

The Financial Mindset Fix:

How to Leverage Psychology
to Improve Your Sales & Financial Health



Joyce Marter

Resources

- Presentation Slides
- Handouts & Workbooks
- Other Links

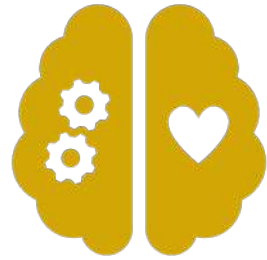




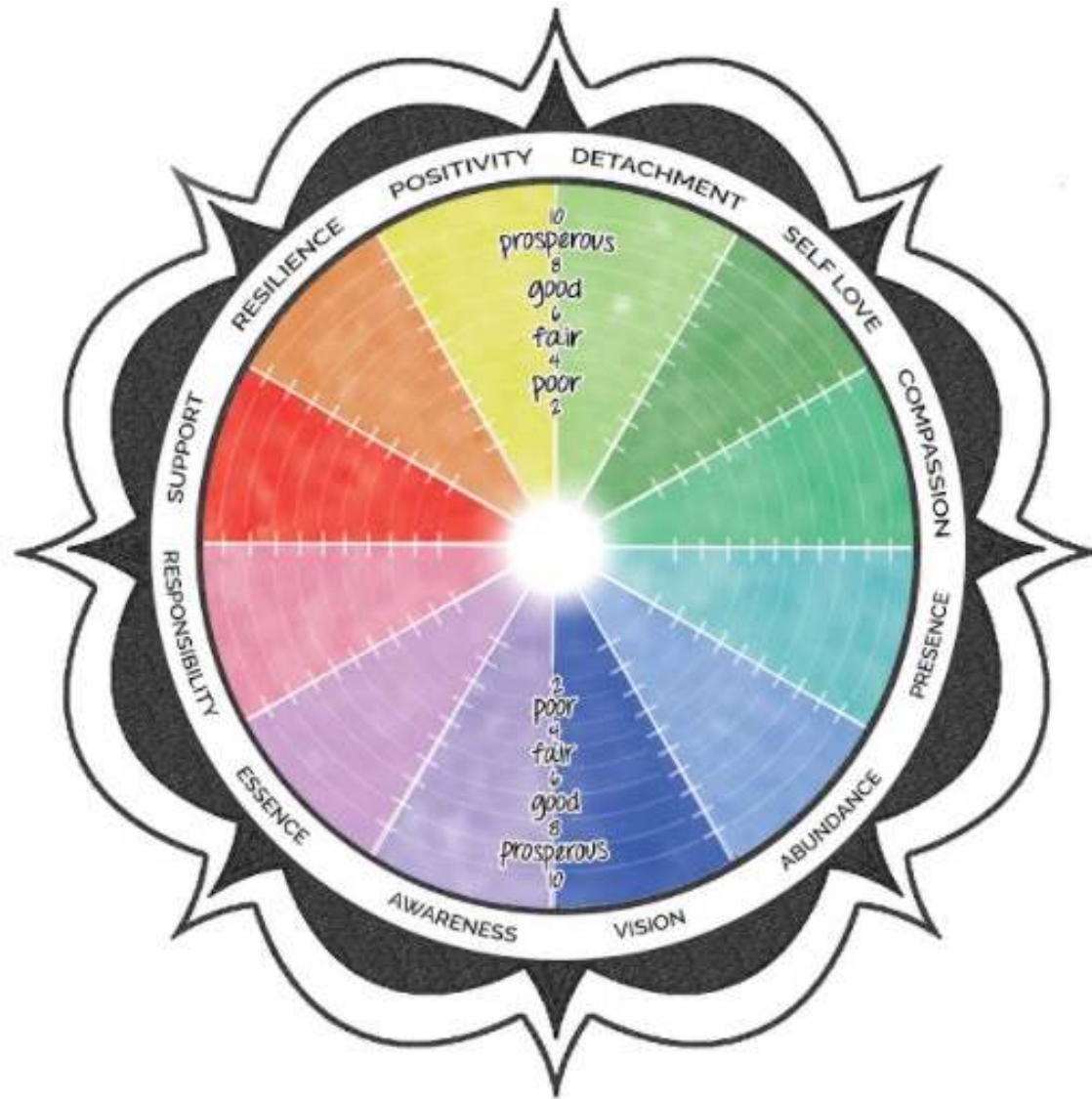
***A Surprise
Bonus from
Therapy***

My Money Story





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



Twelve Mindsets for Holistic & Balanced Success



