

# Mental Wealth:

How to Leverage  
Psychology to  
Cultivate Abundance



**Joyce Marter**

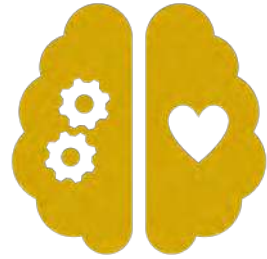
A stack of four books with white, orange, and grey spines stands on a white surface. To the left of the books is a small white square pot containing a green succulent plant. The background is a light-colored brick wall. The entire scene is framed by a dark blue border on the right and bottom.

# Resources

- Slides, Exercises & Links

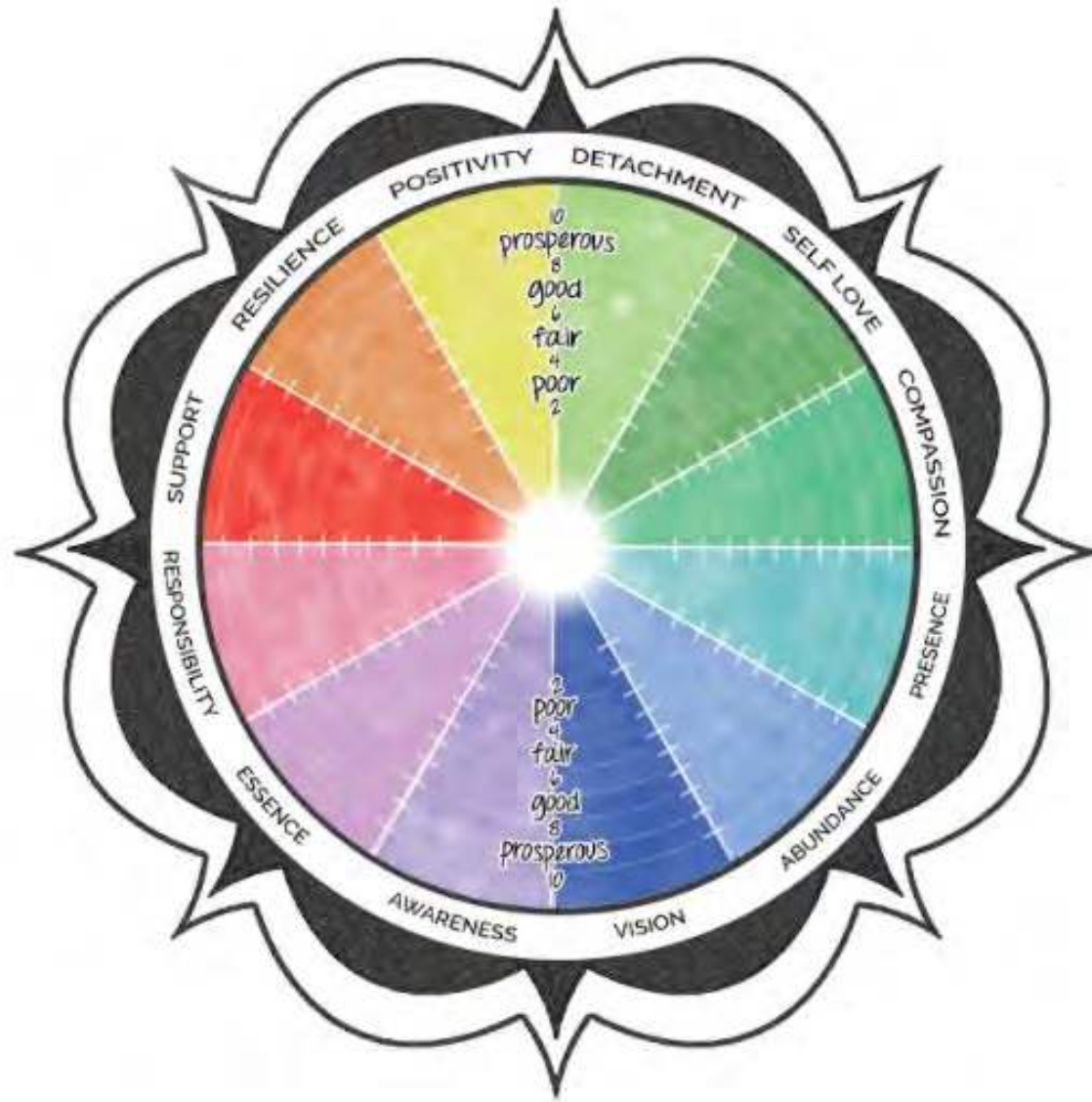


# A Surprise Bonus from Therapy



# The intrinsic relationship between mental health & financial health





## 12 Mindsets for Holistic & Balanced Success



# The Psychology of Money

- Thoughts
