



# The Financial Mindset Fix

How to Leverage Psychology to Improve Your Sales & Financial Health





# 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

CNN

Psych  
Central

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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.



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## Resources

- Presentation Slides
- Handouts & Workbooks
- Other Links





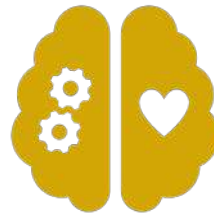
A Surprise  
Bonus from  
Therapy





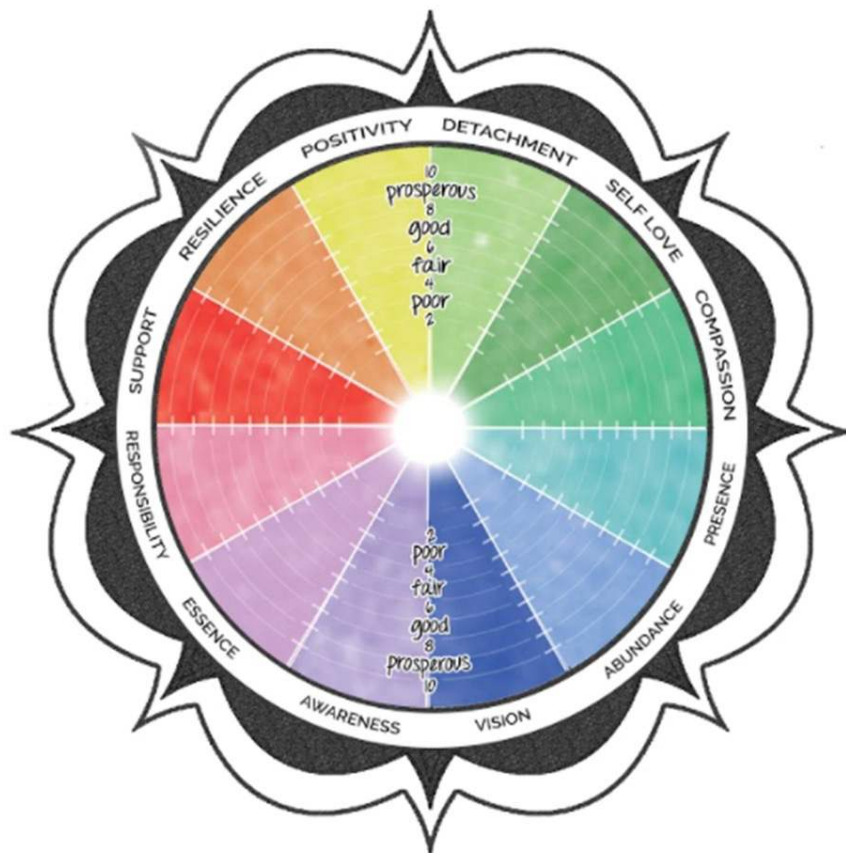
## My Money Story





# 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.**"

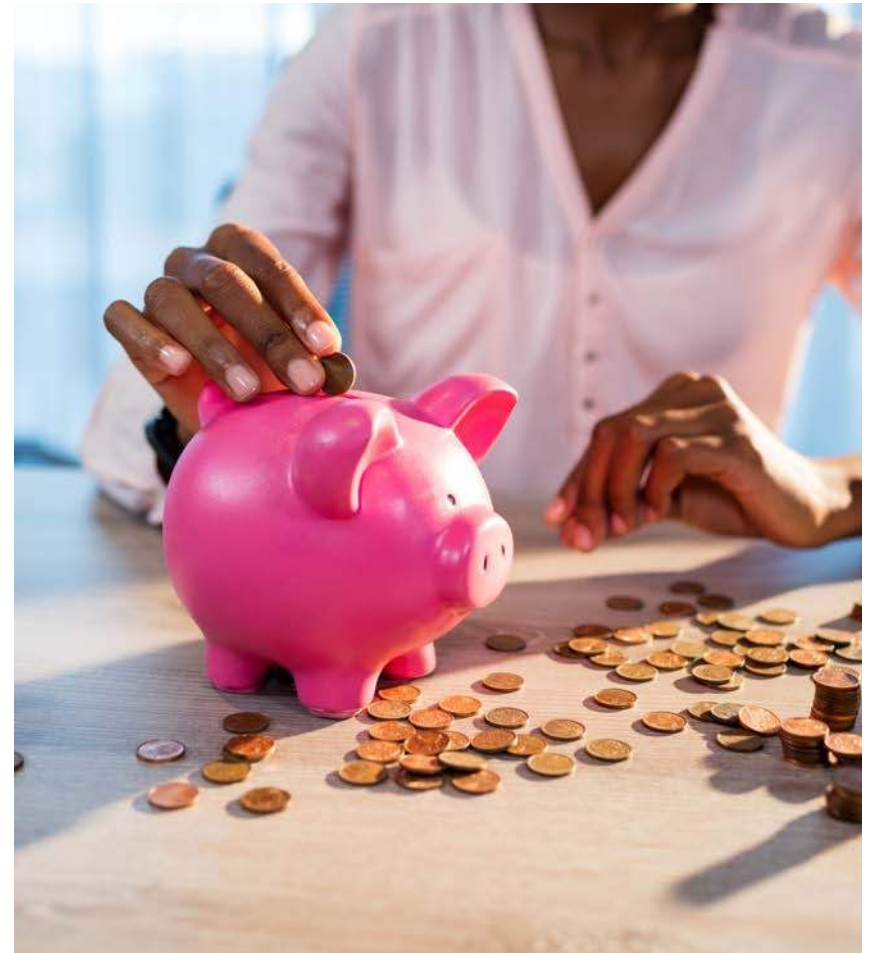
- Joyce Marter, for MoneyGeek





# 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







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



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## 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

