

# No-Self and a Roth IRA: Should Buddhists save for Retirement?

## **Abstract**

Following a moderate lifestyle is a critical component of practicing the Buddhist path, but this commitment is in direct tension with a central Buddhist metaphysical claim: there is no enduring self. In particular, it is difficult to see how an individual ensures that there are sufficient funds to maintain a moderate lifestyle within a given lifetime. In other words, if there is no enduring self, on what ground should a Buddhist save for retirement? In part 1, I show that the Buddhist commitment to moderation rationally requires adherents to save for retirement. In part 2, I show how the Two Truths appears to provide a structure for resolving the tension between this requirement and the metaphysical claim that there are no enduring selves. I argue that the obvious solution to this tension does not in fact work given the soteriological goals of the Buddhist tradition. Thus, this tension threatens to undermine the coherence of the Buddhist account.

## **Introduction**

Lizzo is a popular music artist who encourages fat women to accept and celebrate their bodies. Today Lizzo's musical career has gained significant traction. Given this rise in her popularity, this is an excellent moment for Lizzo to engage in some future planning. Not only is she bringing in more income than at any previous moment in her career, her financial situation and popularity is providing her with significantly more opportunity. It is somewhat unreasonable for Lizzo to count on her popularity continuing at the current growth rate for the next 50 years. Popularity is the kind of thing that tends

to ebb and flow for reasons outside of our control. It is reasonable for Lizzo to expect that her current lifestyle, values, and preferences are likely to stay approximately the same for the next 50 years. For example, Lizzo is unlikely to suddenly become an advocate for weight loss surgery and hatred of fat folks. Why is it that Lizzo can reasonably expect that these personal attributes will not change over time, but things like her popularity are likely to change?

One obvious reason is that Lizzo's personal attributes are core aspects of who Lizzo is. But what if Lizzo isn't anybody? What if there is no enduring self that we can identify as Lizzo? That means there is no underlying thing that connects present Lizzo's personal attributes to future Lizzo's circumstance. And if there is no relevant similarity between the core aspects of present and future Lizzo, then why should she engage in future planning of any kind? After all, future Lizzo might be a radically different entity than present Lizzo. And making choices for future Lizzo based on the potentially irrelevant preferences of present Lizzo seems like a waste.

One view that denies the reality of the enduring self is Buddhism. This kind of account struggles to make sense of why any particular agent should plan for the future. While one might be tempted, on such an account, to simply deny the necessity of future planning, things are not so simple for the Buddhist. In addition to the denial of the existence of enduring selves, Buddhists are also committed to living in a moderate way. This commitment goes all the way back to the historical Buddha. He tried both a life of luxury and the life of the asceticism and determined that both ways of living were distractions from the path of liberation. Is it possible to live a life of moderation without any future

planning? In this paper, I will argue that this commitment to moderation at least sometimes rationally requires Buddhists to plan for the future. In particular, I will defend the following argument:

- 1) Living moderately is rationally required for Buddhists
- 2) Future planning is necessary for living moderately.
- 3) Future planning is rationally required for Buddhists. (1, 2)
- 4) Buddhists assert the no-self view.
- 5) The no-self view undermines the coherence of future planning.
- 6) Thus, the Buddhist no-self view and the requirement to future plan are in tension. (3, 4, 5)

Part 1 explores premises 1-3. Part 2 focuses on 4-6. And finally in Part 3, I consider a solution to this problem from within the Buddhist tradition. Ultimately, I argue that this solution may work in general for no-self views, but is unsatisfactory given the additional commitments of the Buddhist account.

### **Part 1: Future Planning**

In this section, I will argue that it is at least sometimes required for Buddhists to future plan. In broad sweeps, future planning involves making some kind of roadmap or plan about things in the future. Saving for retirement is a classic form of future planning, but something as simple as deciding at 2pm where one is going to have dinner at 6pm is a form of future planning. On an even more narrow scale, deciding that one will take a break ten minutes from now is a form of future planning. The reason Buddhists are sometimes required to future plan is because of their commitment to live moderately.

The importance of avoiding extremes can be found throughout the Buddhist teachings. We can see this in the story of the historical Buddha, Siddhartha. This man gave up his wealthy life as a prince in order to practice asceticism. This included things like long-term fasting and sitting in a meditation posture for days on end. After six years of practicing with the leading ascetic teachers of the day, Siddhartha rejected the lifestyle. Although his friends thought he had abandoned the way, he argued that the extremes of asceticism served as a distraction from his spiritual growth. Following that experience, he taught the best way to seek spiritual development is through the middle way. One ought not seek the extreme of asceticism nor seek extreme material wealth. Instead, one ought to seek to satisfy the needs of the body so that one can pursue spiritual development without distraction (Siderits “Buddha”).

