

6. Kriyananda says that wanting (or receiving) something without offering anything in return creates bad karma and stops the flow of success energy.

*Exercise 1:* List at least three situations in your life, going as far back as you wish, in which you received something without returning anything.

*Exercise 2:* List 5 things, material or non-material, that you have received (or are receiving) from your family or your work, for which you *have* given something in return.

*Exercise 3:* List 5 things, material or non-material, that you have received (or are receiving) from your family or your work, for which you have *not* given something in return.

*Exercise 4:* Each day this week, choose one of the “benefits” from your above list and give something back to the source of that benefit—by, for example, expressing appreciation, giving a material item, serving in a new way, etc. Write here the ways in which you can give back.