**Joyce Marter**





## 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**



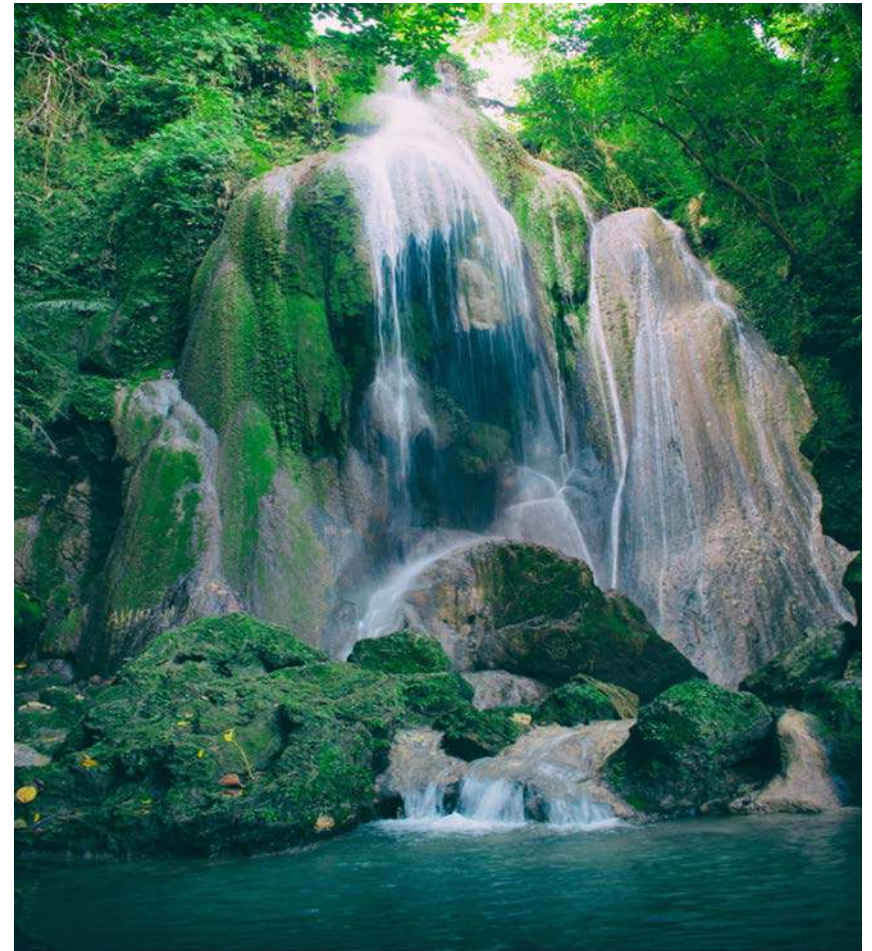
**Joyce Marter**





# The Flow of Money

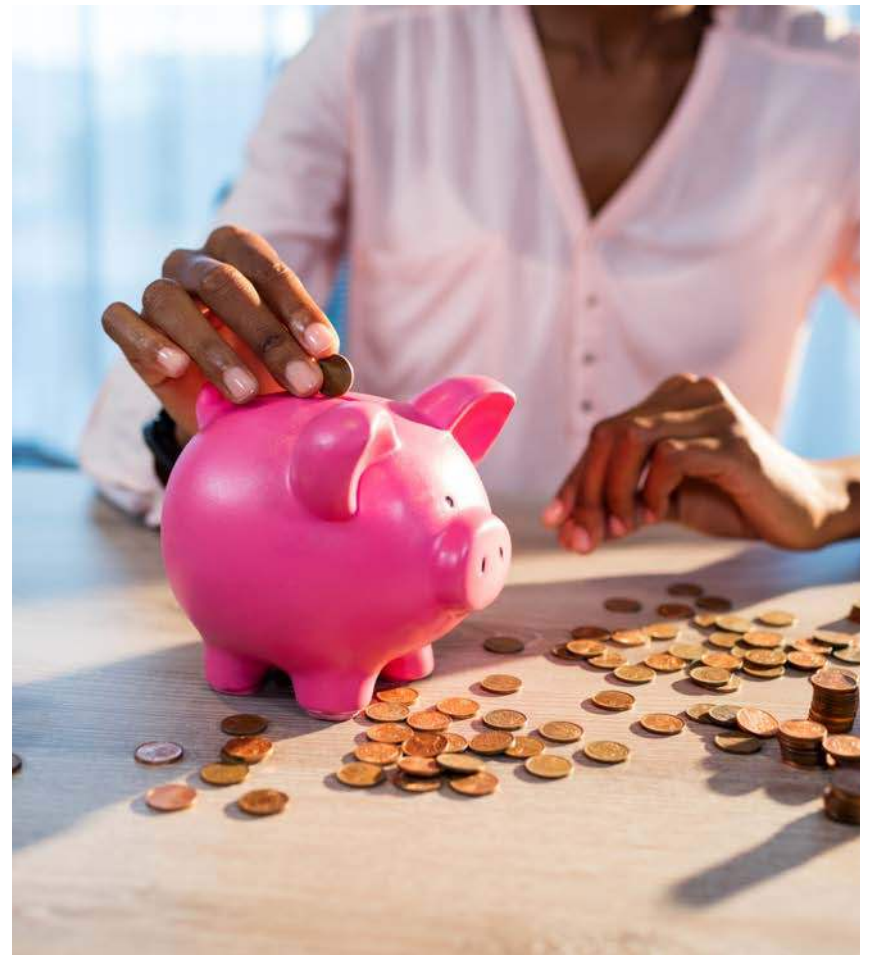
- Balance earning, spending and saving for strong flow
- Tolerate & planning for the ebbs & flows
- Investment in yourself
- Understand seasonal, stages of career, developmental stages of life
- Get into the flow of life & prosperity





