



## CONCLUSION

### **Financial Mindset Wisdom: Bringing It All Together for Complete Prosperity**

Congratulations for making this commitment to your financial mindset. By working through this program, you've got everything you need to be successful in work and life. What have you learned? Are you talking the talk as well as walking the walk? It's time to see how far you've come.



# The Mindset Fix Wheel

Date \_\_\_\_\_

Rate your response after each question using a number from the following scale: Poor (1-3), Fair (4-5), Good (6-7), Prosperous (8-10)

Poor			Fair		Good		Prosperous		
1	2	3	4	5	6	7	8	9	10

Consider each of the chapter's mindsets in this book as one small slice of the Mindset Fix Wheel:

**Abundance:** How successful have you been at shifting your thoughts of scarcity to abundance?

**Awareness:** How successful have you been at consciously breaking habit and thought patterns and choosing a more prosperous path? How are you doing with being aware of your mental health? How are you doing at breaking through defenses and denial?

**Responsibility:** How successful have you been at freeing yourself of resentment and anger by taking responsibility and granting forgiveness?

**Presence:** How good are you at giving yourself the present of presence to experience the riches only available in the here and now?

**Essence:** How connected do you feel with your inner light and highest self?

**Self-Love:** How good are you at practicing self-care, self-affirmation, and self-compassion? How well are you silencing your Inner Saboteur?

**Vision:** How successful have you been at recreating your life in new and magical ways by envisioning the streets paved with gold?

**Support:** How successful have you been at opening yourself up to receiving support, weeding out toxic relationships, and welcoming supportive people into your life to do more good in the world?

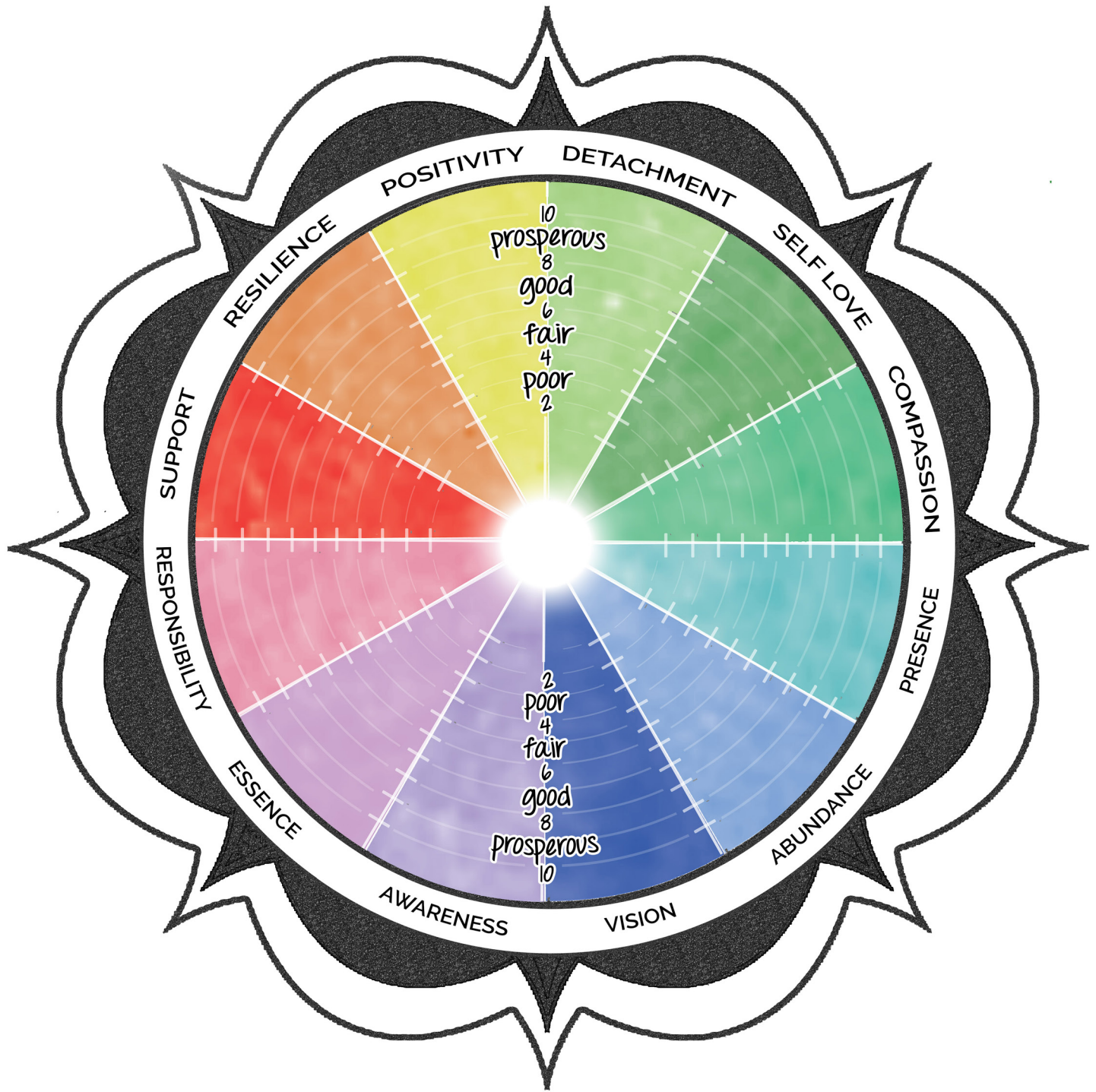
**Compassion:** How good have you been at opening your mind, encouraging others, and paying it forward with generosity?

