

The Financial Mindset Fix:

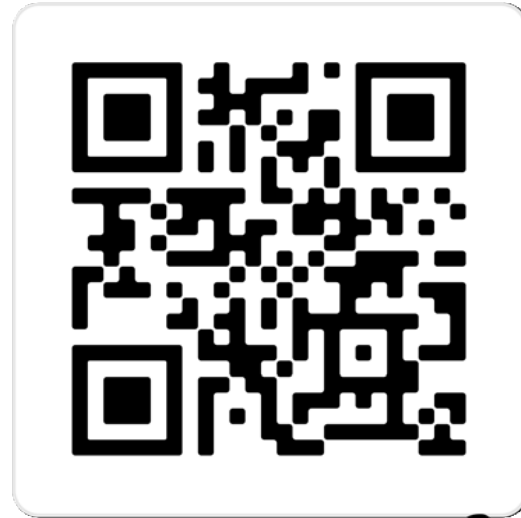
How to Emancipate Yourself & Your
Clients with Abundant Thinking



Joyce Marter

Resources

- Presentation Slides
- Handouts



SCAN ME



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



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Poll Question #2: Workplace Role

Which applies to you? (Multiple choice)

- a) Aspiring Private Practitioner
- b) Own a Solo Private Practice
- c) Work for a Group Practice
- d) Own a Group Practice
- e) Work in a business role at an agency, hospital, center, etc.
- f) None of the above



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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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The Financial Mindset Fix

