

The Financial Mindset Fix

How to Emancipate
Yourself & Your Clients with
Abundant Thinking



Joyce Marter

Joyce Marter has been a Licensed Clinical Professional Counselor since 1998 and is an expert in self-esteem, mindfulness and career development. She is the Founder of Urban Balance, a member of the National Speakers Association, a national keynote speaker, trainer, and continuing education facilitator.

SHE HAS BEEN FEATURED ON



Forbes

WSJ

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healthline

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ABOUT THE BOOK

The Financial Mindset Fix will help you cultivate twelve mindsets that are empirically proven to improve both mental and financial health. And not just financial wealth, but a whole life of abundance. It's about the psychology of money and conquering that relationship for greater mental health and financial success.



Order Your Copy Today



Resources

- Presentation Slides
- Handouts & Workbooks
- Other Links

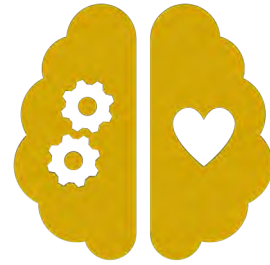




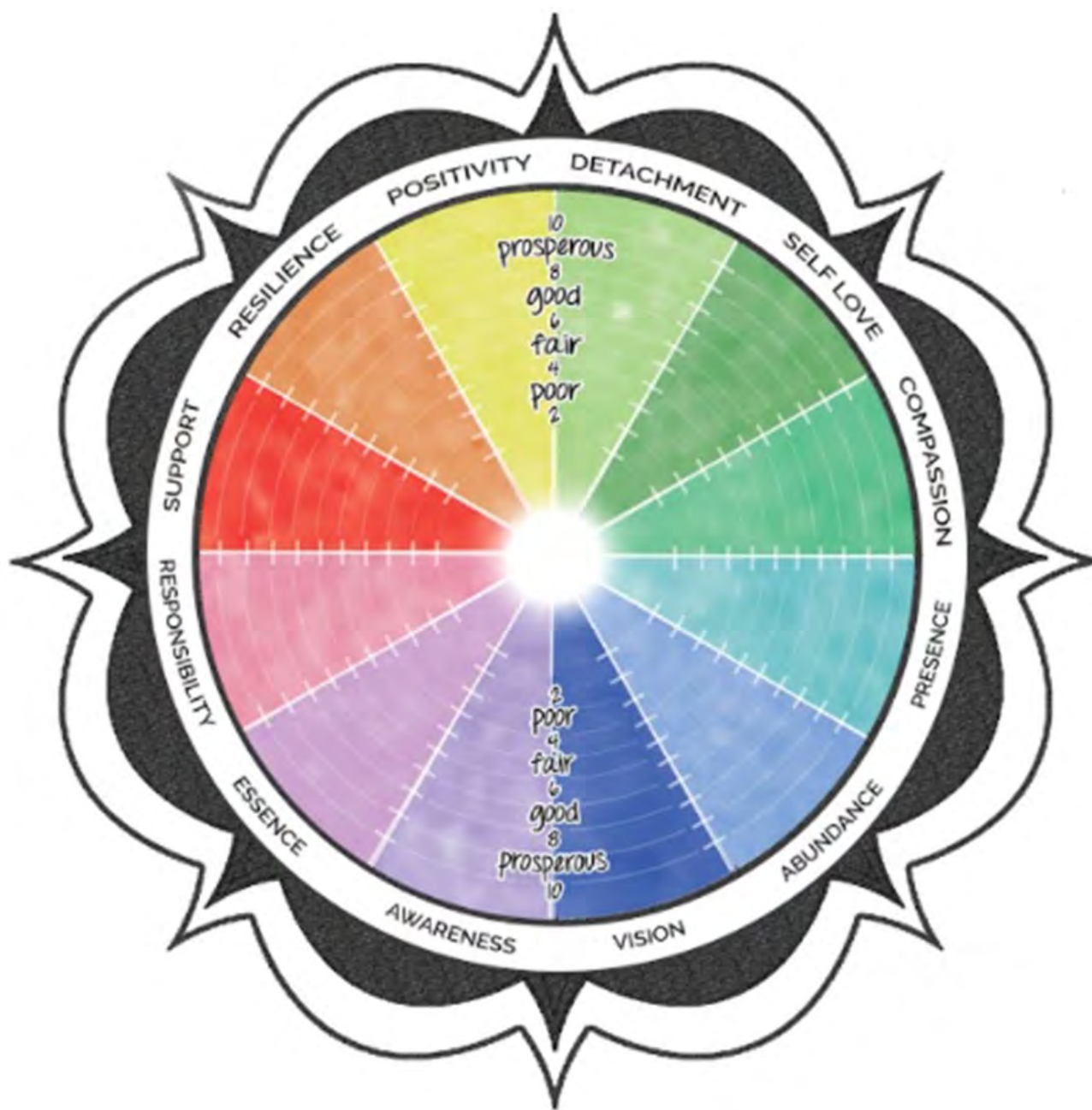
A Surprise Bonus from Therapy



My Money Story



The intrinsic relationship between mental health & financial health



Twelve Mindsets for Holistic & Balanced Success

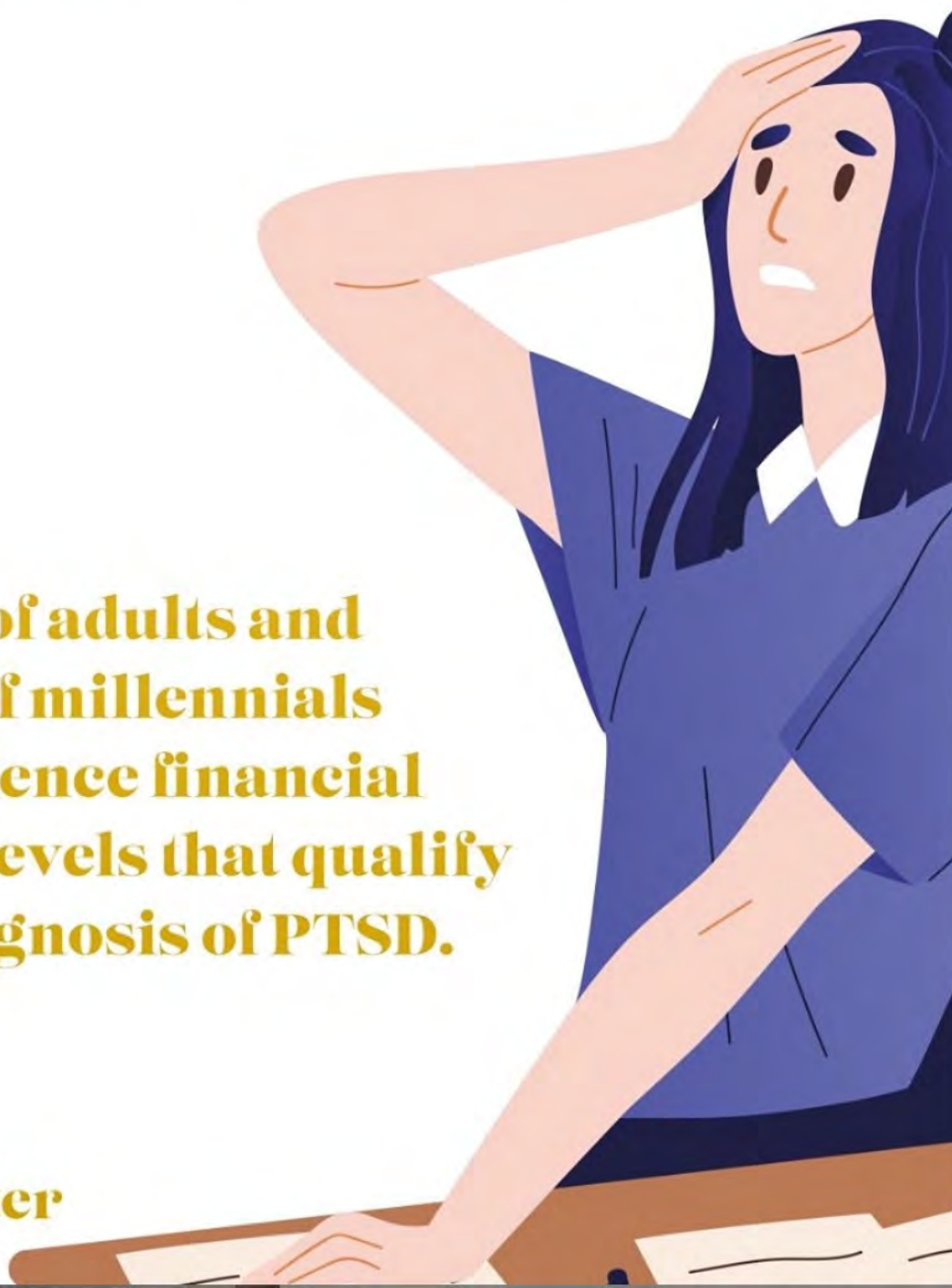
Financial Trauma

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



