

The Financial Mindset Fix:

How to Leverage Psychology
to Improve Your Mental Wellbeing &
Financial Health



Joyce Marter

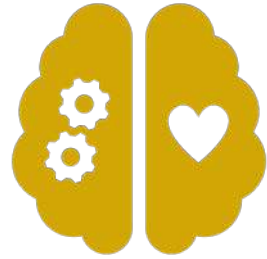
Resources

- Slides, Exercises & Links

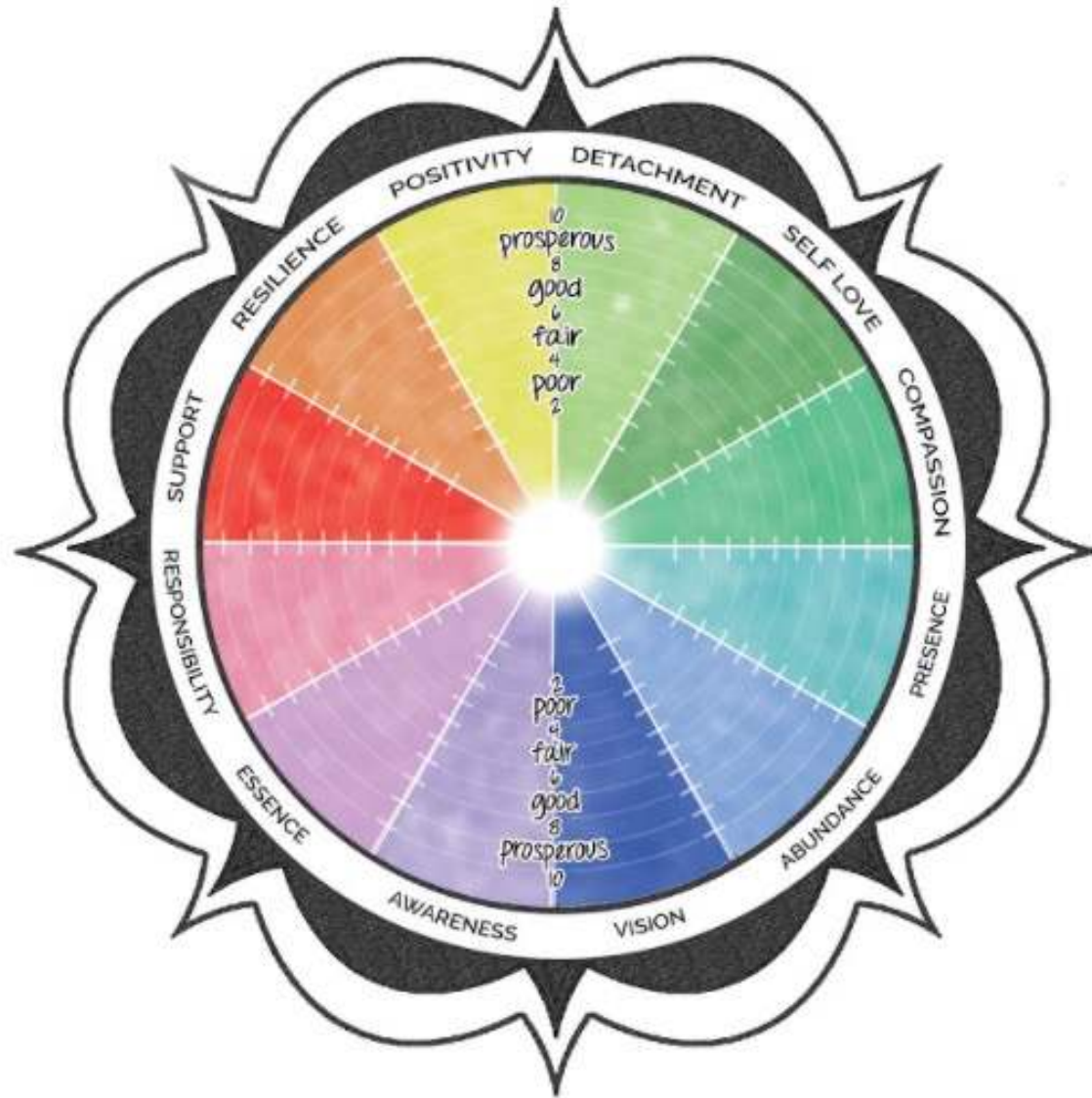


SCAN ME

<https://qrco.de/bcqKRY>



The intrinsic relationship
between mental health &
financial health



12 Mindsets for Holistic & Balanced Success

Mental Wealth





The Psychology of Money

- Thoughts
- Emotions
- Behaviors
- Relationship with money

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A Surprise Bonus from Therapy

