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Have you ever wondered what your karmic debt and karmic debt number is?

We all have a karmic debt number, but do you know what it is? Your karmic debt number can be calculated by adding up the digits in your birth date. Once you've figured out / calculated your karmic debt number, we can help guide you to find ways to pay off that karma!

Calculate your karmic debt using karmic debt calculator below

You owe someone something and they don't even know about it yet. It could be anything from money owed or an old relationship that needs closure. If this sounds like you, then check out our website for more information on how we can help! Our experts will work with you one-on-one to figure out where the source of your negative energy came from and how best to resolve it so that everyone involved walks away happy. Let us take care of all those pesky problems for good!

Read our blog post to find signs and pay off your karma.

What is Karmic debt?

It is a debt of fate, but it's not something anyone can receive. You see, if someone dies after committing some horrible act, there is no spiritual karma on their soul to indicate guilt or innocence. So, when they cross over to the afterlife, their spirit becomes jaded by this lack of clarity. It may become so disorientated that it cannot rest. And it may become attached to this realm, often appearing as a ghost or entity with unfinished business.

So, it is the only way for these spirits to be judged. Someone who has had contact with the heart must serve as judge and jury over their crimes (usually willingly), and if they are found innocent, the spirit can be freed from its jaded existence.

How do I know if I have karmic debt?

9 Karmic Debt Signs:

1) Feeling down, sad or depressed for no reason.

2) Negative thoughts and feelings about ourselves repeatedly enter your mind.

3) A negative life experience that comes out of nowhere. i.e. toxic relationship with a life partner or your surrounding

4) A situation where you've said or done something that you can't forgive yourself for.

5) You feel like you floated through the day without being present to it, as if life is moving too fast and you are not keeping up.

6) Feeling restless, edgy, anxious, or having an overabundance of energy where you can't relax.

7) A recurring dream or nightmare that keeps reoccurring and always has the same ending, usually negative or tragic.

8) You or someone else gets hurt physically, emotionally, or spiritually.

9) Feeling completely drained, tired, and exhausted for no reason, no matter how much sleep you get or not even thinking about going to work or school.

What are the levels of karmic debts?

There are seven levels of karmic debts. The lowest level is a fate so bad; the ghost cannot move on to any other realm and remains jaded by guilt, often appearing as a poltergeist. At this point, they have no idea what's going on and want to be at peace.

As for the higher levels, that's where things get a little trickier. A ghost in the fifth level of karmic debts has been exposed to some darkness or evilness in their final moments, and this has tainted their spirit. They'll likely want you to find out who was responsible for it to be freed from this realm. However, you can find yourself in a bit of a catch-22 as the person who did it may be dead and unable to come forward.

However, if you manage to clear their karmic debt and expose the person responsible for this evilness, they will move on because justice has been served. The higher levels of karmic debts are the more difficult ones as it requires discovering some crime that has been committed and who was responsible for it.

There's a saying about judging a person based on their character, but this is not relevant here because you will need to determine what a person did at the end of their life to determine their karmic debt. It's not something you can judge on character because there is no spirit to stand before you, just the memories of who they were when they were alive.

Karmic Debt numbers; an indicator of mistakes made in past lifetimes

Karmic debt is related to negative experiences in a previous lifetime, which is why you are now making a change. Once we acknowledge and start having a deeper understanding, it is to settle it for a lifetime. For that, we have an opportunity to break the old cycle and stop making repetitive mistakes again and again, which could bring deeper meaning to a sense of freedom and provide wisdom in our lives.

There are specific Karmic debt numbers but before, let's know how to calculate Karmic debt.

This can be calculated and is derived from the date of your birth.

For example, if your birthdate is 08/02/1997, then adding all the digits 8+2=10 and 26 will be 8, so 10+8=18, which is not a karmic number, and even when kept in the core of a single digit, it is not a karmic number.

karmic debt calculator

Personal numerology charts include various symbolic core numbers, all of them are calculated in multiple ways and carry unique importance in our lives.

We can find karmic numbers in that, but these numbers are considered the most potent when they try to appear fitting in your life path number.

Life path numbers cannot be counted as karmic debt numbers in the final form as life path numbers are either reduced to single-digit numbers from 1-9 or are counted as master numbers.

They can come when calculating life path numbers before they are simplified from double-digit numbers to single. You have Karmic debts if you have **numbers 13,14,16,19** when you calculate core numbers, said Kaerhart.

For example, if the total of your birth month, date, and year are 14, to get the life path number, reduce it to 5, but it still says you hold karmic debt.

Another way to know is to know your personality number y adding your birthday and birth month. For example, if you were born on February 2nd, the calculation would be like 2+2=4; your personality number is four, which equals karmic debt number 13.