Chapter 1: ABUNDANCE

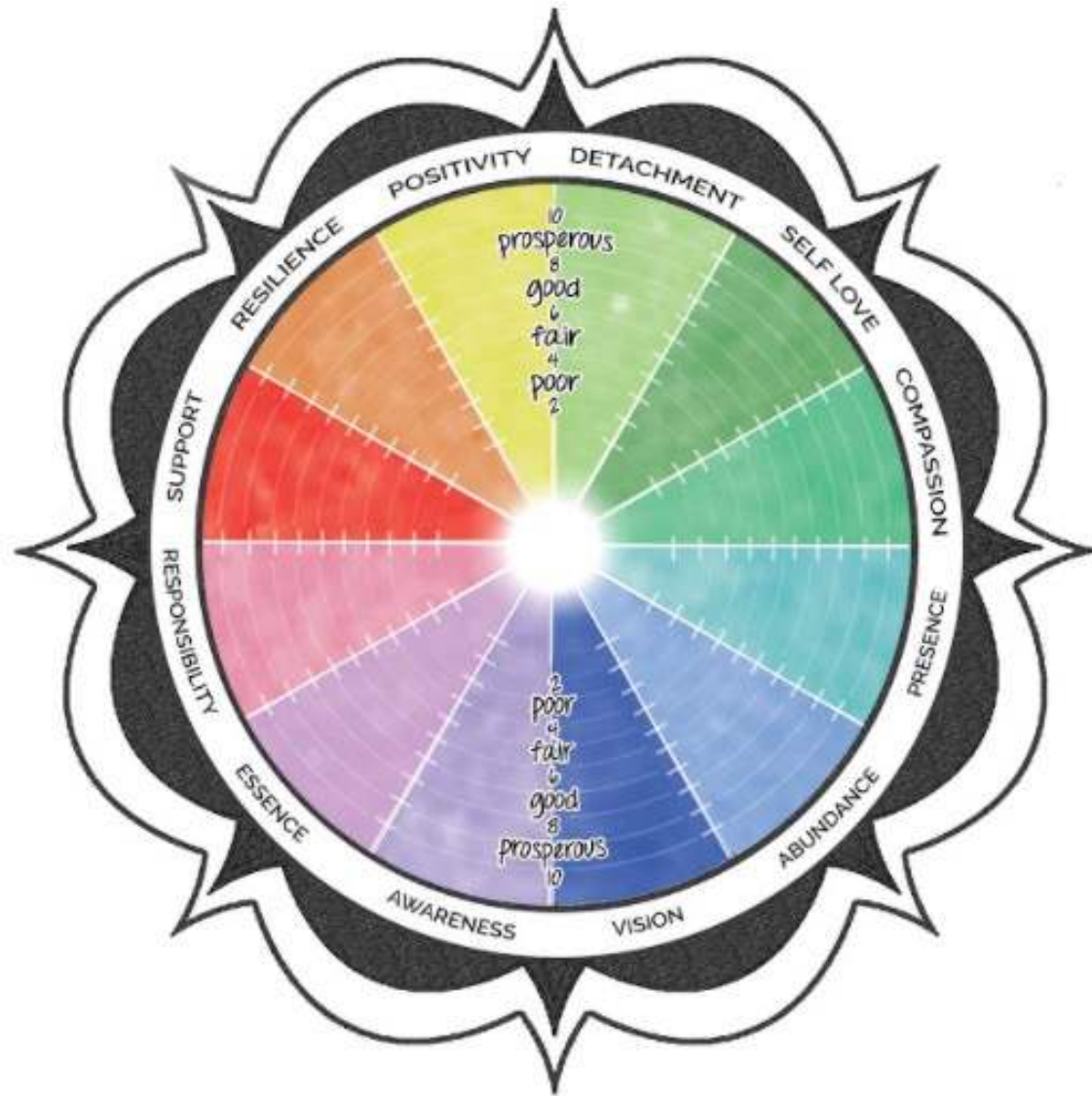




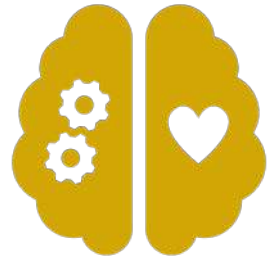
***A Surprise
Bonus from
Therapy***

***My Money
Story***





Twelve Mindsets for Holistic & Balanced Success



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



The COVID-19 Pandemic

A Global Mental Health/
Financial Health Trauma

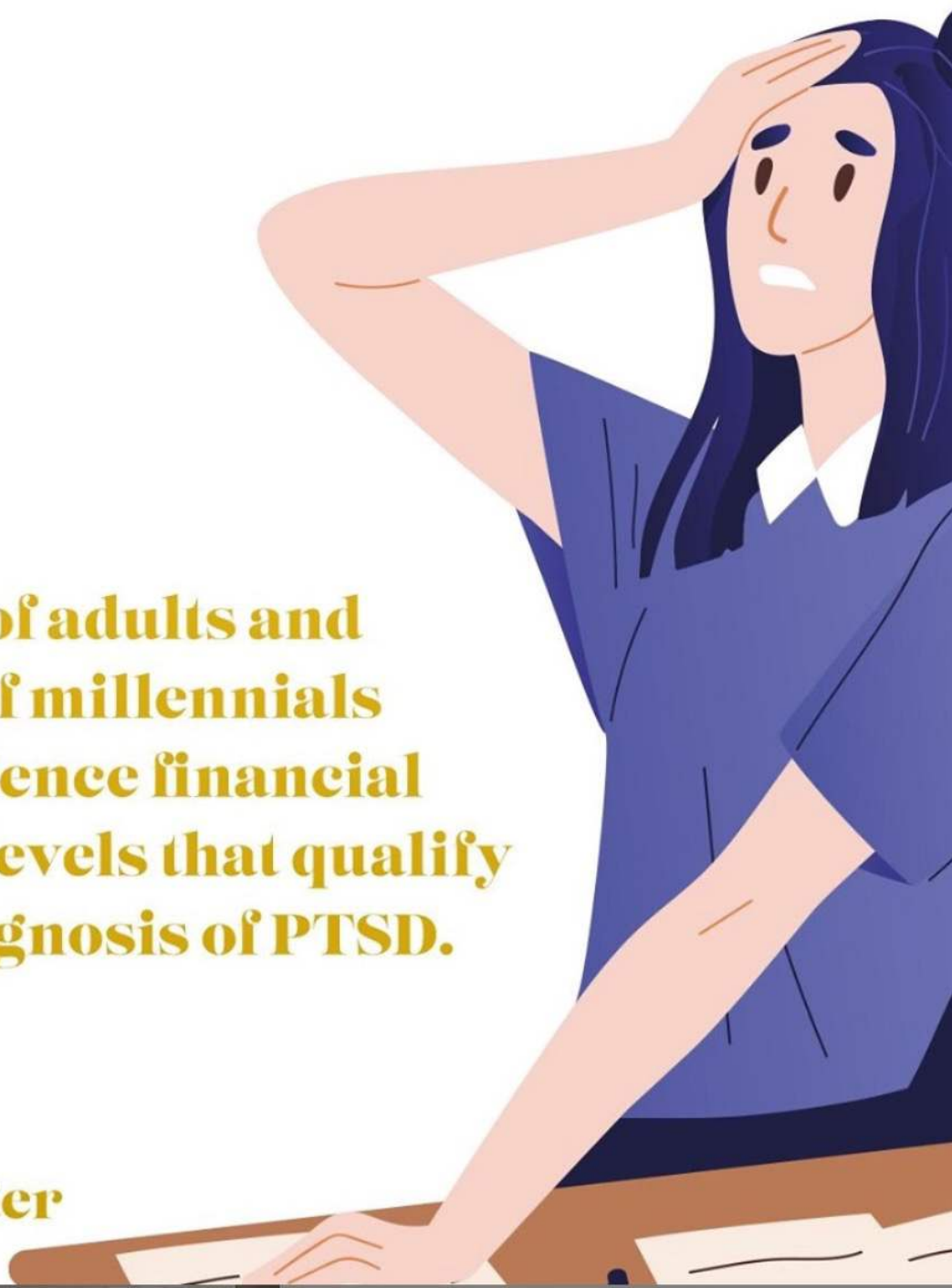


Financial Trauma

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

**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.

Poll Question #3: 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



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It's Not About the Money

It's About Financial Health
& Wellbeing



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**



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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



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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

*Who benefits from the
Financial Mindset Fix
Program?*



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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



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Understand Your Money Script

- Money Worship
- Money Status
- Money Avoidance
- Money Vigilance

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Exercise One

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



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



***Mental
Wealth***






Discover Your Worth

**And See We are All Beggars
on a Golden Bench**

What is your golden bench?



***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

*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***



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*Remove Barriers
and See Possibility*

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

The Psychology of Money

- Thoughts
- Emotions
- Behaviors
- Relationship with money



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



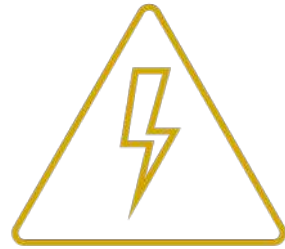


Shift Your Thinking

~~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.

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

Financially Conscious Behavior

Decide to move from:

Denial

Awareness

Uninformed

Informed

Blame

Responsibility

Disempowerment

Empowerment

Passivity

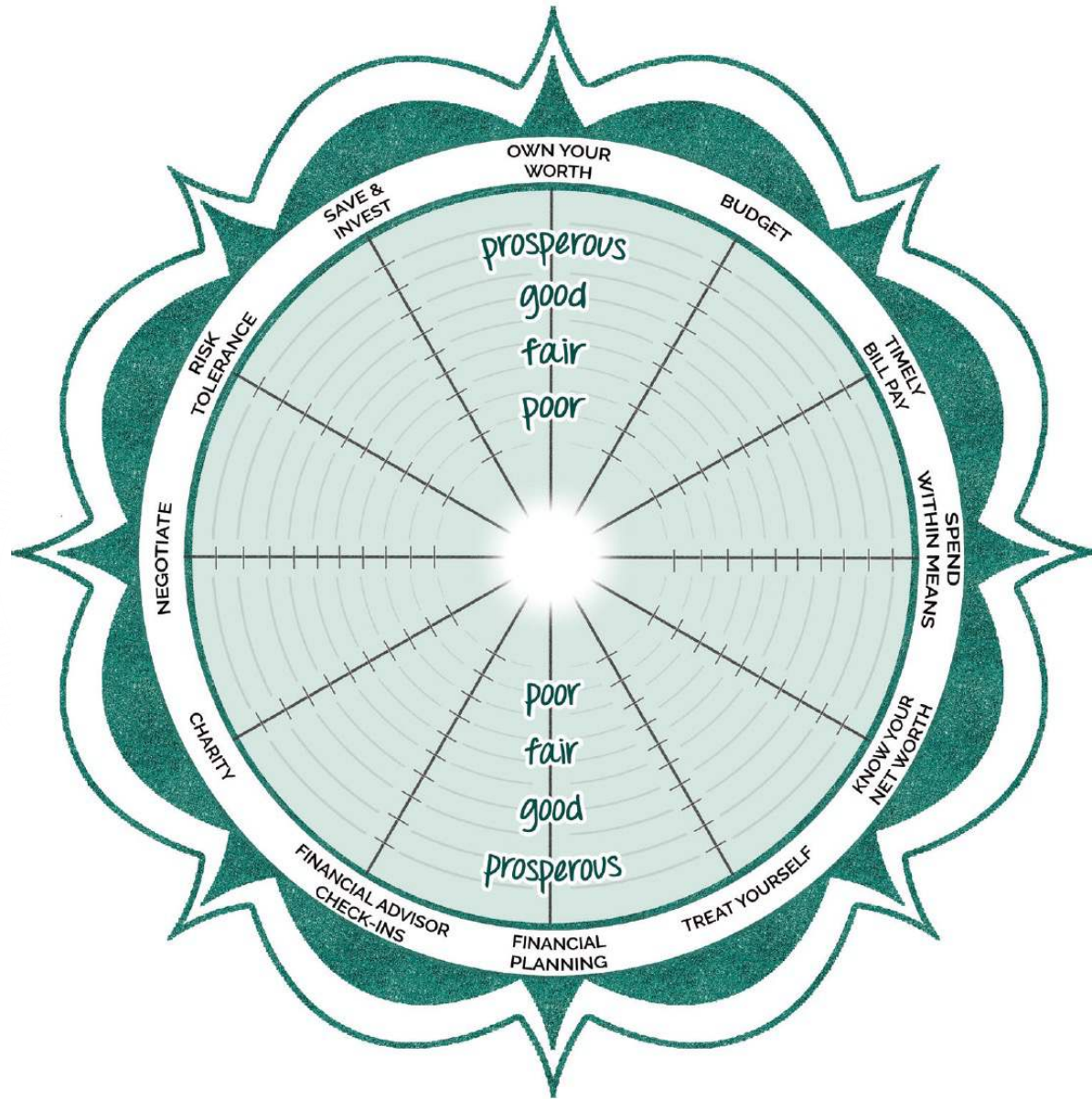
Action

Financial Literacy

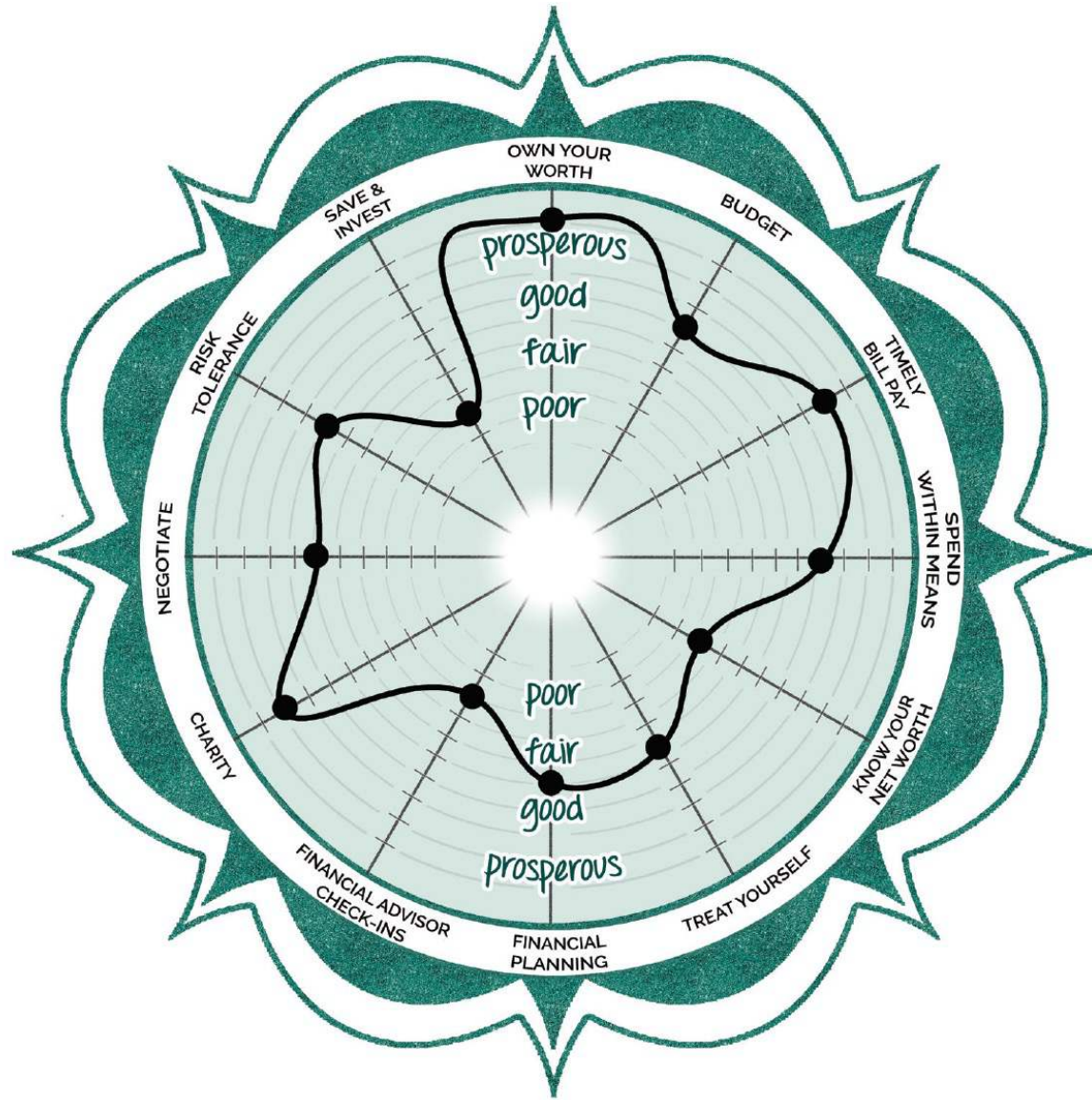
- Budgeting
- Banking
- Investing
- Reading bills and reports
- Understanding interest and fees
- Empowerment



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Exercise Two: The Financial Health Wheel



Sample Completed Financial Health Wheel

Q & A



15-Minute Break



Improve Your Relationship with Finances



Improve financial communication

- Establish systems
- Have regular meetings



Set Boundaries with Assertive Communication

- Partner
- Kids
- Extended family/in-laws



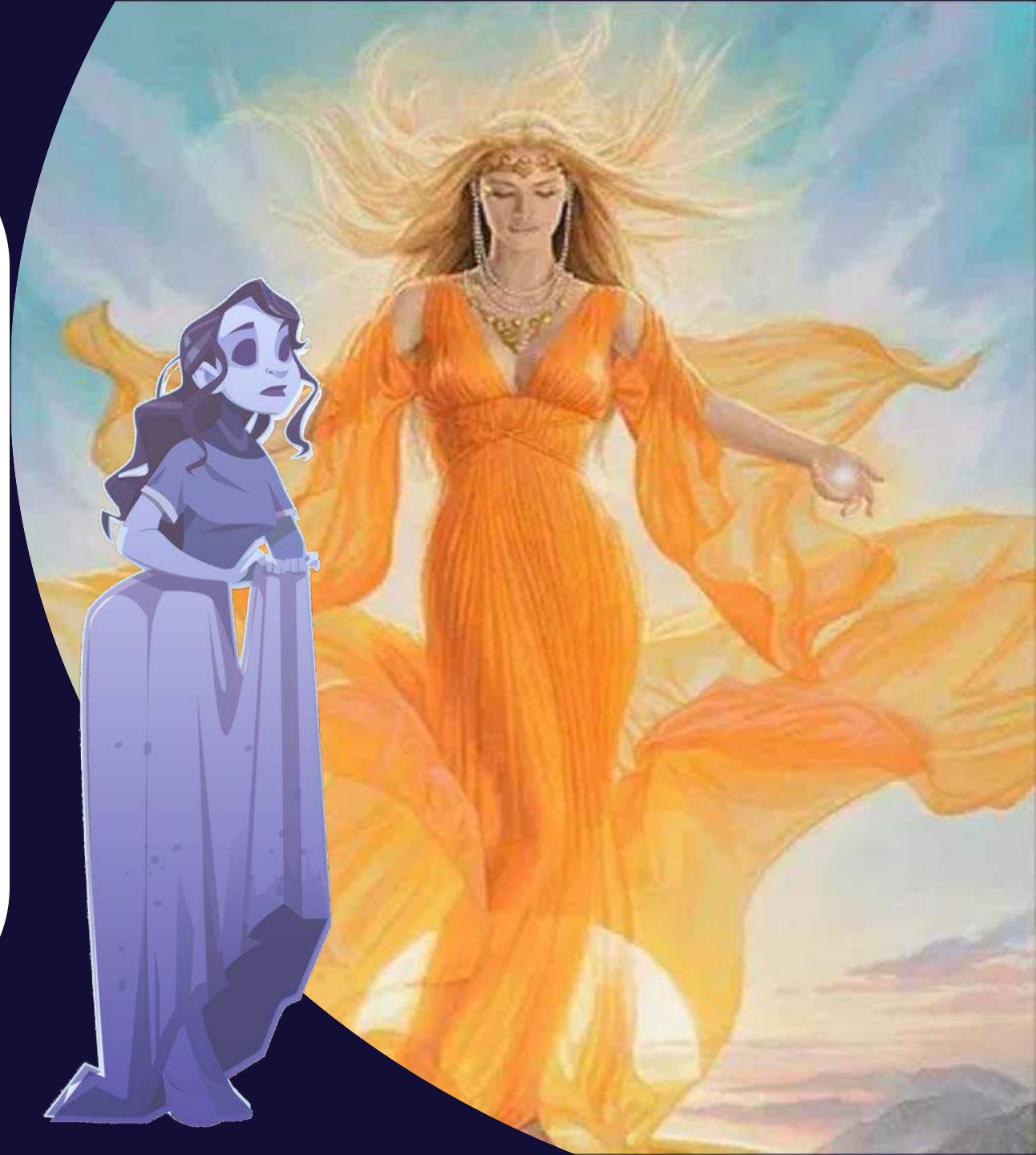
Be Aware of Financial Infidelity



Understand Codependency

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

***A Story about Penny &
Prosperity***



Before Versions



After Versions





Apply Mindfulness to Finance

- Presence
- Intuition
- Mindful spending

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Exercise Three

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



Own Your Worth

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

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



Exercise Four

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



Poll Question #4: 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



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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”)

SITUATION	THOUGHT	EMOTION	BEHAVIOR	ALTERNATE THOUGHT
Your coworker received the promotion instead of you.	"I suck."	Anger, sadness, shame	Sulky and passive-aggressive	"There will be a better opportunity for me in the future."

Life is Not a Competition

Collaborate for Greater
Reward



Poll #5: 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



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Exercise Six

- 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?

Poll #6: 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



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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





Identify Possible Income Streams

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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