My Money Story



"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



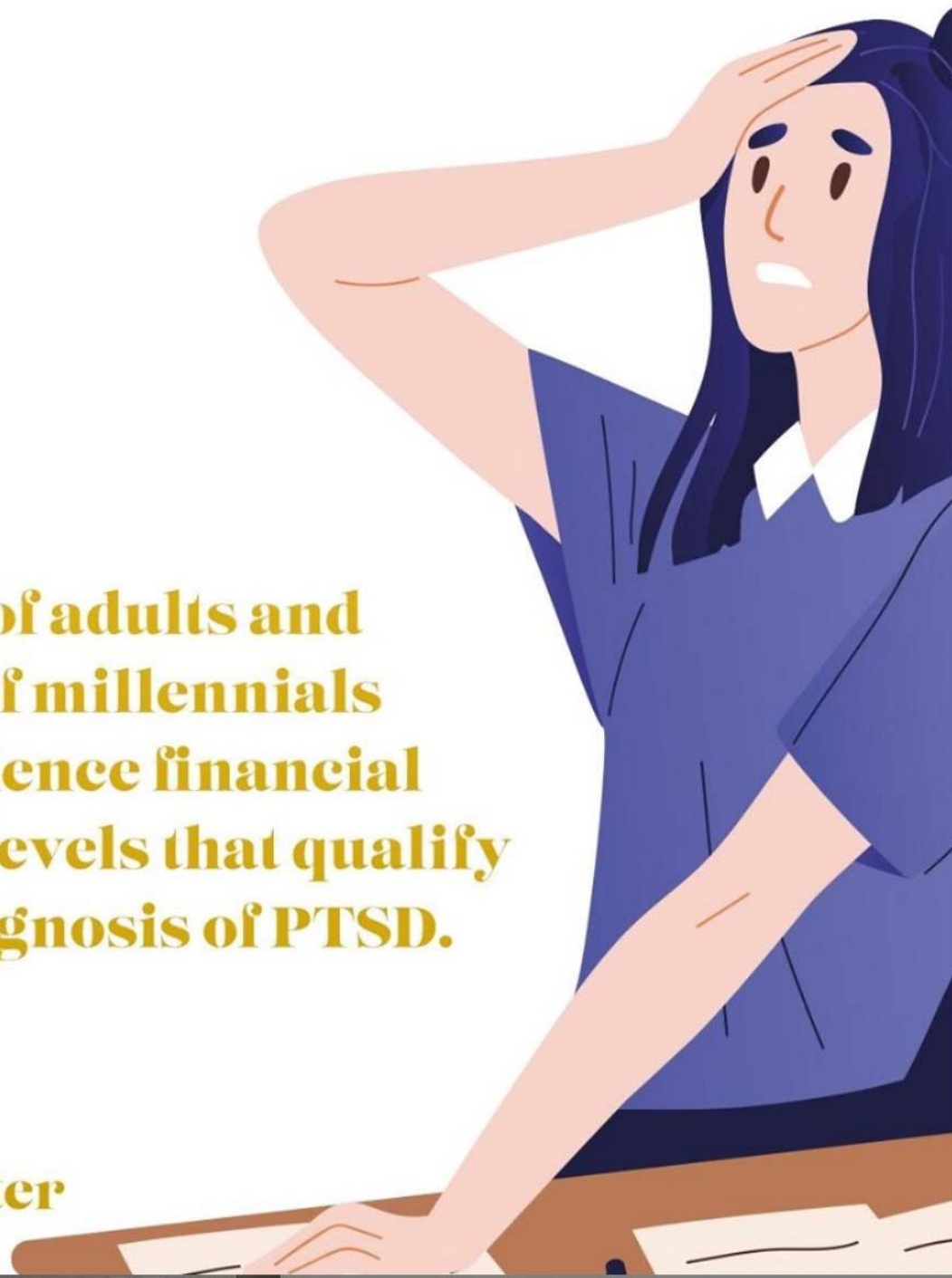


Financial Trauma

- 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.**

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“

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

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.**



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
- 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**

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





Understand Your Money Script

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

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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