So what does it take for a Buddhist to live moderately? Well, from the historical Buddha we can see that it involves avoiding having too much wealth and avoiding too much poverty. Given this classic example is cashed out in terms of one’s financial status, let’s consider what living moderately requires in terms of finances. Now, if one is to avoid having excess wealth, one must do something with whatever excess money one earns. If one is to avoid too much poverty, then one must do something to ensure that there will be a sufficient amount of money to live over time. Living moderately requires subjects to do away with excess and ensure for long term sufficiency.

This is fairly easy to say in principle, but to be successful at it, one has to engage in the process of future planning. This involves identifying one’s present financial needs, one’s present and projected income, and one’s future financial needs. In order to ensure

that one has sufficient funds to avoid extreme poverty, one has to figure out how to distribute financial resources such that both one's present and future are taken care of. In order to avoid extreme wealth, one has to use this information to determine whether one's financial resources are presently too great and what to do with that excess. As a result, Buddhists, at least sometimes, must engage with future planning.

Let's take a look at what the Buddhist requirement to live moderately actually looks like from a practitioner perspective. Through this example, we will see that living moderately demands a heavy dose of future planning. The requirement to live moderately does not necessarily, in every case, dictate what Thubten does with his excess resources, but no matter where these resources are distributed, in every case Thubten must engage in the process of future planning. Consider Thubten and his retirement account:

Thubten works as a 5<sup>th</sup> grade teacher. It is the end of the fiscal year and he has \$1,000 more than his immediate expenses demand. Thubten has to choose between putting that excess in a retirement account or going on a vacation to Disneyland.

There are several factors which must be considered as Thubten makes his decision. These include his current lifestyle, how well supplied his retirement account is today, and the purpose of the potential Disneyland vacation. Each of these factors importantly bears on what Thubten ought to do.

### *Current Lifestyle*

In order to adhere to a moderate lifestyle, one should avoid living in extreme denial or extreme luxury. If Thubten's excess income became "excess" as a result of his living in

extreme poverty or making extraordinary sacrifices throughout the year, then Thubten should not consider his income as excess. He should use the money to ensure that his current situation is not one of extreme self-denial. Similarly, if Thubten is living an exorbitant lifestyle, which seems unlikely given he is a schoolteacher, then he should reduce his current way of living until it is no longer overly indulgent. This could result in his having more than \$1,000 in excess income.

#### *Current State of the Retirement Account*

Let's assume that Thubten is currently living the sort of moderate lifestyle that is in keeping with the middle way teachings. Under these circumstances, we need to know more about the state of Thubten's current retirement account in order to determine his next move. For our purposes, we will assume Thubten has both a retirement account and a general sense of how much money he needs in order to support his lifestyle in the future. Remember this should be thought of as a sufficient amount in order to continue his moderate lifestyle.

#### *Thubten's account is underfunded*

In this scenario, Thubten's retirement account lacks the funds needed in order to support his moderate lifestyle in the future. In order for Thubten to meet the demands of a middle way lifestyle, he needs to live in a moderate way for as much of his life as possible. If by investing his \$1,000 in his retirement account Thubten increases the chances that he can continue to live in a moderate way, then it is rationally required to do so.

#### *Thubten's account is sufficiently, or on track to be, funded*

On this picture, Thubten's retirement account is doing pretty well. He either has set aside enough money to ensure he can live in a moderate way in the future, or he is on track to do so. For Thubten to be on track, he must have previously articulated a plan by which he can determine how close or distant he is to meet his goals. Assuming he can reasonably determine that he is indeed on track, he can feel confident that his retirement account will reach where it needs to be prior to his retirement.

In this situation, putting the \$1,000 toward his retirement account will not increase the chances that he can continue to live in a moderate way. In fact, the \$1,000 could actually decrease his odds. The \$1,000 may make him more likely to live in an overly indulgent way. Since overindulgence is detrimental to his spiritual growth, adding the \$1,000 to his retirement account may be rationally prohibited. For it to be impermissible, he would have to be extremely confident that he has sufficiently factored in variables such as inflation, increased cost of living, and what is needed in order to enjoy the occasional indulgence demanded by a moderate and not ascetic lifestyle. If all of these are accounted for, and Thubten is confident that the additional money will lead him to live an overly indulgent lifestyle, then he should not give the money to his retirement account.