Detachment

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

ARLENE ENGLANDER



FEATURED ON **REAL SIMPLE**

“

**We are not our bank account;
we are not our debt.**

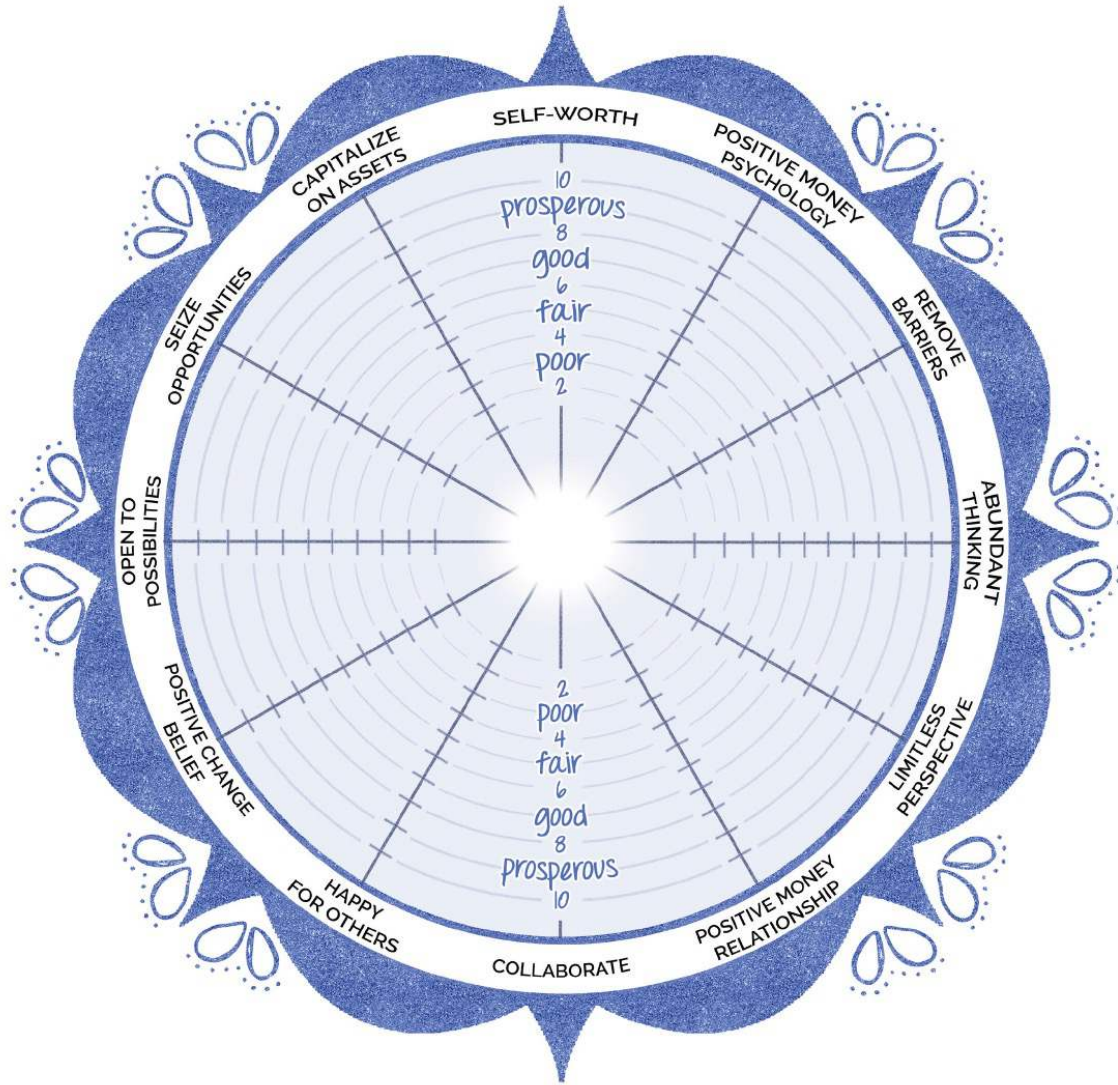
**That's how we are, not who
we are.**

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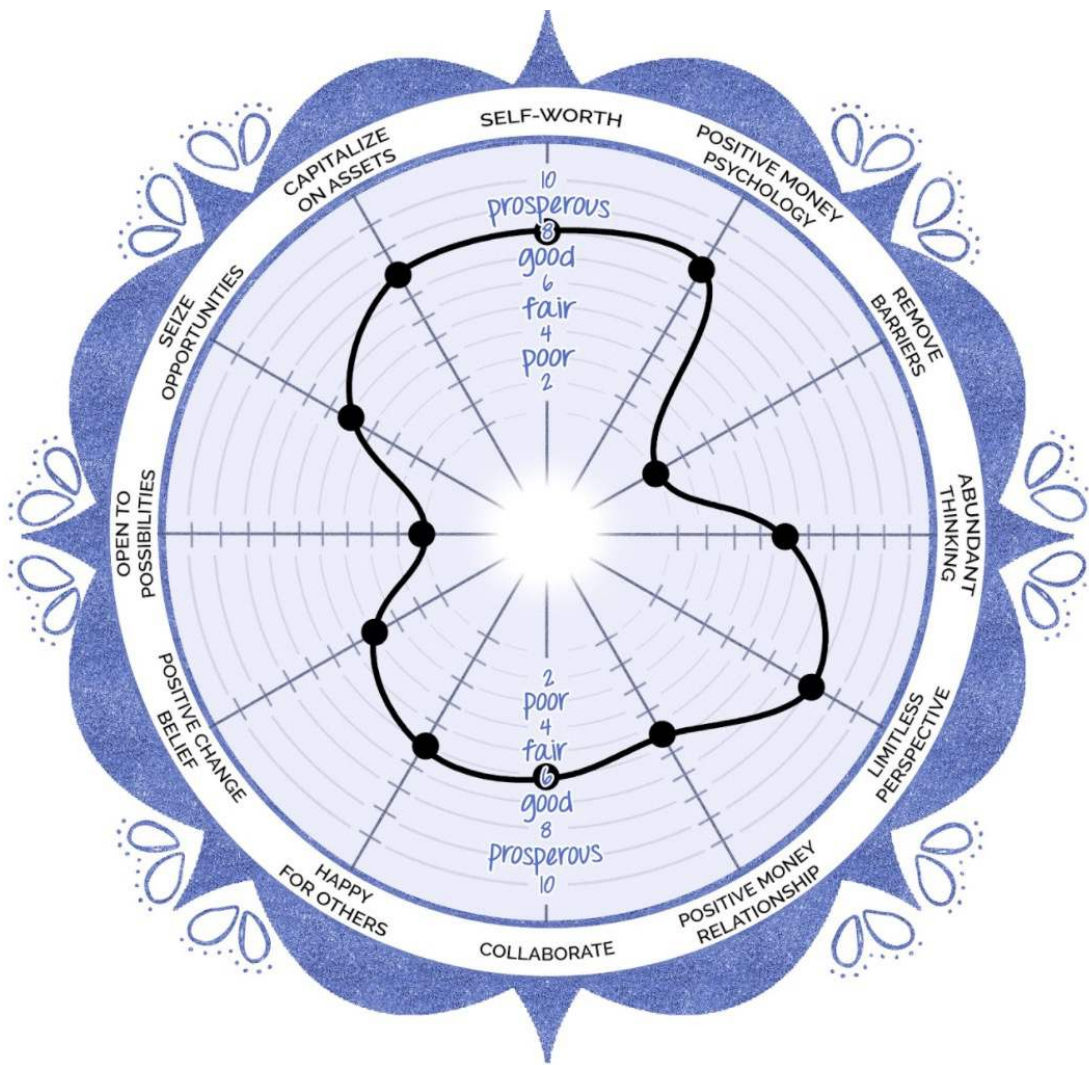
Detach From:

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





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?



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**Healthy
self-esteem
is midway
between **Diva**
and **Doormat****

