

# The Financial Mindset Fix:

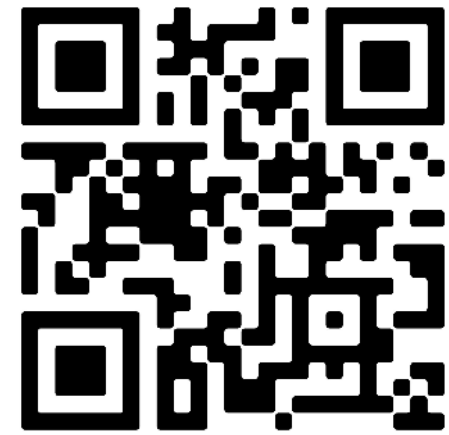
**Promoting an Abundant Life**



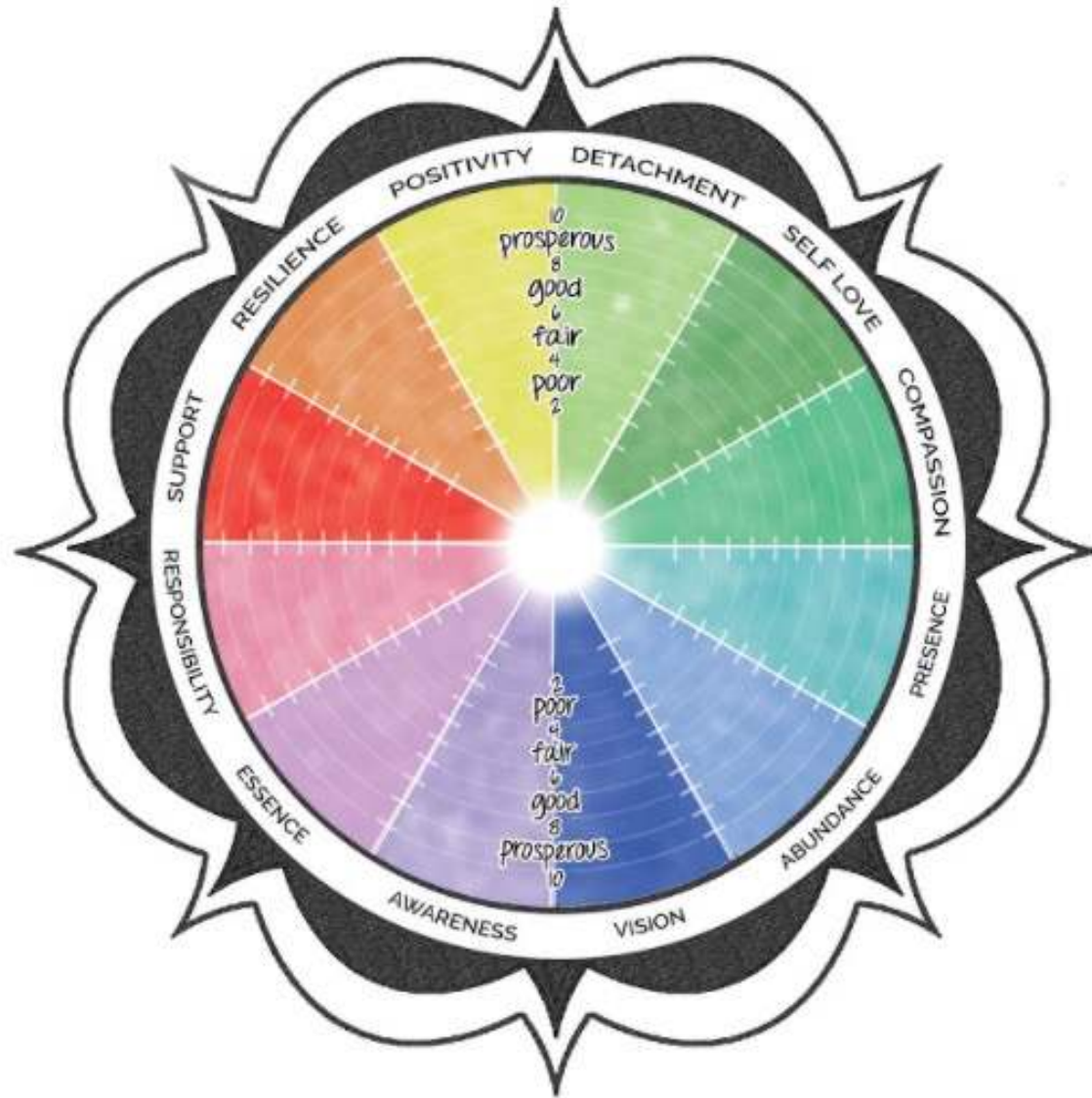
**Joyce Marter**

# Resources

- Presentation Slide
- Handouts



*SCAN ME*



## 12 Mindsets for Holistic & Balanced Success





# The Psychology of Money

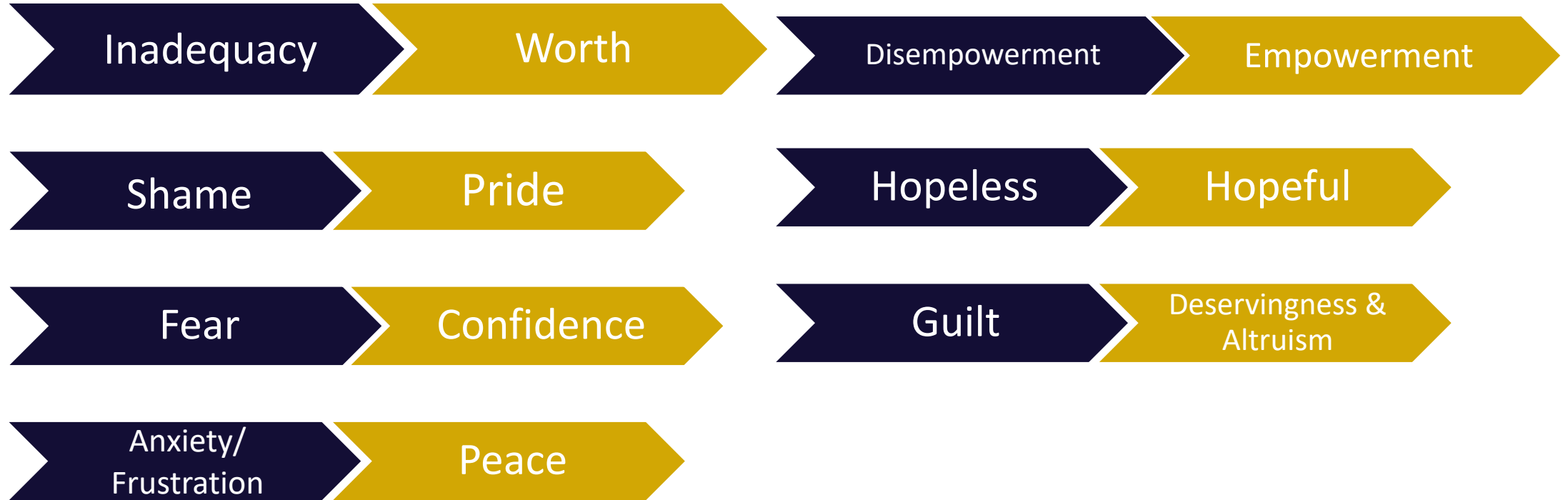
- Understand the impact of family-or-origin experiences and financial trauma
- Understand your thinking, emotions, behaviors, & relationship with money
- Emancipate yourself from self-limitation
- Harness the power of intention & self-fulfilling prophecy
- Shift your thinking to positive psychology
-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

**Joyce Marter**



# The Emotions Around Money

Create a paradigm shift from:



