

# ***Mental Wealth:***

How to Promote Mental  
& Financial Resilience in  
Yourself and Your Clients



**Joyce Marter**



# *Resources*

- Presentation Slides
- Handouts & Workbooks
- Other Links



# *Poll Question #1: Workplace Setting*

In which type(s) of setting(s) do you work? (Multiple choice)

- a) Private Practice
- b) Agency
- c) Hospital
- d) School/University
- e) Treatment Program
- f) Other



**Joyce Marter**

## *Poll Question #2: My Previous Training*

Did you attend my previous training? (Single Choice)

- a) Yes
- b) No



**Joyce Marter**



# *My Journey*

- Addictions
- Employee Assistance Program (EAP)
- Worked for a group practice
- Solo Practice
- Founded [Urban Balance](#)
- Board Leadership Positions: IMHCA, ICA & ACA
- Sold to [Refresh Mental Health](#) in 2017
- [National Speaker](#)
- Blogger on [Mental Wealth](#) for Psychology Today
- Author of [The Financial Mindset Fix: A Mental Fitness Program for an Abundant Life](#)



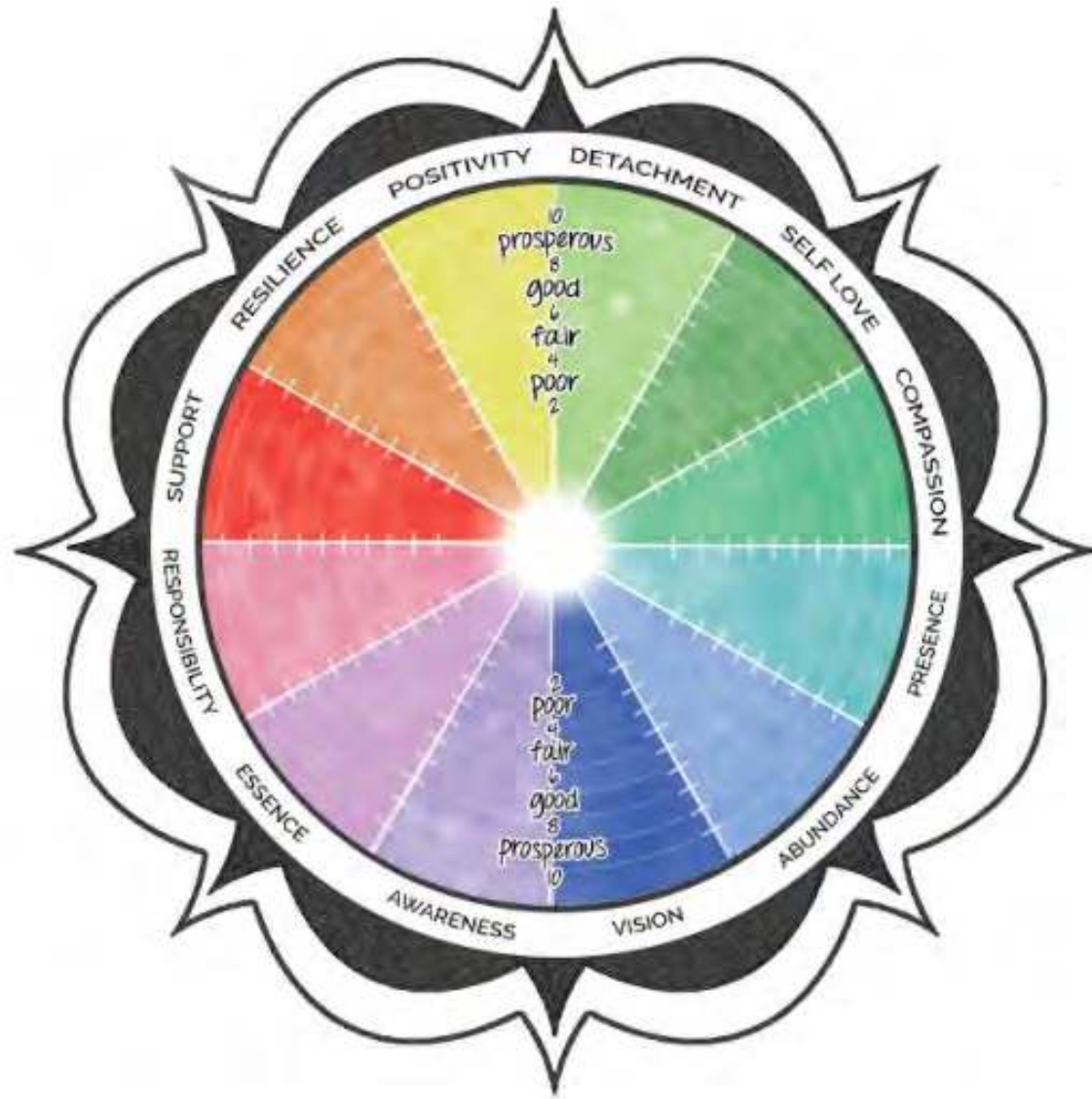
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***A Surprise  
Bonus from  
Therapy***

# ***My Money Story***





# *Twelve Mindsets for Holistic & Balanced Success*





# *The COVID-19 Pandemic*

A Global Mental Health/  
Financial Health Trauma

## *Poll Question #3: Stressors*

Which have been the greatest stressors for you during the pandemic? (Multiple choice)

- a) Concerns for health and safety of self & others
- b) Lack of social support/isolation
- c) Relationship conflict
- d) Challenges with work-life balance
- e) Dependent care responsibilities
- f) Financial stress
- g) Difficulty managing uncertainty and change
- h) Other



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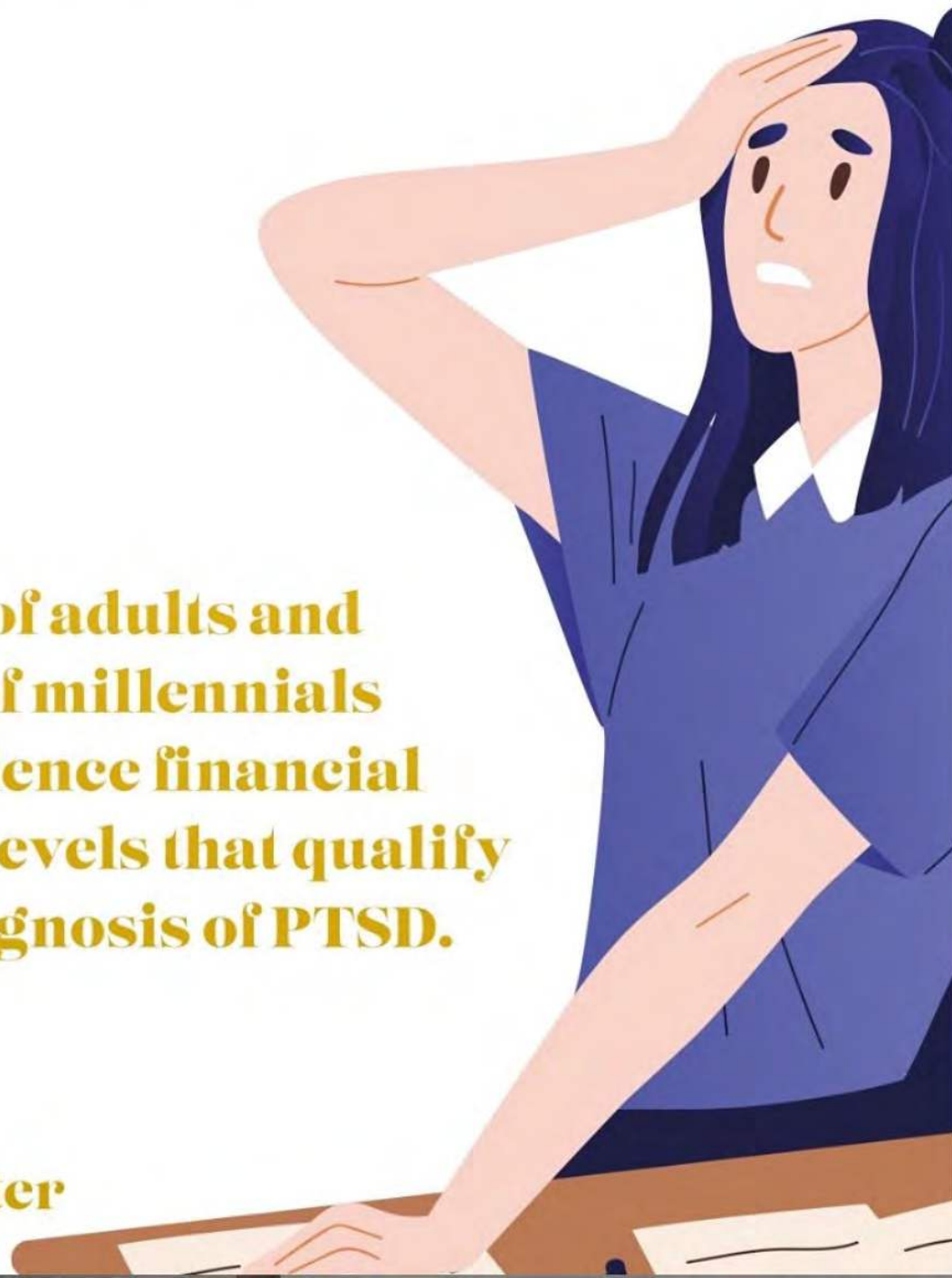
# *Financial Trauma*