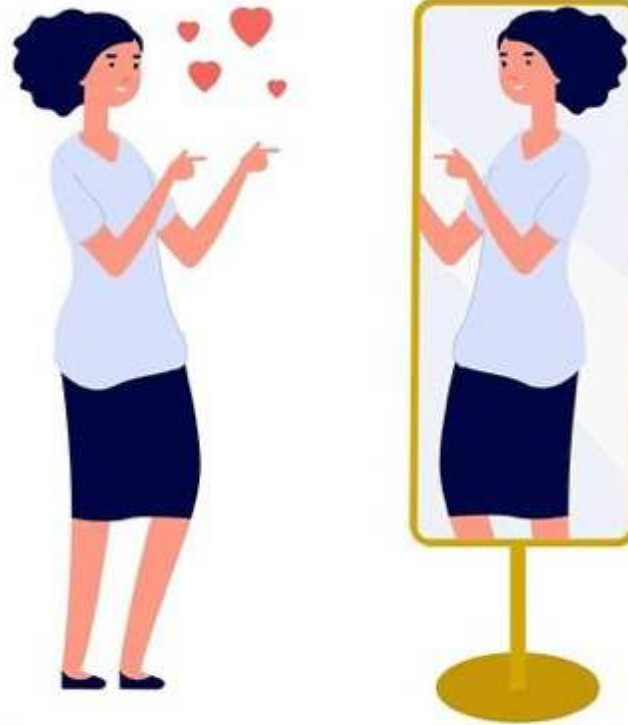
You must care about

yourself

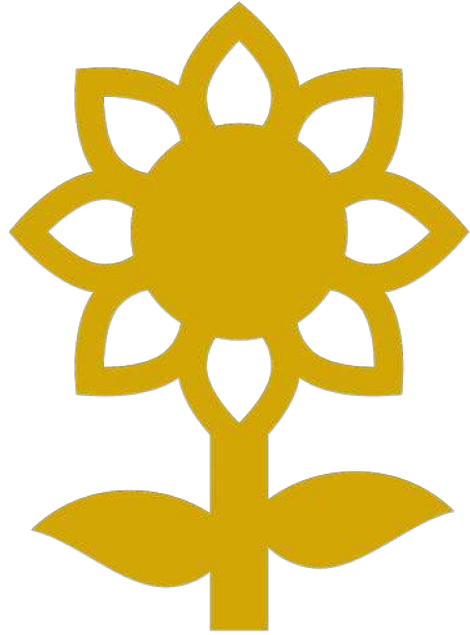
enough to welcome the life you

deserve

**I am always enough.
Period.**



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

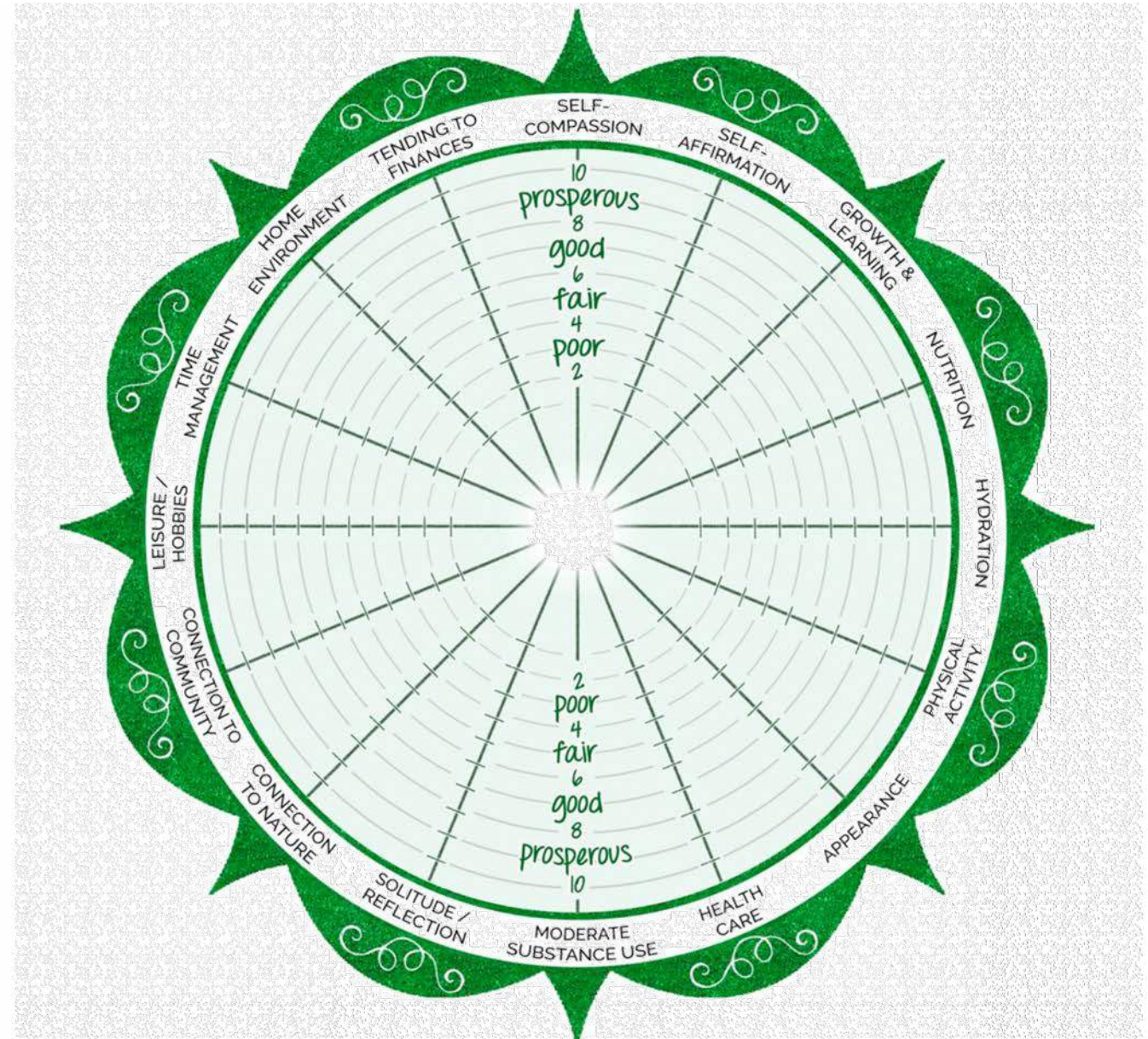
Develop Healthy Work-Life Balance



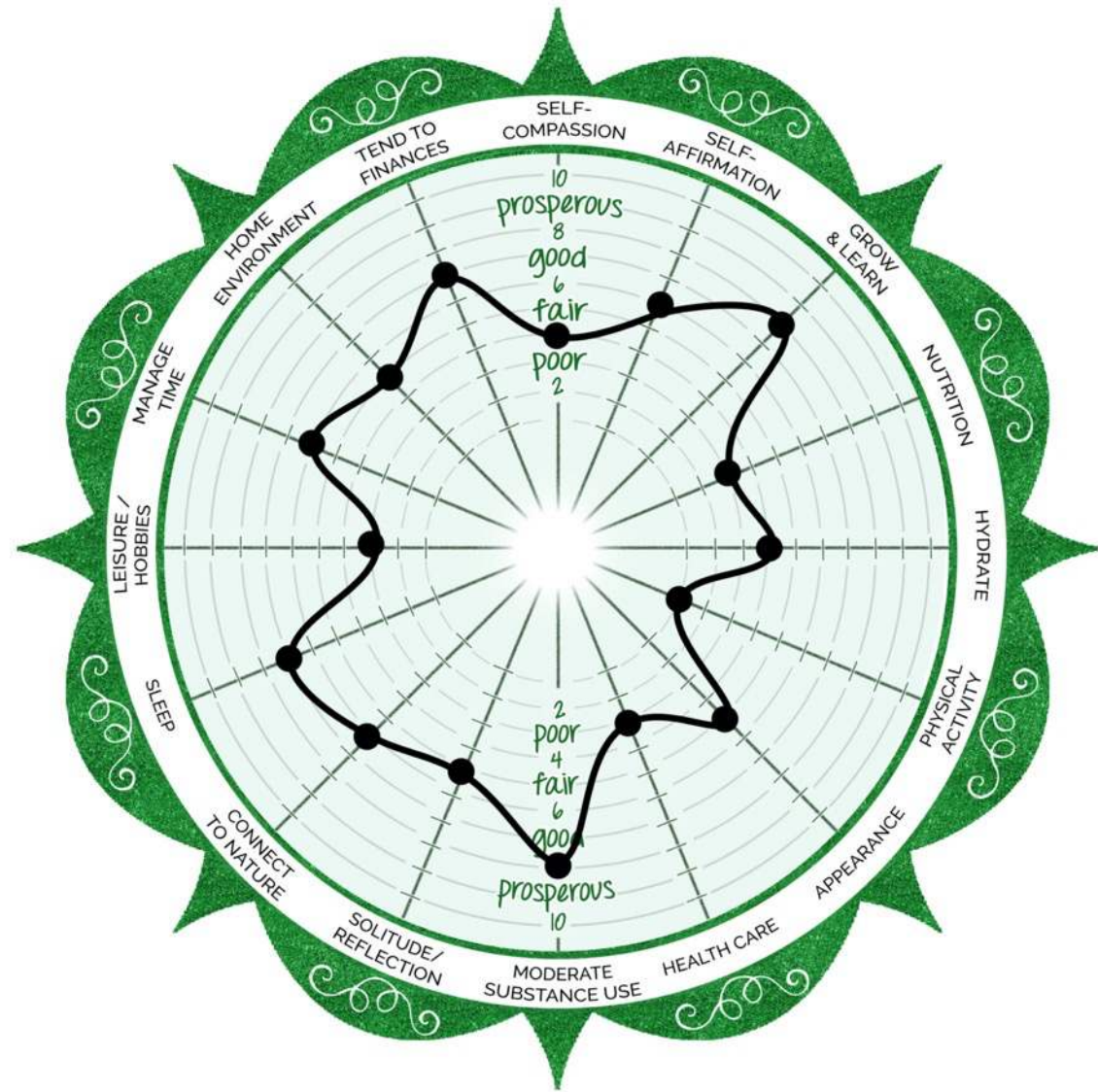
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Self-Care Wheel