- Emotions
- Behaviors
- Relationship with money

**Joyce Marter**

# My Money Story





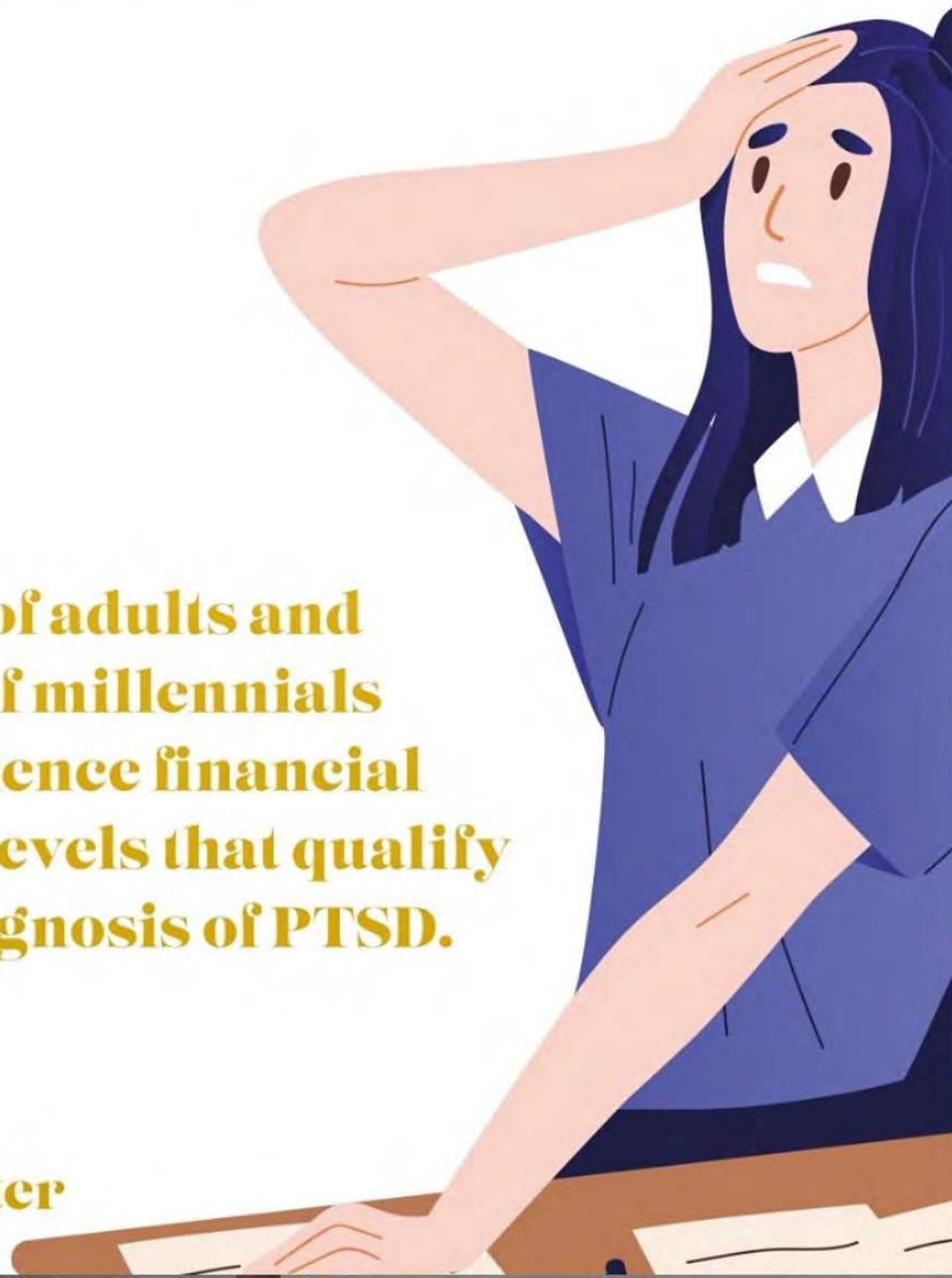
# Financial Trauma

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



**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**

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**



"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



# 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

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





# 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
- Understand seasonal, stages of career, developmental stages of life
- Invest in yourself so more can flow out