## 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.**

**Joyce Marter**



# 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



# Financially Conscious Behavior

**Decide to move from:**

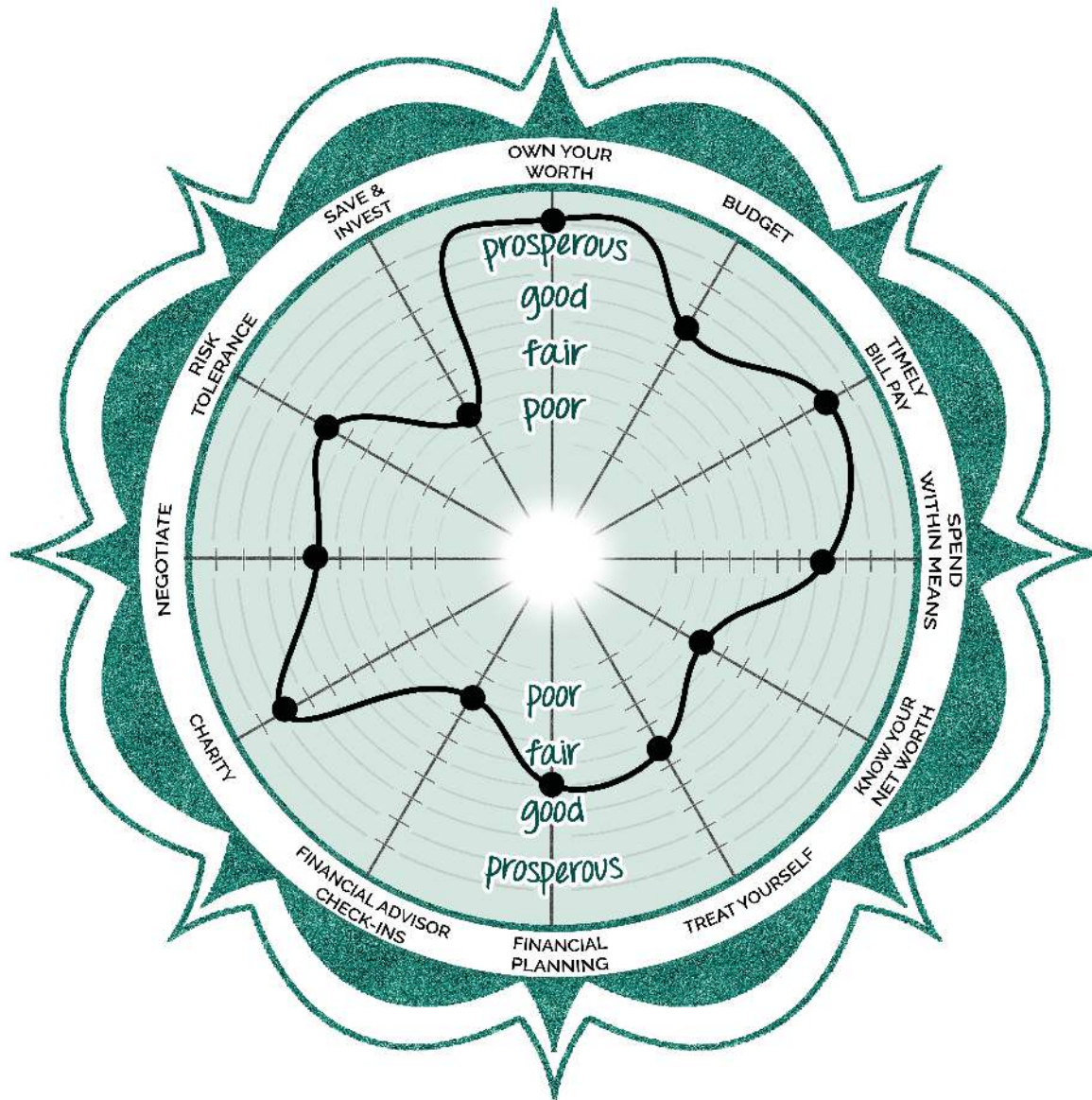
Denial → Awareness

Blame → Responsibility

Passivity → Action

Uninformed → Informed

Disempowerment → Empowerment



# Financial Health Wheel Exercise



# 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



# 