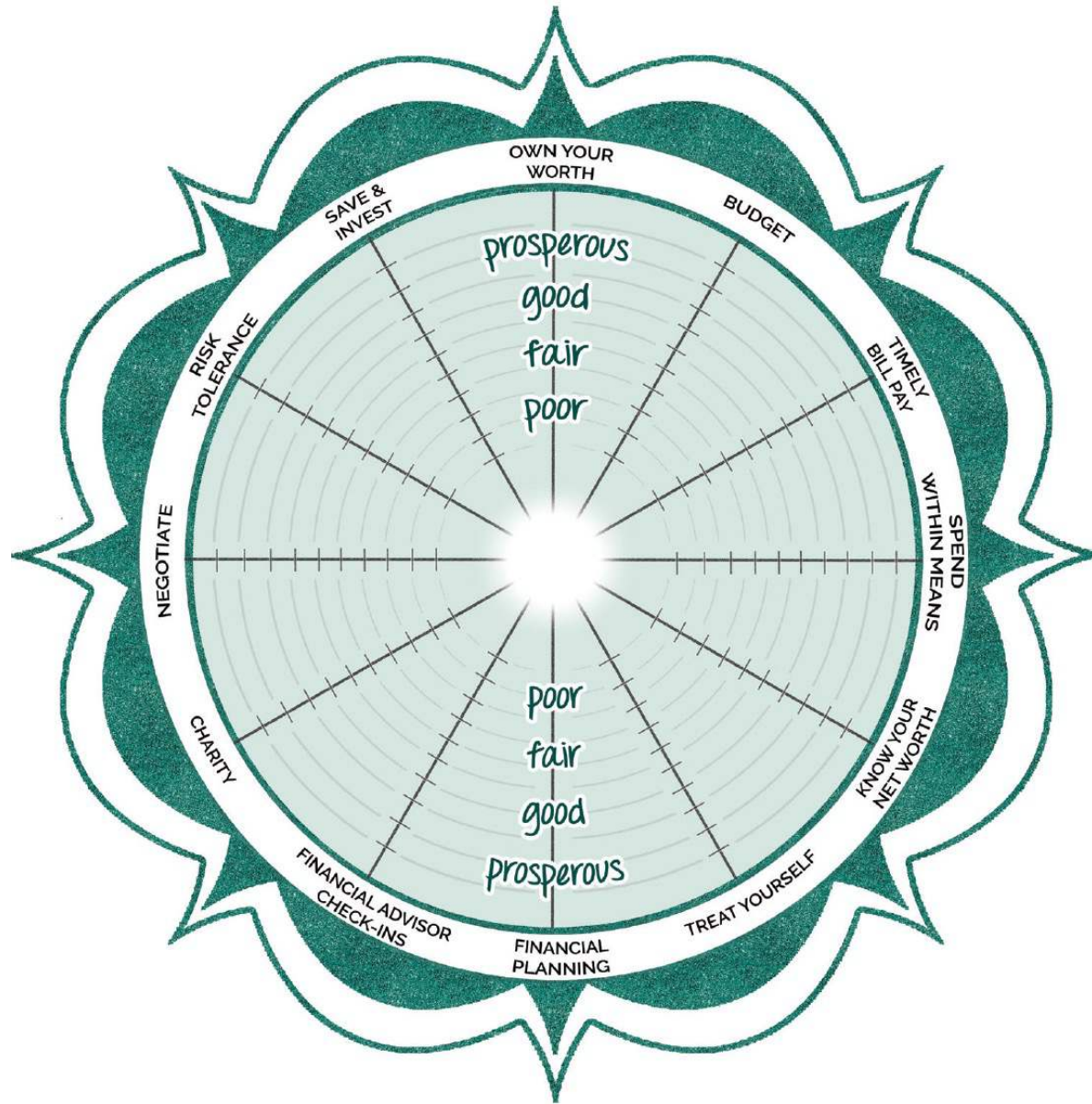


Be Aware of Financial Infidelity

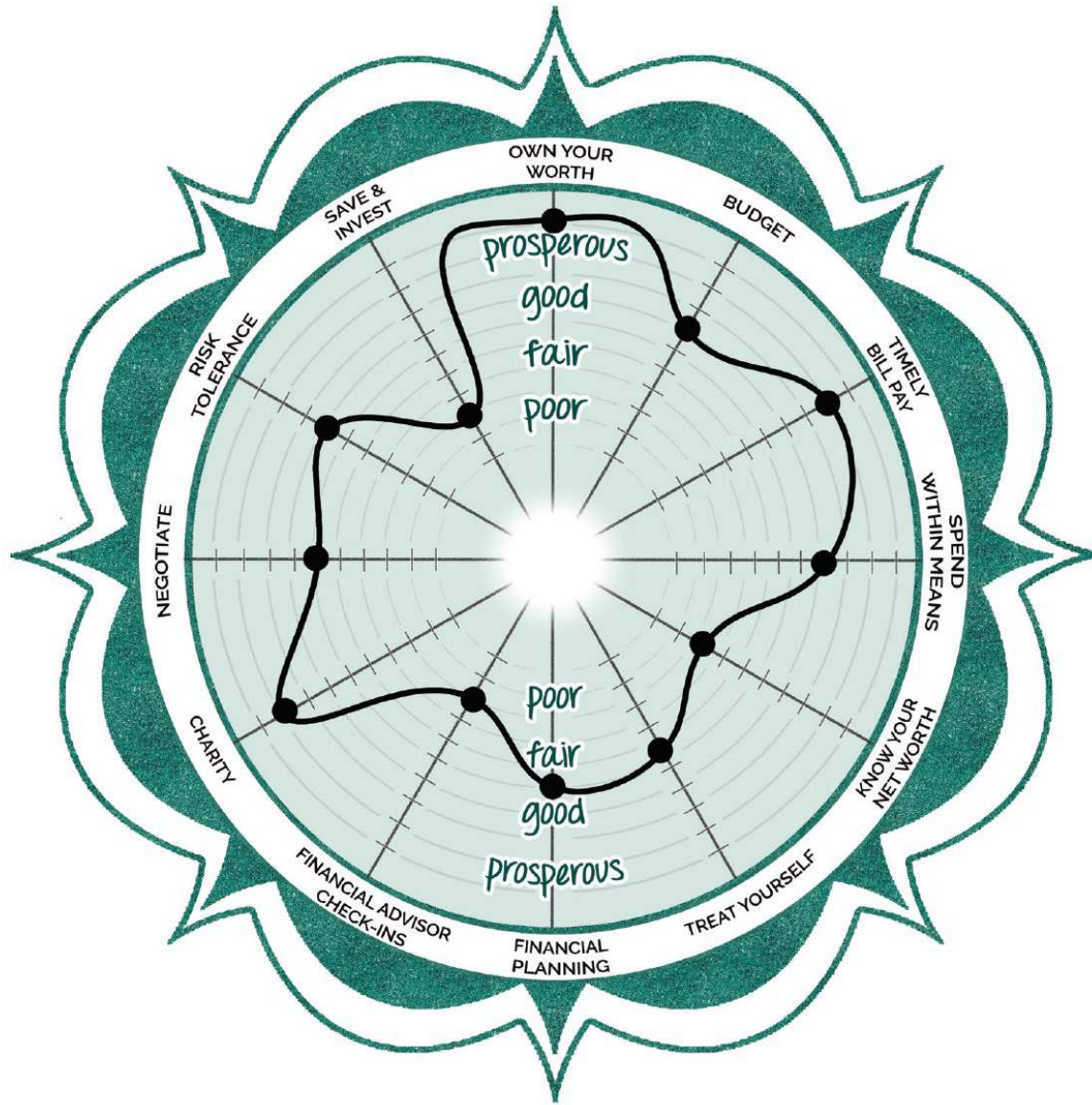


Understand Codependency

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



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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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

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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*.