# 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



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

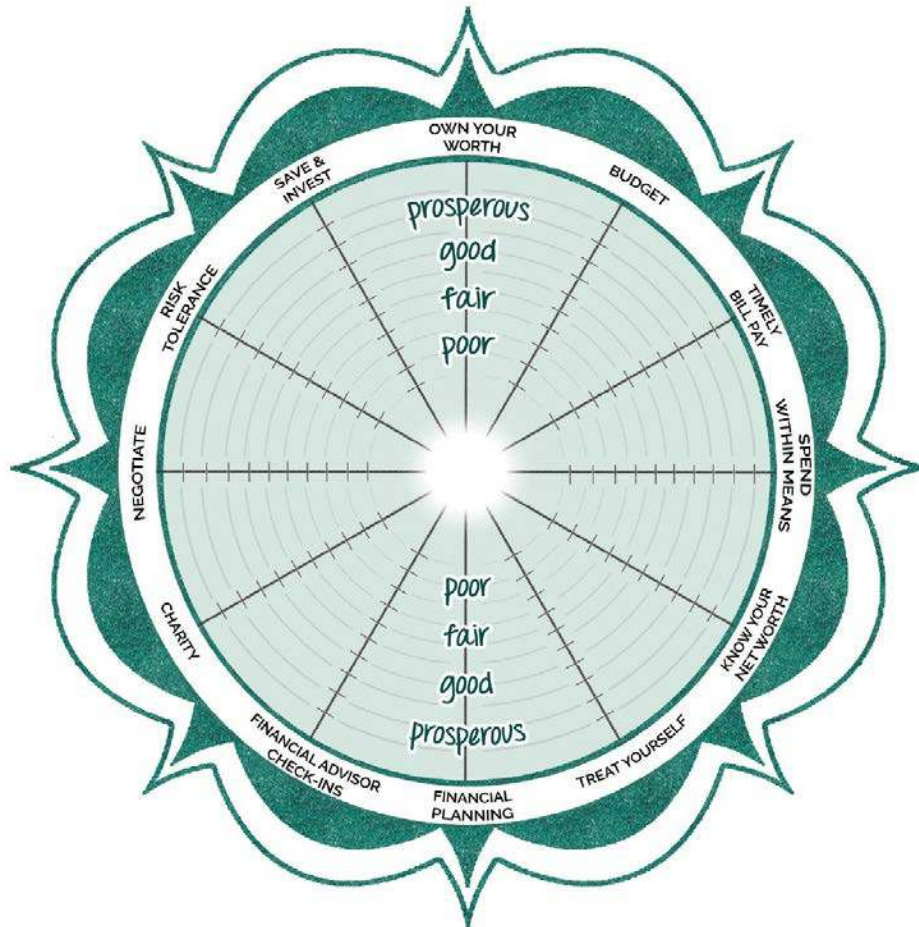




## Understand Your Money Script

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

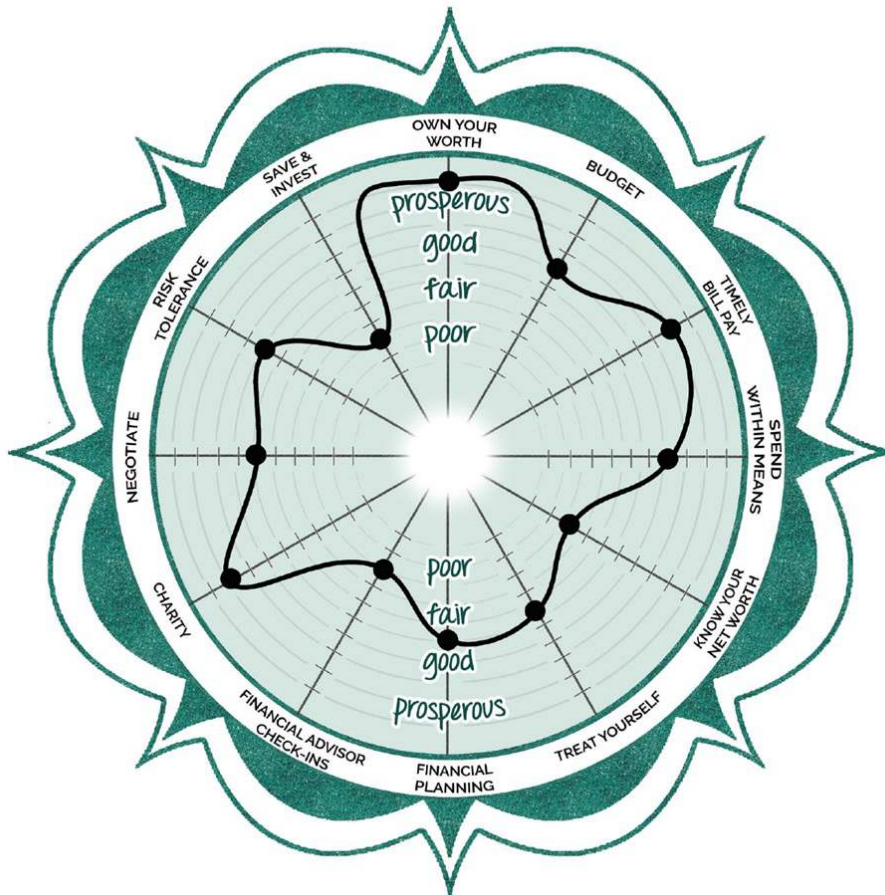




## Exercise 2: The Financial Health Wheel







## Sample Completed