, and our commitment to making the teachings and our community accessible to anyone wishing to join us on the path. Many of us also share a deep desire to engage in collaborative community-building as a vehicle for embodying the wisdom of our tradition.

WE ARE ALREADY LIVING OUR LIVES TOGETHER in many different ways. We have teachings together and practice together with great regularity. Many of us live in practitioner households together.

WHETHER NEAR OR FAR, WE COMMUNICATE ON A DAILY BASIS. We support each other spiritually, emotionally, creatively, and as friends, families, and in our work choices. We are learning to love each other without so many conditions.

DASHAMAMSHA OPENS THE WAY for students to enjoy more ease and freedom in coming to teachings. It represents a pathway to deepening our experience of sweetness in caring for the teachings, teacher, and community. Dashamamsha is also a direct expression of our participation in Jaya Kula as members of a householder spiritual family, or Gurukula.

GURUKULA MEANS “FAMILY OF THE GURU.” It is a core expression of a householder tradition. Teacher and students live in the everyday world, but in close proximity

and communication with each other so that every aspect of life can develop into sadhana. Dashamamsha will help Shambhavi to further realize her dream of establishing an authentic Gurukula adapted to the modern era. Dashamamsha will bring opportunities to explore new ways in which “living our lives together” can become a central vehicle for waking up.

*Dashamamsha will support all of us to experiment more creatively with how, as a community, we can continue to build a collaborative, sustainable, supportive mandala of householder practitioners.*

MA SAID, “TO GET EVERYTHING, WE HAVE TO GIVE EVERYTHING.” Of course, she didn’t mean just money. But money represents our time and energy. How we choose to use our money can be an expression of our highest values, our commitments, our integrity, and our love. Money also represents our attachments. When we give substantially, according to our means, to support ourselves and others to get teachings, our teacher to teach, and our community to reach its highest potential, we are also giving away some of our karmic tensions.

DASHAMAMSHA HAS THE POTENTIAL TO CHANGE our relationship to nourishment. We can discover actual confidence in the reciprocity of nature and the fact that we have everything we need.

“Being able to spend my life giving and serving is incredibly fulfilling. To give in a truly openhearted way, to have that opportunity rather than being stuck in self-interested mode, is an opportunity I feel wonder at every day.” ~ Shambhavi in satsang

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*This Dashamamsha View statement grew out of a series of discussions held by the Jaya Kula Board of Directors over a period of about six months. On the following pages, we share some excerpts from those discussions.*

“DASHAMAMSHA IS ABOUT EXPANDING MY SENSE OF BODY. It’s an opportunity for me to recognize that the notion of ‘my resources’ as consisting of only my own money, time, energy, and skills is misguided. In reality, I am in a constant state of being given to and provided for. Likewise, I am in a constant state of giving. This interactivity and reciprocity is ongoing. Drawing a box around my little sense of self and saying, ‘THESE resources are mine’ feels rather arbitrary. Where this leads me when I contemplate dashamamsha is to a sense that giving in this way is not something that will deplete my resources, but actually expand and multiply them, because it contains the possibility of expanding and multiplying my sense of self. By supporting the community in this way, by giving my first portion, I am bringing my heart and my desire to the very front of my life. It feels like alignment. When I then think Jaya Kula forward as an alliance of practitioners moving into greater and greater alignment with our desire to make waking up front and center, it doesn’t feel small. It feels cosmic. It feels smooth. It feels fluid, responsive, and beautiful.”

“BEING PART OF JAYA KULA IS AN EXPERIENCE OF CALL AND RESPONSE. I receive nourishment from the teachings, from other students. And I provide nourishment through seva, through my practice, and through monetary donations to the organization. Giving donations/making payments for each teaching I attend isn’t really an accurate expression of my relationship to Jaya Kula. In a way, it is – there’s the simple reciprocity of receiving a certain teaching and providing support for the teacher in return. But my relationship with Jaya Kula is larger-scale (broader) than that.

All aspects of participating in this community nourish me, provide me opportunities to embody my practice more. And I want to provide nourishment for all aspects of this community, not only particular teachings I may attend. Also, money is energy. I want the way I give money to Jaya Kula to be an expression of, to match how I want to support Jaya Kula energetically. I don’t want to give here and there. I want to be all in. I want to look at my energy and my finances and give from a place of generosity, because I can. I want what I give to be an expression of the sweetness in my heart that this practice has made accessible to me.”

“DASHAMAMSHA BRINGS US INTO A CONVERSATION WITH WISDOM by expressing the reality that we have everything we need—our true nature is not just sufficiency but effulgency! We have the resources to support the life we desire. This is Good. We can participate in Goodness! Dashamamsha is giving people a way to participate even more fully in the Reality of nourishment. This is the meaning of Dashamamsha to me. It opens the door to an even deeper experience of community and continuity.”

“MANY OF US WANT TO CREATE MORE of a concrete manifestation of our community, such as buying land, having a teaching shala, and opening businesses together. I believe Dashamamsha will set us more firmly in that direction. I think that Dashamamsha will create a feeling of being Maha hosts to new people who will encounter a stronger crucible. In a relative, karmic sense, supporting the teachings is a great boon to those who give.”

# Dashamamsha FAQ

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## ***What is Jaya Kula's Dashamamsha program?***

Dashamamsha is Sanskrit for “giving a tenth.” It refers to the time-honored practice, in both Hindu and other spiritual traditions, of offering the first fruits of one’s labor to God.

Dashamamsha is a new way to support Shambhavi, the teachings, and the Mandala by giving a set percentage of your income to Jaya Kula.

Dashamamsha takes the emphasis off of paying for teachings. People who participate in Dashamamsha may attend, without making further donations, all satsangs, regular teachings, special teachings, live-streams, on-going teaching cycles and retreats.