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



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 Vigilance

**Joyce Marter**

# **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

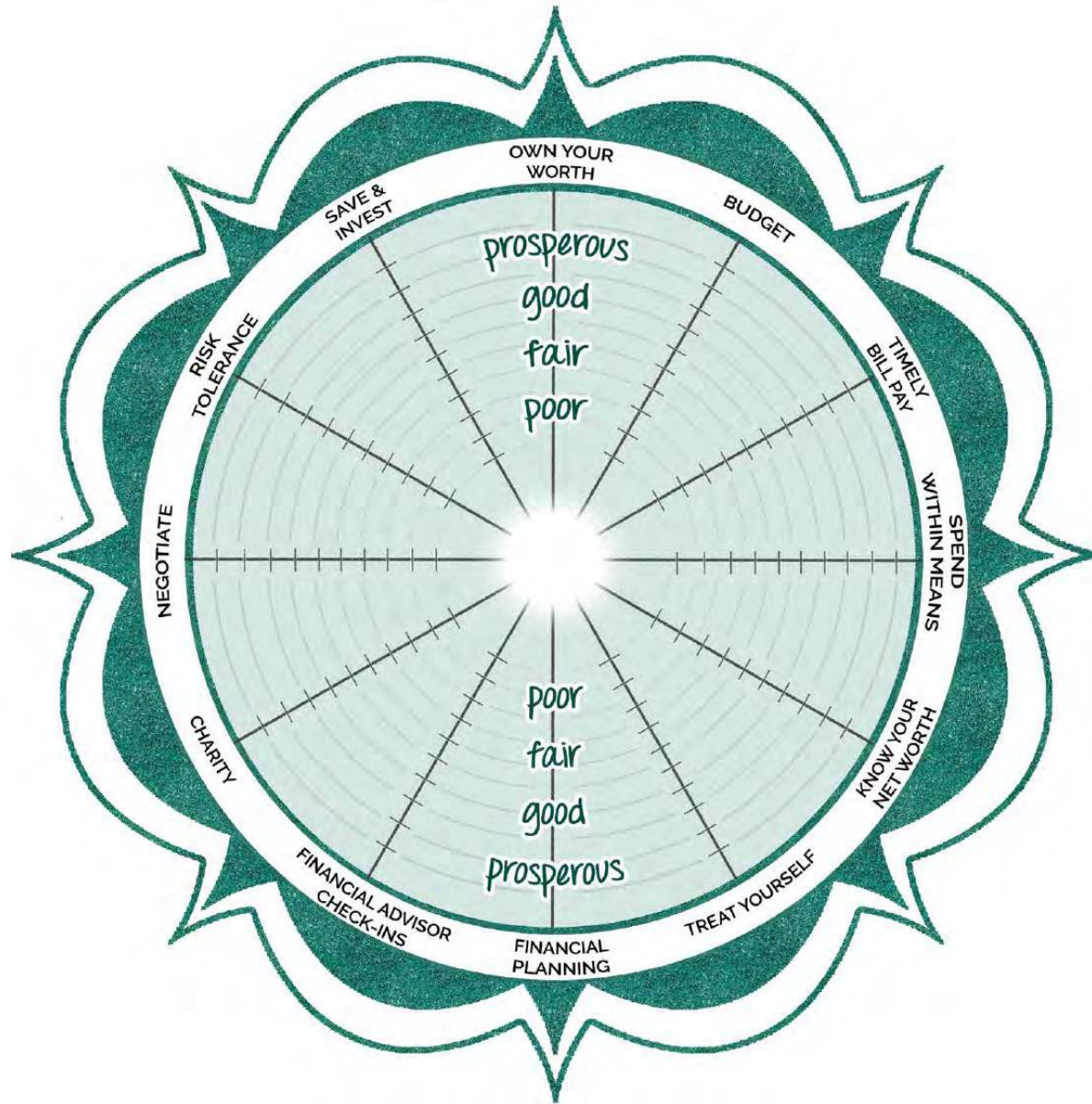


## **Be Aware of Financial Infidelity**



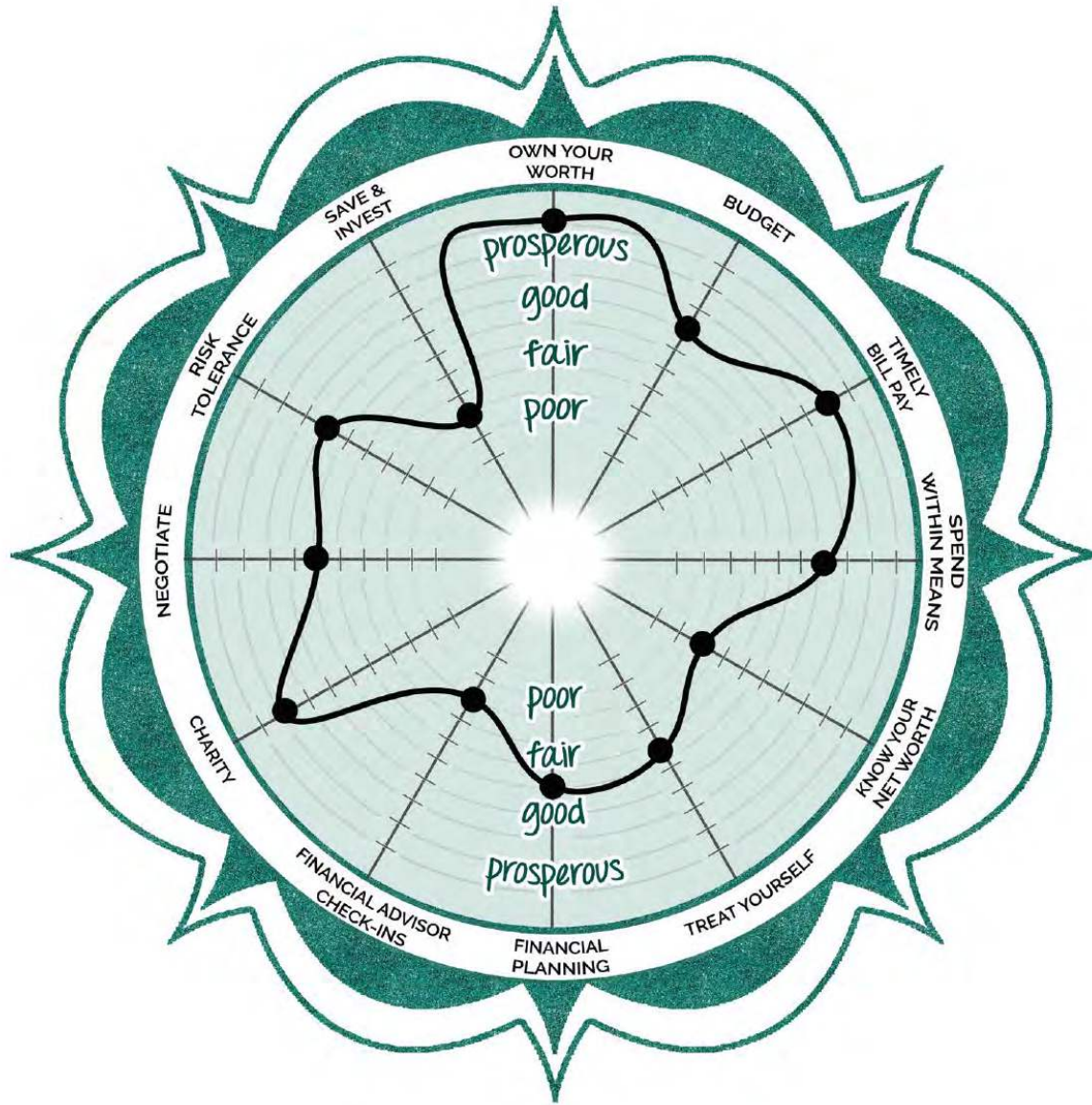