Financial Health Wheel







# Financial Literacy

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

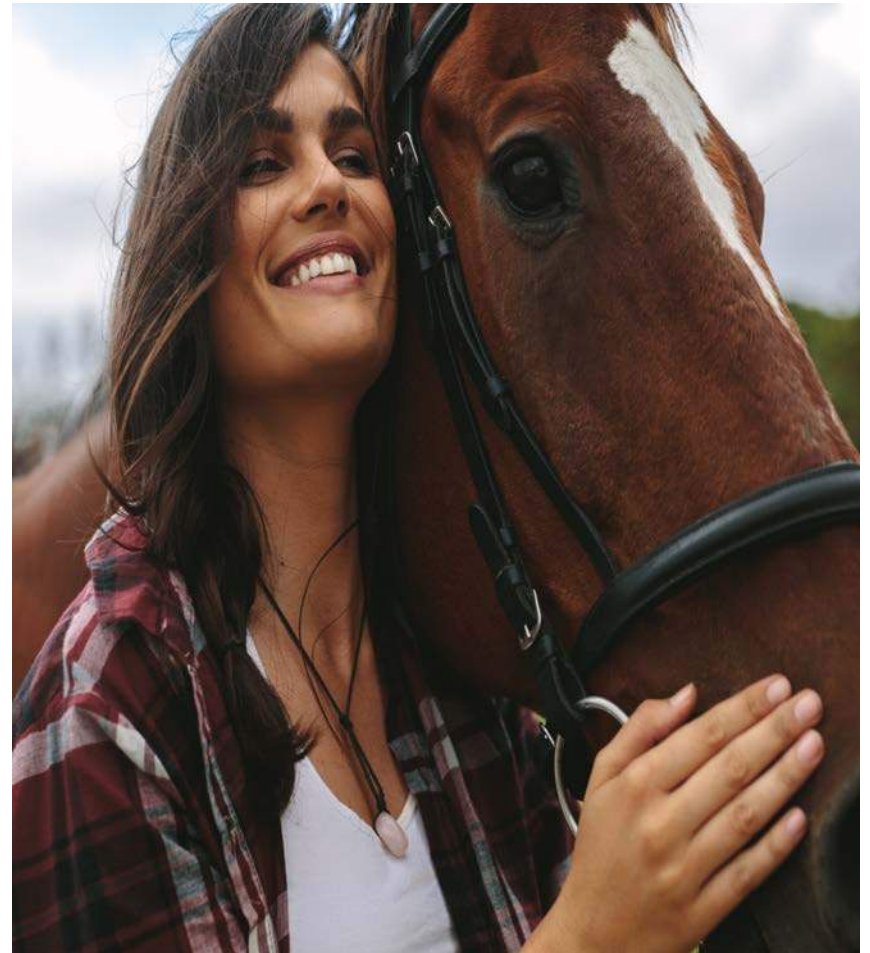




# Discover Your Worth

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.

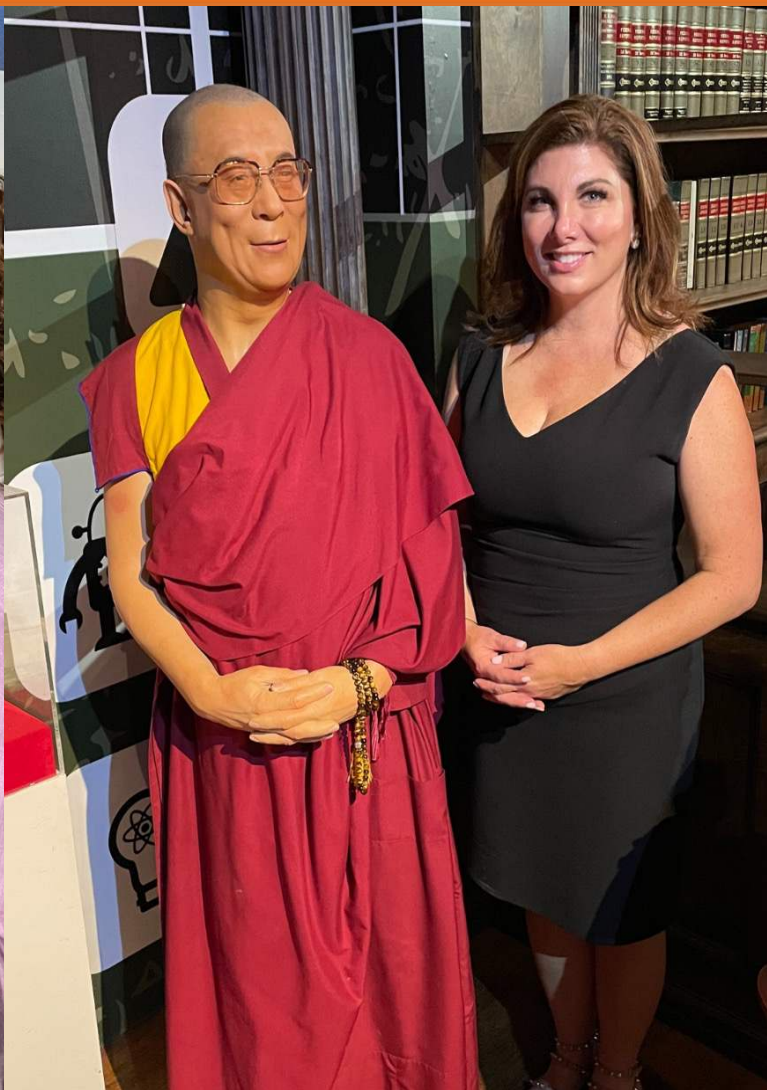




# Change your language

- “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”)