**Detachment:** How good are you at detaching from drama and negativity and staying on course?

**Positivity:** How good have you been at spinning straw into gold by practicing gratitude in order to attract greater prosperity?

**Resilience:** How are you doing when it comes to resilience? Are you better able to bounce back from challenges and thrive? Are you transforming into your best self in the process?

Chart your responses on the Mindset Fix Wheel. Start at the top: are you Poor, Prosperous, or somewhere in between when it comes to Abundance? Put a dot on the spoke next to the number that corresponds with your answer. Now, continue going around the wheel and after scoring yourself on every spoke, connect the dots to create a circle.



# The Mindset Fix Wheel

# The Mindset Fix Wheel

Look at your wheel and think about how much you have improved in each area since starting this program. To keep yourself on track, consider completing this exercise once a quarter so you can live more consciously.

Your journey doesn't end here. A financial mindset is not a finite accomplishment, it is a way of living. As life throws you challenges, there will be dents in your wheel—that's okay and natural. You've got all the tools you need to keep working as you continue to strive for balance, wholeness, and greater prosperity. We are all works in progress striving toward greater mental and financial health.

Answer the following questions:

**Which three mindsets are the strongest for you and why? How can those strengths help bolster less strong areas?**

**What are your lowest-scoring spokes (the biggest dents in your wheel)? Why do you think this is? What are you going to do to continue to build these mindsets?**

**What would be most helpful to you while you continue to work through the program? Do you need an accountability partner or a small group to work through the program together?**



# The Financial Health Wheel

Date \_\_\_\_\_

At the beginning of this program, you completed your Financial Health Wheel, pull it out for reference. Each spoke of The Financial Health Wheel applies to a spoke in each of the chapter's wheels. To refresh your memory, I've included the chapter in which you worked on this skill. Let's look at how your financial health has improved since you started working through the program.

Rate your response after each question using a number from the following scale: Poor (1-3), Fair (4-5), Good (6-7), Prosperous (8-10)

Poor			Fair		Good		Prosperous		
1	2	3	4	5	6	7	8	9	10

**Own Your Worth:** How deserving do you feel of achieving greater financial prosperity? (Abundance)

**Budget:** How aware are you of your spending versus your budget? How successful are you at avoiding financial denial? (Awareness)

**Timely Bill Pay:** How good are you at taking responsibility for organizing and paying your bills on time? (Responsibility)

**Spend within Means:** How mindful are you of your spending habits and spending within your limits so that you do not accrue debt? (Presence)

**Know Your Net Worth:** How aware are you of your approximate net worth at any given time? Net worth is the calculation of all your assets (bank account balances, value investments, property, etc.) minus your liabilities (credit card balances, loans, mortgages, etc.). (Essence, Not Ego)

**Treat Yourself:** How good are you treating yourself within your means? Just like a healthy diet allows for the occasional cheat day (which actually keeps you satisfied and sticking to the overall plan), it's okay to treat yourself. (Self-Love)

**Financial Planning:** How are you doing with planning for your financial health, including paying off student loans or credit card debt and saving to buy a home, kids' college, or retirement? (Vision)

**Financial Advisor Check-Ins:** How are you doing with making an appointment with your financial advisor once or twice a year to keep you on track? (Support)