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**





# Apply Mindfulness to Finance

- Presence
- Intuition
- Mindful spending

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# The Flow of Money

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





# 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

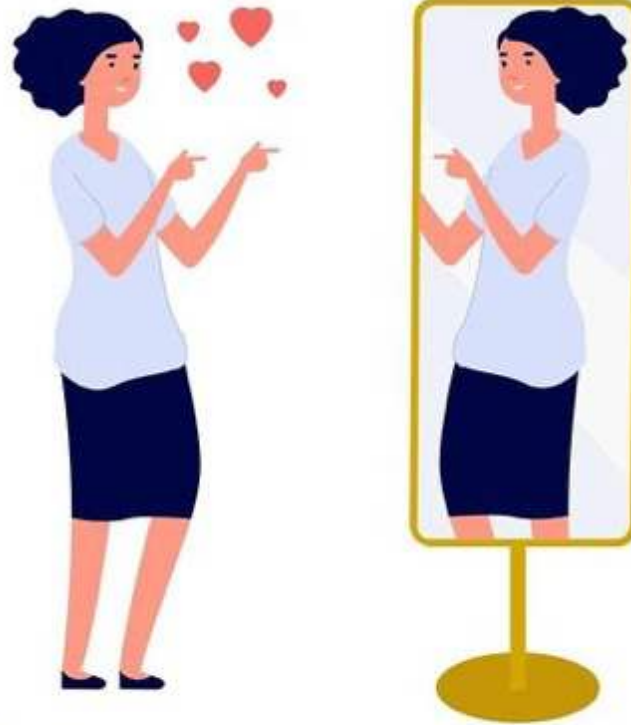
**Joyce Marter**



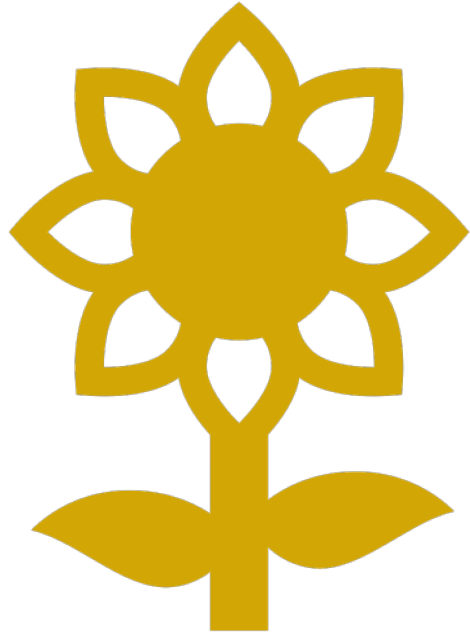
Healthy  
self-esteem  
is midway  
between Diva  
and Doormat