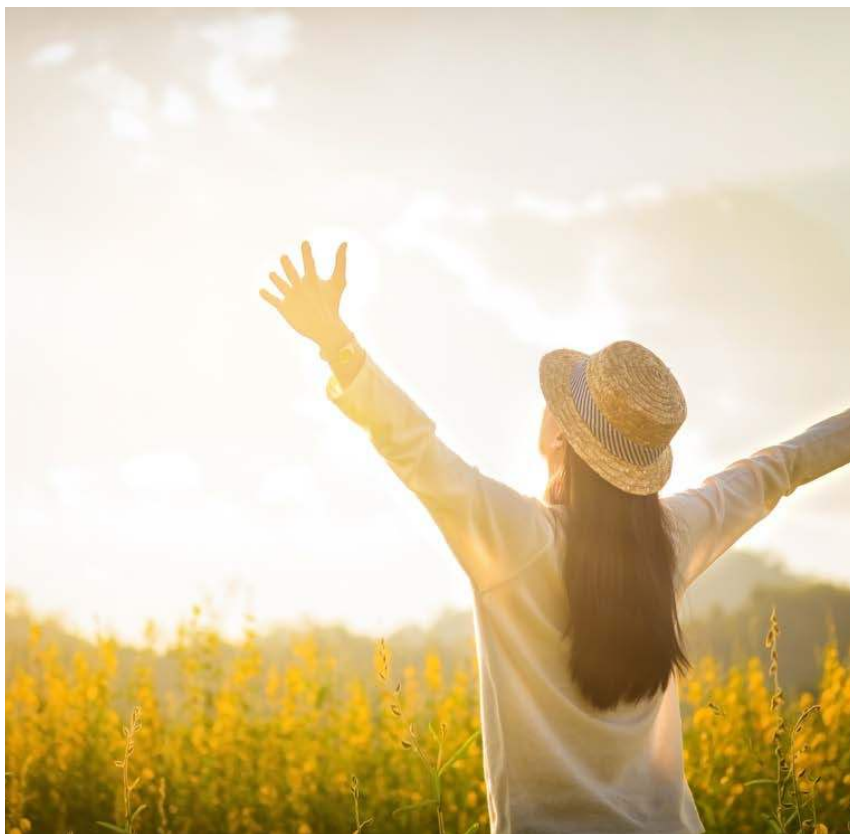






SITUATION	THOUGHT	EMOTION	BEHAVIOR	ALTERNATE THOUGHT
Your coworker received the promotion instead of you.	"I suck."	Anger, sadness, shame	Sulky and passive-aggressive	"There will be a better opportunity for me in the future."





“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?

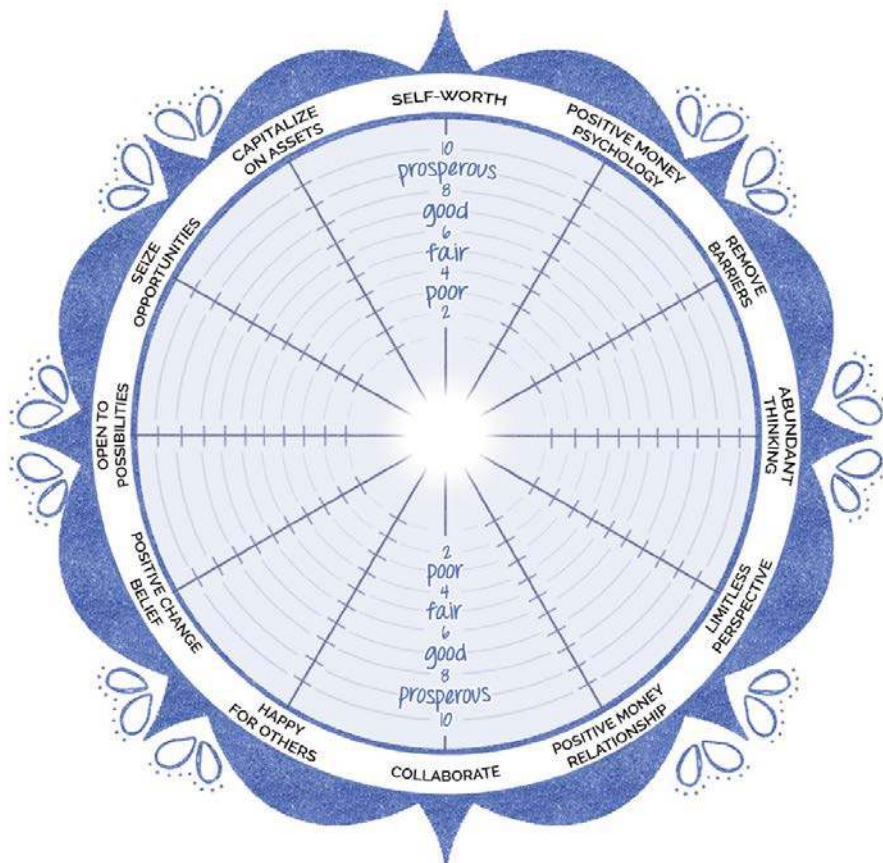




“Long-lasting and pronounced success comes to those who renew their commitment to a mindset of abundance every minute of every hour of every day.”