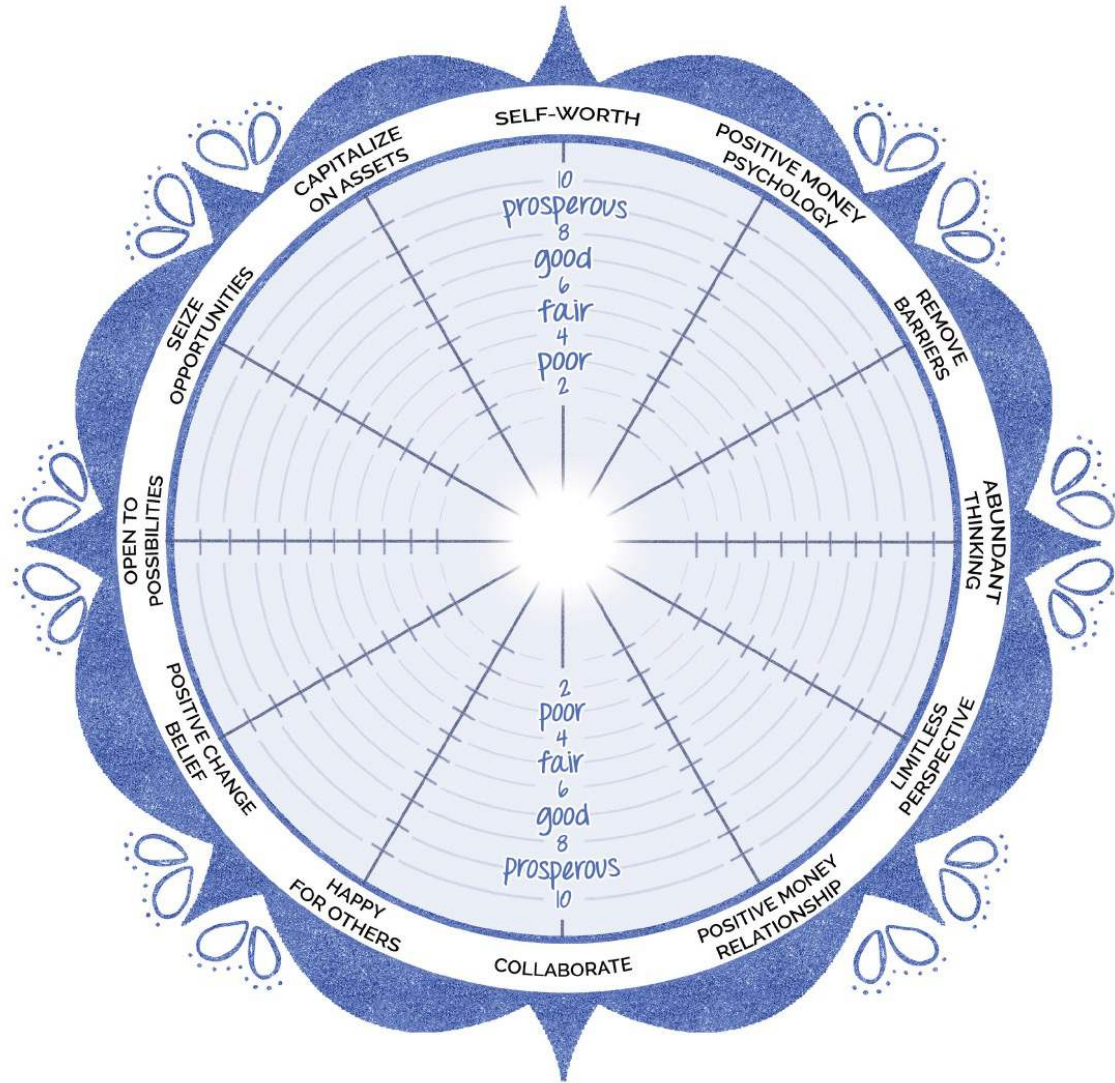
SITUATION	THOUGHT	EMOTION	BEHAVIOR	ALTERNATE THOUGHT
Your coworker received the promotion instead of you.	"I suck."	Anger, sadness, shame	Sulky and passive-aggressive	"There will be a better opportunity for me in the future."