It is common to have karmic debt than not to have. This doesn't mean that your whole life will follow negative Karma; it just means you have some struggles and obstacles to work on your current life for your spiritual journey and identify the debts to have a better idea of overcoming them.

karmic debt number 13

Suppose you are associated with a 13 karmic debt number. In that case, you are the example of procrastination, laziness, and selfishness for not doing your work on time and thus blaming others for the work which has been delayed already. You are not responsible for the loss created by you and owing to the qualities of being stubborn, controlling, and negative. But remember, your Karma is you, and so you are accountable for your actions.

karmic debt number 14

A 14 karmic debt number has issues about independence or freedom that are abusive, which may have derived from the indulgence or interference of others that could dominate and influence others. You may find yourself dealing with a lack of self-control, commitment issues, and overindulgence. That is why your Karma tells you to build self-discipline, and You may deal with a lack of self-control, overindulgence, and commitment issues. Your Karma is to develop self-discipline and some sense of vulnerability with other people.

karmic debt number 16

The person linked with the 16 karmic debt number is self-centered and is difficult. Nature is challenging and the most challenging to overcome and signifies the relationship issues that have caused you to fail relationships and have difficulties connecting to others because of the high ego factor. Your Karma should be well portrayed and thoughtful to others and how you focus and affect them.

karmic debt number 19

The 19 karmic debt number indicates abusive power in a previous life, which caused people to suffer, which could have led you selfish, manipulative, narcissistic, and is very much concerned about people opinions, appearances, and success. Your Karma asks you to be more caring for others and should prioritize the same.

How do you get rid of karmic debt?

To overcome karmic debts, cleanse karmic debt by practicing these affirmations:

Always be grateful for whatever happened to you in your life, bad or good. You have got an experience that will make you more cleared and wiser for the future.

Be filled with love and act with passion: to everyone who has harmed you or had given happiness.

Check your reason for doing something out of love, and while staying in love, ensure that your people come from a place of self-love and others.

Look upon your attitude, positive thoughts will generate a positive attitude, and negative Will create negative energy, which may dull your sparkle and cause the same energy towards you.

While it may sound easy to forgive others, it is harder than to do it, but it will also heal you and help you create a great Karma.

There are other ways to cleanse your Karma by Practicing Ho'oponopono in Four Simple Steps.

Repentance – I am sorry.

The first step of saying that you are sorry is realizing that you are accountable and responsible for the things stored in your mind. This realization is as difficult as accepting the inner flaws because of our ego, but it will turn into a miracle once you practice this method. It's a great feeling and sense of accountability to know what went wrong and where you go wrong. If you feel so, start practicing saying sorry and say you are responsible for the cause.

Ask Forgiveness – please forgive me.

When you ask for forgiveness, don't see who you seek; ask for it and say, please forgive me. Ask until you are forgiven and when you ask Forgiveness, remember the remorse of the things that have taken place because of the mess.

Gratitude by saying thank you

Say thank you – Thank everyone that is around you and say as many times possible. Thanking your brains, body for all they do for you. Be thankful to yourself for putting in all the efforts and creating a better version of yourself. Thank the creator, the Universe, thank the ones who forgave or helped you, be thankful to anyone and keep continuing the phrase thank you frequently.

Love – Love yourself a little more and Others

Talk and say I love you to yourself to the body, God, Universe, say, I love you to everyone and everything. Everything that has affected you or a part of your life, small or big, many or few, say it frequently and mean it; nothing is as powerful as spreading love.

The concept of Karma can be terrifying as nobody likes to get punished for some mystery mistakes that are unsolved and are unaware that souls have made in previous lives. Many people get aggrieved, but like paying debts, karmic debts can also get cleared from your spiritual credit. To repay, you should know what they are related to, and then you can start settling your debts and release yourself from the karmic cycle.

What's most important is that this helps us grow out that limits behavioral patterns or human effort. If we try to avoid our karmic debts, it's truly believed that they'll continually pop up as notifications as roadblocks that will hold us back from reaching our actual goals. Understanding Karma is a bit difficult task, but if we consider this, that will help us to deal with the problems coping in the current lifetime.

What is Karmic Relationships?

Karmic relationships are one of the most complicated aspects of the karmic debt world. The term itself is just a fancy way of saying that two people who have known each other in life will likely be judged together in death. There's no getting away from your fate when it comes to this type of relationship, and you might want to look into how complicated it can be before initiating such a connection.

Some karmic relationships may end up in the same level of karmic debts, while others may end up at opposite ends. There's also the chance that one person will have a lower level of karmic debt than the other. There may also be two people involved in a toxic relationship who end up at opposite scale ends.

All you need to know is that when it comes to karmic relationships, think long and hard about who has wronged your character and who has wronged your companion.

Both people have wronged each other in a toxic relationship, but one person will have been more harmful than the other. For instance, one may have cheated on the other and broken their heart while the other dumped them because they didn't want to deal with commitment. And so it goes back and forth until one of them either leaves or commits suicide.

They both will have wronged each other to some degree, but it's best to focus on who was virulent for most of the relationship issues and who they wronged the most. Focus on this karmic relationship, and you'll be fine when it comes to clearing their debts and judging them accordingly.

karmic debt vs. karmic lessons

What are karmic lessons?

-You are constantly kept in the situations that bring up the repetitive conditions or events of the same theme.

If you repeatedly found yourself in the same situations, that means there's still left to learn the lessons to solve the mysteries.

There are red flags and repeated patterns.