- Racism, discrimination, marginalization
- Poverty
- Unemployment
- Business closing
- Foreclosure, short sale
- Bankruptcy
- Theft
- Lawsuit
- Divorce

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**23% of adults and  
36% of millennials  
experience financial  
stress at levels that qualify  
as a diagnosis of PTSD.**

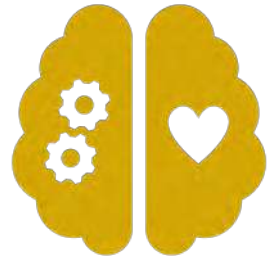
**Joyce Marter**



“

**Financial distress accounts for 16 percent of suicides in the US and correlates with lower life satisfaction.**

**Joyce Marter**



***The intrinsic  
relationship between  
mental health & financial  
health***





# *The Psychology of Money*

- Understand the impact of family-or-origin experiences and financial trauma
- Understand your thinking, emotions, behaviors, & relationship with money
- Emancipate yourself from self-limitation
- Harness the power of intention & self-fulfilling prophecy
- Shift your thinking to positive psychology
- Expand your limits & comfort zone to live a greater life

**Joyce Marter**

# ***Mental Wealth***





# *The Emotions Around Money*

Create a paradigm shift from:

Inadequacy → Worth

Disempowerment → Empowerment

Shame → *Pride*

*Hopeless* → *Hopeful*

Fear → *Confidence*

Guilt → *Deservingness  
& Altruism*

Anxiety/  
Frustration → Peace

# *Poll Question #4: Mental/Financial Health*

Which do you see in your clinical work? (Multiple choice)

- a) Mental health issues impacting finances
- b) Self-worth issues impacting finances
- c) Relationship issues impacting finances
- d) Financial stress impacting mental health
- e) Financial stress impacting self-worth
- f) Financial stress impacting relationships
- g) Trauma impacting mental and financial health
- h) Burnout impacting mental and financial health



**Joyce Marter**

# *It's Not About the Money*

It's about expanding  
consciousness and being  
of greater service to the  
world around you



**When you have more,  
you can help more.**



## Financial Wellness

vs.

## Financial Health

- Explores our relationship with money
- Digs deeper to better understand issues that negatively affect that relationship

- How much money you have
- Your plan for that money



**Joyce Marter**

# Scarcity vs Abundance

- Can be caused by fear
  - Competing for available resources
  - Rooted in limiting beliefs
  - **Focused on what you don't have**
- Can be a result of gratitude
  - Not competition involved
  - Rooted in believing there is enough for everybody
  - **Focused on believing in yourself**



Joyce Marter





# *The Flow of Money*

- Balance earning, spending and saving for strong flow
- Tolerate & planning for the ebbs & flows
- Investment in yourself
- Understand seasonal, stages of career, developmental stages of life
- Get into the flow of life & prosperity

**Joyce Marter**

# *The Psychology of Money*

- Thoughts
- Emotions
- Behaviors
- Relationship with money



**Joyce Marter**



***We all unconsciously  
recreate the familiar  
until we become aware,  
and we choose  
something better.***



# **Is Your Unconscious Robbing You of Riches?**

**What You Don't Know Will Hurt You**

**Joyce Marter**

# *Financially Conscious Behavior*

Decide to move from:

Denial

Awareness

Uninformed

Informed

Blame

Responsibility

Disempowerment

Empowerment

Passivity

Action

# ***Improve Your Relationship with Finances***



## **Improve financial communication**

- Establish systems
- Have regular meetings



## **Set Boundaries with Assertive Communication**

- Partner
- Kids
- Extended family/in-laws



## **Be Aware of Financial Infidelity**



## **Understand Codependency**

- Alcohol, drugs, addiction
- Mental health issues
- Other problems



FEATURED ON **Psychology Today**

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**Are your mother's  
money beliefs  
making you buy  
ugly shoes?**





# ***Understand Your Money Script***

- Money Worship
- Money Status
- Money Avoidance
- Money Vigalence

**Joyce Marter**

## *Poll Question #5: Money Script*

Which money script do you identify with?  
(Single choice)

- a) Money Worship
- b) Money Status
- c) Money Avoidance
- d) Money Vigilance



**Joyce Marter**

# Exercise

- Therapy Session Questions and/or Journaling Prompts:
- For Assessment and Promoting Insight





# Responsibility

“Everything you do is based on the choices you make.  
It's not your parents, your past relationships, your  
job, the economy, the weather, an argument or your  
age that is to blame.

You and only you are responsible for every decision  
and choice you make.”

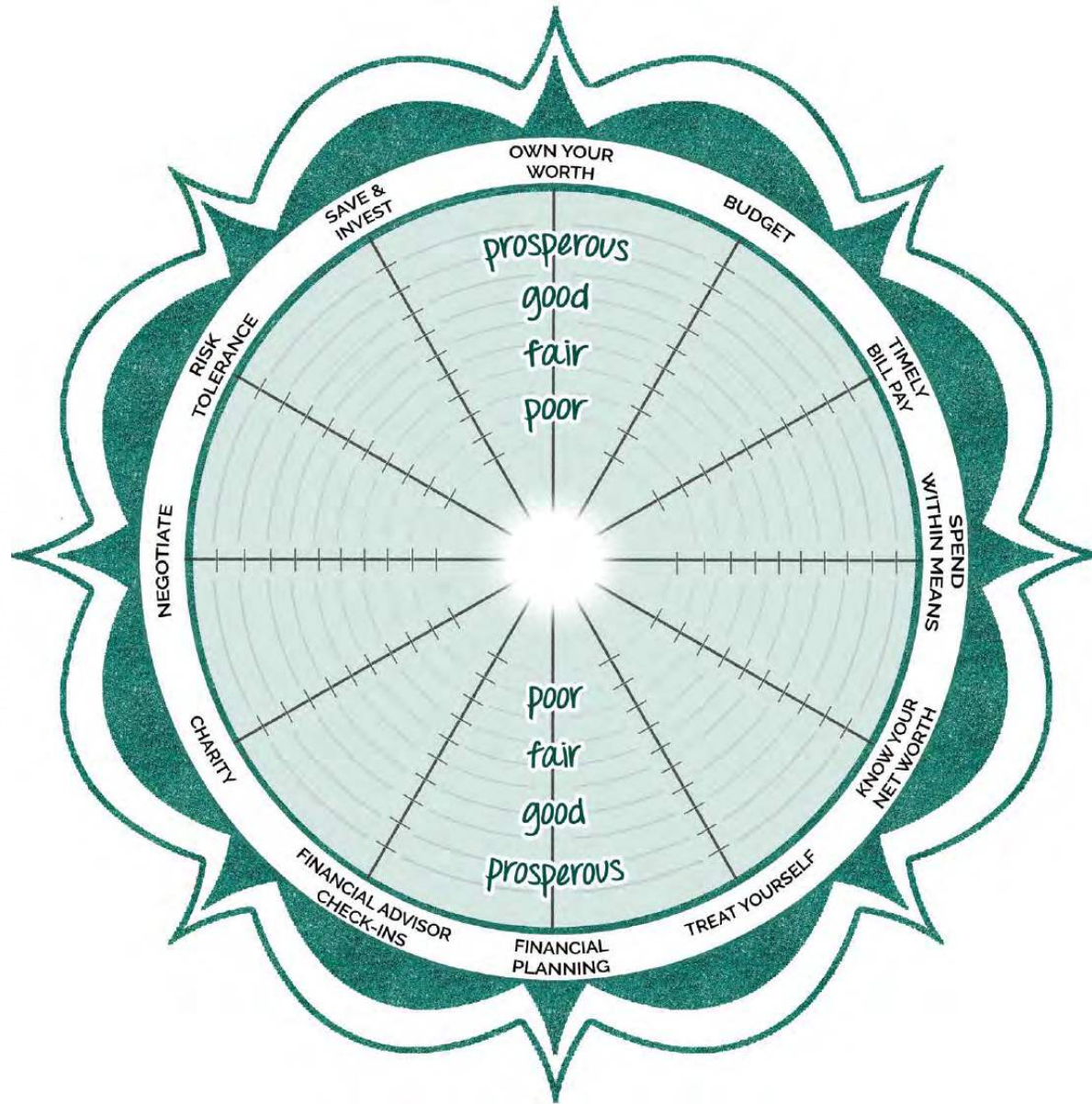
- *Wayne Dyer, The Power of Intention*

# Forgive Yourself & Others

“Resentment is like drinking poison and then hoping it will kill your enemies.”