Own Your Worth

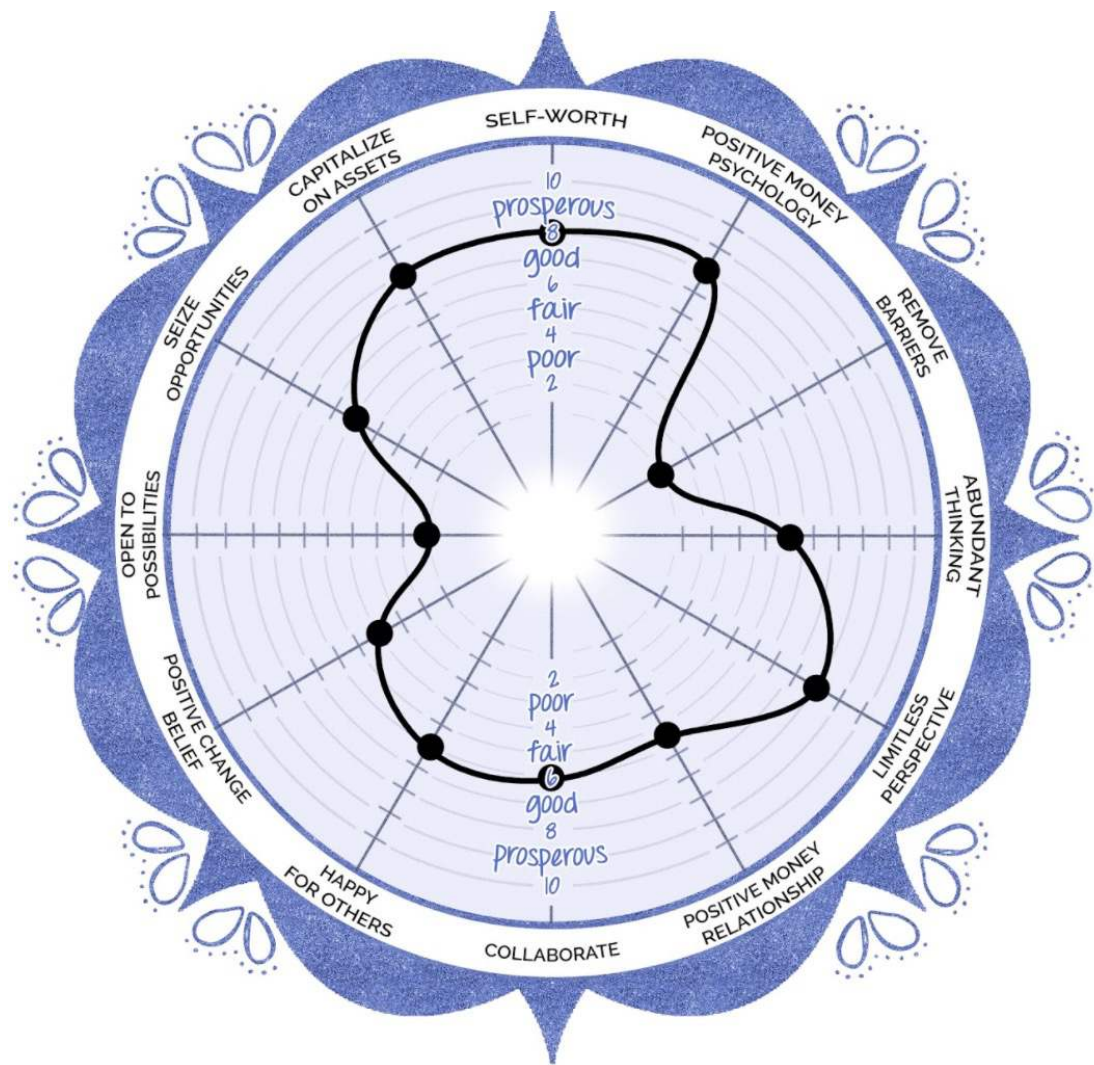
Am I good enough?
Yes, I am.

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





Exercise 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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You must care about

yourself

enough to welcome the life you

deserve



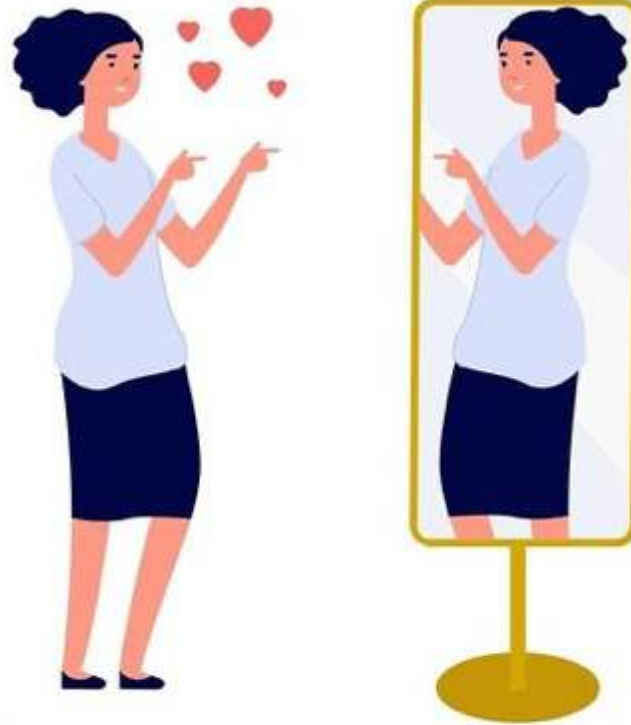
The Ego & Money

- 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

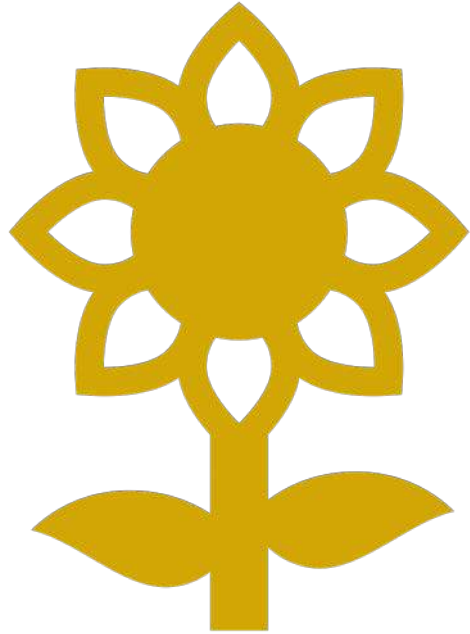
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Healthy
self-esteem
is midway
between Diva
and Doormat