**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, for MoneyGeek



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



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



FEATURED ON **LIVE BOLDLY**

**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



The Psychology of Money

- Thoughts
- Emotions
- Behaviors
- Relationship with money





**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

Joyce Marter



Financially Conscious Behavior

Decide to move from:

Denial → Awareness

Disempowerment → Empowerment

Blame → Responsibility

Uninformed → Informed

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**

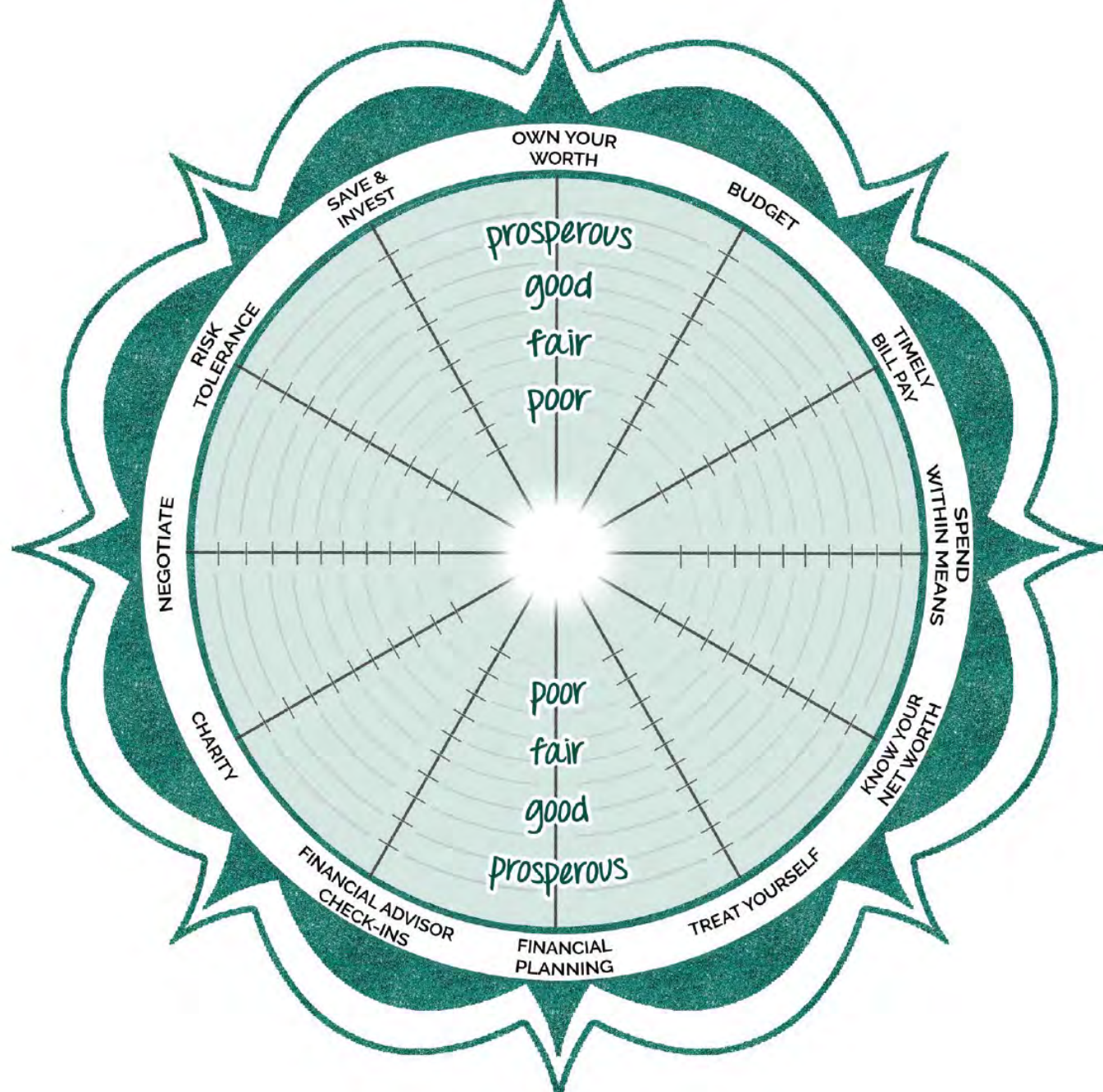
**Are your mother's
money beliefs
making you buy
ugly shoes?**