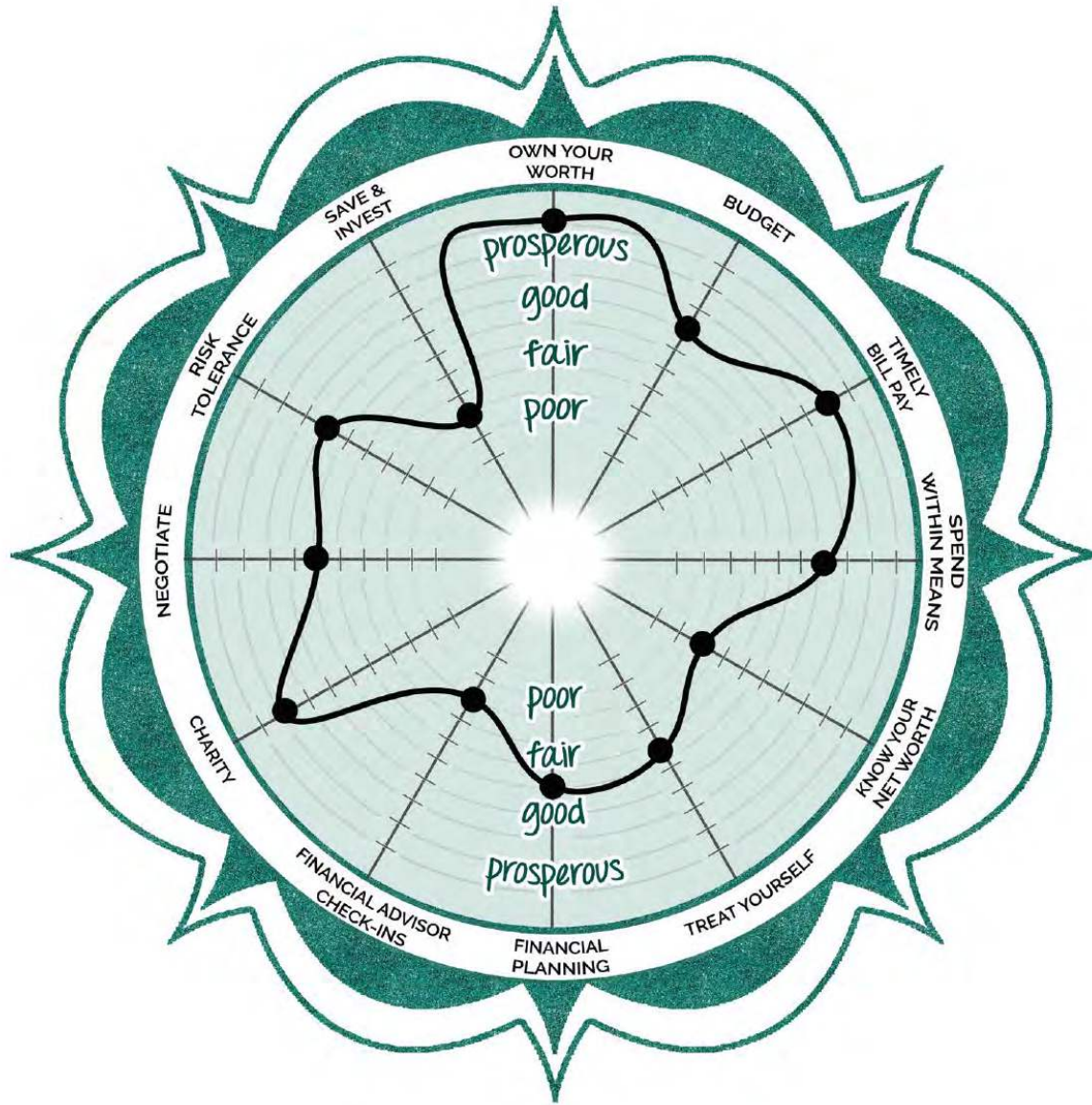
- *Nelson Mandela*





## *Exercise Two: The Financial Health Wheel*





# *Sample Completed Financial Health Wheel*



# *Financial Literacy*

- Budgeting
- Banking
- Investing
- Reading bills and reports
- Understanding interest and fees
- Empowerment




**Joyce Marter**

*Q & A*



***10-Minute Break***





***I am a financial planner,  
not a psychiatrist, but I do  
know that your net worth  
will rise to meet your self-  
worth only if your self-  
worth rises to accept what  
can be yours.***

**SUZE ORMAN,**  
author of ten consecutive *New  
York Times* best sellers about  
personal finance





# *Discover Your Worth*

And See We are All Beggars  
on a Golden Bench

*What is your golden bench?*

***Why are you so  
enchanted by this world  
when a mine of gold lies  
within you?***

**RUMI,**  
thirteenth-century poet, Sufi  
mystic, and theologian





***Free Yourself from  
Irrational Fears and  
Negative Beliefs  
About Money***



**Joyce Marter**



***Remove Barriers  
and See Possibility***

**Joyce Marter**



***Emancipate yourself  
from self-limitation***





When you refuse to  
believe something is  
impossible,  
it becomes *possible*.









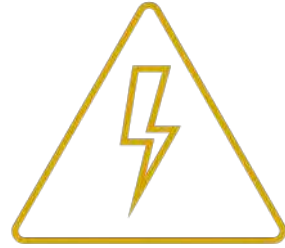
# *Shift Your Thinking*

~~You certainly didn't go into this field for the money~~

You are a professional with an advanced degree who does important work in the world. When you have more, you can help more.

**Joyce Marter**





***Harness the power of  
intention & self-  
fulfilling prophecy***

# *Exercise Five*

- Record & Rewire Your Thinking:
- Utilize CBT to Cultivate Abundance



# *Change Your Language*

“I don’t” to “I do” (e.g. “I don’t deserve prosperity” to “I do deserve prosperity”)

“I won’t” to “I will” (e.g. “I won’t get the job” to “I will get the job”)

“I can’t” to “I can” (e.g. “I can’t start my own business” to “I can start my own business”)

“I’m not” to “I am” (e.g. “I’m not very good at what I do” to “I am good at what I do”)





# *Own Your Worth*

***Am I good enough?  
Yes, I am.***

**MICHELLE OBAMA,**  
Lawyer, Author and Former First  
Lady of the United States



# Exercise

- Examine Your Self-Worth:
- Utilizing psychodynamic psychotherapy, self-psychology, and mindfulness



**Joyce Marter**

## *Poll Question #6: Self-Worth*

What clinical tools and approaches do you use to help clients improve their self-worth? (Multiple choice)

- a) Mirroring and other tools from Self Psychology
- b) EMDR and other trauma protocols
- c) DBT and mindfulness strategies
- d) Psychodynamic psychotherapy
- e) CBT to restructure irrational and negative beliefs
- f) Empathy to foster self-compassion
- g) Multicultural awareness and compassion
- h) Other



**Joyce Marter**

# *Life is Not a Competition*

Collaborate for Greater  
Reward









# *Poll #7: Collaboration*

In which ways would more collaboration help your clients?

- More support and mentoring
- Less conflict
- Less comparing self with others
- More learning and growth
- Greater achievement and accomplishment of goals
- Other



**Joyce Marter**

# Exercise

- Synergize for Success:
- Encourage Collaboration Rather than Competition to Facilitate a Supported Life