Sample Completed Self-Care Wheel



“

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

HELEN KELLER

”



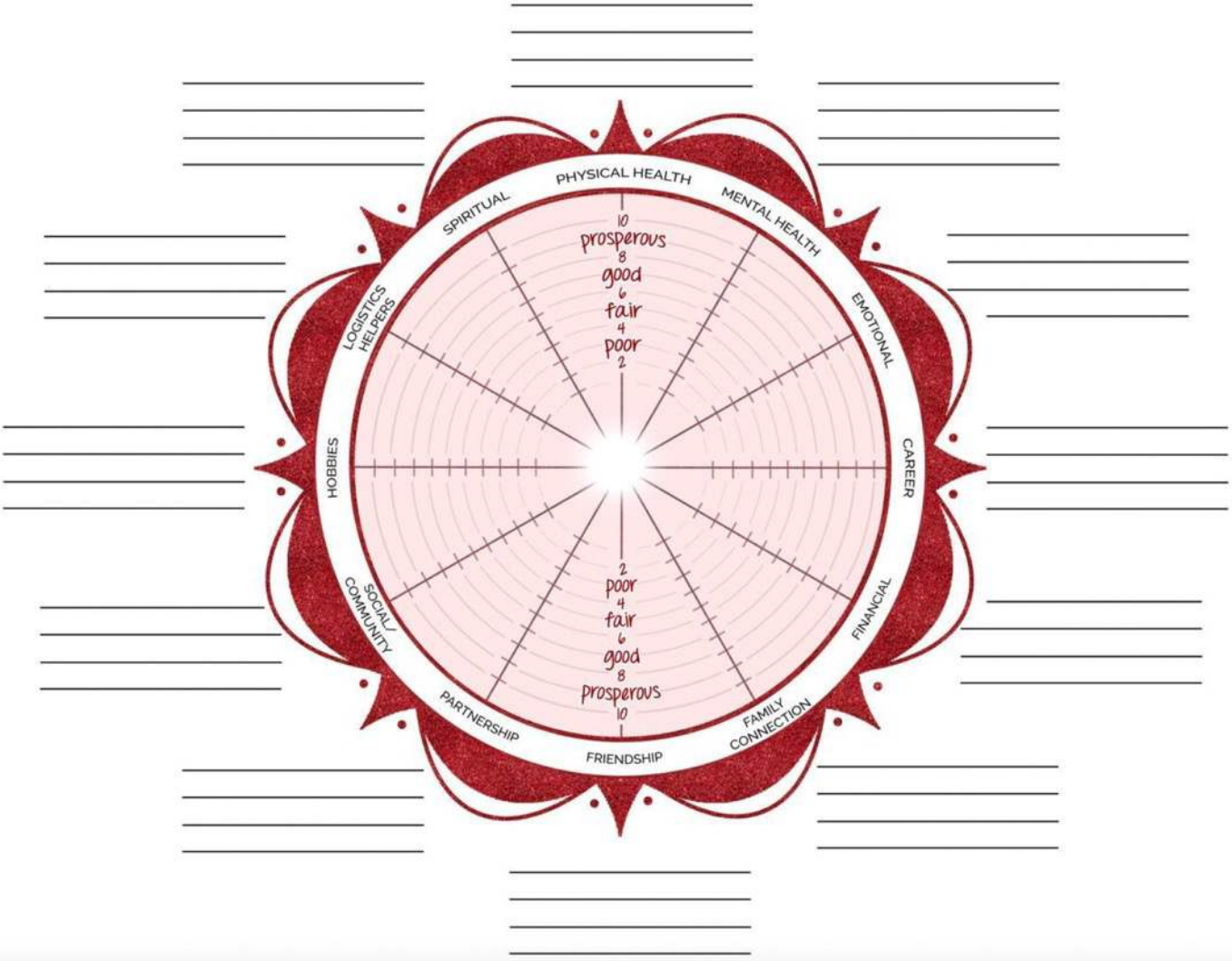
Barriers to Accessing Support

- 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

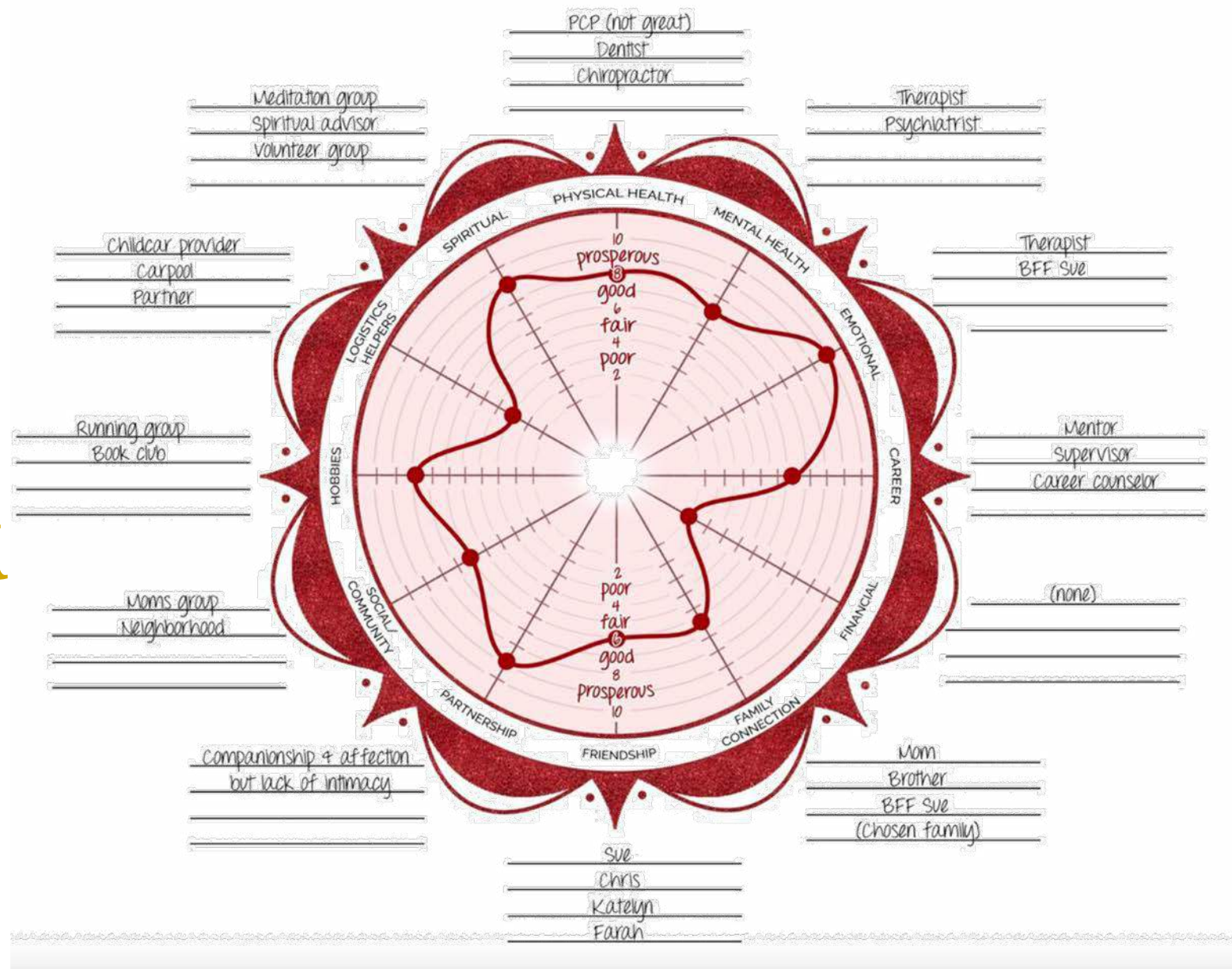
Open Yourself Up to Receiving



Support Network Wheel



Sample Support Network Wheel





Create a Financial Board of Advisors

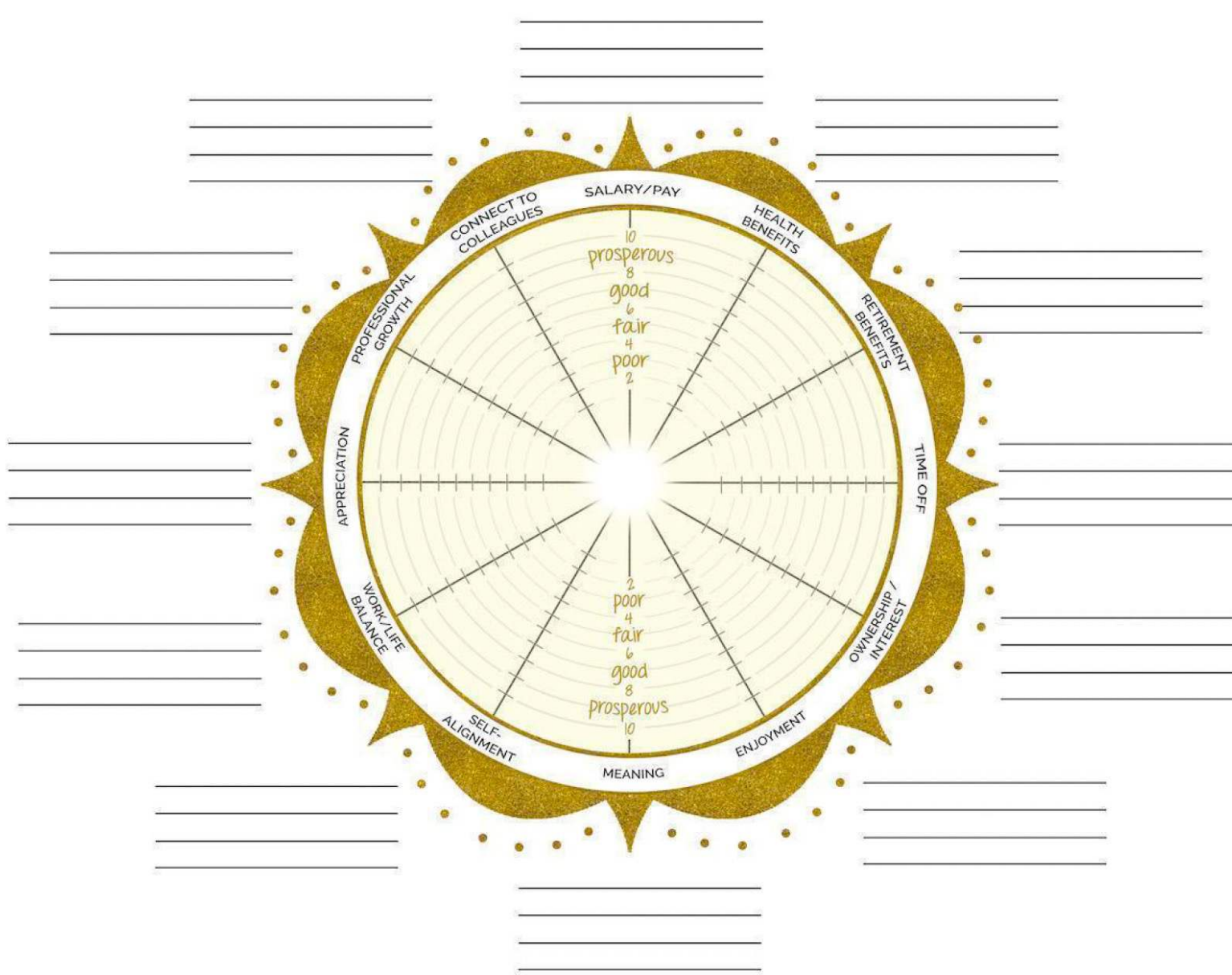
- Financial Planner
- Accountant
- Attorney
- Accountability Partner