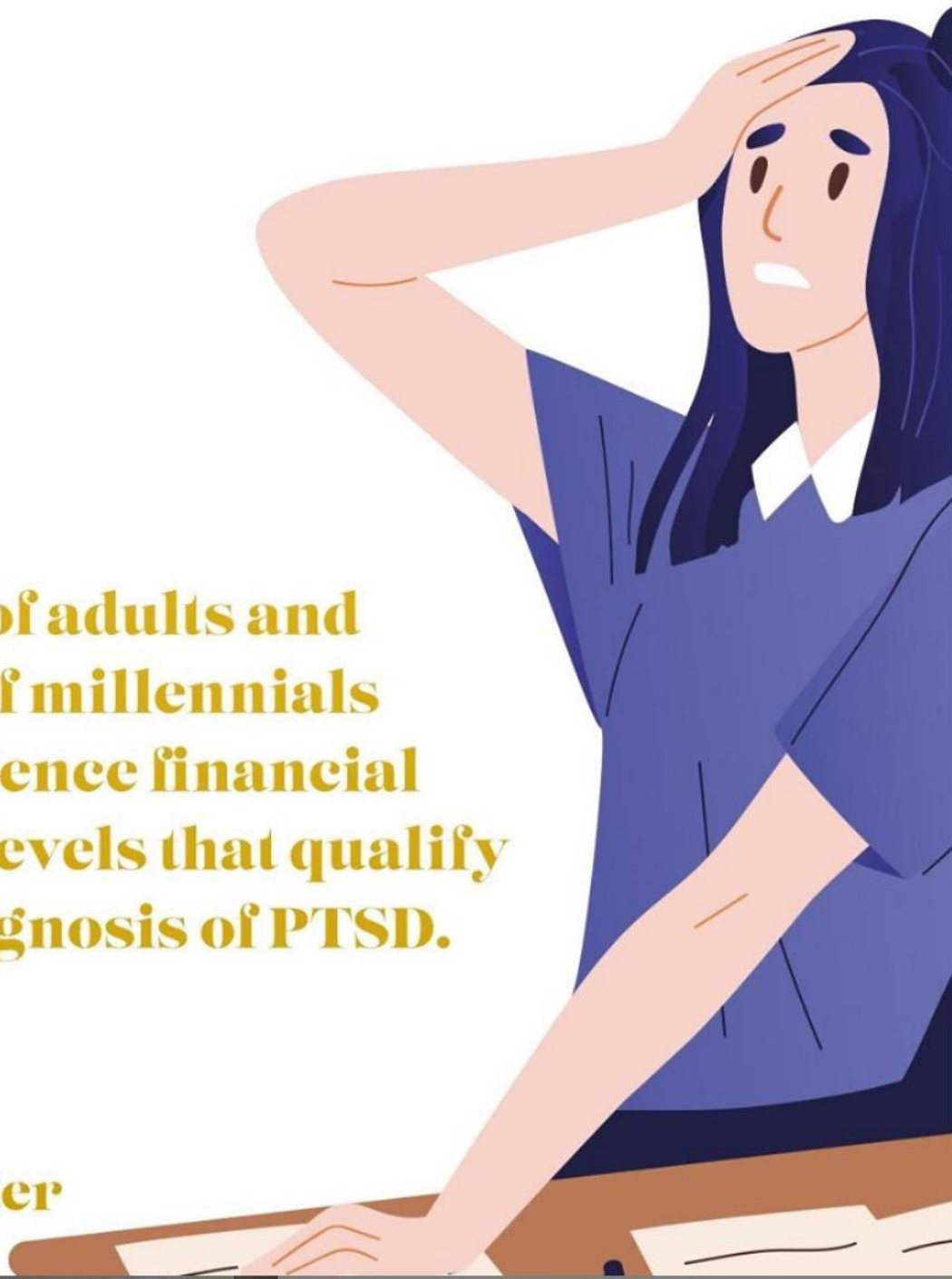
Financial Trauma

- 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.**

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“

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



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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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