**I am always enough.
Period.**

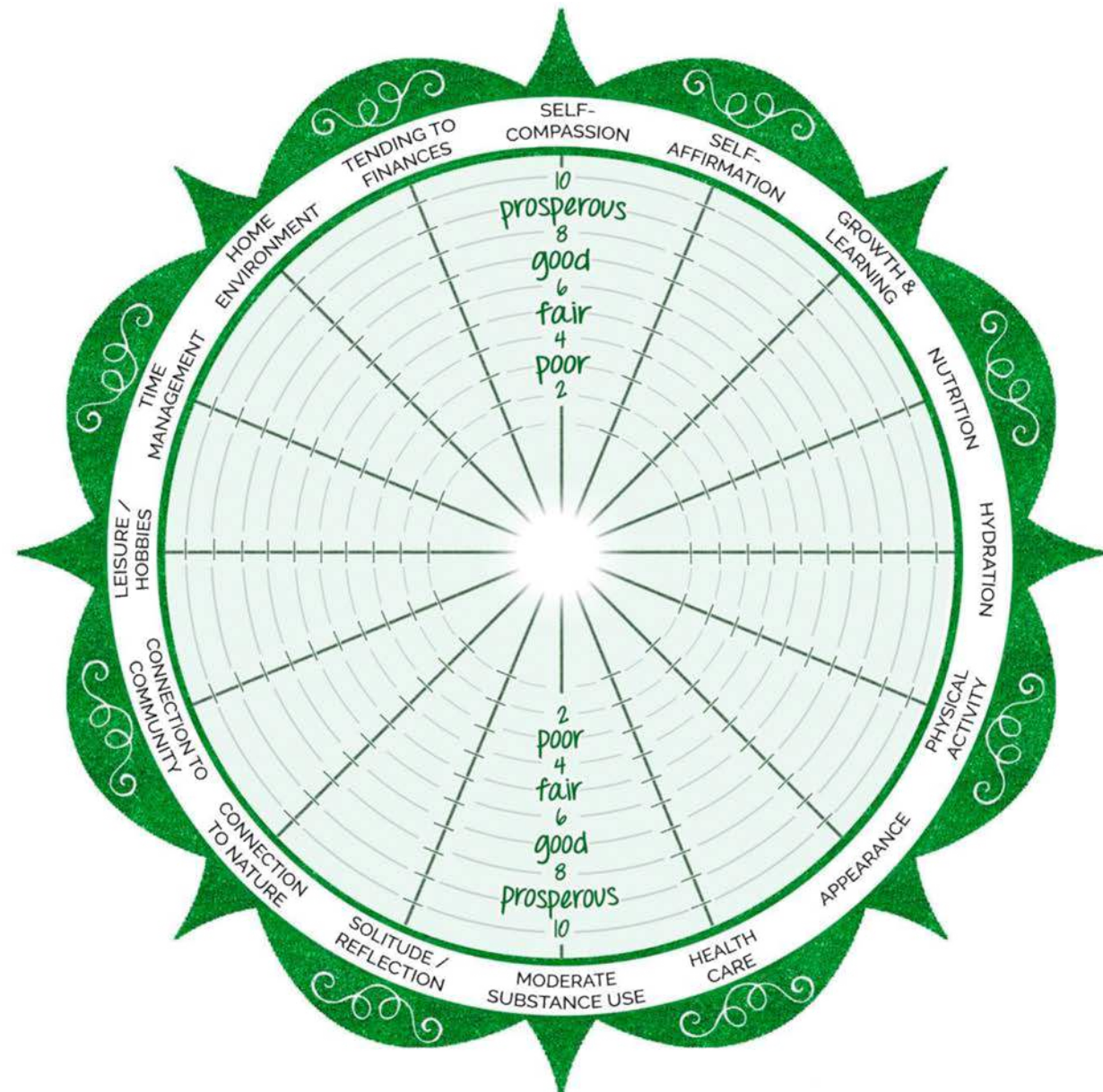


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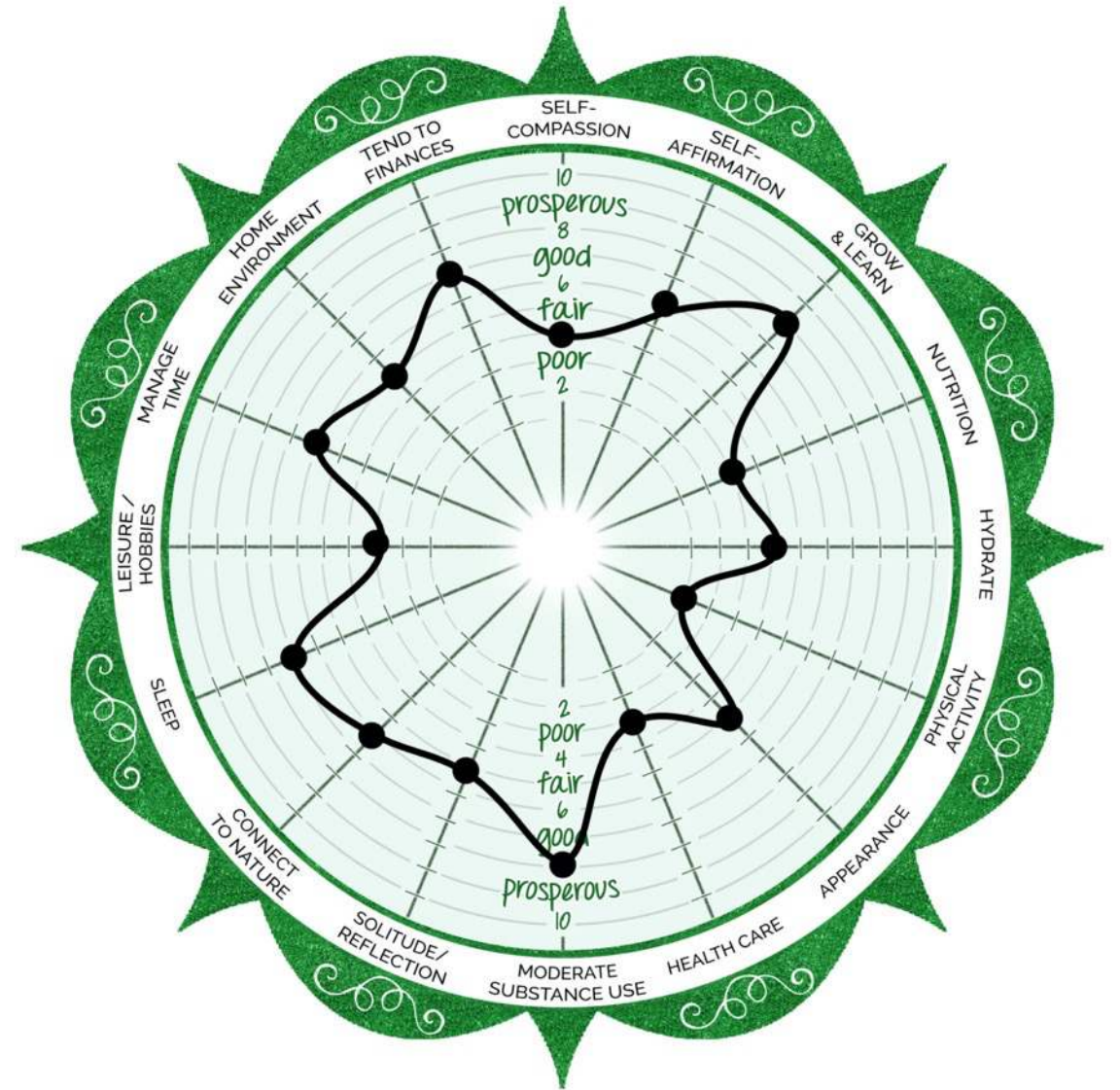


**Having a healthy
relationship with yourself
is essential for *happiness*.
Choose to be your own
good parent, best friend,
and greatest advocate.**

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



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“