### *Purpose of Disneyland Vacation*

There are lots of reasons Thubten might want to go to Disneyland. The real question is whether the purpose of his Disneyland Vacation would support or undermine his spiritual development. Let's assume that Thubten's retirement account is not in need of immediate attention. He is on track to get what is sufficient for him to continue his moderate lifestyle

through the end of this lifetime. Let's also assume that adding the \$1,000 would not clearly increase his chances of living an overly indulgent lifestyle in his retirement years. Thus, Thubten really does face a choice between Disneyland and the retirement account. But, can Thubten consistently maintain his moderate lifestyle and use that \$1,000 for Disneyland?

### *Disneyland as part of a Moderate Lifestyle*

Disneyland can certainly be a component of a moderate lifestyle. Part of moderation is an occasional indulgence. If Thubten has not indulged much in the previous year, then his vacation to Disneyland may be a part of his moderate way of life. On this picture, it is rationally permissible for Thubten to spend his money on a Disneyland trip. Since the vacation is adding to his ability to live moderately, spending the money will not be detrimental to his spiritual growth. Since, on this picture, the Disneyland trip is not at odds with the middle way teachings, it is rationally permissible for Thubten to use the money on his vacation.

### *Disneyland as an Over Indulgence*

In this scenario, Thubten's trip to Disneyland is detrimental to his spiritual growth. Suppose Thubten has already had several indulgences during the previous year. If the trip to Disneyland adds to an already indulgent year, then it is at odds with the middle way teaching. Even if Thubten's retirement account does not obviously need the \$1,000, using the money on a Disneyland vacation when it has already been an indulgent year is rationally prohibited. In this scenario, assuming that the \$1,000 addition will not drastically



improve the chances that Thubten will live in an overly indulgent manner in the future, he should put his money in a retirement account.<sup>1</sup>

Thus, the permissibility of Thubten's Disneyland trip importantly depends on whether the trip is undertaken as one of the appropriate occasional indulgences required by a moderate lifestyle or as another episode in an overly indulgent year.

### *Conclusion*

In our discussion of Thubten, we saw that there are many factors for a Buddhist to consider in relation to their excess income. In order for Thubten to evaluate what should happen with this excess income, he had to engage in future planning. This happened most frequently whenever he was forced to determine how well funded his retirement account currently is. This evaluation of long-term resources was critical in determining whether the Disneyland vacation was permissible.

Throughout this section, Thubten had to make a variety of judgements about the current state of his retirement funds. Many of these required him to evaluate how well his funds will meet his long-term material needs. While these appear straightforward in our example, real world evaluations are much more challenging to determine. Since the cost of living, inflation, and the costs of occasional indulgences do not necessarily steadily increase over time, it can be a challenge to determine whether one's account is sufficiently

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<sup>1</sup> In this scenario, Thubten may decide to use the money to donate to a Buddhist friendly charity or non-profit organization. The main reason he may opt for retirement over donating to charity is his degree in confidence in the security of his retirement account. Given there are so many estimates involved in determining one's long term financial needs, adding the money to the retirement account helps provide a bit of cushion.

funded or not. Thus, most practitioners will have to make educated estimates on what their long-term financial needs are. This generally undermines adherent's ability to be fully confident in the state of their retirement accounts.

On the Buddhist view, anyone seeking spiritual development must adhere to a moderate lifestyle. As a result, adherents are rationally required to save for retirement whenever doing so promotes a moderate lifestyle. Given the numerous estimates that go into determining whether one's account is sufficiently funded, for most practitioners, most of the time, they are rationally required to save for retirement.

## **PART 2: No-self; Big Problem**

In the last part I argued that it is rationally required for Buddhists to save for Retirement, but this claim is in direct tension with another central Buddhist tenant: there is no enduring self. In Part 2, I consider how one major philosophical tool from the tradition can help resolve this tension. After introducing the Two Truths, I present the *Conventional Retirement Argument*. This argument utilizes the Two Truths to resolve the tension between the denial of an enduring self and the rational requirement to save for retirement. However, I show that this argument is unavailable to Buddhists given their soteriological goals. Thus, this tension threatens to undermine the coherence of the Buddhist account.<sup>2</sup>