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



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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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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

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The Psychology of Money

- Thoughts
- Emotions
- Behaviors
- Relationship with money



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***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

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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**

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

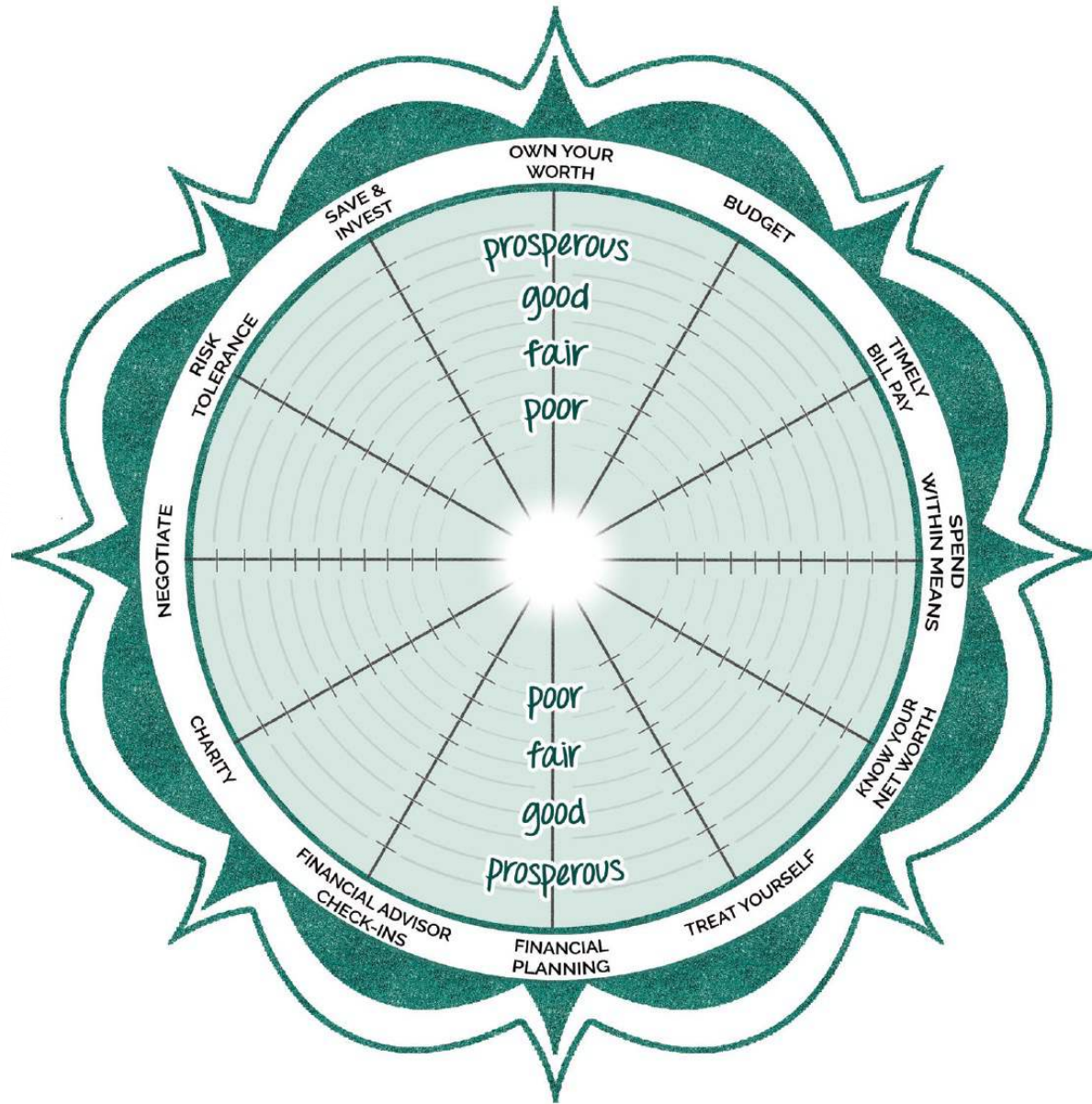




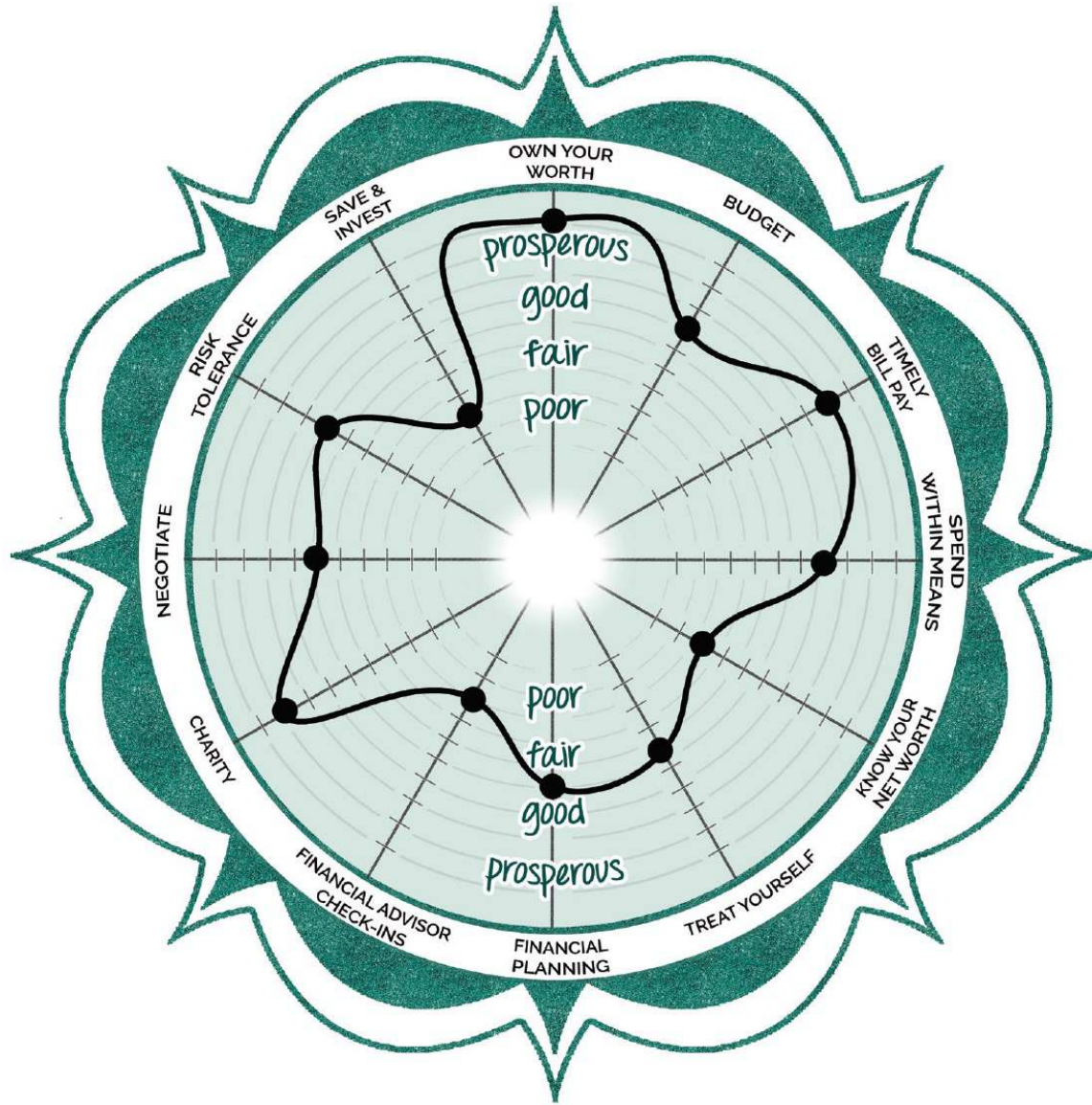
Understand Your Money Script

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

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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