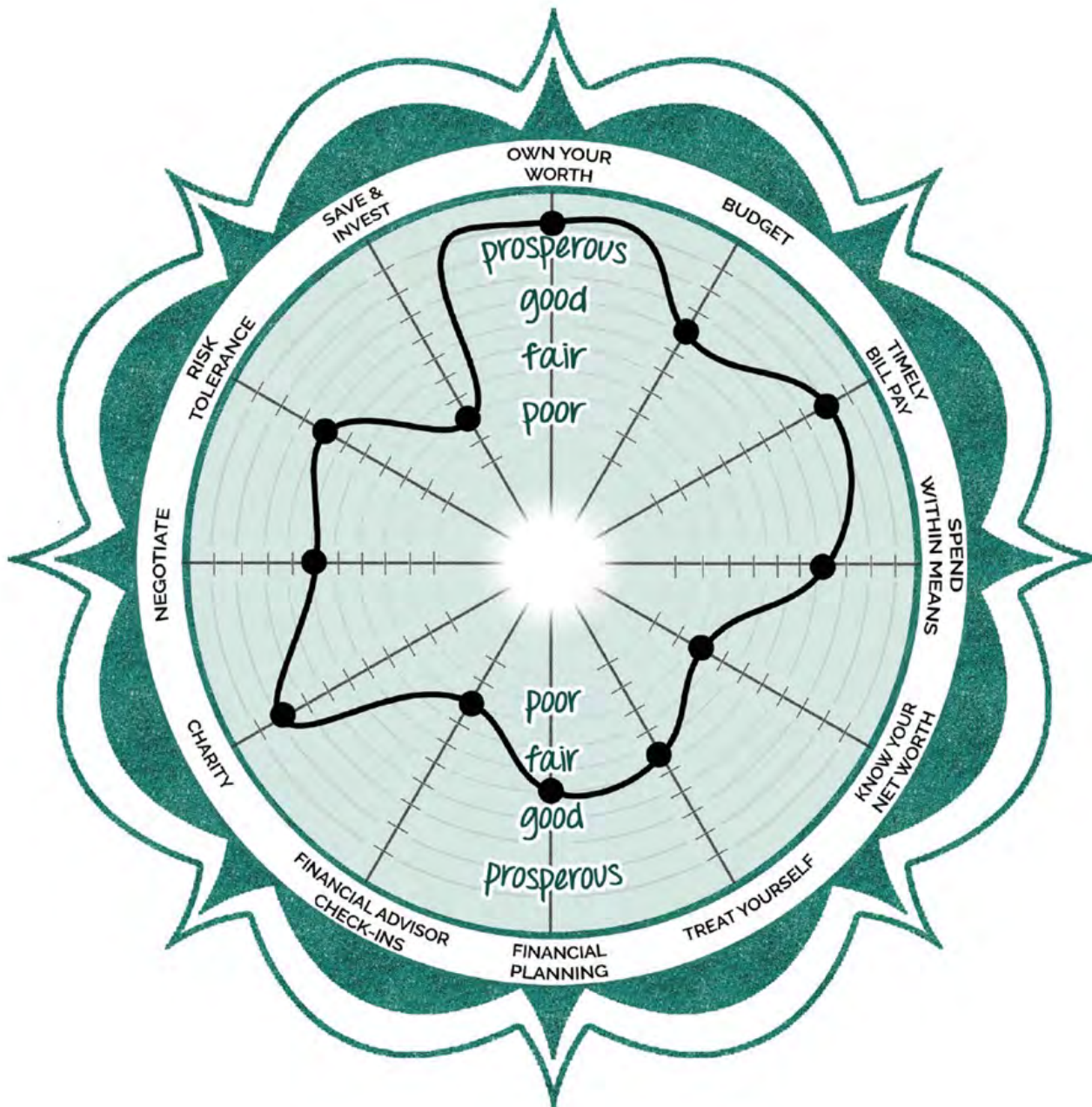
Understand Your Money Script

- Money Worship
- Money Status
- Money Avoidance
- Money Vigilance Pull up article





Exercise 2: The Financial Health Wheel



Sample Completed Financial Health Wheel

Financial Literacy

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



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





Remove barriers and see possibility

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."