# *Journal Prompts*

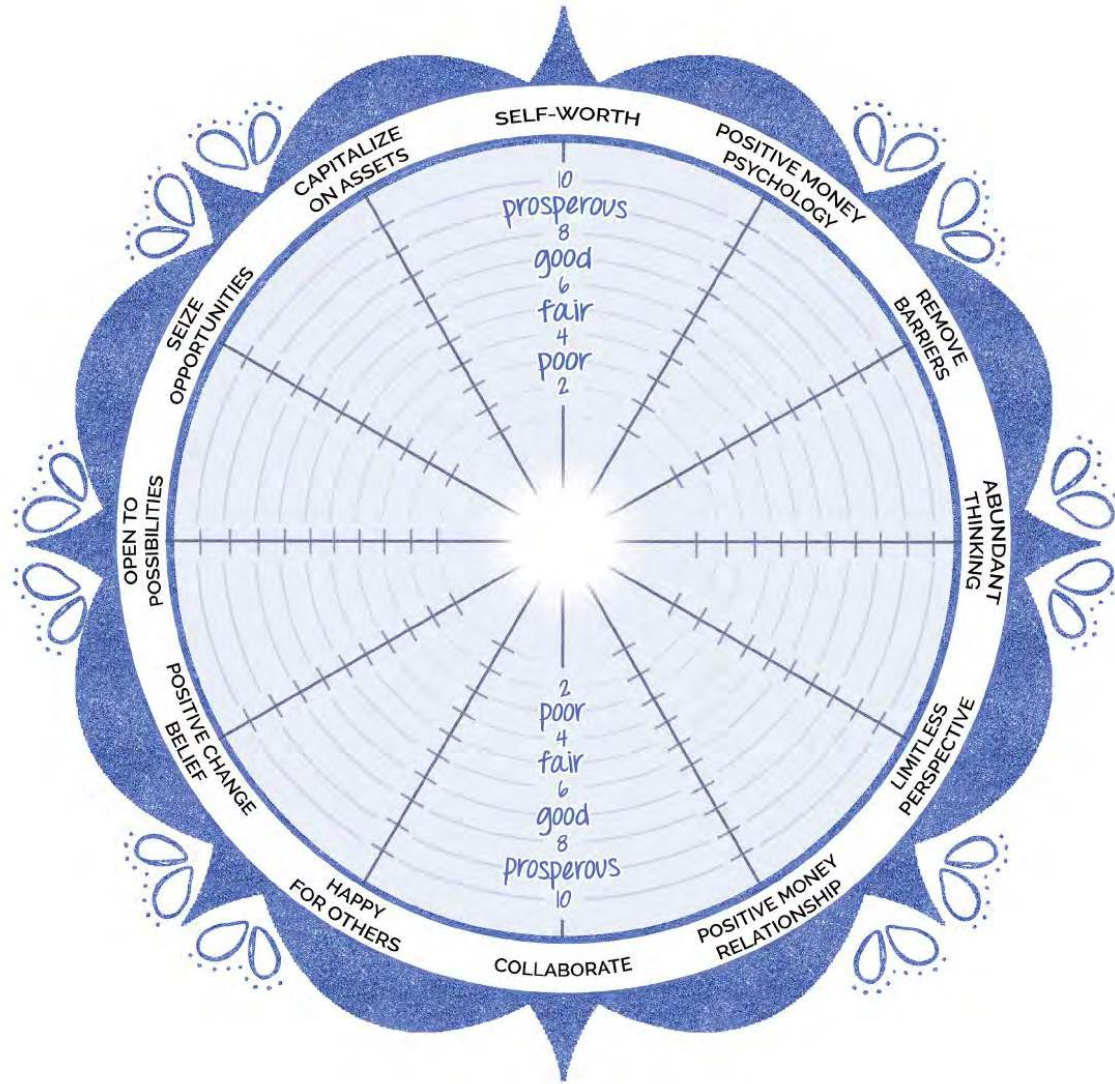
- With whom do you feel competitive? How might feeling competitive be hurting you?
- How do your competitors inspire you? What can you learn from them? Identify the blessings.
- How can you invite more collaboration into your life?
- How will shifting from competition to collaboration help you welcome greater abundance?



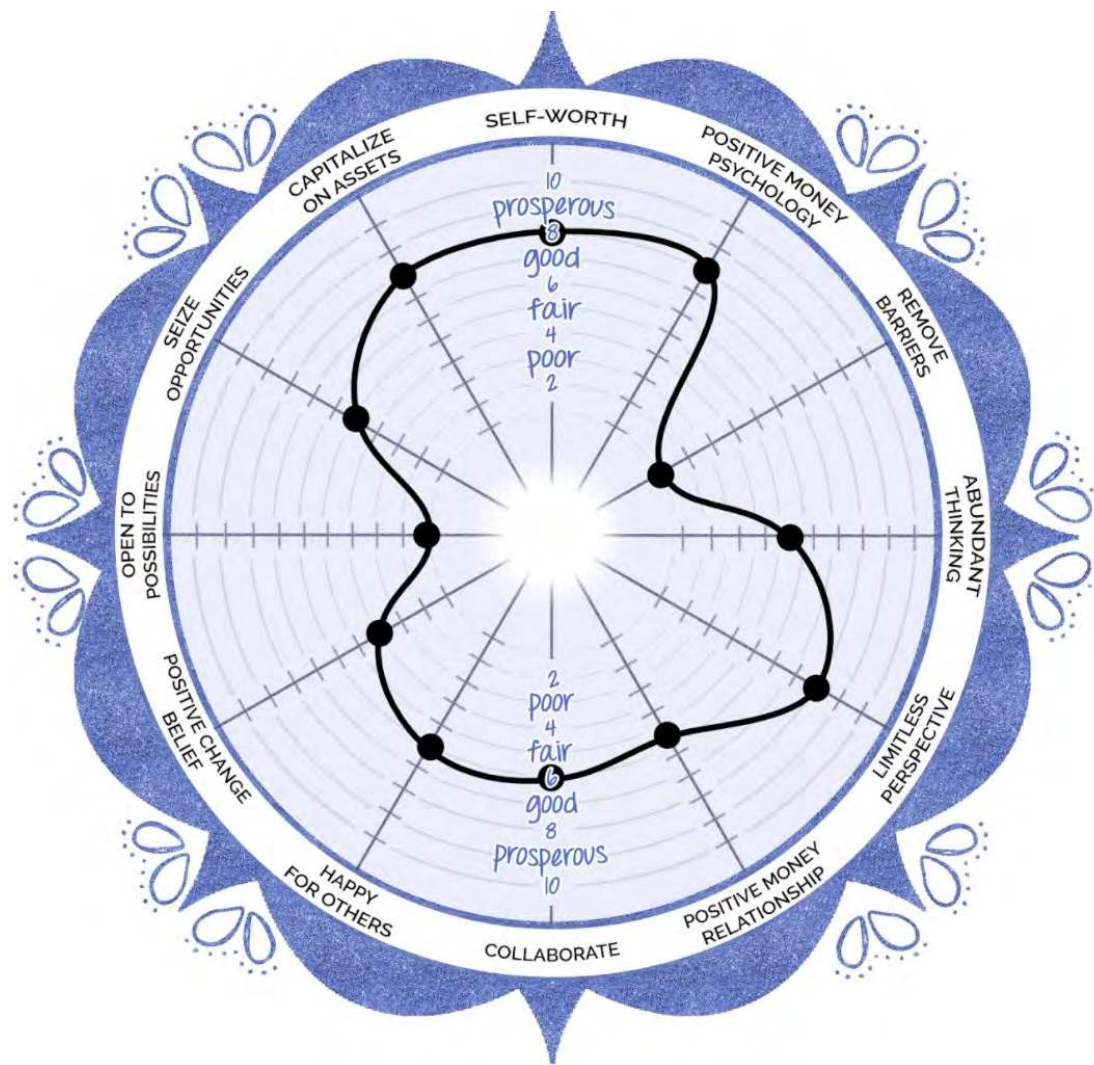
***Long-lasting and pronounced success comes to those who renew their commitment to a mindset of abundance every minute of every hour of every day.***

**BRYANT MCGILL,**  
American Author





# *Exercise Seven: The Abundance Wheel*



# *Sample Completed Abundance Wheel*



# *An Abundance Mindset Facilitates*

- Creativity
- Positivity
- Hope
- Openness
- Flexibility
- Growth and expansion
- Empowerment
- What else? Clinical implications?



**Joyce Marter**



# *Poll #8: The Abundance Mindset*

In which areas do you think having an abundance mindset would help your clients?

- Dating/love
- Friendships
- Family
- Work
- Finance
- Life experience
- Growth & learning
- Health and recovery
- Other



**Joyce Marter**

*Q & A*



***40-Minute  
Lunch Break***



**You must care about**

**yourself**

**enough to welcome the life you**

**deserve**



Healthy  
self-esteem  
is midway  
between Diva  
and Doormat



# *The Ego & Money*

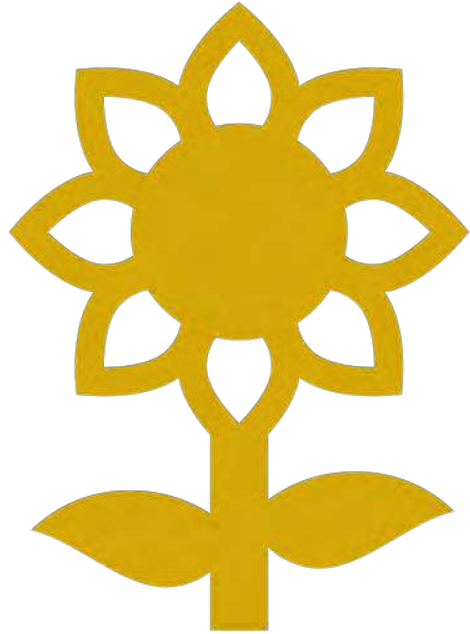
- Detach from ego
- Align with purpose
- Imposter syndrome & perfectionism
- Choose self-love over self-sabotage
- Be assured that when you have more, you can give more

**Joyce Marter**

**I am always enough.  
Period.**



**Joyce Marter**




**Having a healthy  
relationship with yourself  
is essential for *happiness*.  
Choose to be your own  
good parent, best friend,  
and greatest advocate.**









**"Loving ourselves is  
perhaps life's most  
important lesson and is the  
prerequisite to receiving  
powerful love and  
prosperity in our lives."**

– Joyce Marter

*JM*  
JOYCE MARTER

[www.joyce-marter.com](http://www.joyce-marter.com)