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Discover Your Worth

And See We are All Beggars
on a Golden Bench

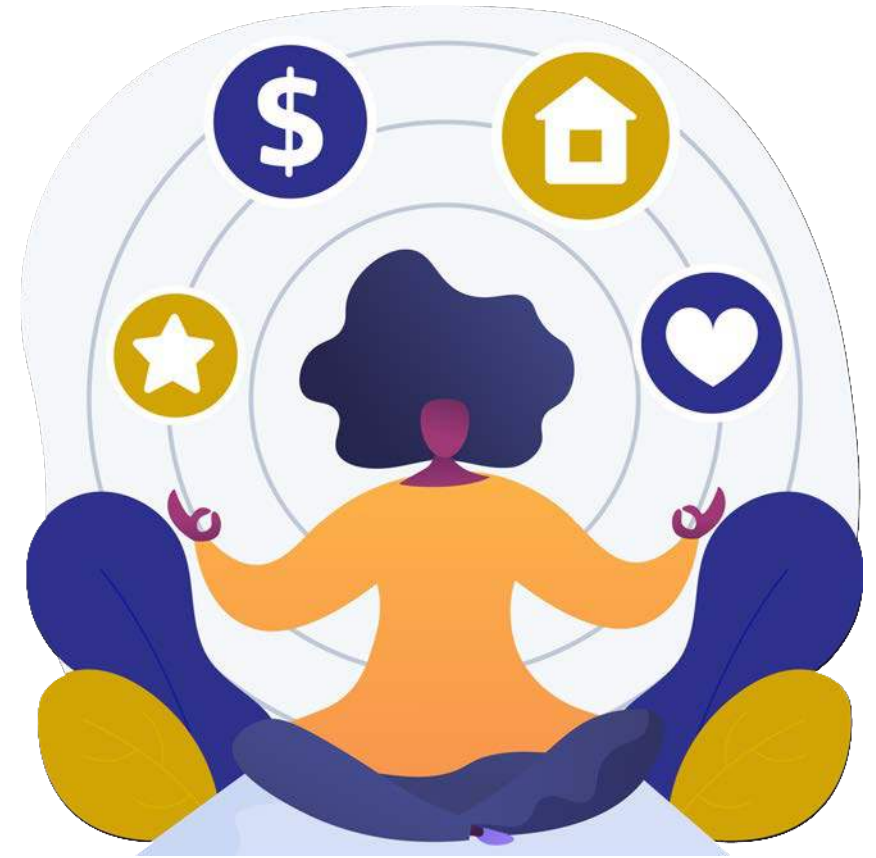
What is your golden bench?

***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***



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***Remove Barriers
and See Possibility***

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





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





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."