## **Understand Codependency**

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



## 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**





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?*



Remove Barriers and See  
Possibility

**Joyce Marter**

# 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”)



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









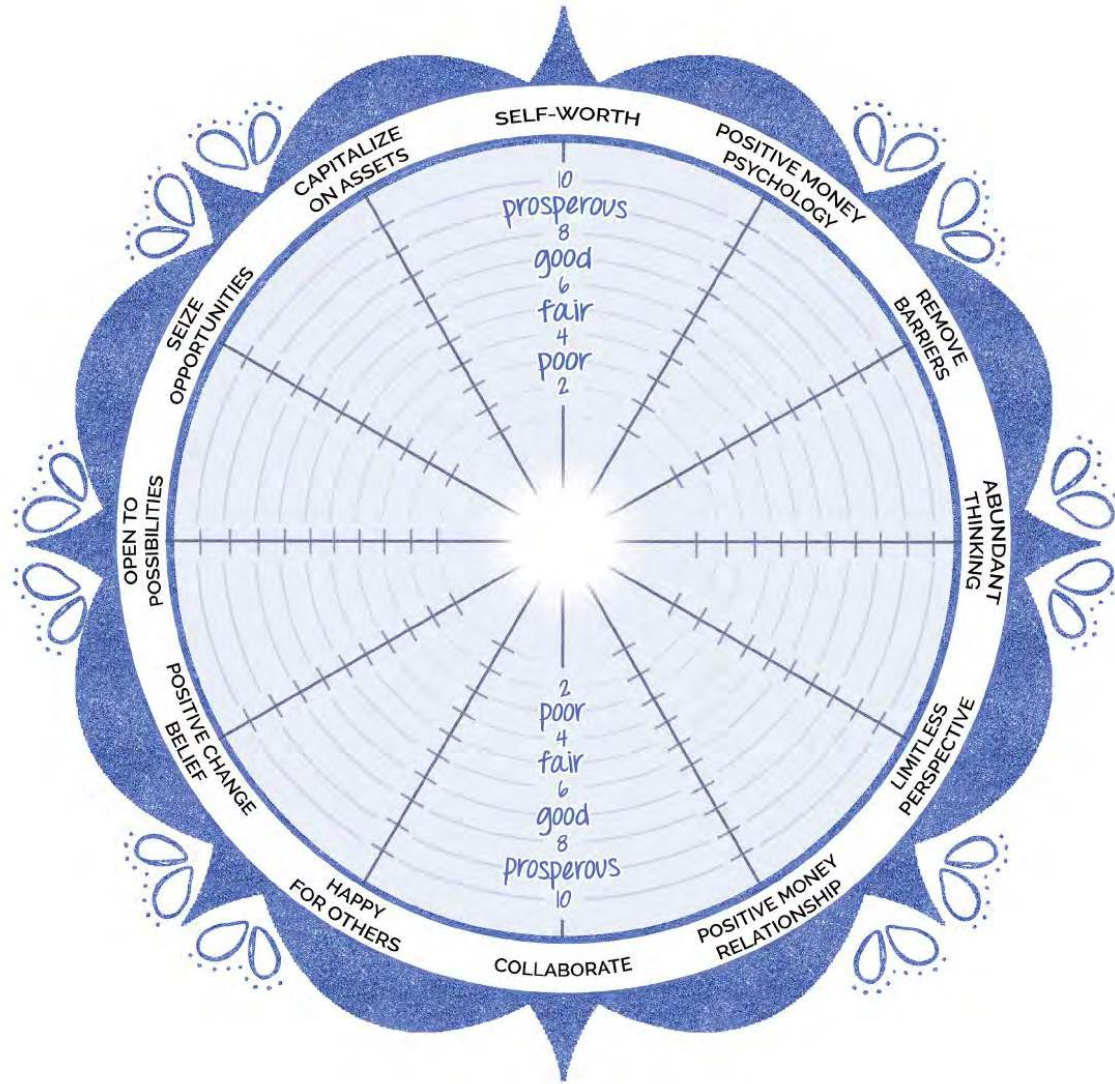


# Own Your Worth

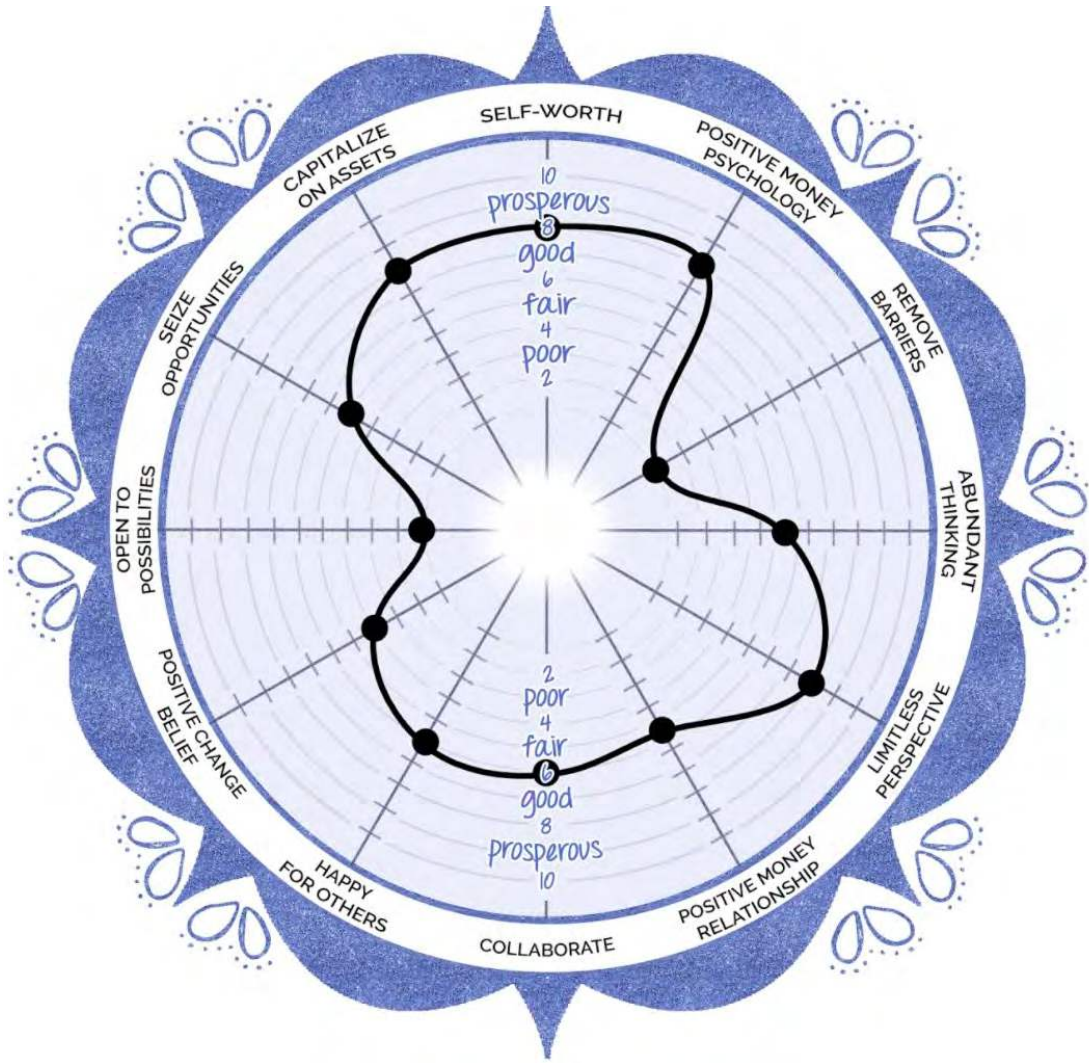
Am I good enough?  
Yes, I am.

