

VEDIC WEALTH COMBINATIONS

Wealth Yoga Checklist

Check your horoscope for these combinations — a practical checklist to use alongside your own chart or a professional reading.

Educational guidance only. AstroCapitalX is not SEBI-registered.

The Wealth Yoga Checklist

Vedic astrology has a long tradition of naming planetary combinations, or yogas, associated with wealth and prosperity. The checklist below covers the six combinations most commonly discussed in financial astrology circles, in plain language. There is no single master yoga that decides financial outcomes on its own; each of these works alongside the rest of the chart. Use the checklist as a reference alongside your own birth chart or a professional reading, not as a standalone prediction.

Dhana Yoga

Dhana Yoga is not one specific combination but a general term for planetary arrangements associated with wealth. It typically forms when the lords of the 2nd house (accumulated wealth), 5th house (intelligence and speculation), 9th house (fortune) or 11th house (gains) connect with each other through conjunction, mutual aspect or sign exchange, or when one of them combines with a natural benefic such as Jupiter or Venus.

Lakshmi Yoga

Lakshmi Yoga takes its name from the goddess of prosperity and forms when Venus is well placed and dignified while the lord of the 9th house (fortune) is also strong, often occupying a kendra or trikona house. The tradition associates this combination with grace, comfort and an easier relationship with money, rather than sudden riches.

Raja Yoga

Raja Yoga forms when the lord of a kendra house (1st, 4th, 7th or 10th) combines with the lord of a trikona house (1st, 5th or 9th) through conjunction, exchange or mutual aspect. Classical texts link Raja Yoga primarily to status, authority and material success in a broad sense, not to wealth specifically, so it is best read alongside the Dhana yogas above rather than on its own.

Gaja Kesari Yoga

Gaja Kesari Yoga forms when Jupiter and the Moon occupy mutual kendra positions (1st, 4th, 7th or 10th from each other). It is one of the better-known combinations in popular astrology and is traditionally associated with intelligence, public respect and a steady, dignified kind of prosperity rather than speculative windfalls.

Vipreet Raja Yoga

Vipreet Raja Yoga is a “reversal” pattern formed when the lords of the 6th, 8th or 12th houses, houses traditionally linked to conflict, disruption and loss, sit in one of the other difficult houses from that same group. Rather than compounding the difficulty, the tradition reads this placement as adversity turning into unexpected gain, often after a period of struggle or obstruction that eventually resolves in the native’s favour.

Neecha Bhanga Raja Yoga

Neecha Bhanga Raja Yoga applies when a planet that is debilitated (neecha), meaning placed in the sign of its weakest classical expression, has that debilitation cancelled by specific chart conditions, such as the debilitation-sign lord or exaltation-sign lord being favourably placed. Classical astrology reads this as a rise that follows early struggle: a planet that starts out weak but goes on to give strong, sometimes exceptional, results later in life.

Other planetary combinations associated with finances

The six combinations above are the ones discussed most often, but classical Jyotish texts describe many more minor yogas tied to specific house lords, nakshatras and planetary strengths. None of them should be read in isolation. A full assessment weighs house strength, dasha periods and afflictions from other planets before drawing any conclusion about wealth potential. Treat this checklist as a starting point for that fuller conversation, not a replacement for it.

How to Use This Checklist

There are two practical ways to use this checklist. The first is to compare it against your own birth chart. Our free Financial Birth Chart report calculates your chart from your birth details and automatically surfaces which of these yogas, if any, are present, along with the houses and planets involved, so you do not have to work it out by hand.

The second is to use the checklist as a starting point for a conversation with a professional. Bring these terms to a consultation with an astrologer and ask which, if any, apply to your chart, and how they read the strength and placement involved. This is often more useful than checking a single yoga in isolation, since an experienced reader can weigh it against dashas, house strength and afflictions in the same sitting.

Whichever route you take, keep one point in mind: having a wealth yoga is not a guarantee of financial success, and not having one does not rule prosperity out. A yoga's effect depends on its strength, the dasha period running at a given time, aspects and afflictions from other planets, and the chart as a whole. Vedic astrology has traditionally treated these combinations as tendencies to weigh, not promises to bank on, and that is exactly how we present them here.

A Note on Evidence

It is worth being upfront about what these yogas are and are not. Dhana Yoga, Raja Yoga, Gaja Kesari Yoga and the others are traditional classifications, passed down through classical Jyotish texts and refined by generations of practitioners. They are not something AstroCapitalX has separately backtested against market or income data, and we are not aware of rigorous statistical studies that validate them as predictors of individual financial outcomes.

We take the same honest approach here as we do everywhere else on this site. When we backtested our own financial astrology methodology across six Indian market assets, our best result was a Deflated Sharpe Ratio of about 0.68, short of the 0.95 threshold we set for results that "beat random chance." Read the full results on *Is financial astrology real?*

How AstroCapitalX Helps

AstroCapitalX turns this checklist into a practical tool rather than a static list. Our free Financial Birth Chart report reads your birth details and automatically identifies which of these wealth yogas, if any, appear in your chart, along with the planets and houses responsible for them.

From there, Mercury AI, our financial astrology chat assistant, can walk you through what a specific yoga means for your own chart in plain language, any time you like, over chat. If you would prefer a fuller, human perspective, our verified astrologers are available for a personal consultation by chat, voice or video, one that looks at your chart as a whole rather than any single combination. Either way, the goal is the same: turning a classical checklist into something you can actually apply to your own horoscope.

Continue Online

This guide continues to evolve on the site. A few related pages worth opening next:

Free Financial Birth Chart

Automatically checks your own chart for these six yogas.

<https://www.astrocapitalx.com/reports/financial-birth-chart>

Ask a Market Astrologer (Mercury AI)

Chat 24x7 about which combinations apply to your chart.

<https://www.astrocapitalx.com/chat-with-astrologer>

Financial Astrology Starter Guide

A complete beginner's introduction to the wealth houses and planets behind these yogas.

<https://www.astrocapitalx.com/financial-astrology-starter-guide>

AstroCapitalX provides educational Vedic astrology content and is not a SEBI-registered investment adviser. Planetary timing is a traditional framework, not financial advice or a prediction of returns. Markets carry risk; consult a SEBI-registered adviser before making investment decisions.