Own Your Worth

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

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



Exercise

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



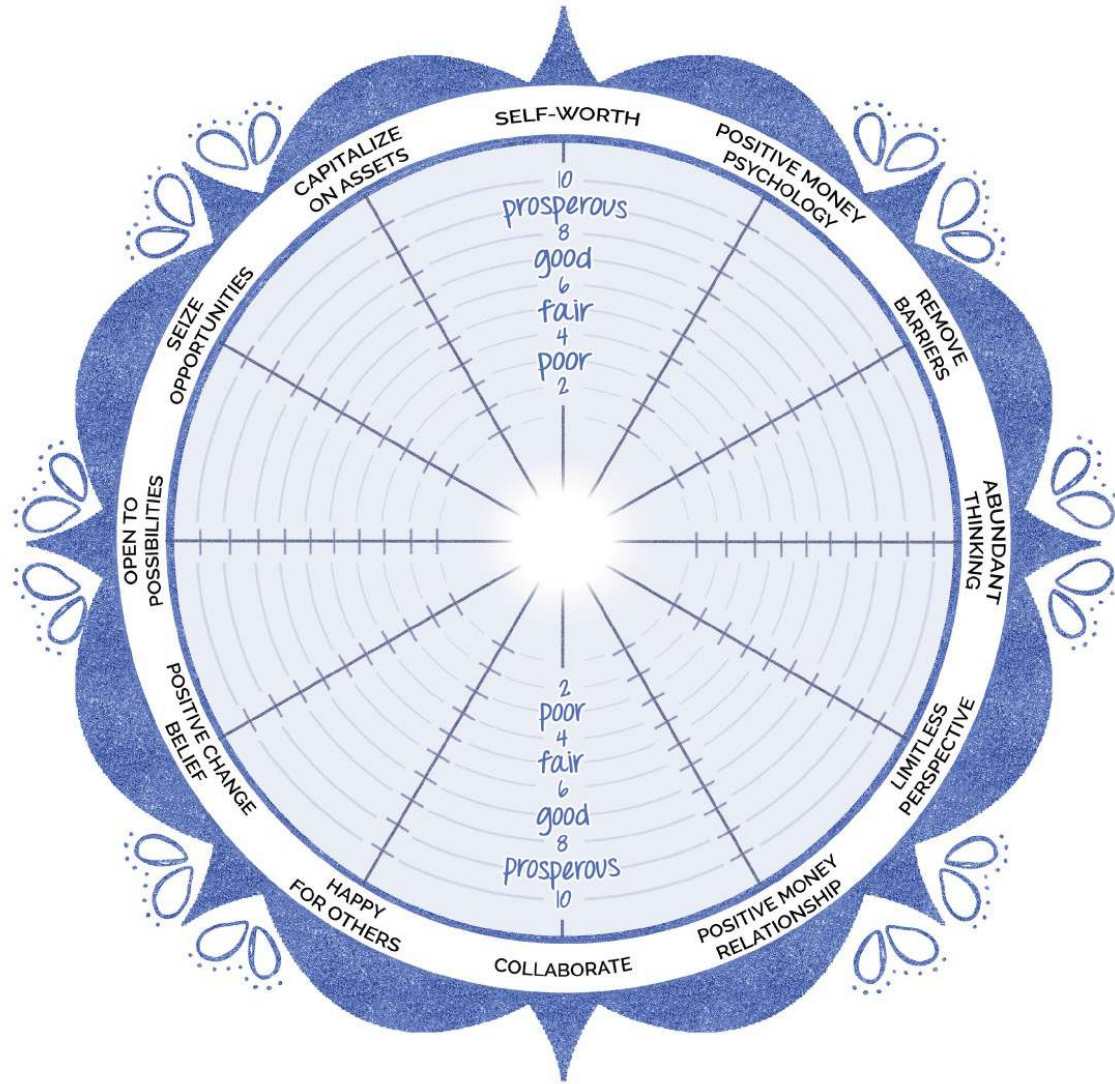
Journal Prompts

- 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?