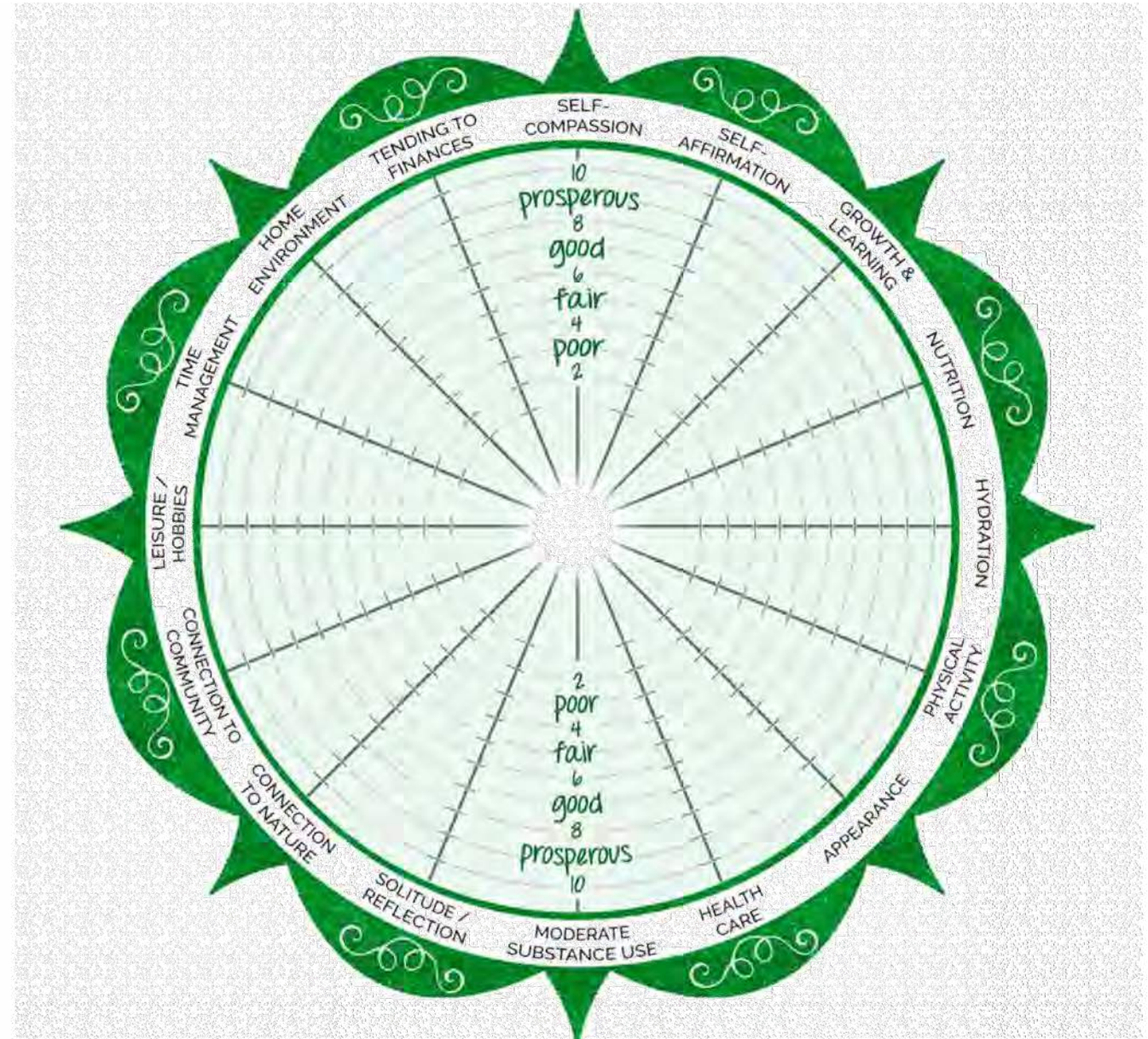
# ***Develop Healthy Work-Life Balance***



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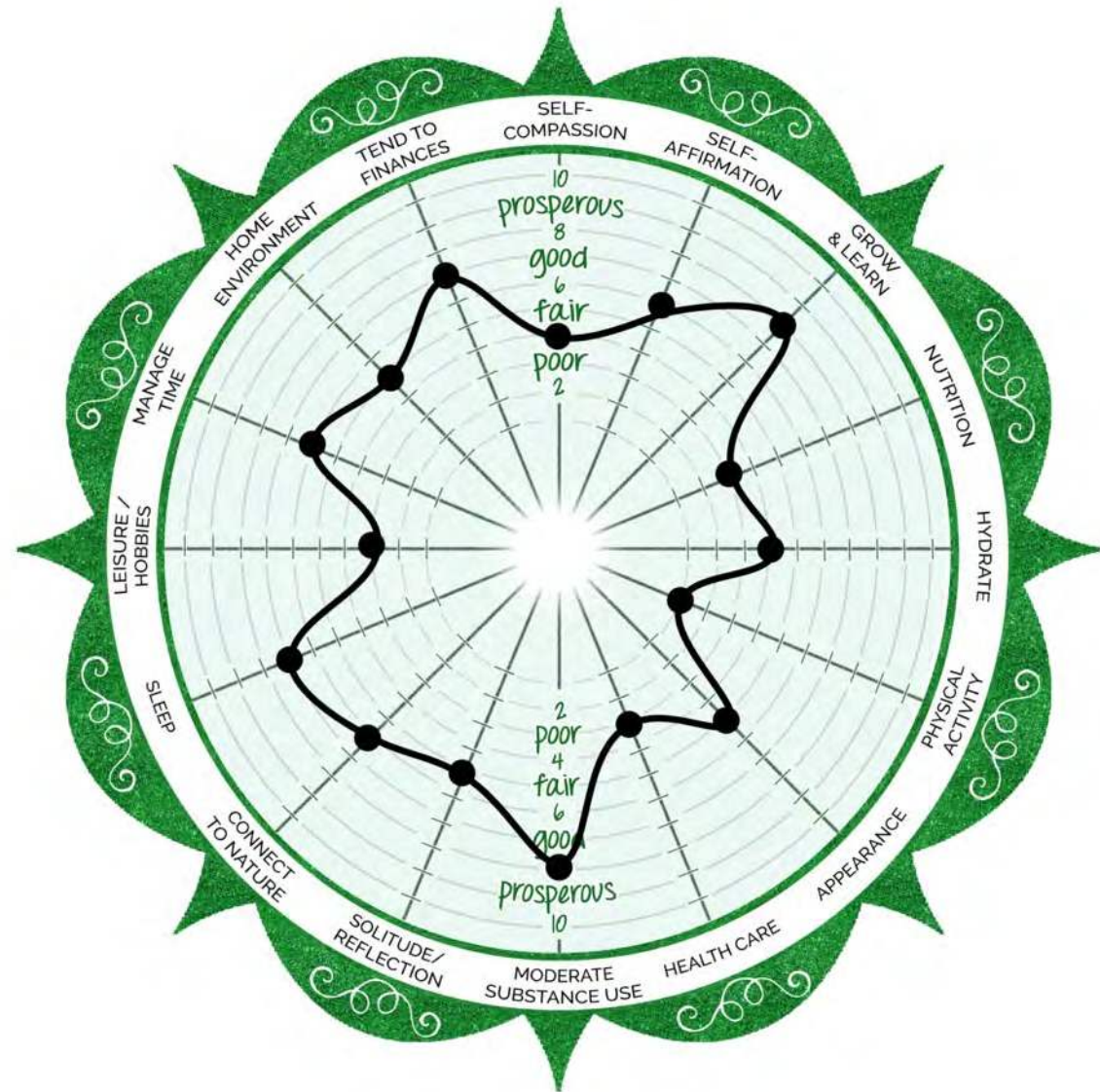


# Self-Care Wheel





# Sample Completed Self-Care Wheel



## *Poll Question #9: Self-Care*

Which are you going to improve on for better self-care?  
(Multiple choice)

- a) Nutrition
- b) Exercise
- c) Sleep
- d) Leisure/hobbies
- e) Self-compassion
- f) Unplugging from technology



**Joyce Marter**

# Overview of Mindfulness

- Maintain a moment-by-moment awareness of our thoughts, feelings, bodily sensations, and surrounding environment
- Pay attention to our thoughts and feelings without judging them
- Sense in the present moment
- Can be practiced anywhere, anytime



Source: <http://greatergood.berkeley.edu/topic/mindfulness/definition>

# Benefits of Mindfulness

- Enhances relationships
- Improves job performance
- Reduces chronic pain
- Increases focus and attention, and improves decision-making skills
- Improves creativity, memory, and cognitive flexibility
- Improves mood, empathy, and overall quality of life
- Boosts immune system

Source: Glomb, T. M, Duffy, M. K, Bono, J. E., & Yang, T. (2012). Mindfulness at work. Research in Personnel and Human Resource Management, 30, 115-157.

Int J Yoga. 2015 Jul-Dec; 8(2): 128-133. Effectiveness of mindfulness meditation on pain and quality of life of patients with chronic low back pain



# Benefits of Mindfulness

Cont.