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





## 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**

**You must care about**

**yourself**

**enough to welcome the life you**

**deserve**





# 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
- Enoughness

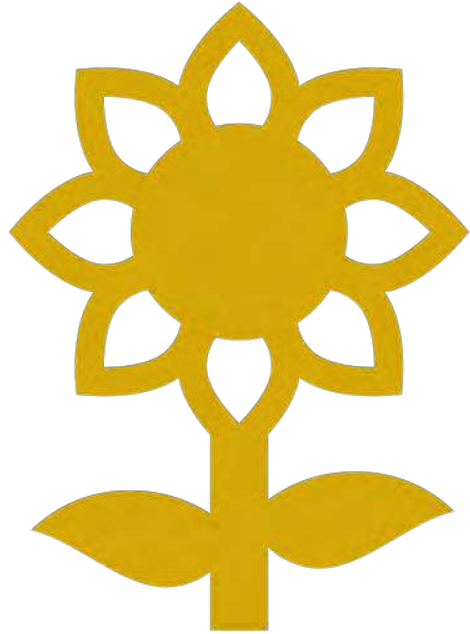
**Joyce Marter**

Healthy  
self-esteem  
is midway  
between Diva  
and Doormat

**I am always enough.  
Period.**



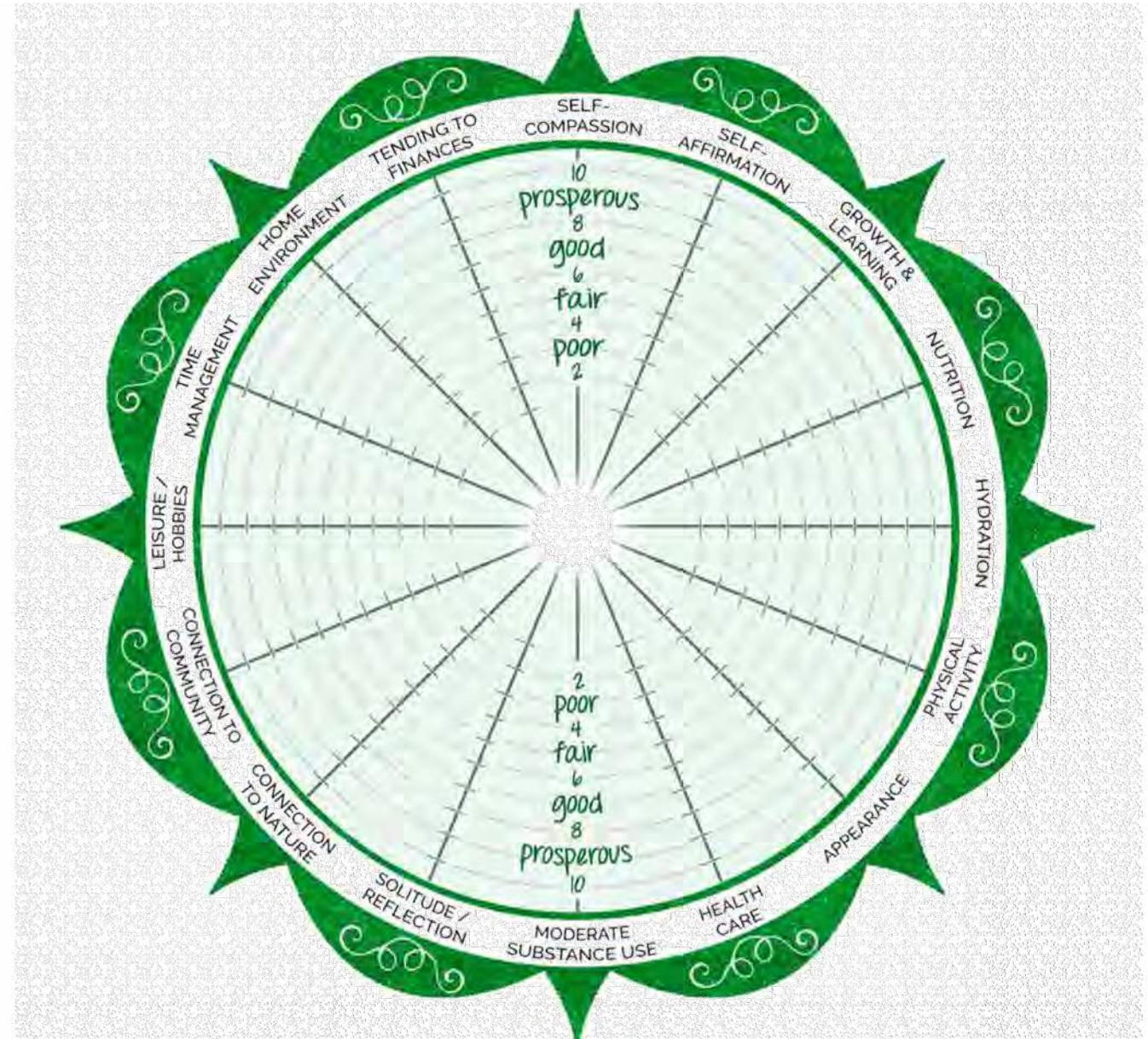