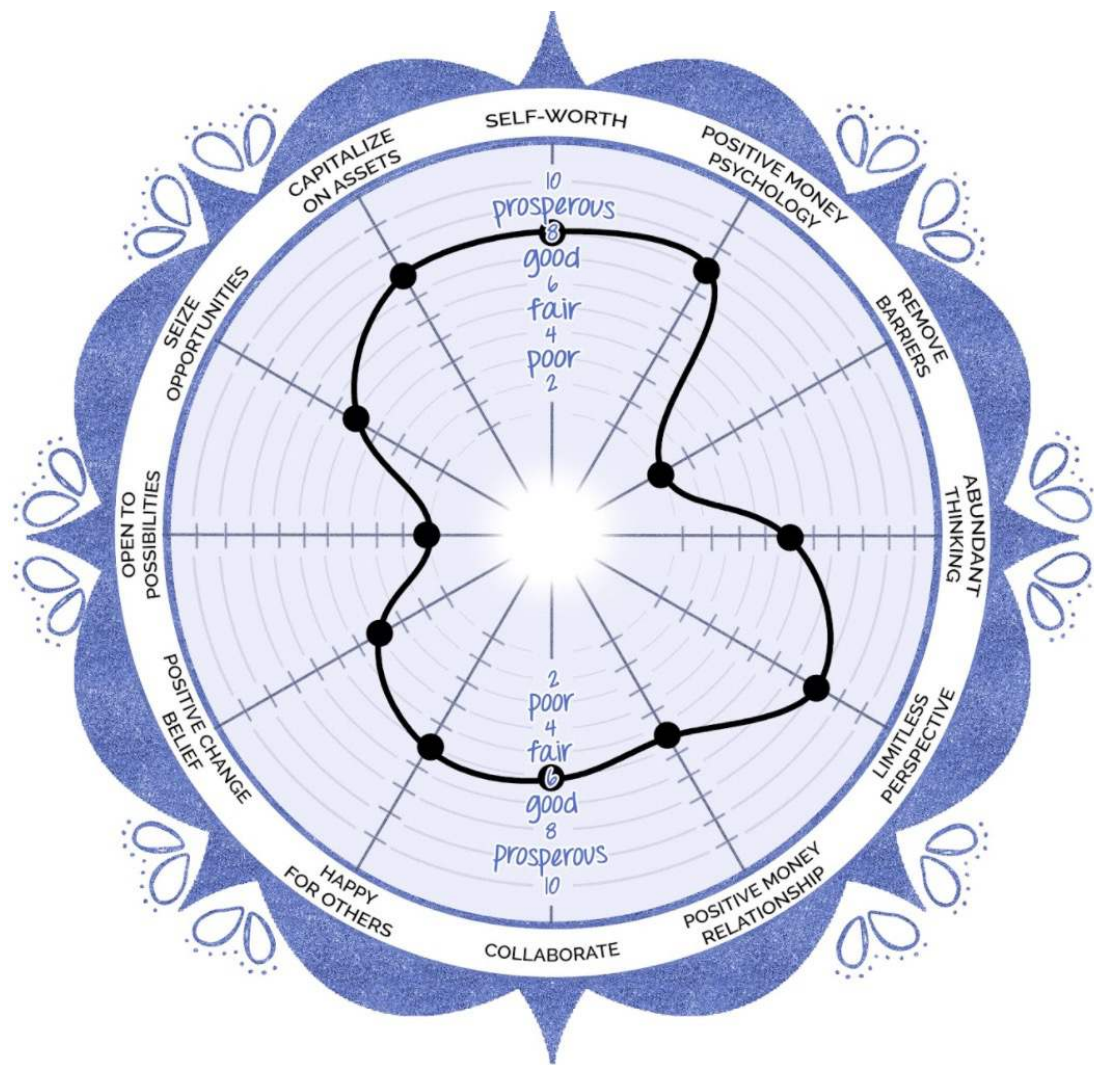
Long-lasting and pronounced success comes to those who renew their commitment to a mindset of abundance every minute of every hour of every day.

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?



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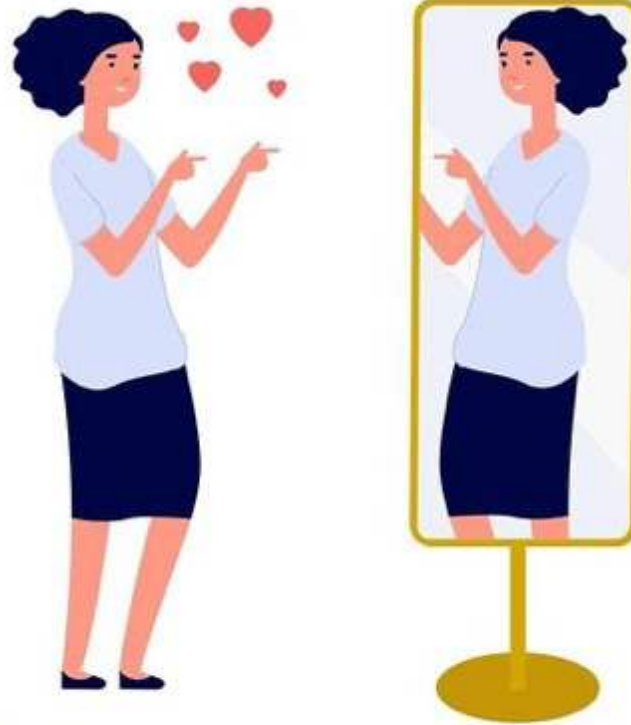


The Ego & Money

- 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

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**I am always enough.
Period.**



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Exercise

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



*A Story about Penny &
Prosperity*



Jeffery



Sally



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
- Look for win-win



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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