“
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



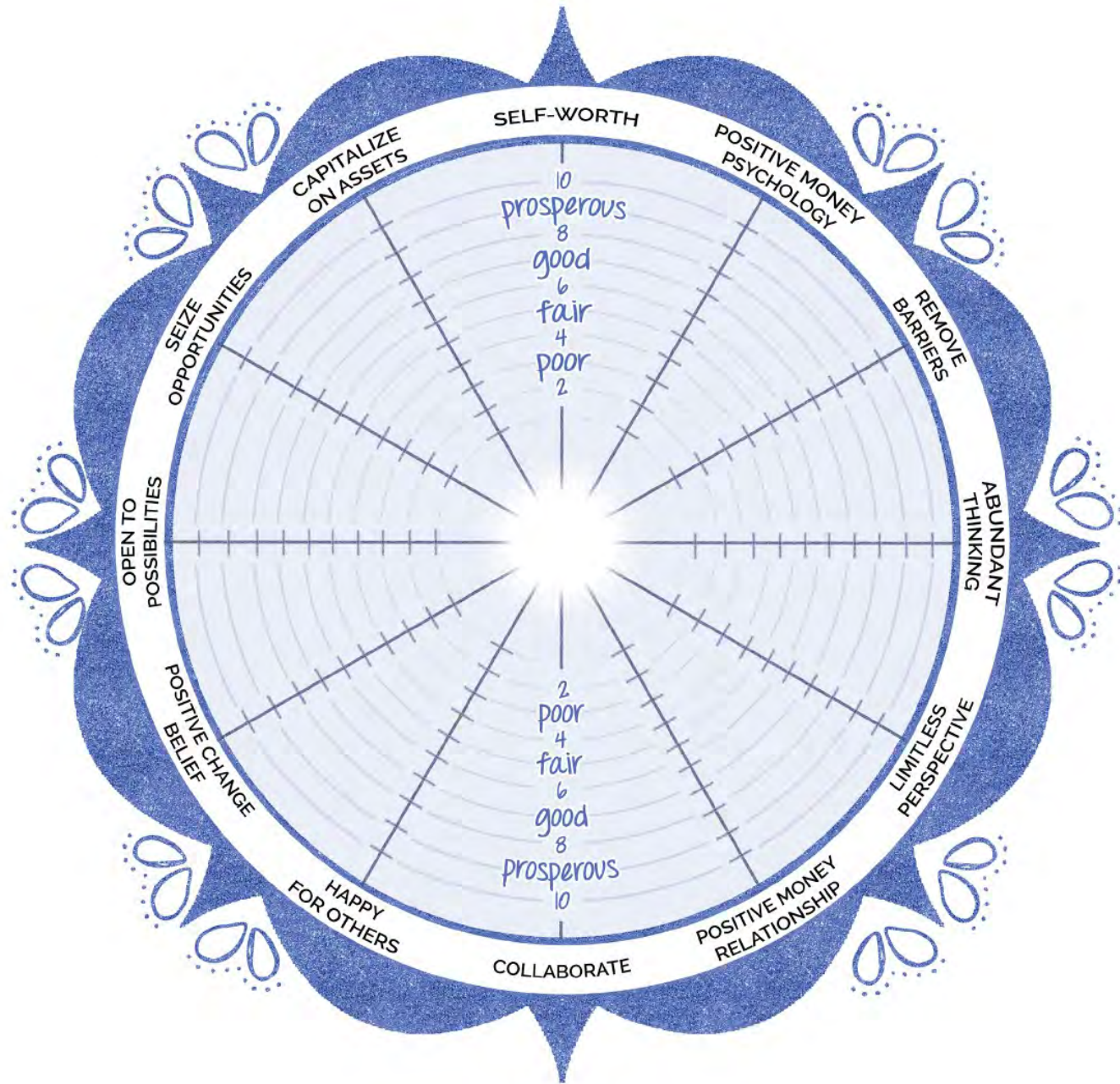
Journal Prompts

- 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?