There are three exceptions to the above.

1. When teachings or events are offered by teachers other than Shambhavi or teachers she authorizes, Dashamamsha participants pay the regular or low-income fee. For instance, if Shambhavi authorizes Sadashiva to teach the Ayurveda For You cycle, Dashamamsha participants may attend without making a further donation. If a visiting teacher offers a workshop, Dashamamsha participants pay the regular or low-income fee.
2. When retreats include rental housing and meals, Dashamamsha participants pay for these, and for any other needed supplies, but they may forego paying the donation for teachings if they so choose. *People giving at the 10% level or above are also covered for housing and food at retreats.*
3. Yatras are still paid for separately.

### ***Are there prerequisites for participating in Dashamamsha?***

Mandala members who have contributed to MGO for at least the previous consecutive twelve months are eligible to move to the Dashamamsha program. Others may participate in consultation with Shambhavi.

### ***Is Dashamamsha the new MGO?***

Dashamamsha and MGO are two distinct Jaya Kula giving programs. MGO will remain active for those who wish to continue making monthly offerings that are not tied to income. If you choose to participate in Dashamamsha, it takes the place of MGO. Participation in Dashamamsha is totally optional.

### ***What are the minimum annual donation levels?***

Dashamamsha is a sliding-scale program. You may choose your own donation level as long as you meet the minimum requirements.

The minimum annual donation is 7% of your gross annual income if you earn more than 20k per year.

If your gross income is 20k or lower, you may choose to give at a 6% level as long as that amounts to at least \$900 per year. If your gross annual income is such that 6% of your income does *not* represent at least \$900 per year, you may still participate in MGO.

For examples of incomes and giving levels, see the handy table at the end of this FAQ.

### ***Can I try it out for a while and see how it goes?***

The minimum commitment for participation in Dashamamsha is one year at the same or higher percentage level at which you agreed to donate at the beginning of your commitment.

## ***On what income streams are Dashamamsha donations based?***

In keeping with the ancient tradition of giving your first fruits to God, donations are based on your actual gross income. Actual gross income is your total income before any deductions are taken, including the IRS personal deduction and business expenses. Gross income may include:

- Earned income from employment or self-employment
- Passive income from social programs, social security, trusts, interest income, inheritances, sales of property, cashing in investments, windfalls, gifts, money given to you by family or friends, etc.
- Rental income

## ***Do I count my student loans as income?***

You may leave students loans out of income calculations if you wish.

## ***When do I give my donations?***

Dashamamsha monthly donations are made by the 10th of each month and are calculated using your actual income from the previous month.

Alternately, you can choose to contribute quarterly. Quarterly donations are given on January 10, April 10, July 10 and October 10 and are calculated based on the previous quarter's real income.

This setup gives you time to calculate your donation based on your real-time gross income, an amount that may vary depending on your sources of income. So, for example, if you begin on October 1, your first donation is due on October 10th and would be based on your gross income for either the prior September, or the prior quarter.

## ***Do I have to provide proof of income or tax returns?***

No! Calculating Dashamamsha donation amounts is done on the honor system. You do not have to provide any income documentation.

## ***I'm a member of the Trident Fund, and I want to switch to Dashamamsha. What should I do?***

Current Trident Fund members may switch to Dashamamsha on the October or January enrollment dates. We ask that Trident Fund givers make a minimum Dashamamsha commitment that completes their remaining Trident Fund pledge time, whether one or two years.

## ***Can we join as a household or couple?***

Each member of a household gives according to their own income. With one exception, there are no couple or family memberships.

The exception to the above is if one person in a long-term committed partnership earns no income, or very little income, and is entirely or mostly supported by the earning partner. In this case, the partners can decide to participate in one of two ways. The gross income of the household can be used as a basis for each person participating individually as if the gross income were divided into two equal incomes, each person deciding individually at what percentage to participate.

Alternately, the earning partner can contribute for a joint Dashamamsha membership as long as the total commitment still meets the minimum donation percentage requirements for each person as if they were giving separately. If a household's annual gross income is 40k or less, the annual donation amount would be at least 6% *and* a minimum of \$1800.

## ***I love this! How can I sign up?***

Dashamamsha is open for enrollment on October 1 and January 1. To join, inform Nirmana or Santosha in writing that you intend to participate and let them know the start date you desire, at what percentage level you are pledging to give for the coming 12 months, and whether you wish to contribute monthly or quarterly. You will receive a thank-you letter stating your Dashamamsha start date, end date and pledge percentage.

## ***Are Dashamamsha donations tax deductible?***

Jaya Kula is a registered 501(c)3 nonprofit organization. If you choose to itemize your expenses on your tax return, your contribution to Dashamamsha is deductible to the fullest extent allowable by law. Here is an easy-to-understand article about making the most of your charitable donations: [“How to Get Tax Deductions for Charitable Donations”](#) by Money Girl.

### **EXAMPLES OF GIVING AT DIFFERENT INCOME LEVELS AND PERCENTAGES**

GROSS INCOME	6%*	7%**	8%	9%	10%	12%
15k	900	1050	1200	1350	1500	1800
20k	1200	1400	1600	1800	2000	2400
25k	xxxxxxxxxxxxxxxx	1750	2000	2250	2500	3000
35k	xxxxxxxxxxxxxxxx	2450	2800	3150	3500	4200
45k	xxxxxxxxxxxxxxxx	3150	3600	4050	4500	5400
55k	xxxxxxxxxxxxxxxx	3850	4400	4950	5500	6600

\*The 6% minimum is only for people whose gross annual income is 20k or less.

\*\*7% is the minimum donation for people earning more than 20k per year.