- Decreases anxiety, stress, depression, tiredness, and irritability
- Increases emotional intelligence
- Encourages healthier eating habits
- Improves heart and circulatory health
- Aids in recovery from substance use
- Improves sleep
- Increases financial well-being

Source: <http://www.mindwork.co/what-is-workplace-mindfulness/the-research-on-mindfulness>, <https://www.helpguide.org/harvard/benefits-of-mindfulness.htm>, [http://www.mindfulnet.org/Building-the-Case-for-mindfulness-in-the-workplace\\_v1.1\\_Oct16\\_Full\\_doc.pdf](http://www.mindfulnet.org/Building-the-Case-for-mindfulness-in-the-workplace_v1.1_Oct16_Full_doc.pdf)

# Strategies for Increasing Mindfulness

- Progressive muscle relaxation
- Unplugging from technology
- Listening & using your senses
- Mindful eating & spending
- Yoga
- Breathing
- Body scan
- Positive mantra
- Connection to nature
- Meditation
- Morning routine



**Joyce Marter**

## **Detachment**

***Feelings are  
waves of energy  
which we can  
choose to surf,  
rather than  
allowing them to  
overcome us.***

**ARLENE ENGLANDER**



# *Detach From:*

- Your own negative emotions like fear, anxiety, anger and sadness
- The negative emotions of others
- Expectations
- Outcome (embrace uncertainty)
- Risk to cultivate risk tolerance





FEATURED ON **REAL SIMPLE** —

“

**We are not our bank account;  
we are not our debt.  
That's how we are, not who  
we are.**

**Joyce Marter**

# Detachment Strategies

- Visualization of protective barrier
- Lifeguard analogy
- Unlock horns
- The Container
- Zoom out for greater perspective





# *Apply Mindfulness to Finance*

- Presence
- Intuition
- Mindful spending

**Joyce Marter**

*A Story about Penny &  
Prosperity*





# Jeffery



# Sally





# Meditation Resources

- [Calm: 30 Days Free](#)
- [Headspace: Free Trial](#)
- [Jack Kornfield: Compassion in the Time of Coronavirus](#)
- [Eckhart Tolle](#)
- [Jon Kabat-Zinn](#)
- [Tara Brach](#)

## *Poll Question #10: Mindfulness*

How often do you meditate or practice mindfulness?  
(Multiple choice)

- a) Almost never
- b) Occasionally
- c) Regularly
- d) Daily



**Joyce Marter**



# Exercise

- Look at Your Financial-Self in the Mirror:
- Apply Mindfulness to Finance



***10-Minute Break***



*Q & A*



“

*Alone we can do so  
little,  
together we can do so  
much.*

HELEN KELLER

”





# *Barriers to Accessing Support*

- Fear (difficulty trusting)
- Pride
- Shame or stigma
- Guilt
- Fear of imposition
- Low self-esteem, not feeling deserving
- Learned helplessness
- Hopelessness
- Loss of power and control (ego)
- Loss of credit (ego)
- Early life messages
- Expense
- Introversion or shyness



*Open Yourself Up to Receiving*







**Love is the  
currency of life**

**Marten**

# Access Support

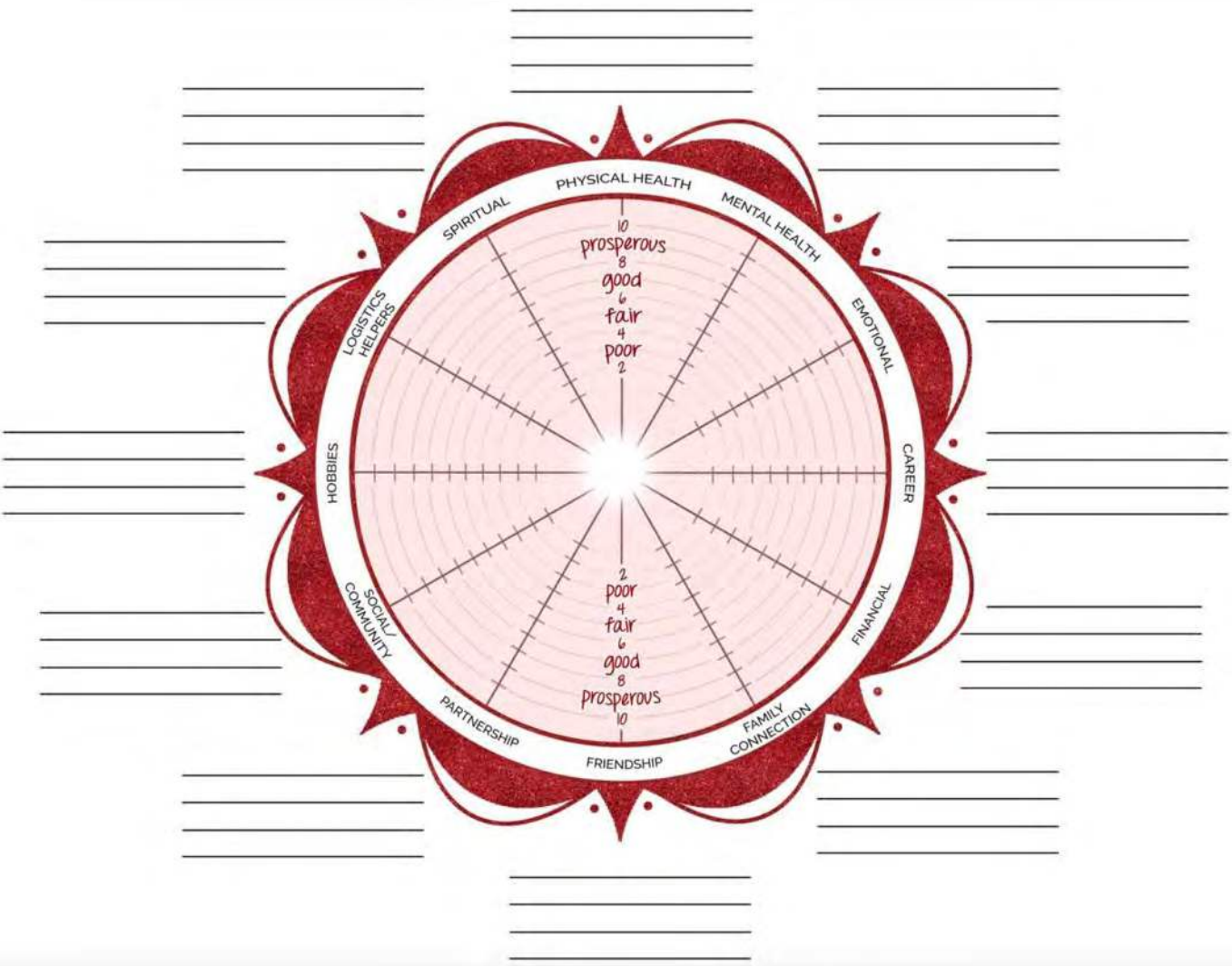
- Support network is like a garden
- Don't go to a bakery and order a steak
- Ask for what you need—be specific
- Participate in online communities
- Grow your network
- Utilize teletherapy



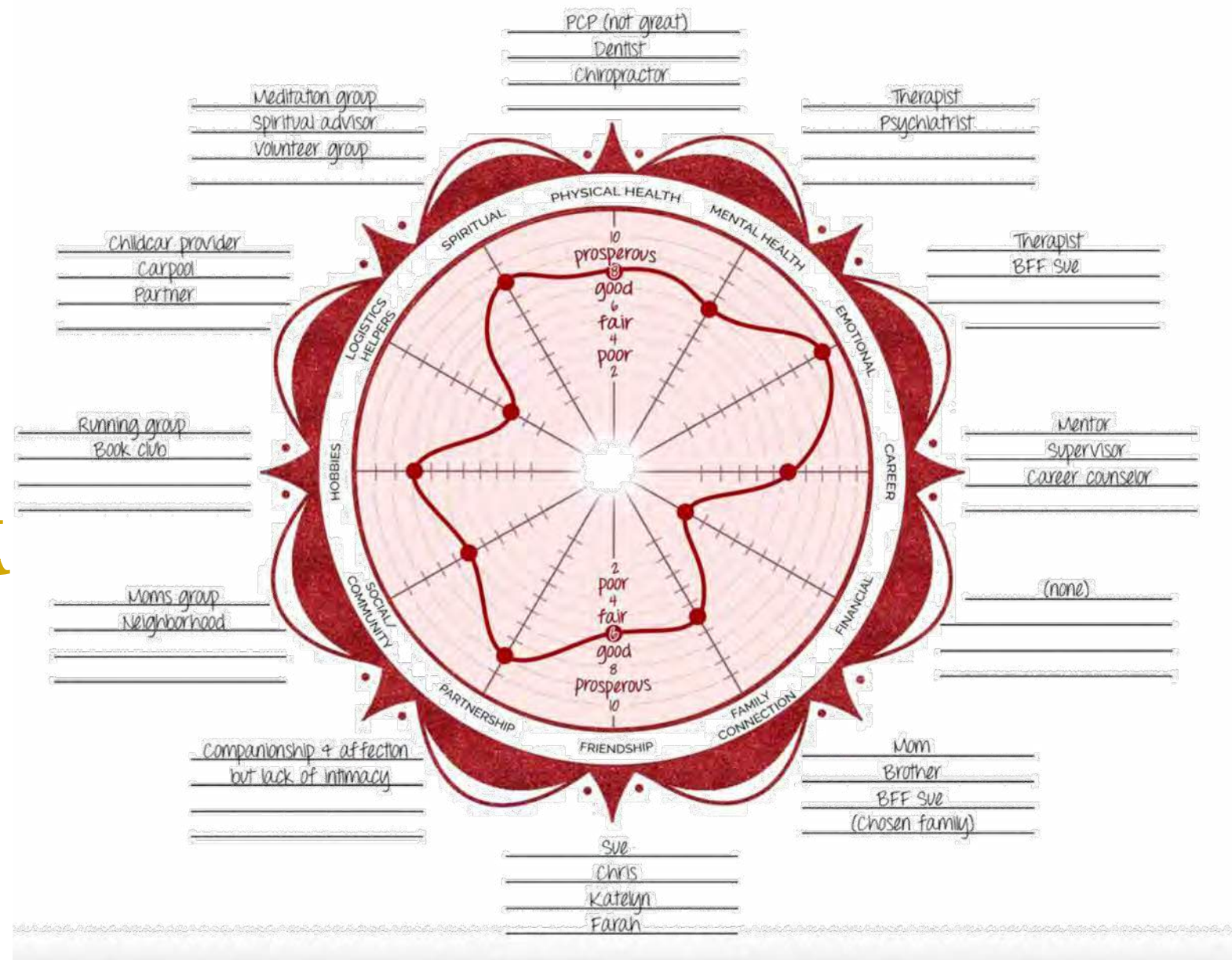
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# Support Network Wheel