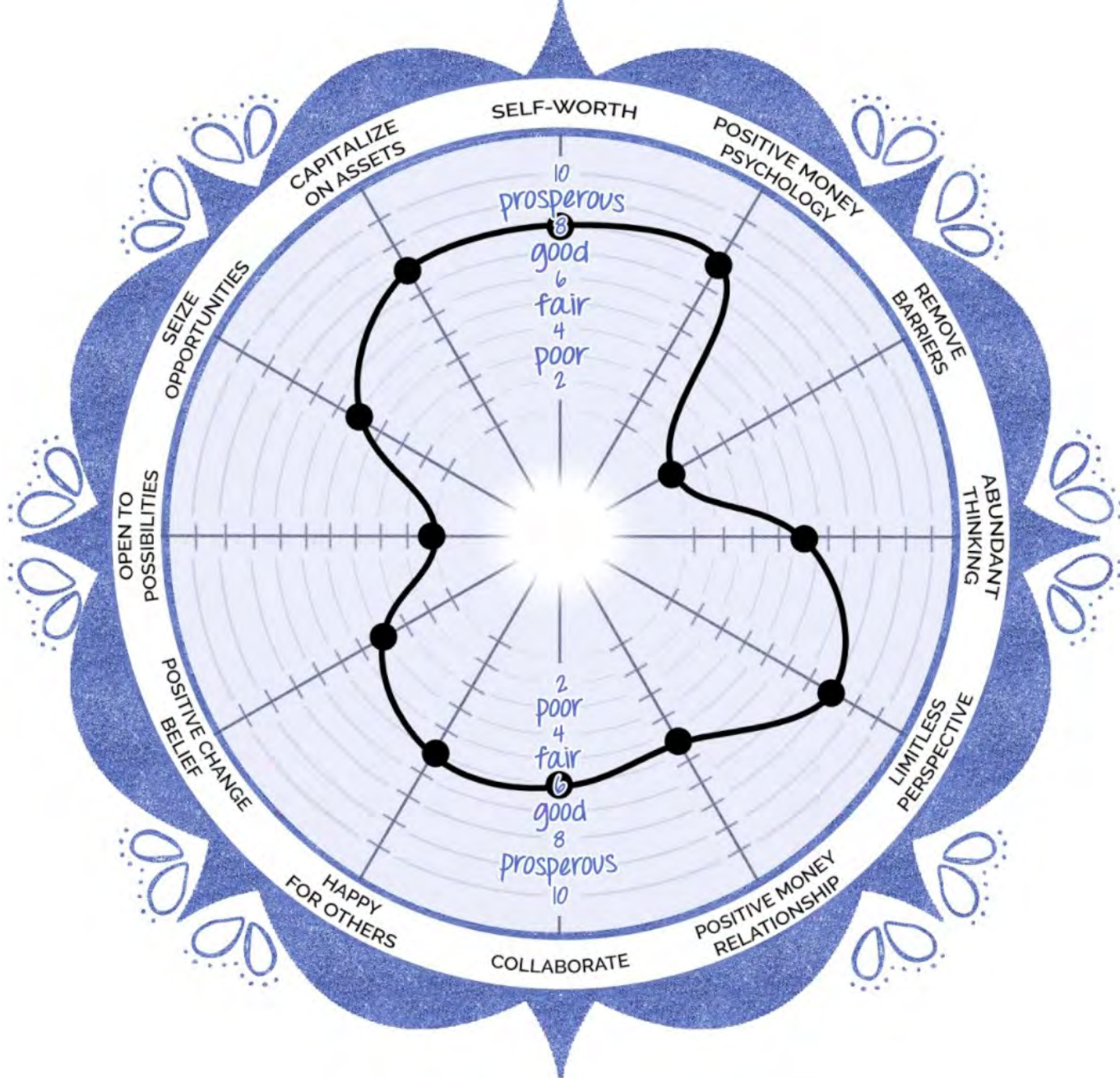
Long-lasting and pronounced success comes to those who renew their commitment to a mindset of abundance every minute of every hour of every day.