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<sup>2</sup> I've centered this discussion on the issue of someone identifying their present self as sufficiently similar to a future self such that saving for the future is justified. Another way you might approach the issue is in terms of causal

## What are the two truths?

The Two Truths are a powerful philosophical tool accepted by most Buddhist traditions. Because there are slight differences in interpreting the Two Truths, I am going to learn on a Madhyamaka interpretations. Simply put, the Two Truths are conventional truth and ultimate truth. We can think of ultimate and conventional as two different domains. They are sometimes referred to as different levels or realities. Conventional reality is our everyday world. This is a world with sailing ships, sealing wax, cabbages, and kings. For a Madhyamaka philosopher, it is important to take what ordinary people (non-philosophers) understand about conventional reality as accurate. Thus, when an ordinary person reports “this is a table,” the Madhyamaka philosopher will agree (Priest et al. 142). Ultimate reality, on the other hand, is not so simple. We can think of ultimate reality as the domain of what is fundamentally real or true. In other words, when we discuss ultimate truth we have left the world of the ordinary and stepped into the metaphysics room.

Giving a full characterization of what ultimate truth amounts to is difficult. The quick catch phrase for Madhyamaka’s final view of ultimate truth is: “everything is empty”

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connection. On this explanation of the Buddhist account of the self, we can understand the apparent self in terms of causal continuity (Siderits 2007). Here one would be justified in saving for the future merely on the grounds that whatever we currently amount to (usually described as a collection of aggregates) will be causally connected to the future “you.” This relies on causal connection as the main factor rather than similarity. If it turns out that saving for the future of this causally connected collection of aggregates significantly reduces suffering, given the Buddhist commitment to reduce suffering, we may have a different path to showing that saving is rationally required. While this alternative path may have some advantages to addressing the tension I lay out later in the paper, I take it we would need further arguments that saving for the future causally connected thing is in fact going to significantly reduce suffering. It seems difficult to imagine that the \$100 that could be used right now to feed 100 starving people is better used to reduce the suffering caused by a retired person relying on government and their personal relationships to provide for their basic needs. When we cash out this issue in terms of just suffering reduction, it seems that the requirement to save for retirement is weak at best. Thanks to Ethan Mills for pointing this out.

(Priest et al. 143). Further, this tradition claims that even emptiness is empty. This should sound quite puzzling. Trying to understand the final metaphysics of the Madhyamaka school is beyond the scope of this paper. While this part of the view is quite important, the vast majority of Madhyamaka practitioners who face the question of whether to save for retirement or not are unlikely to be engaged with this part of the view. These difficult teachings are usually studied by monastics who are not responsible for their own finances (Dreyfus 2003). Thus, we need not fret about the complex details of ultimate reality since those for which saving for retirement is a live question will not be well acquainted with this feature of the account.

### **Two truths and no self**

I have described the Buddhist account of the self as the denial of an enduring self.<sup>3</sup> Put in terms of the Two Truths: conventionally selves exist, but ultimately they do not. When discussing the world as it appears to us, it certainly appears that each of us has a self. In fact, we can't help but speak as though we have a self. Both our language and thought are laden with the assumption that selves exist. For anyone trying to navigate the vagaries of our world, operating with the belief that one has a self is useful. Thus, Buddhists agree that there is a self on the conventional level.

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<sup>3</sup> While Buddhists are unified in their denial of an enduring self, their positive account of the self varies from tradition to tradition. For Abhidharma, the most real aspect of the self are a collection of momentary metaphysical simples called Dharmas (Siderits). For Yogacara, the most real aspect of the self is an underlying stream of consciousness called the *alayavijnana* (Waldron; Garfield and Westerhoff). Here I focus on the Madhyamaka unpacking of the no-self claim, but similar stories could be told about these other versions of no-self.

In the metaphysics domain, Buddhists agree that conventionally we do have selves, but ultimately this apparent self is problematic. On the Buddhist account, for any object to be considered ultimately real, it must be unchanging (Garfield 25). Upon careful inspection, we see that this apparent self does not meet this criterion. Most Buddhists break the apparent self into five aggregates or skandhas. These five elements include body, feeling, perception, volition, and consciousness (Siderits 35-36 2007). When we inspect each one of these elements, we see that each is constantly changing. Since there is no enduring or unchanging self to be found, ultimately there is no self.<sup>4</sup> When you ask a Buddhist if you have a self, she should reply with two answers. Conventionally, the self is real. Ultimately, the self is not real.