# Sample Support Network Wheel





**"I choose relationships that  
lift me up and support me."**



## *Poll Question #11: Support*

Which type of support could you use more of?  
(Multiple choice)

- a) Emotional
- b) Logistical
- c) Professional
- d) Friends
- e) Community
- f) Spiritual



**Joyce Marter**





# *Create a Financial Board of Advisors*

- Financial Planner
- Accountant
- Attorney
- Accountability Partner
- Counselor, Therapist or Coach
- 12-Step Sponsor
  - Debtors Anonymous, Underearners Anonymous, Spenders Anonymous

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# ***Set Healthy Financial Boundaries for Personal & Professional Success***



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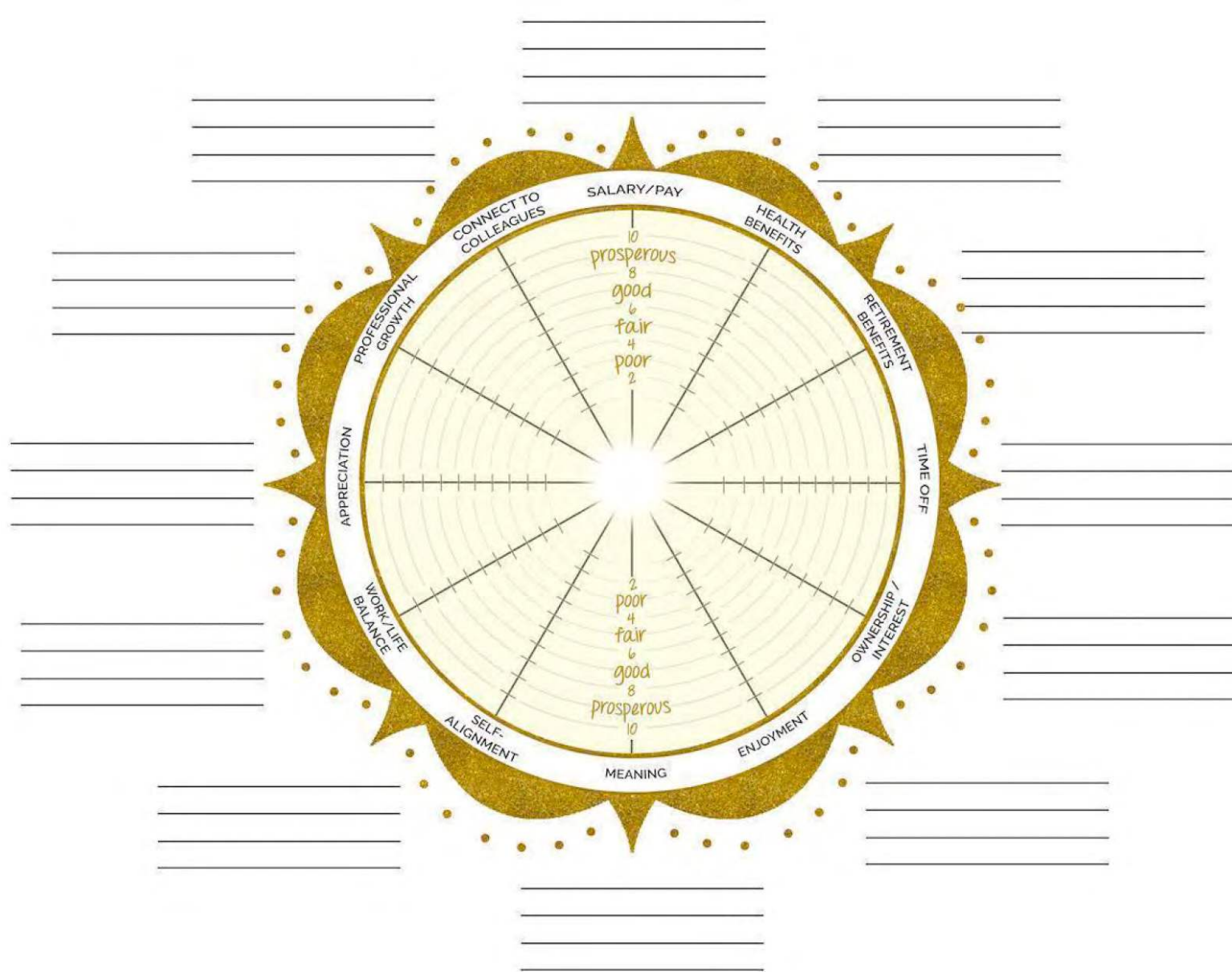
# *The Power of Negotiation*

- Everything is negotiable:
  - Contracts with contractors and service providers
  - Leases
  - Purchases
- Ask for what you want, need & deserve
  - Pay increases
  - Benefits
  - Flexible schedule