BRYANT MCGILL,
American Author





Exercise 7: The Abundance Wheel



Sample Completed Abundance Wheel

An Abundance Mindset Facilitates:

- Creativity
- Positivity
- Hope
- Openness
- Flexibility
- Growth and expansion
- Empowerment
- What else? Clinical implications

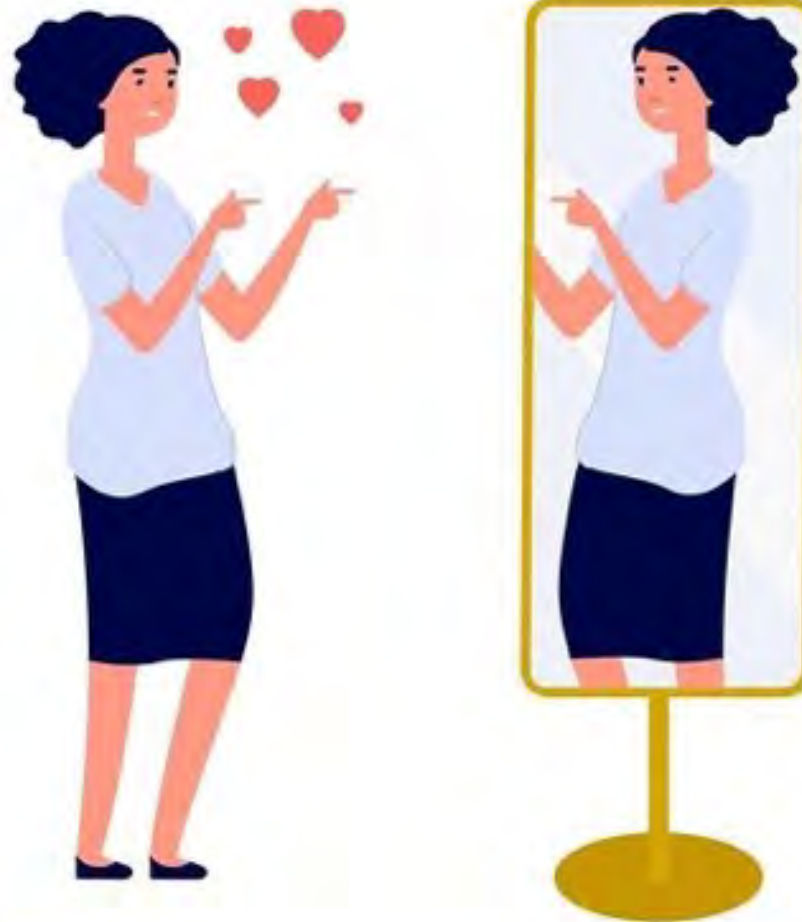


The Ego & Money

- 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



**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



The Power of Negotiation

- Everything is negotiable:
 - Contracts with contractors and service providers
 - Leases
 - Purchases
- Look for win-win
- Negotiation PDF



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.