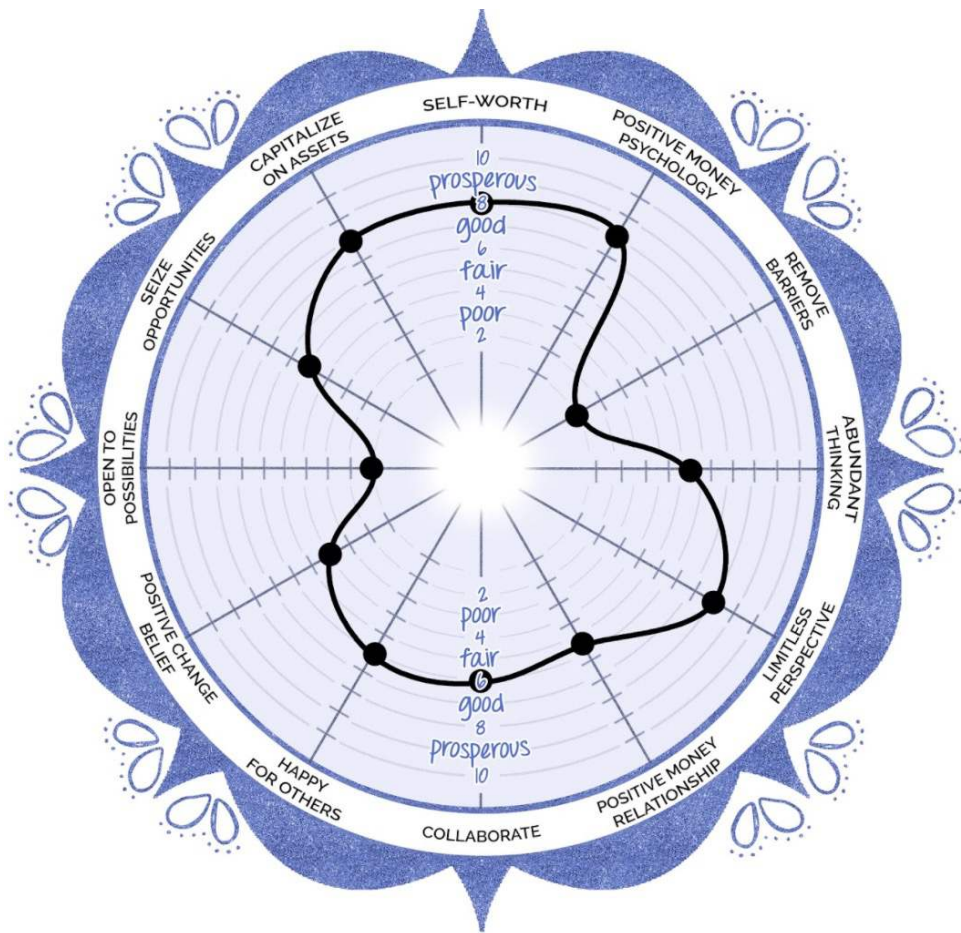
BRYANT McGILL,  
American Author





## Exercise 7: The Abundance Wheel





## Sample Completed Abundance Wheel







## An Abundance Mindset Facilitates:

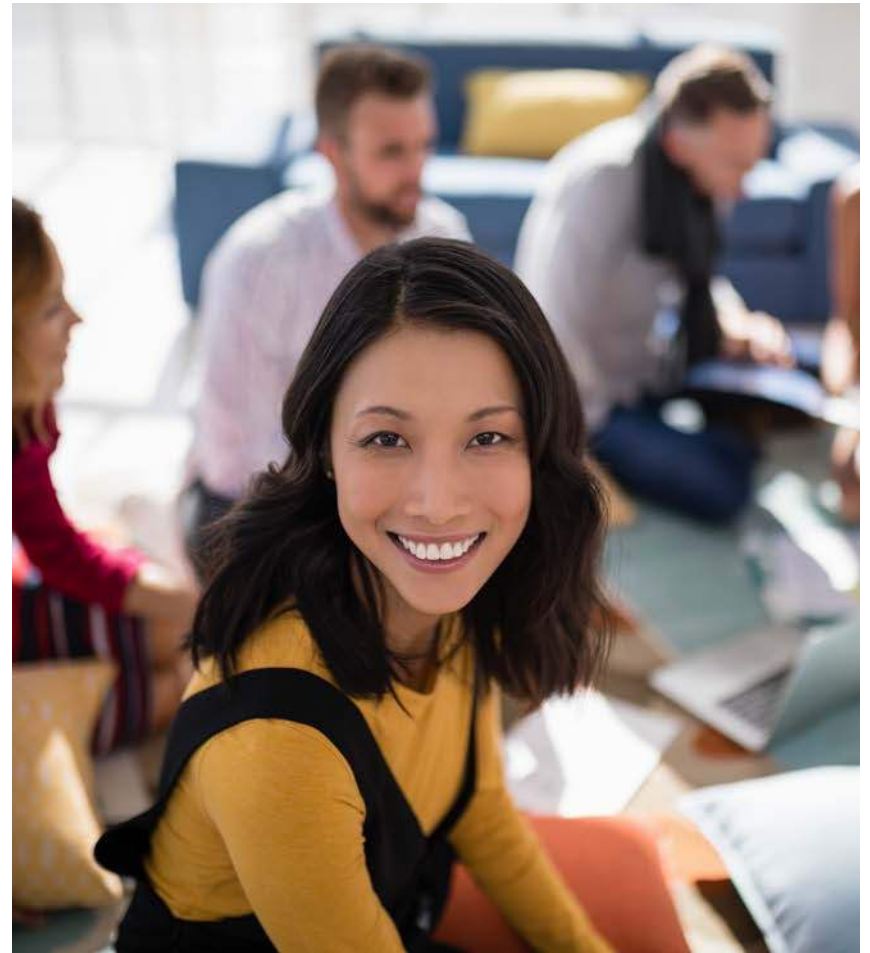
- Creativity
- Positivity
- Hope
- Openness
- Flexibility
- Growth and expansion
- Empowerment
- What else? Clinical implications