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

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Apply Mindfulness to Finance

- Presence
- Intuition
- Mindful spending

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A Story about Penny & Prosperity



Jeffery



Sally



“

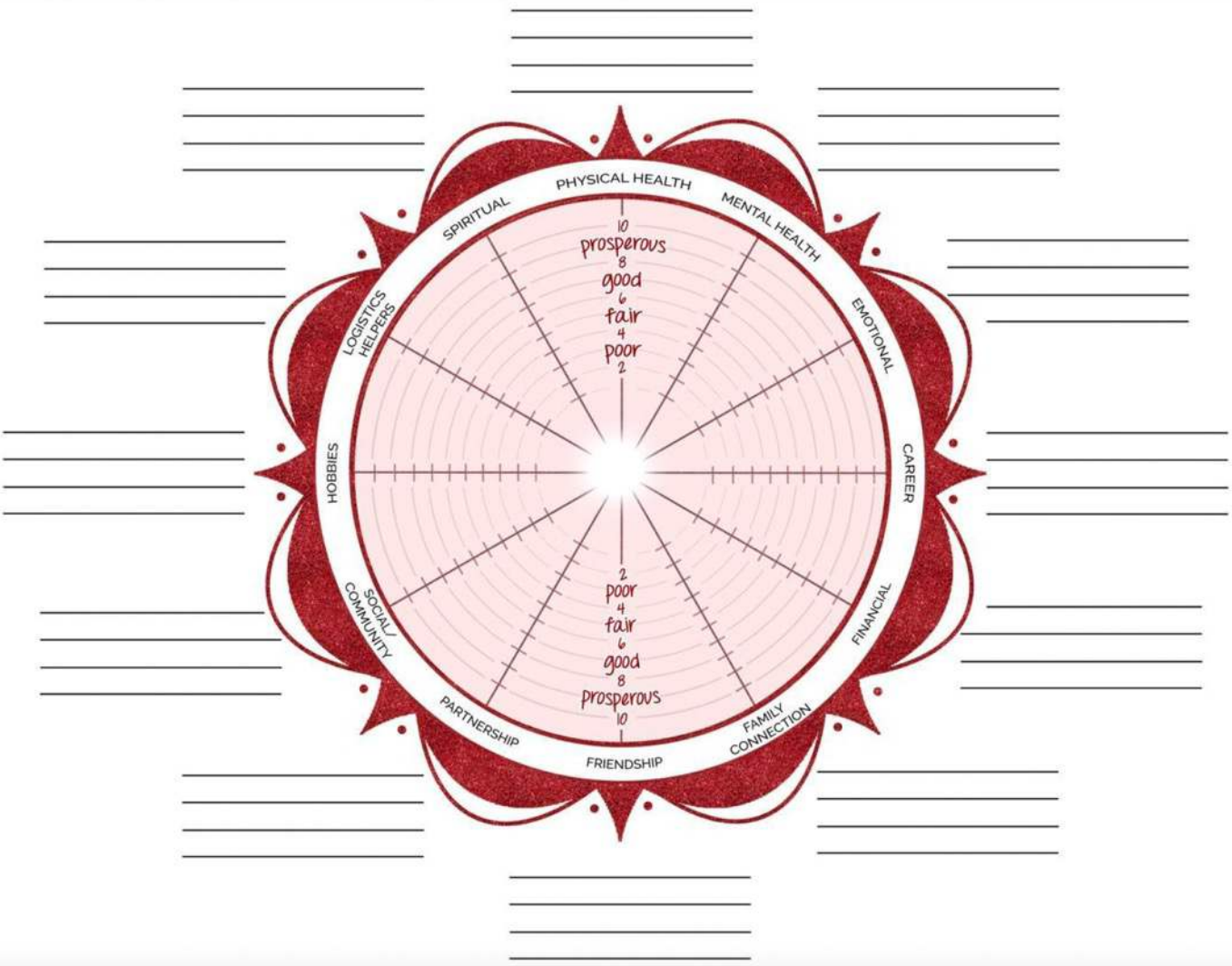
Alone we can do so little,
together we can do so much.