“

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

EKHART TOLLE

”



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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.**

Joyce Marter







**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



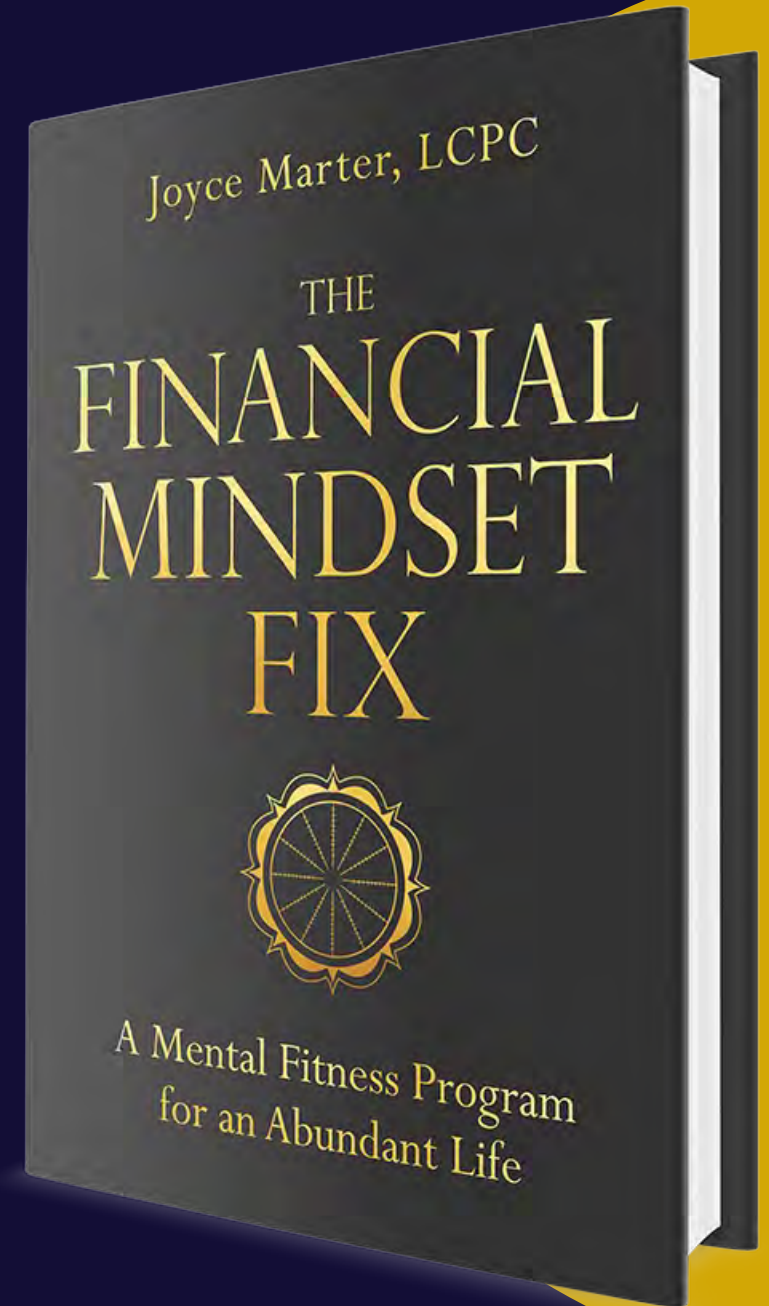
Q & A



**Open yourself up to
a life of greater
prosperity, joy,
and happiness**

ORDER YOUR COPY OF THE
FINANCIAL MINDSET FIX TODAY!

Joyce Marter





Thank You!

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



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