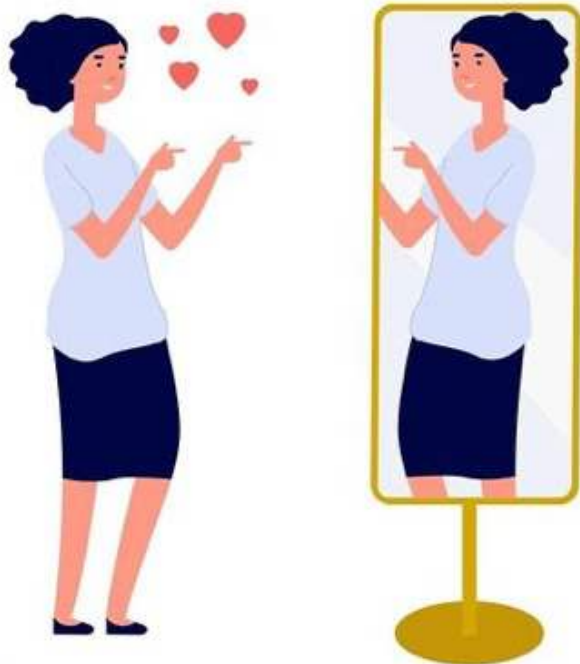
# The Ego & Money

- 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.**



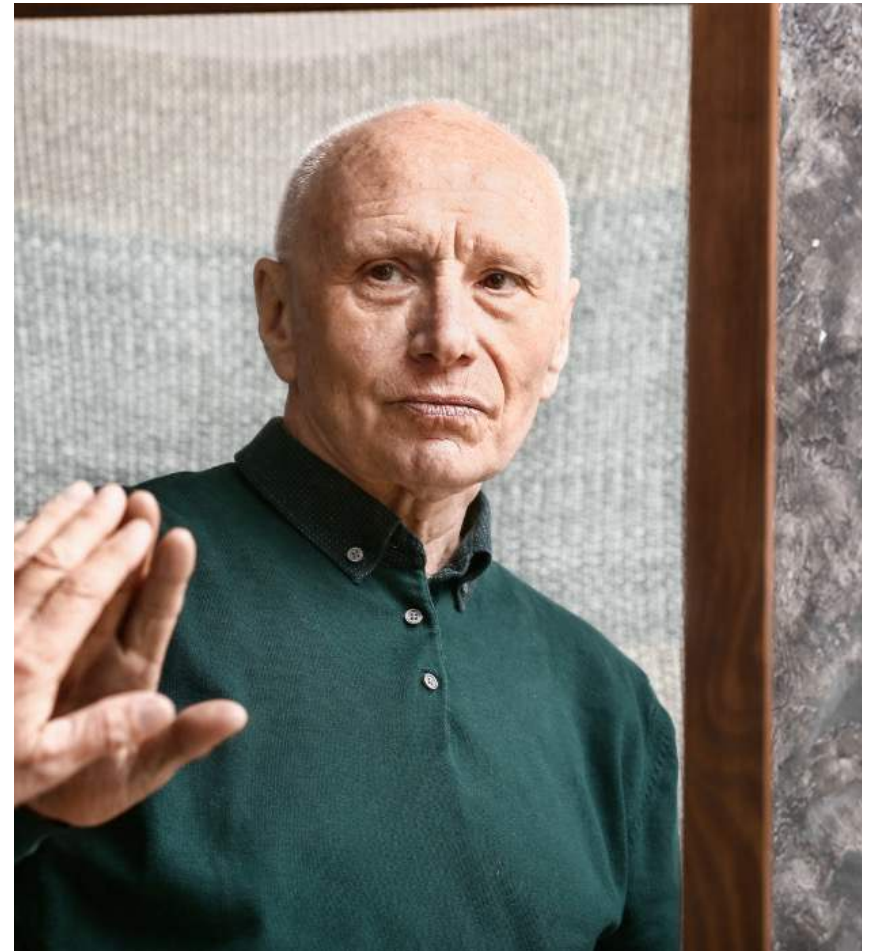
**Joyce Marter**





# Exercise

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







## A story about Penny & Prosperity







# Jeffrey





# Sally





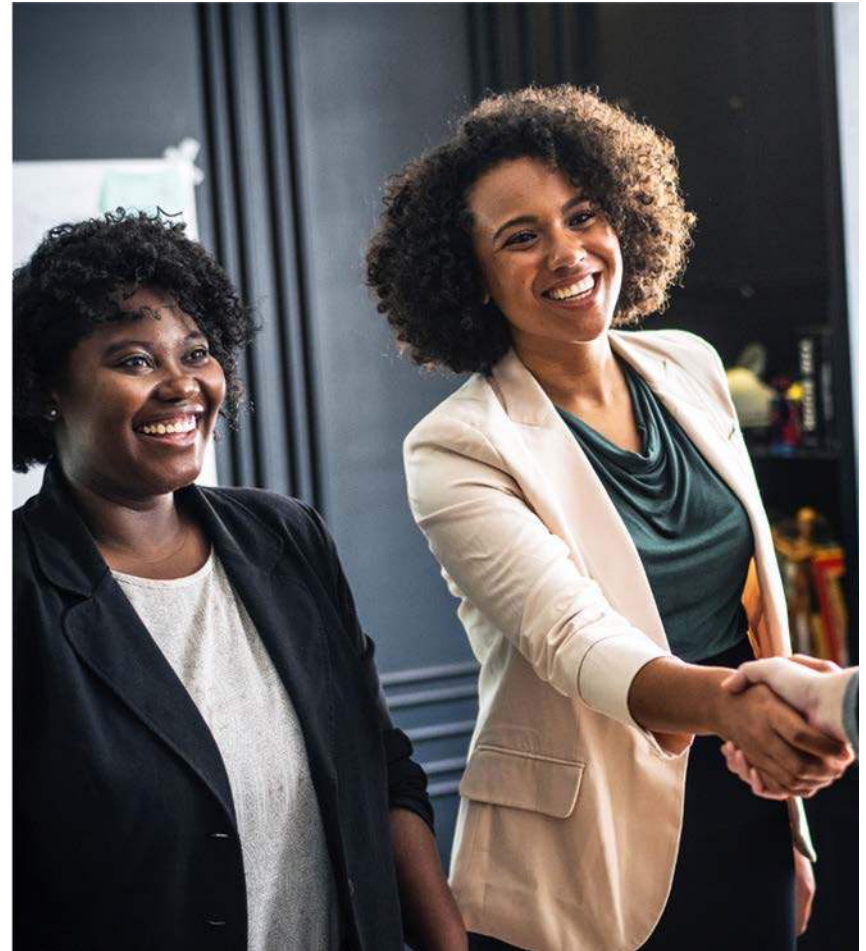
# Set healthy financial boundaries for personal & professional success