**You must care about**  
**yourself**  
**enough to welcome the life you**  
**deserve**

**I am always enough.  
Period.**



**Joyce Marter**



**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

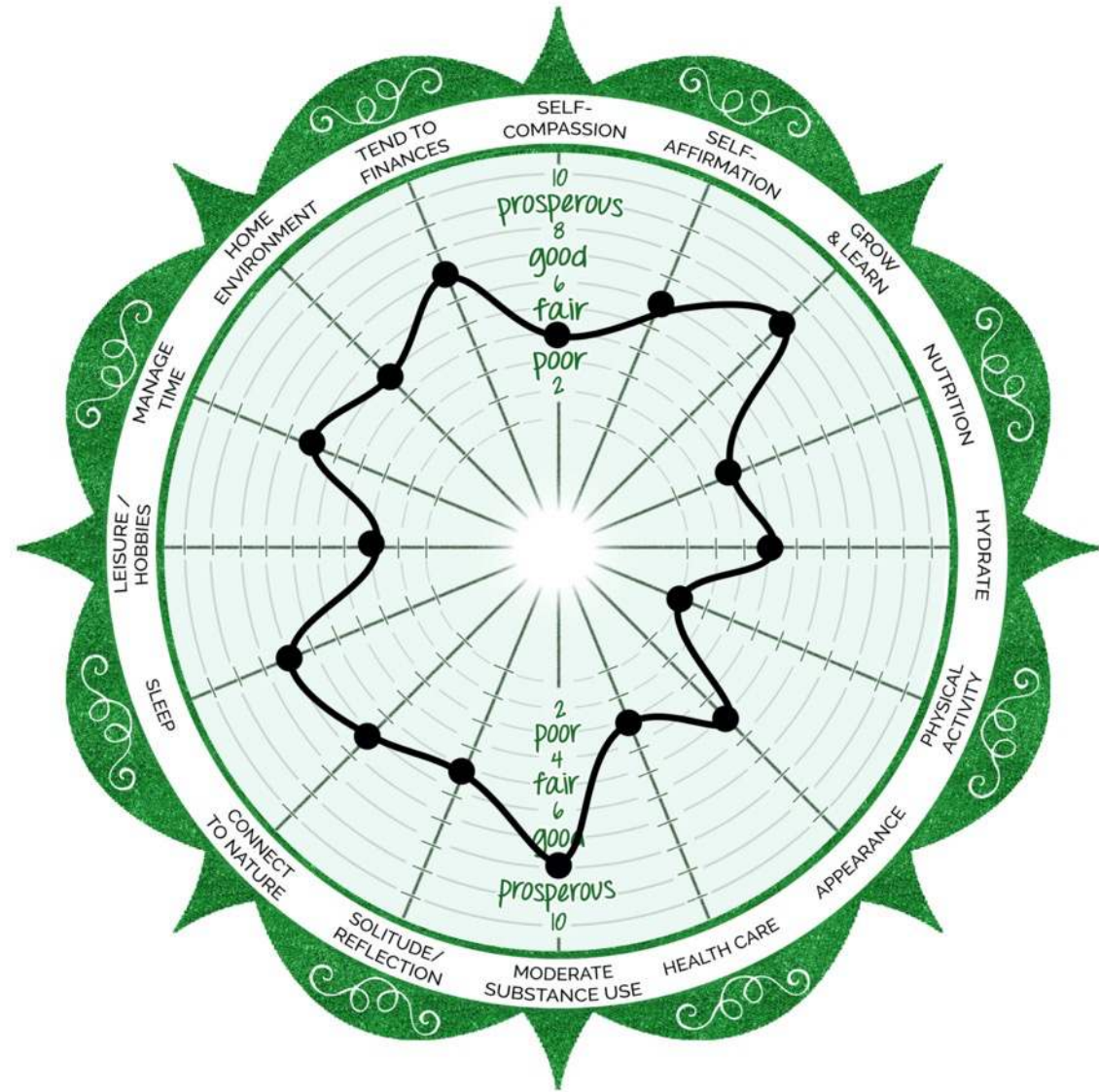


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# Sample Completed Self-Care Wheel