- Counselor, Therapist or Coach
- 12-Step Sponsor
 - Debtors Anonymous, Under earners Anonymous, Spenders Anonymous

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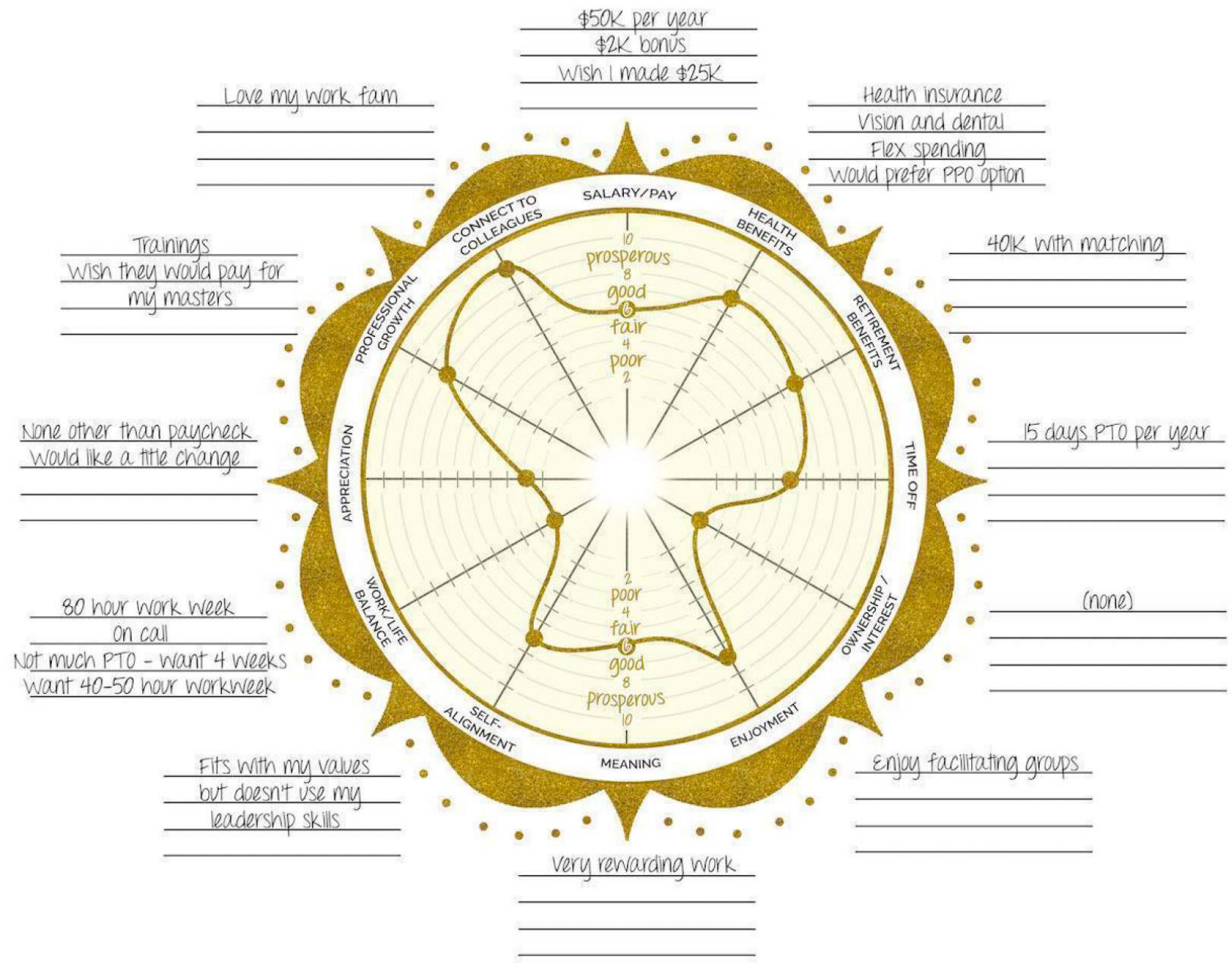
Set Healthy Financial Boundaries for Personal & Professional Success



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The Work Satisfaction Wheel



The Work Satisfaction Wheel Example

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



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.