### **Retirement and the two truths**

On first pass, it appears that the Two Truths may provide just the kind of structure needed in order to resolve the tension between the rational requirement to save for retirement and the metaphysical claim that there are no enduring selves. To this end, I present the *Conventional Retirement Argument*:

- (1) The doctrine of no-self is primarily about ultimate reality.
- (2) The question of saving for retirement is only intelligible as a question about conventional reality.
- (3) For a doctrine to importantly bear on a question, the doctrine must apply to the reality which the question is regarding.

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<sup>4</sup> Buddhists disagree on what, if anything, is meets the criteria for being ultimately real. For Abhidharma philosophers, the self is a composite object constituted by metaphysical simples called dharmas. These dharmas exist momentarily and are ultimately real. Madhyamaka denies that any such simples exist. (Priest et. al.)

(4) Therefore, the no-self doctrine does not importantly bear on the question of saving for retirement.

The main reason to think (1) is true is due to the attitude toward conventional reality. Buddhists accept what ordinary non-philosophers take to be common sense as the conventional truth. The common-sense view is that we do indeed have selves. Thus, any counter-intuitive metaphysical claims have to be relegated to the domain of ultimate truth. It is mistaken to think that the Madhyamaka commitment to the doctrine of no-self requires a flat-out denial of the self at the level of conventional reality.

Let's turn to (2). On first pass, saving for retirement certainly appears to be a question regarding conventional reality. How one should save for the future is something that can be understood in common sense terms. It seems much more difficult to understand precisely what this question amounts to in terms of ultimate reality. For Madhyamakas, one of the defining characteristics of ultimate reality is its lack of distinction between subject and object (Garfield 223). On this picture, it's unclear how to interpret what savings, money, or retirement would even amount to. Thus, ultimate reality renders the question of saving for retirement unintelligible. So, if the question is intended to mean anything, it must be in terms of conventional reality.

(3) is simply a claim about the conditions required for a doctrine to importantly bear on a question. If the question regards a reality which is not within the domain of the doctrine, then the doctrine does not speak to the question. The only doctrines which can importantly inform our answers to the pertinent question are those which speak to the domain of the question.

If (1), (2) and (3) are correct, then (4) “the no-self doctrine does not importantly bear on the question of saving for retirement” follows. The doctrine of no-self cannot meaningfully bear on saving for retirement because it is a doctrine primarily about ultimate and not conventional reality. Since the domains of the no-self view and the question of saving for retirement are different, one cannot meaningfully speak to the other. While interaction between the two may occur, it cannot be in an important way. For one to importantly bear on the other, it would be necessary for them to both be claims about the same domain.

Unfortunately for the Buddhists, a serious problem is lurking in (3).<sup>5</sup> One of the key goals of the Buddhist tradition (especially the Mahayana tradition) is to encourage all sentient beings to escape suffering. For Buddhists, this soteriological goal is accomplished through both studying and practicing the Buddhist tradition. A major aim of these efforts is to realize ultimate truth. It is said that once one has realized the true nature of reality, i.e. the ultimate truth, then one has reached Enlightenment (Priest et. al.). However, if (3) is true, there seems to be no reason for Buddhists to study ultimate truth. After all, that ultimate truth stuff doesn’t bear on any of the conventional matters that constitute our daily lives. Thus, if a Buddhist were to lean on the *Conventional Retirement Argument*, then they would leave adherents no reason to continue studying or practicing the Buddhist tradition. For Buddhists this is an unacceptable result since it would lead to a

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<sup>5</sup> Thanks to Nicolas Bommarito and Andrew Brenner for bringing this to my attention.

significant increase in overall suffering. Thus, a Buddhist should not accept the *Conventional Retirement Argument*.

There are two different ways one might resolve the tension around (3). One option is to abandon the soteriological goals built into the Buddhist system. While this is probably an unavailable option for Buddhists, it may be a live option for views in the neighbourhood. For example, if one developed a view that denied the metaphysical reality of an enduring self while maintaining the rational requirement on saving for retirement, one may be able to utilize the Two Truths, or at least a very similar distinction, to resolve the apparent tension. Presumably such a view would maintain the rational requirement on different ground than the Buddhist account, and would need to coherently adopt the view that ordinary folk need not strive to understand ultimate reality.