**Joyce Marter**



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

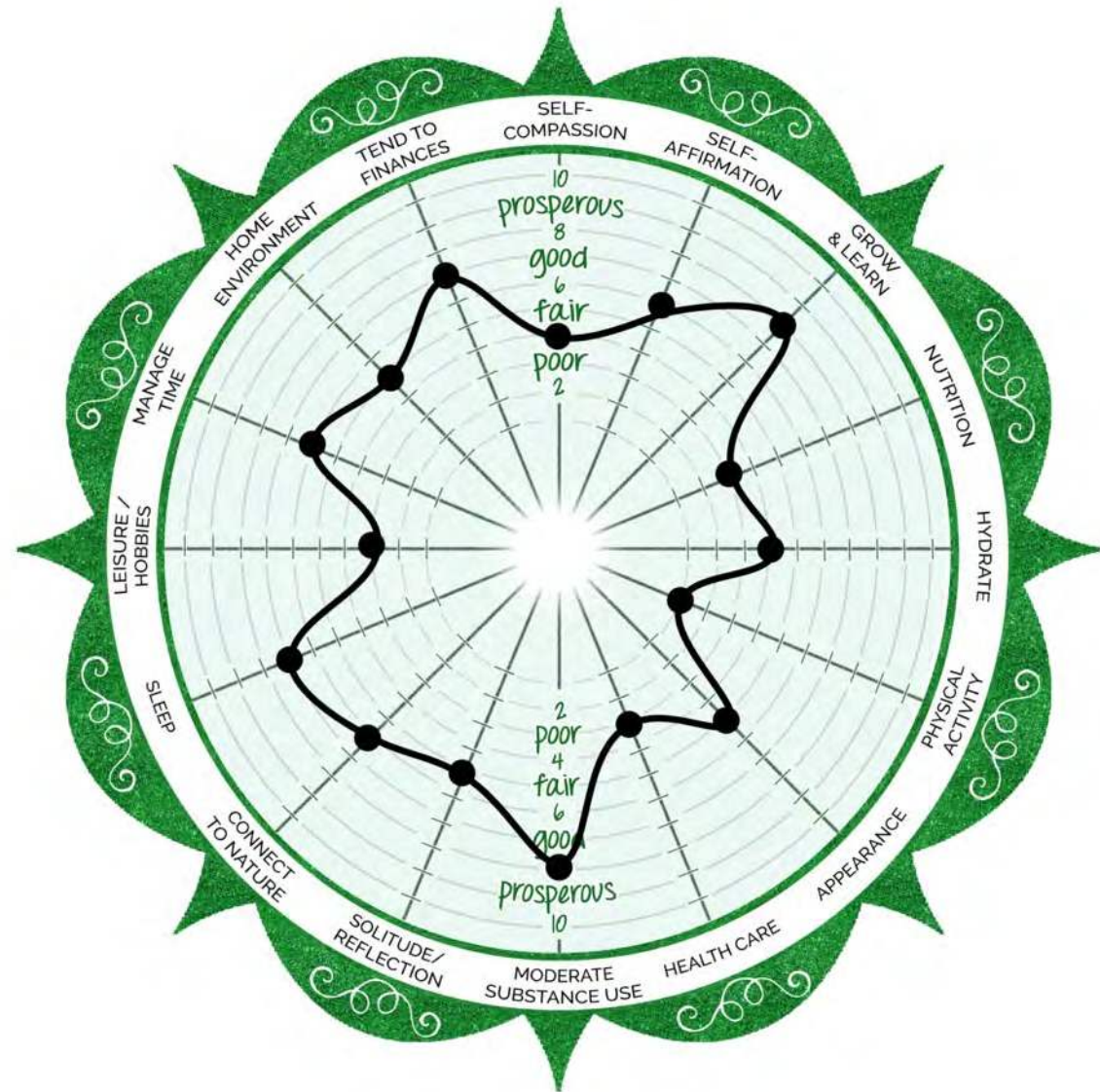


# Self-Care Wheel





# Sample Completed Self-Care Wheel



## 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







# Apply Mindfulness to Finance

- Presence
- Intuition
- Mindful spending

**Joyce Marter**



## A Story about Penny & Prosperity



# Jeffery



# Sally





“

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

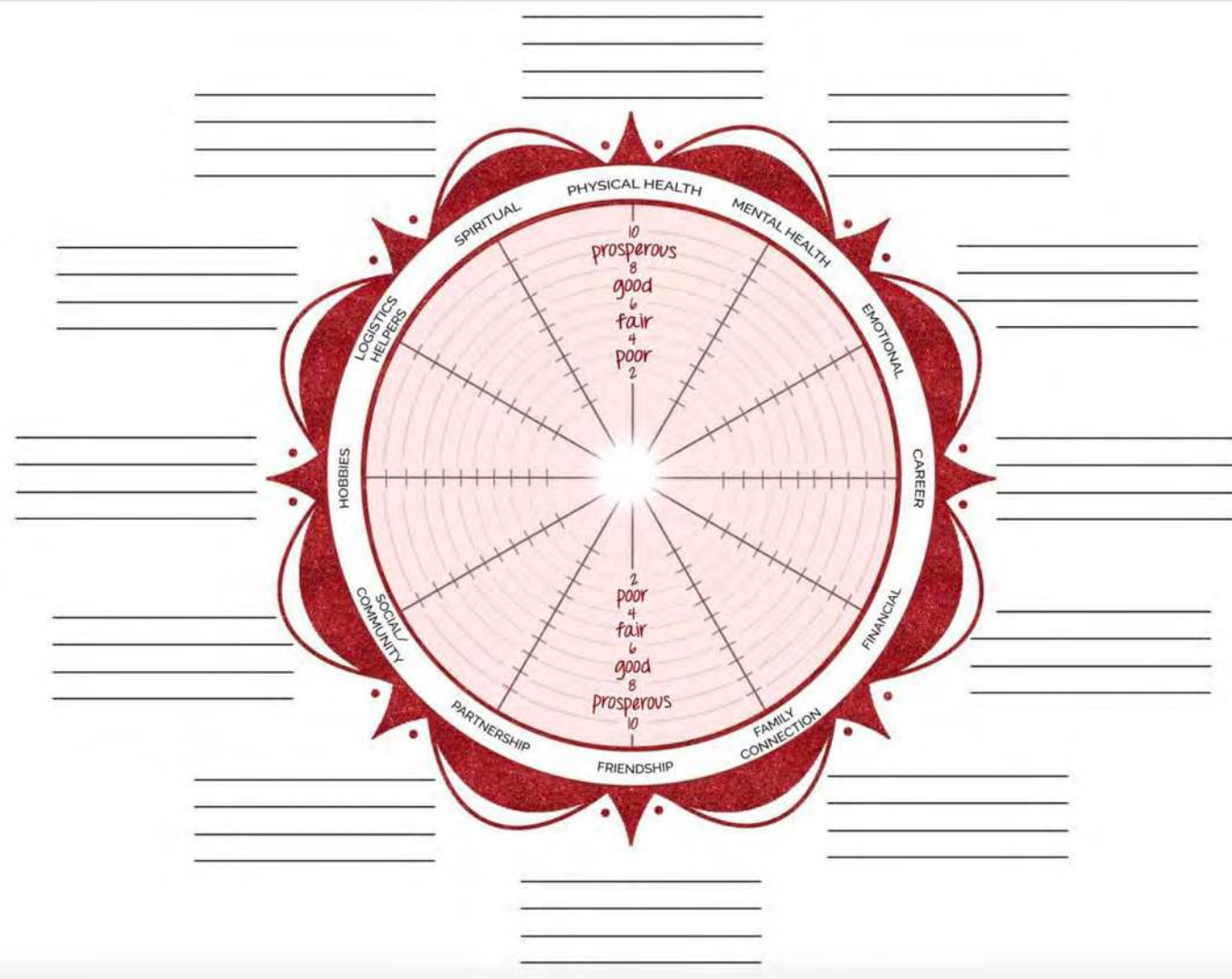
HELEN KELLER

”