“

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

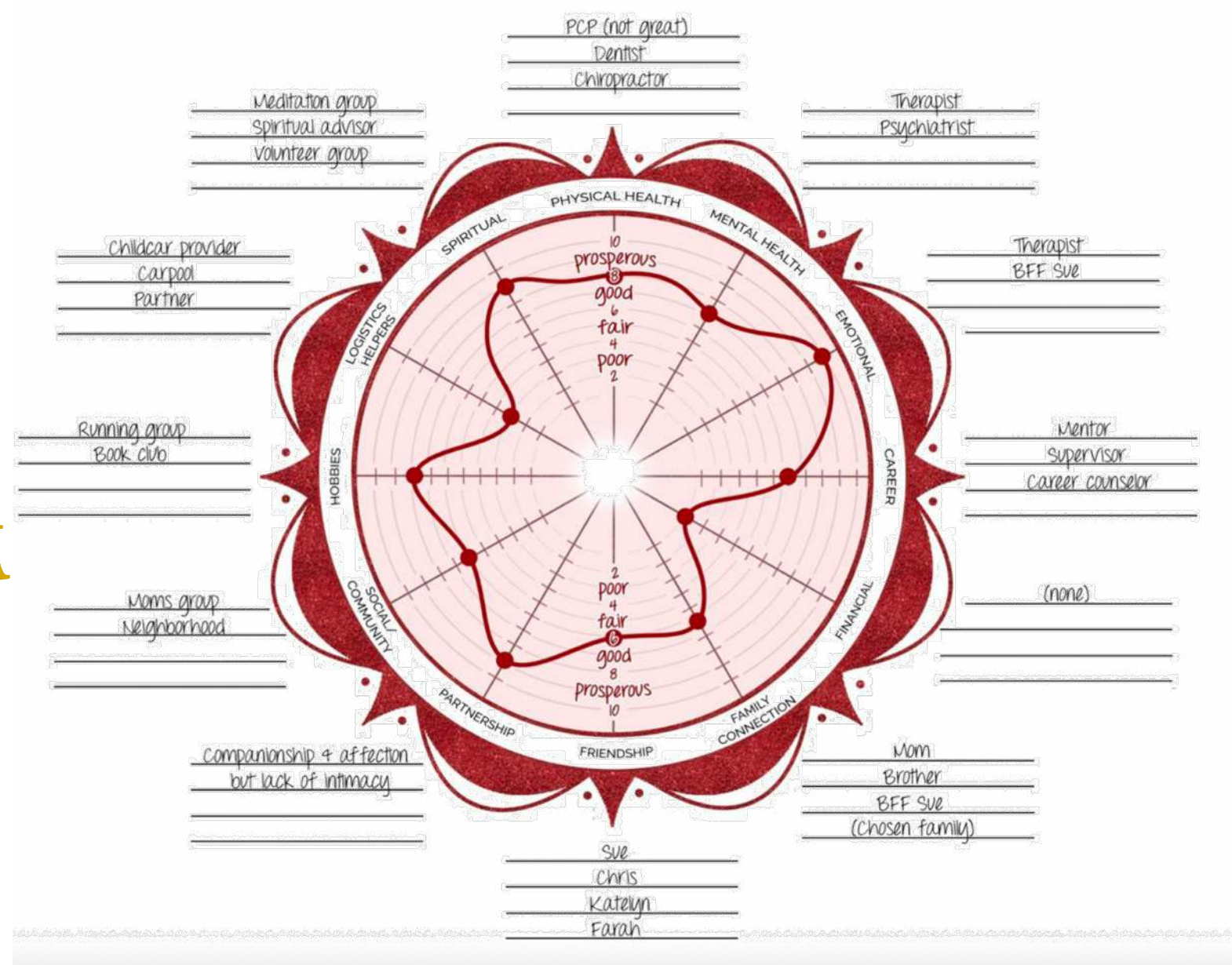


# Open Yourself Up to Receiving





# 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, Underearners Anonymous, Spenders Anonymous



# 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



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FEATURED ON



weightwatchers  
reimagined

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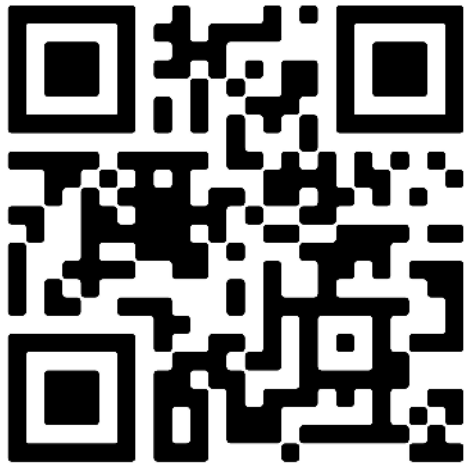
When you refuse to  
believe something is  
impossible,  
it becomes *possible*.



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



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