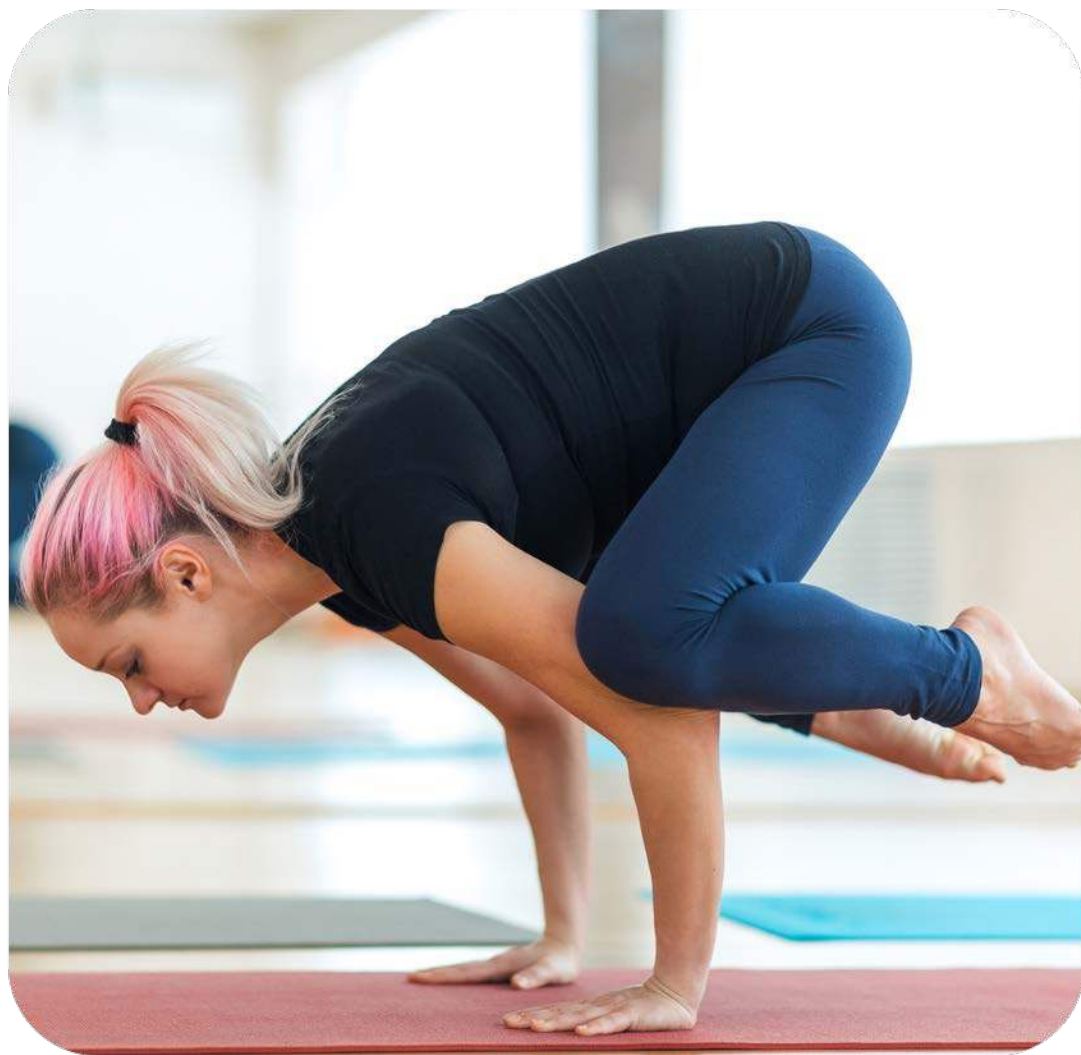


weightwatchers
reimagined



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

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

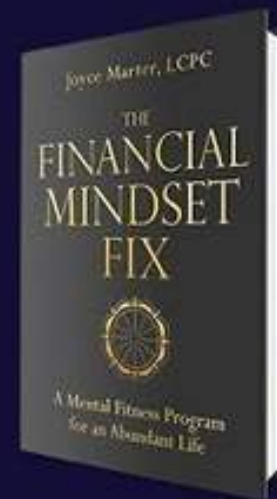


FEATURED ON **Forbes** —————

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

Joyce Marter



Q & A



Joyce Marter

www.joyce-marter.com
joyce@joyce-marter.com



@Joyce_Marter



joyce.marter



Joyce Marter, LCPC



Joyce Marter



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SCAN ME