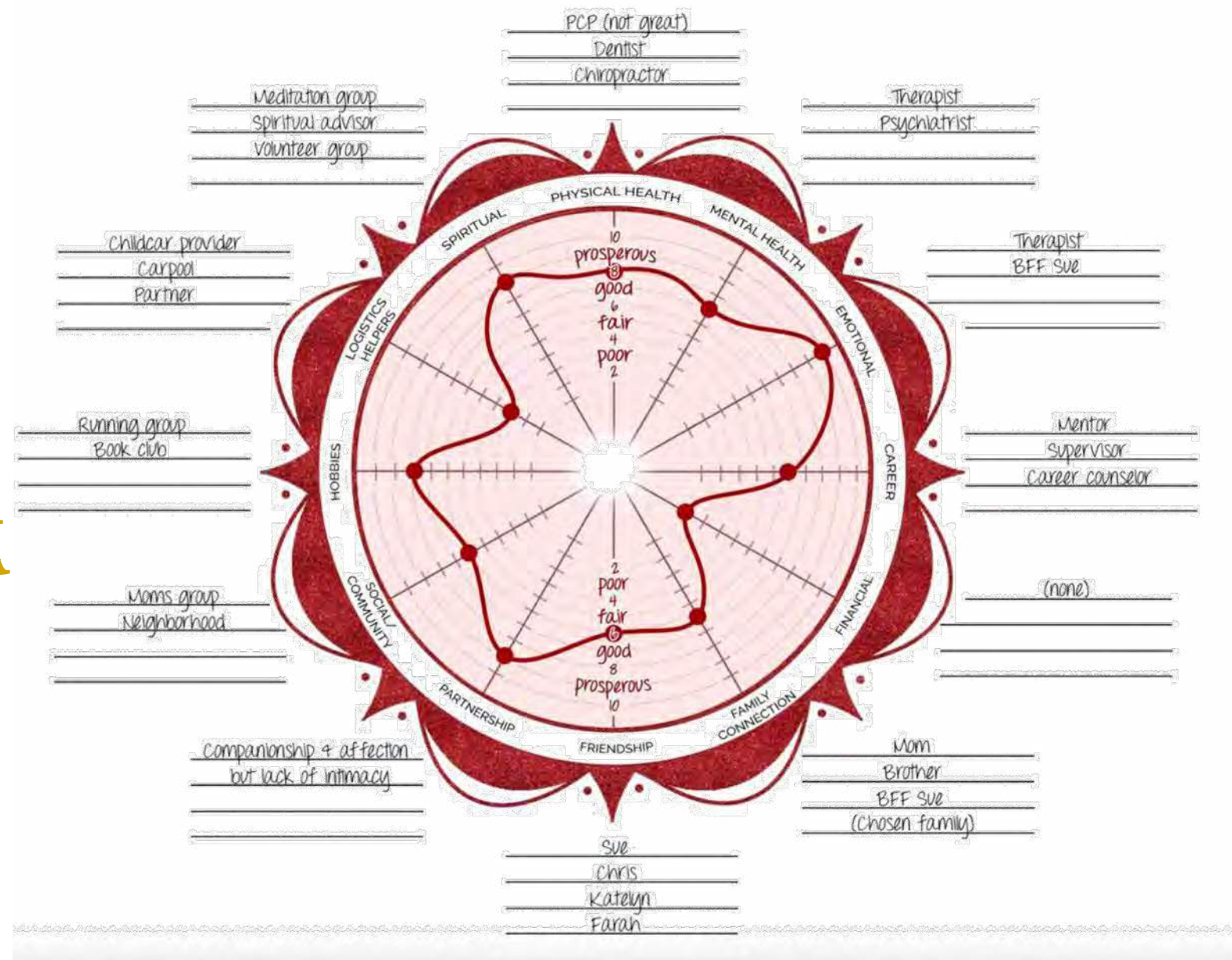




# Support Network Wheel



# 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, Underearners Anonymous, Spenders Anonymous



# 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



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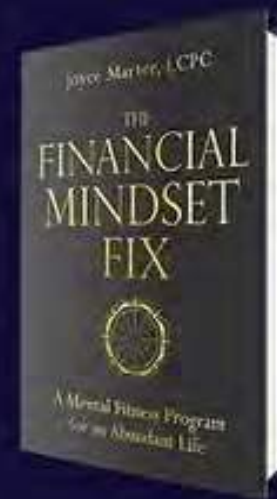
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**How The Financial  
Mindset Fix Will Help  
You Conquer Money  
Blocks And Make  
You Rich**

**Joyce Marter**







# Resources

- Slides, Exercises, & Links



# Thank You!

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



Joyce\_Marter



[joyce@joyce-marter.com](mailto:joyce@joyce-marter.com)



Joyce.Marter



Joyce Marter



JoyceMarterLCPC



Joyce Marter

**Joyce Marter**