# 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*

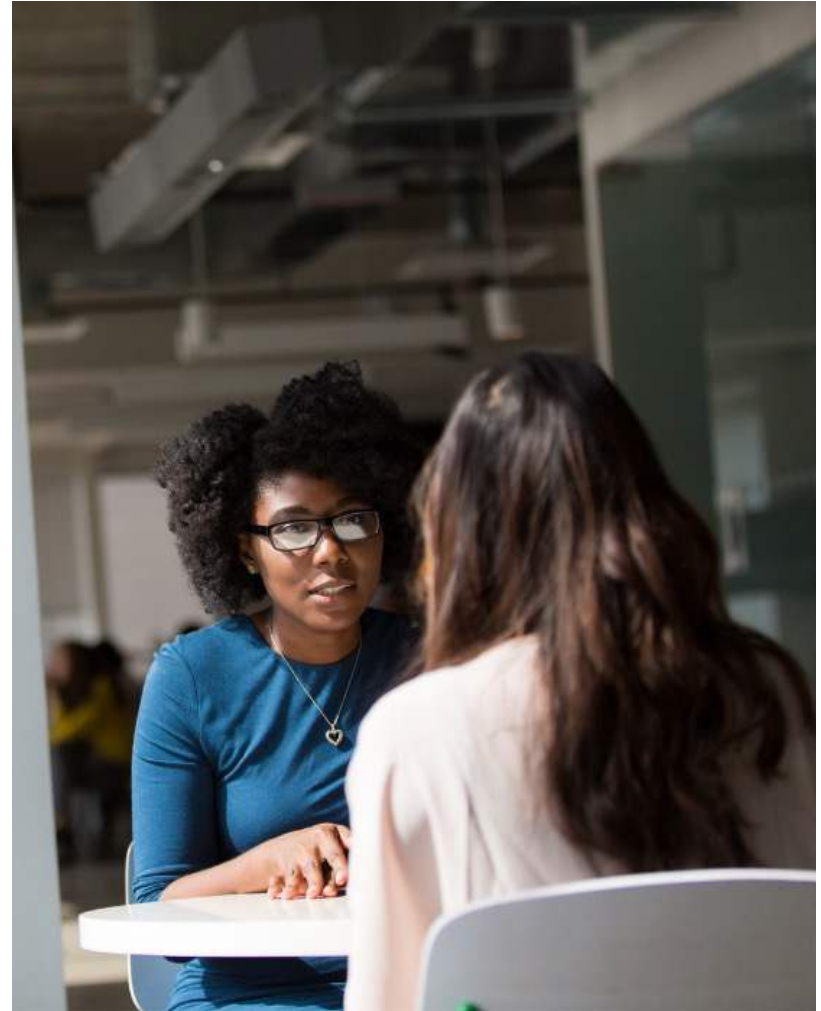






# Vision

- Participate in Career Counseling or Coaching
- Professional Association Membership
- Utilize Mentoring
- Create a Vision Board
- 1-3-5 Year Plan
  - Include work/life balance





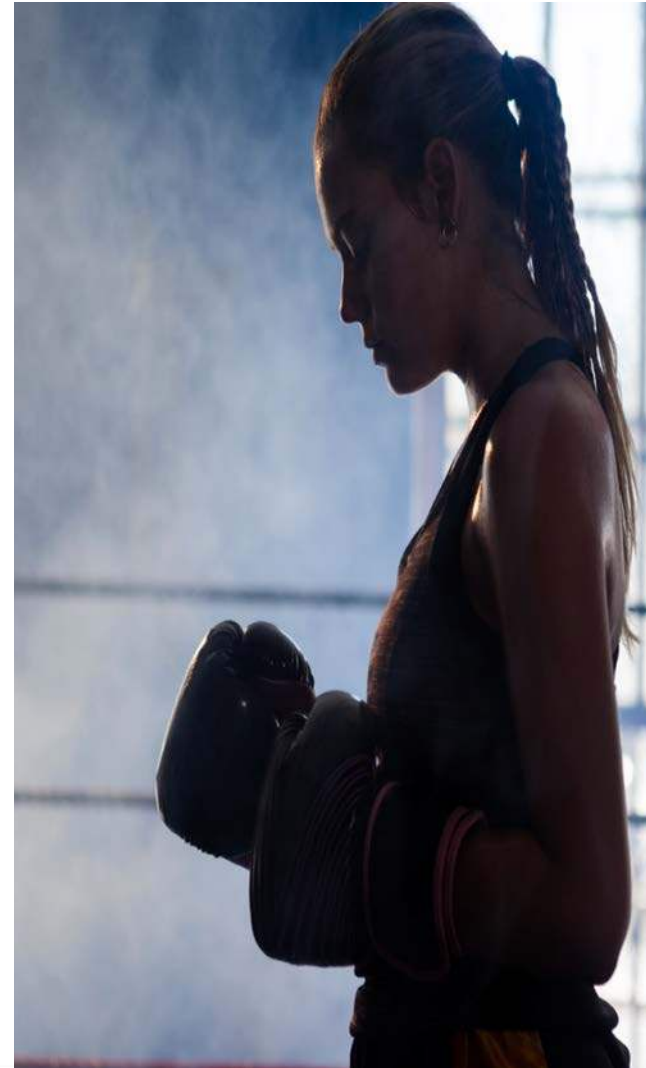
“Success begins with an awakening, an honoring of the past for how it has shaped & molded us, and a choice to take responsibility for our path going forward. “





“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.”





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

**Joyce Marter**





Q & A





# Thank You!

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**Scan me!**

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