Are you still facing the same problems connected with friends or relationships? It could be anything that you are attracting towards narcissists or attachment patterns, Kaiser added; it's often a karmic lesson to learn as we are into relationships full of patterns repeated in the past and red flags.

You are constantly being forced to face your fears and having vertigos to stay there.

If you have some reasons that you are scared of, then it is obvious they will bring anxiety and more fears when you come into relationships, and that will make a heap of it until your fears, obstacles, and struggles are overcome. This also is related to work and other purposes.

You are unreasonably critical.

If there's a lesson to be learned about and you are avoiding, then there is a feeling of hypercritical regarding your beliefs, choices, and habits which are supposed to be changed. This is why you should never ignore the karmic lessons, embrace and integrate them.

There are five ways to integrate the Karmic lessons:

Have an alignment with your values.

Issues will continue to rise when you don't focus on the truth. Kaiser suggests being clear about Issues tends to arise when we're not embodying our truth. So, Kaiser recommends getting clear about your duties and role in every situation while keeping in mind that you are accountable for your thoughts and actions.

Live life for you.

We are the only ones who know what's best for us on our life path. Work for your happiness and be grateful and appreciate what's going smooth in your life.

Start practicing self-compassion.

When we practice loving and trusting ourselves, we practice self-love and compassion towards the best moments of our life. We become stronger, and we don't settle for the bare minimum.

Start strengthening your independence, freedom, and intuition.

By doing so, it will keep you in alignment with your honesty and truth. This will assist you in how to deal with your karmic lessons, and so you can stop the karmic cycle. By strengthening your independence and intuition, you can also better align with your truth. This will help you face your karmic lessons head-on so you can stop the cycle.

What is the Karmic cycle?

A karmic cycle is design to teach you some karmic lessons in your life.

Your life would collect some karmic debts as the souls have traversed through different lives, which should be repaid in the existing life by seeing those repetitive patterns happening again and again. To break this cycle, certain ways have been discussed throughout the article.

Keep the trust on your journey.

Just as learning never stops, you are considered a student, and the whole Earth is your classroom, Kaiser says. Trust the lessons; though they aren't easy, they are there to make you learn something that has a purpose connected to your life.

How can you find Karmic lessons?

They are derived from:

Expression Number

Your expression or personality number is all generated by your abilities and passions. It's found by adding together the digits of your birth name.

1: A, J, S

2: B, K, T

3: C, L, U

4: D, M, V

5: E, N, W

6: F, O, X

7: G, P, Y

8: H, Q, Z

9: I, R

How it is related to debt: Let us take someone is named Johnson. 1+ 6 + 8 + 5 + 1 + 6 +5 = 32. 3+2=5. So, we can say this is not a karmic debt number.

It is also found from the missing numbers

Johnson Jacob Alberto

J= 1

O=6

H=8

N=5

S=1

O=6

N=5

J=1

A=1

C=3

O=5

B=2

A=1

L=3

B=2

E=5

R=9

T=2

O=6

So, for Johnson Jacob Alberto, all numbers are represented except 7. This missing number is a karmic lesson for Johnson.

Soul urge number.

Lastly, this number deals with the heart's desires and is found when you add the digits of the consonants of your name. There should be no vowels and to use the chart given above for the same.

How does it relate to debt? The name Johnson (J, H, N,S, N), it would be 1+8+5+1+5= 20, which reduces to 2 and so it means there are no debts to be paid.

What is karmic debt in Indian religion?

Karma is quickly becoming the world's most misunderstood word. While it shouldn't be avoided, it shouldn't be obsessed over. Karmic debt refers to the harmful or toxic actions that one performs in this world, resulting in bad Karma. This then comes back into play when they die because their negative Karma will result in them being assigned a lower level of karmic debts.

Karma is essentially the energy you give out into the world, which has the power to manifest into something good or bad. If you're toxic, you'll end up toxic in death if karma judges that your negative actions are worth punishing.

What is karmic debt in Eastern religion?

From an Eastern perspective, Karmic debt is the toxic energy that people give off through their harmful actions. If you want to be specific about it, Karma isn't as toxic as toxic energy. Karma is merely invisible energy you give off into the world; however, unhealthy relationships often result in toxic energy because of how negative they can be.

Lastly, let get our confusion solved by asking whether Karma is a form of karmic debt?

Karma and Karmic debts are very different things, even though they're both talked about together at times. Karma is an energy that you give off into the world, while toxic debts are bad actions that turn toxic when they're done to other people.

Toxic actions might include cheating on someone or leaving them for another person, but they can also have toxic friendships and unsafe work relationships. Toxic debts come in many forms because where a positive person is found, negative people exist everywhere. The majority of poisonous people are toxic to themselves. Still, detrimental behaviors and energy spreads like wildfire and end up poisoning everyone around them until the person becomes toxic in their death.

Karmic Debt Conclusion

The idea of karmic debt is a little bit complex. But it’s not too complicated for you to understand how to remove your karmic debt! and finding your karmic debt number.

We hope this article and karmic debt calculator helped shed some light and make understanding our relationship with karma easier. If you have any questions, don't hesitate to reach out!

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