If one wants to maintain the soteriological goals of the Buddhist system, then we need to weaken (3). Minimally, we need the relationship between ultimate truth and conventional truth to be sufficiently closely connected that one's experience of conventional truth would be impacted by one's study of ultimate truth. This generally seems to be the direction that Buddhism moves in. For example, when one is suffering because of getting older, reflection on the fact that everything is always changing (a statement that approximates<sup>6</sup> ultimate truth) is supposed to reduce that suffering. Thus, an individual is

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<sup>6</sup> According to some Buddhists, ultimate truth can never be accurately articulated using language. Language is plagued with a variety of misunderstandings, so the best propositional statements can do is get closer or farther away from approximating ultimate truth (Westerhoff).



motivated to study ultimate truth because it has direct results in their experience of conventional truth.

Attempting to modify (3) is a tricky game. One strategy might be to pack a lot of weight into the qualifier “importantly.” In this case, the no-self doctrine might bear some weight on conventional reality, but it does so in an unimportant way. This would require some careful in-principle guidelines for what makes a doctrine importantly bear on something rather than unimportantly bear on something. But this strategy faces a bigger problem. The main goal of Buddhism is to reach Enlightenment.<sup>7</sup> According to the account, understanding no-self is an important component of that journey. So even if we do massage (3) by leaning on the qualifier “importantly,” we still have to contend with the hugely important role that no-self has on one’s experience of conventional reality. If the Buddhist account of reaching Enlightenment is even remotely correct, then those beings who have reached Enlightenment experience conventional reality in a radically different way from ordinary people. Various accounts claim that Enlightened folks can seriously violate the

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<sup>7</sup> One way out of this tension is to separate this core goal of Buddhism into the goals for lay people and the goals for monastics. Recall that traditionally monastics do not worry about things like saving for retirement because they live in an institutional environment that provides for them. On this picture, the aim of Buddhism for lay people is to generate enough good in this lifetime that they can be reborn in a future lifetime as a monastic. Then the goal for monastics is to achieve Enlightenment. This appears to resolve the tension because it means that lay people really do not need to worry about ultimate reality. Only folks who no longer have to face such pressing practical financial matters, like monastics, have to worry about such things. Damien Keown labels this idea the King-Spiro hypothesis (1992). Thanks to Ethan Mills for bringing this to my attention.

While this might resolve the tension when thinking about saving for retirement, I’m not sure it really gets us out of the core problem. While monastics don’t have to regularly engage in money, although how much or little they do depends largely on the particular flavor of Buddhism we are discussing, they still have to face pressing questions about the future. For example, they still have to worry about things like brushing one’s teeth in order to avoid future tooth decay. I focus my arguments here on financial forms of future planning, but the more general concern is any form of future planning. It strikes me that no human beings can navigate an entire lifetime and not face future planning. So this doesn’t seem to fundamentally resolve the tension, but rather it pushes the concern to one primarily for monastics rather than one for monastics and lay folk.

laws of physics and have significantly different emotional reactions to events within conventional reality (Powers). If the end result of understanding the no-self account has such dramatic impacts on one's experience of conventional reality, it seems implausible to claim that the no-self doctrine merely unimportantly bears on the question of saving for retirement.

While the *Conventional Retirement Argument* is one of the obvious ways to implement the Two Truths in resolving the tension between Buddhists' rational requirement to save for retirement and the denial of an enduring self, this argument, as it stands, cannot be adopted by Buddhists. Doing so would undermine any motivation to study ultimate truth and thus escape the cycle of suffering. Given helping sentient beings escape the cycle of suffering is a central component of the Buddhist account, the tension between saving for retirement and the denial of an enduring self remains. Since we are lacking any resolution to this tension, it remains a major threat to the coherence of the Buddhist tradition.<sup>8</sup>

## **Conclusion**

On first pass, the Two Truths seemed like the obvious remedy to the tension between the rational requirement to save and the denial of an enduring self. I have argued for the strong claim that saving for the future is rationally required on the Buddhist account. Further, it is uncontroversial that Buddhists deny the reality of an enduring self. I

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<sup>8</sup> While this argument has led to this apparent challenge for the Buddhist account, I am optimistic that it can be resolved. My inclination is that an alternative understanding of the Two Truths may help resolve the tension. I hope to explore this in future work.

have shown why the tension between these two claims is quite serious, and I have argued that at least one obvious way the Two Truths might be deployed to resolve the tension fails. The Two Truths appear to be the best and most obvious resource from the tradition to resolve the tension. Thus, the failure of the *Conventional Retirement Argument* and its reliance on the Two Truths suggests that the Buddhist tradition is in serious danger of being incoherent.

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