HELEN KELLER

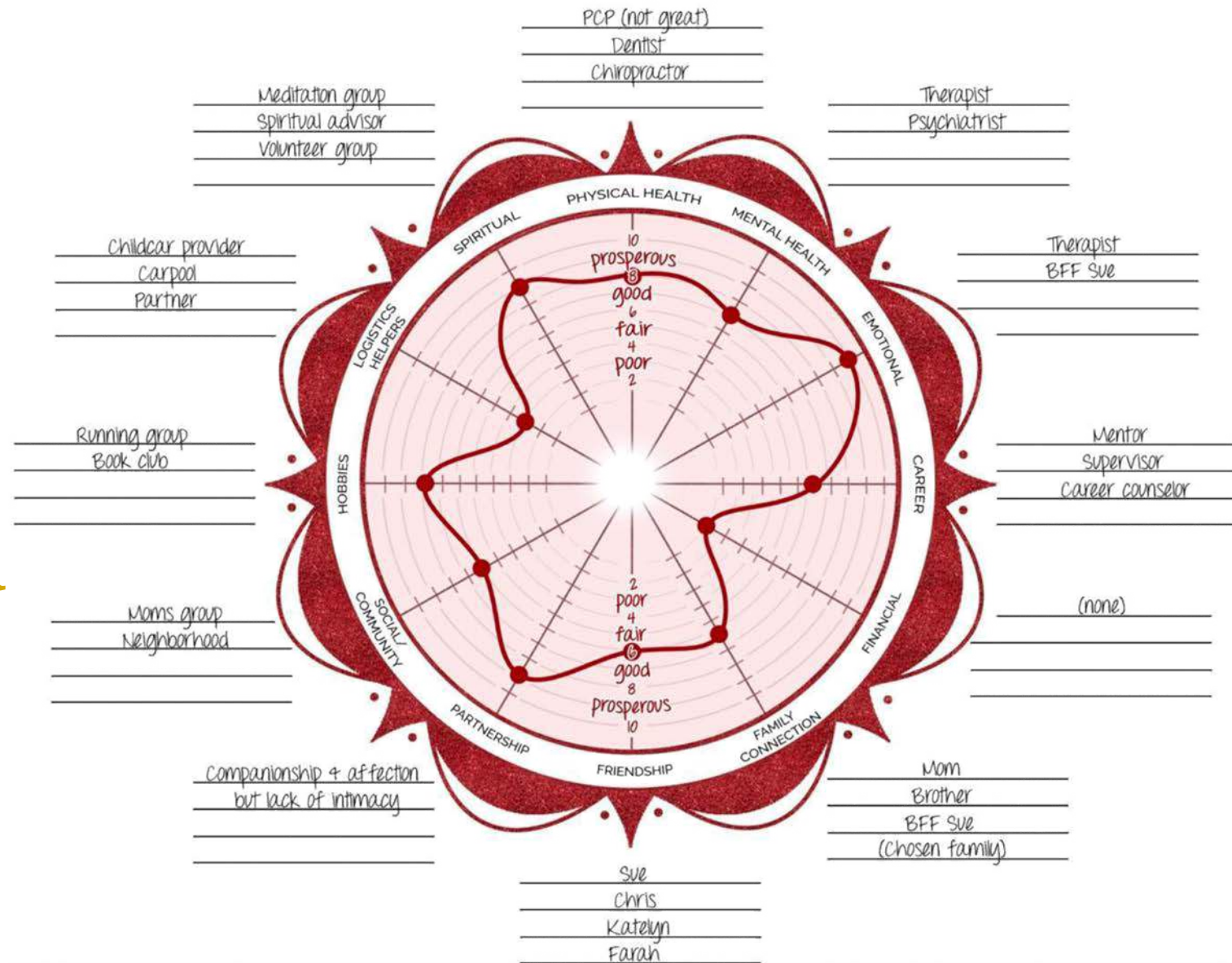
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Support Network Wheel



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

“

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

DR. JOYCE BROTHERS

”



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



**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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FEATURED ON **Forbes** —————

“

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

Joyce Marter



Who benefits from the
Financial Mindset Fix
Program?



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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.





Resources

- Slides, Exercises, & Links



<https://qrco.de/bcqKRY>



Thank You!

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