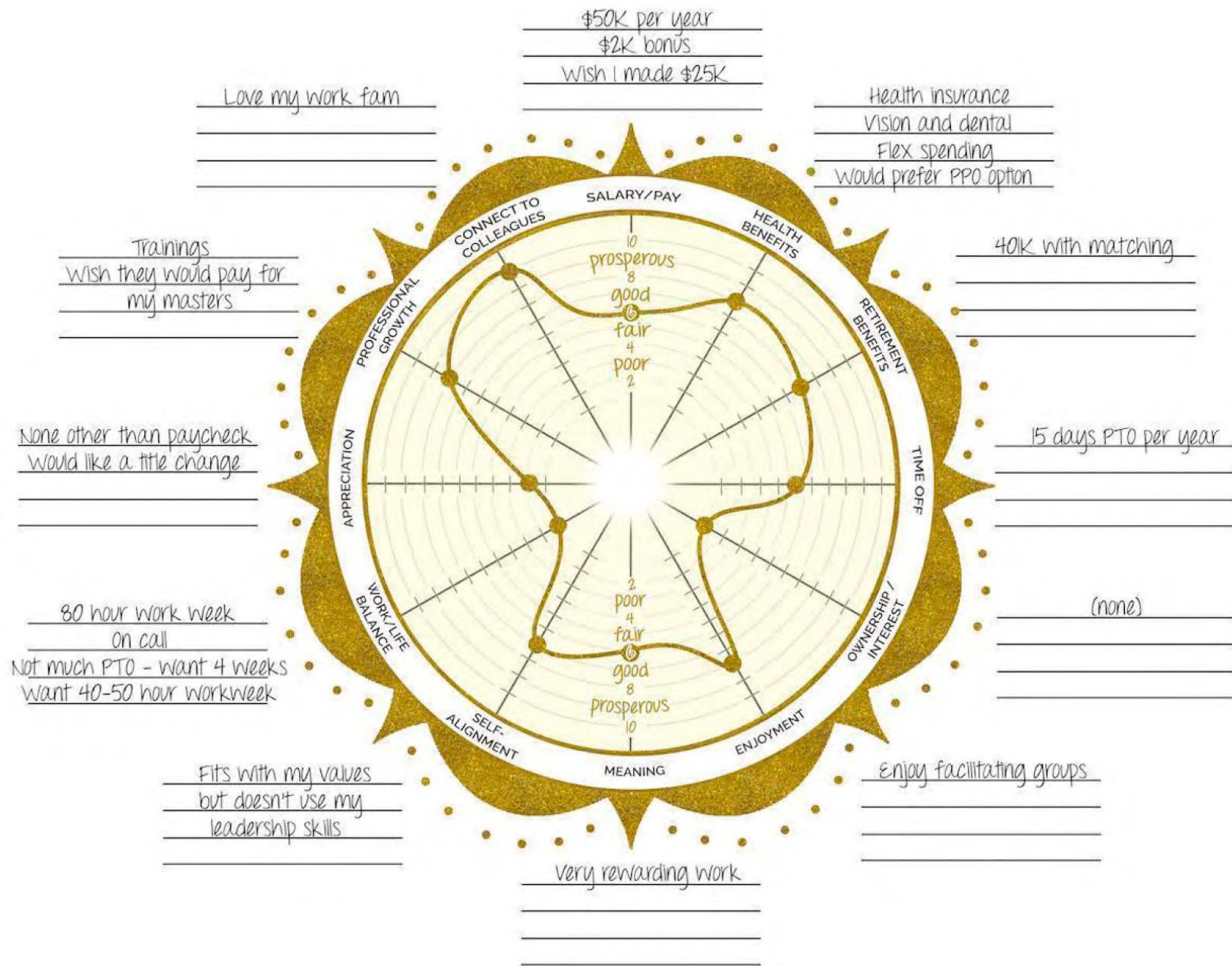
**Joyce Marter**






**The Work Satisfaction Wheel**





**The Work Satisfaction Wheel Example**





“ Your professional success  
is a direct reflection  
of your ability to embrace  
your unique gifts &  
match them with a need  
in the world.”

*JM*

JOYCE MARTER

PSYCHOTHERAPIST & SPEAKER

[www.joyce-marter.com](http://www.joyce-marter.com)







## *Identify Possible Income Streams*

- Speaking/training
- Blogging
- Private Practice (Telehealth companies)
- Teaching
- Supervising
- Side hustle

**Joyce Marter**

“

***Success is a state of mind. In order to be a success, you must first think of yourself as a success.***

**DR. JOYCE BROTHERS**

”





# DISCOVER THE POWER OF INTENTION



“OUR INTENTION CREATES OUR REALITY.”

~WAYNE DYER, *The Power of Intention*

# *Vision*

- Participate in Career Counseling or Coaching
- Professional Association Membership
- Utilize Mentoring
- Create a Vision Board
- 1-3-5 Year Plan
  - Include work/life balance





"SUCCESS BEGINS WITH  
AN AWAKENING,  
AN HONORING OF THE PAST  
FOR HOW IT HAS SHAPED  
& MOLDED US,  
AND A CHOICE TO  
TAKE RESPONSIBILITY FOR  
OUR PATH GOING  
*FORWARD.*"

*JM*  
JOYCE MARTER





# Resilience

**Life will give you  
whatever experience  
is most helpful  
for the evolution of  
your consciousness.**

**ECKHART TOLLE**



FEATURED ON



weightwatchers  
reimagined

---



**Resilience is the ability to fully engage in life, recover from challenges, and increase the capacity to thrive in the future.**

**Joyce Marter**







# Key Components to Building Resilience

- Prioritize your mental health & wellbeing
- Seek and give support
- Strive for work/life balance
- Engage fully in life; don't isolate yourself
- Develop a sense of purpose/meaning in life

**We are in this together!**



**Joyce Marter**



# Resilient People

- Understand that challenges are a part of life
- Promote health and wellbeing
- Enjoy connection & collaboration
- Are open, flexible and adaptive
- Are emotionally intelligent
- View challenges as opportunities
- Learn from mistakes
- Avoid worrying
- Have a sense of humor even when stressed



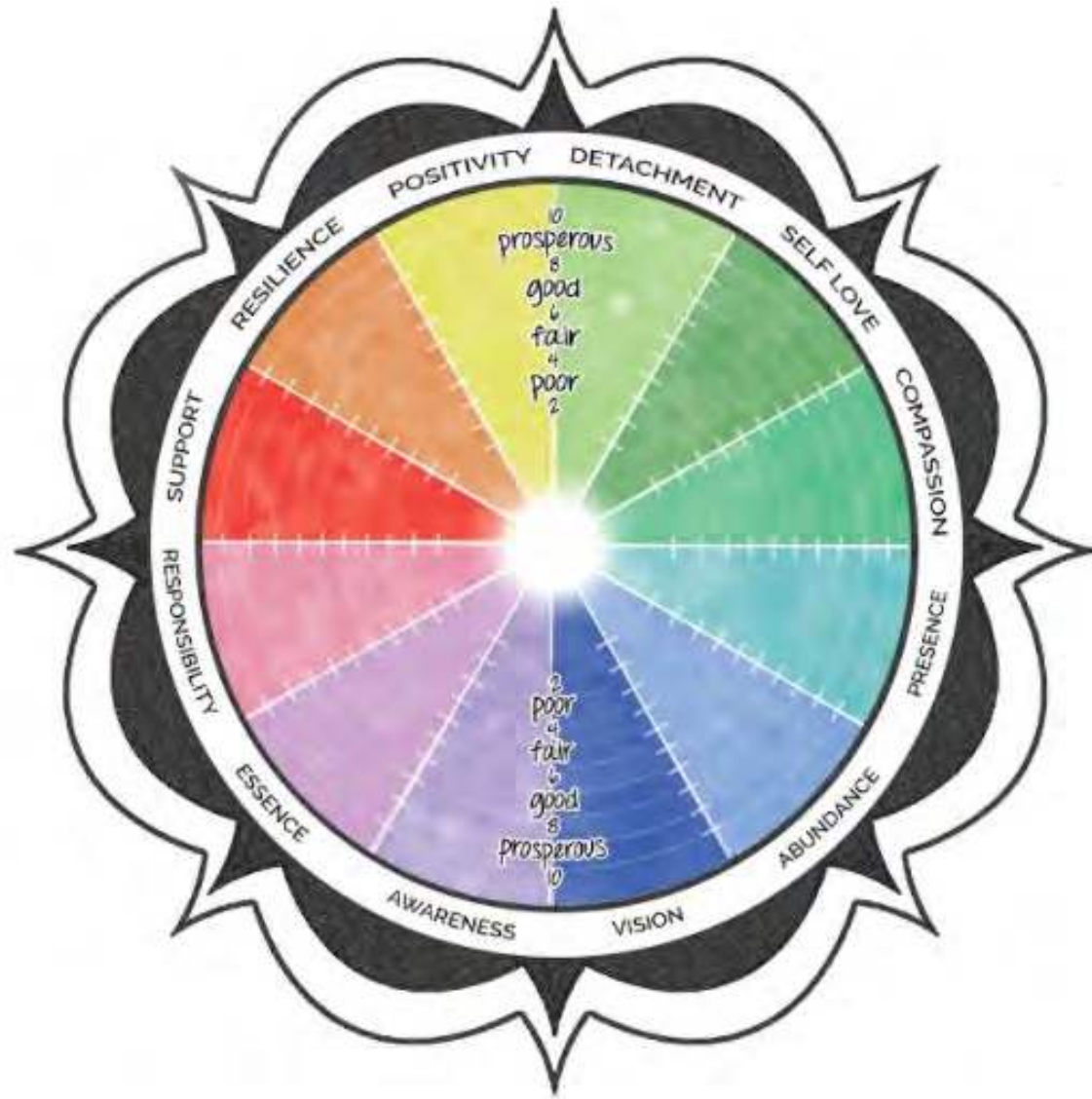
Lao Tzu:

If you realize that all  
things change,  
there is nothing you will  
try to hold on to.

Power of Mantra,

“I am flexible and bendable, like a reed  
in the wind.”





# *Twelve Mindsets for Holistic & Balanced Success*

***Success is to live  
openly, authentically &  
lovingly in alignment  
with the highest good of  
self & others – to the  
greatest extent  
possible.***





# *Who benefits from the Financial Mindset Fix Program?*



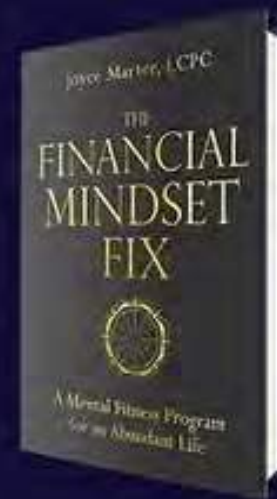
**Joyce Marter**

FEATURED ON **Forbes** —



**How The Financial  
Mindset Fix Will Help  
You Conquer Money  
Blocks And Make  
You Rich**

**Joyce Marter**



# *Poll Question #12: Training Results*

As a result of this presentation, I'm going to: (multiple choice)

- a) Emancipate myself from self-limitation & cultivate abundance
- b) Help my clients free themselves from self-limitation & cultivate holistic success
- c) Use the exercises with my clients
- d) Work the Financial Mindset Fix program
- e) All the above



**Joyce Marter**





# *Resources*

- Presentation Slides
- Handouts & Workbooks
- Useful Links



*SCAN ME*

# Q & A



# Joyce Marter

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