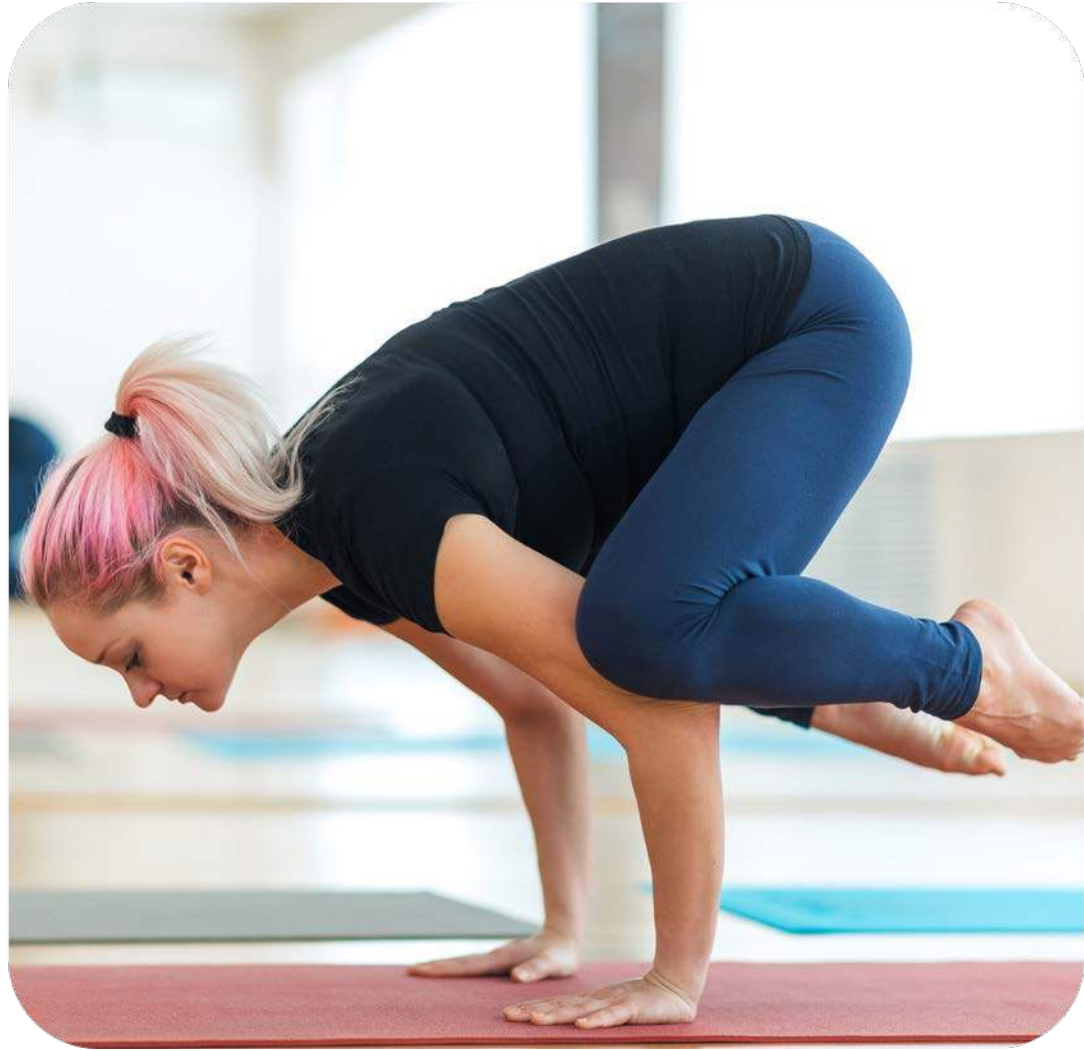
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Resilience

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

ECKHART TOLLE







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



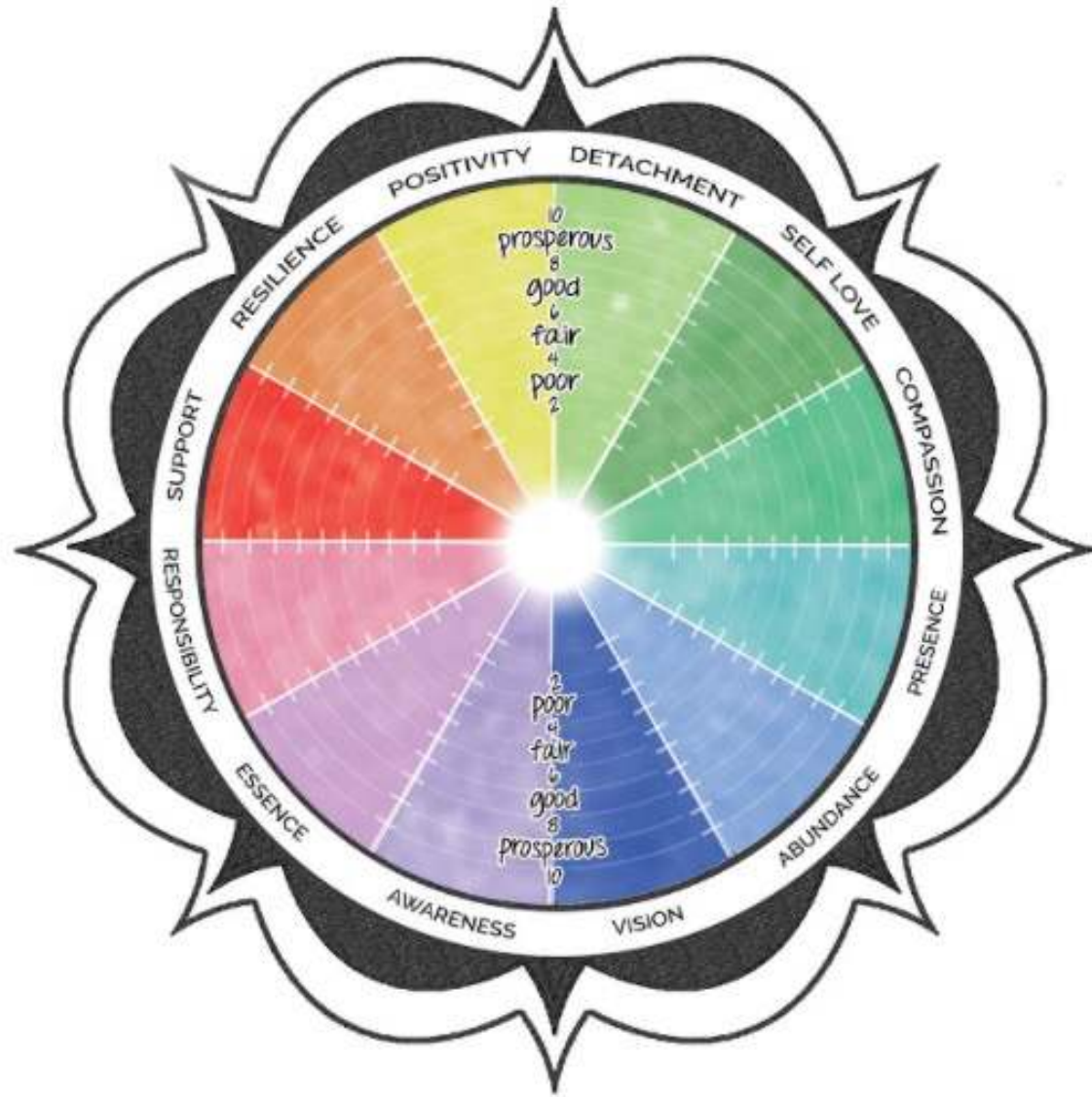
FEATURED ON **Forbes** —————



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

Joyce Marter





Twelve Mindsets for Holistic & Balanced Success

Poll Question #7: 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) Complete the Mindset Fix™ Certification Course
- f) All the above

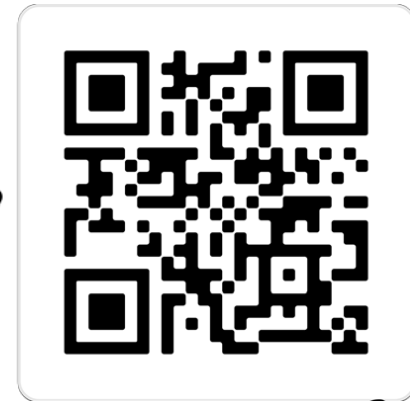


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Resources

- Presentation Slides
- Handouts & Workbooks
- Helpful Links



SCAN ME

Q&A



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