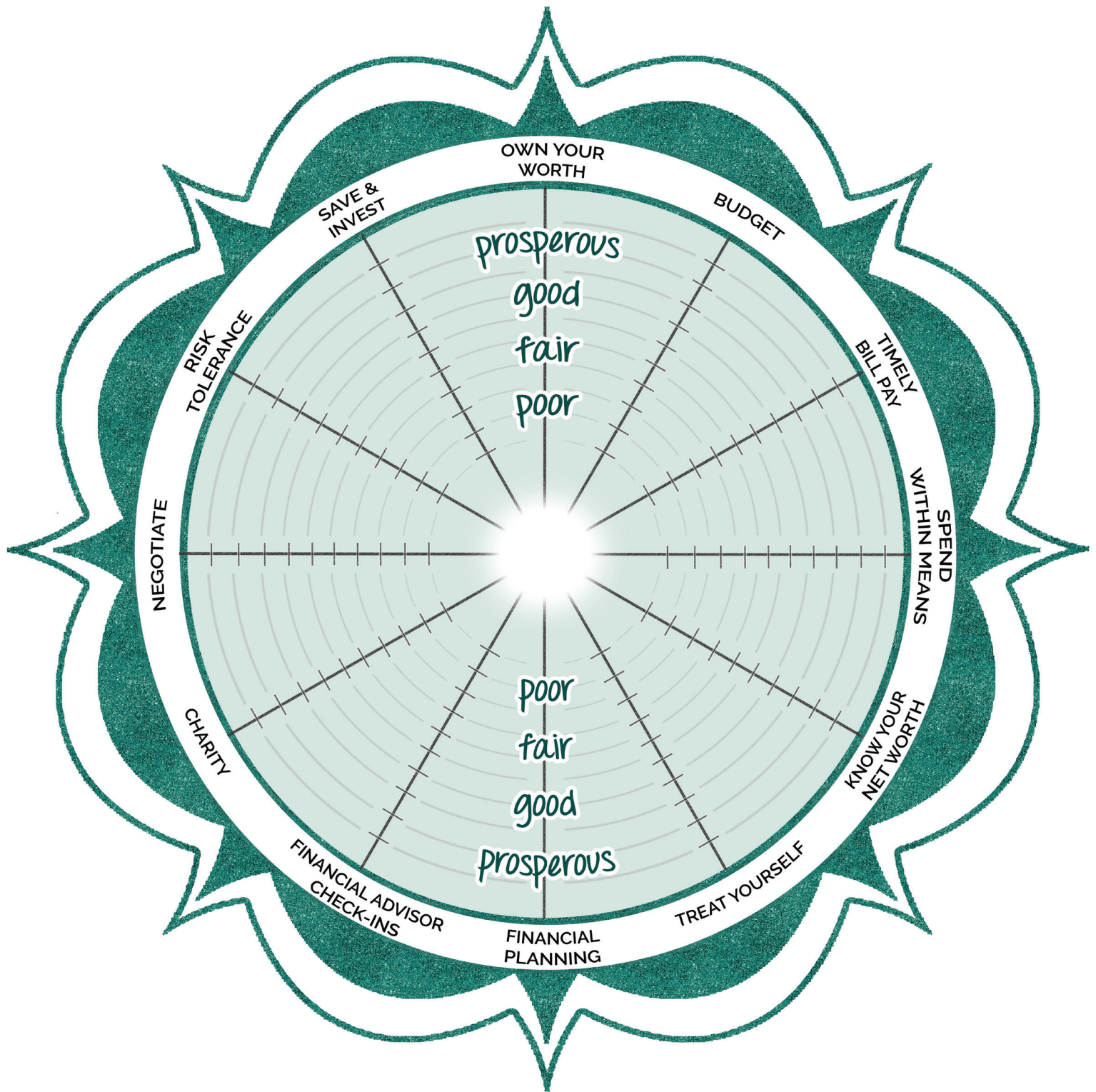
**Charity:** How are you doing when it comes to supporting causes that are meaningful to you in a doable way? If your finances are tight, are you giving in other ways such as volunteering your time, donating unneeded items, or promoting awareness of these causes through social media or other formats? (Compassion)

**Negotiate:** How good are you at negotiating better pay or benefits, major purchases, or bartering services to get deals? (Positivity)

**Risk Tolerance:** How close are you to having the proper amount of insurance for your health, car, house or apartment, business, and even your life? (Detachment)

**Save & Invest:** How close are to having three months to six months of emergency savings and are you investing money for your future? Remember, having savings allows you to persevere through unexpected challenges, such as a job loss. (Resilience)

Chart your responses on The Financial Health Wheel. Start at the top: are you Poor, Prosperous, or somewhere in between when it comes to being able to Own Your Worth? Put a dot on the spoke next to the number that corresponds with your answer. Now, continue going around the wheel and after scoring yourself on every spoke, connect the dots to create a circle.



# The Financial Health Wheel

# The Financial Health Wheel

Compare The Financial Health Wheel you completed at the beginning of the program to see your progress. Write your responses to the following questions:

**In which three areas did you most improve? How does that feel?**

**What would you like to do to build on or celebrate this improvement?**

**Which three areas need ongoing attention (the biggest dents in the wheel)?**

**What is your action plan for continued improvement?**

Date your wheel and file it for later reference as you witness how your financial mindset continues to increase your financial health. Congratulations! You have now completed your final activity in this program!

# Reader's Guide

- What did you like most about the book?
- How in touch were you with your own mental health before starting The Financial Mindset Fix program?
- What did you learn about yourself by reading the book?
- Do you believe your mental health impacts your financial health? Why or why not?
- Did your attitudes or behavior around money change as a result of participating in this program?
- When it comes to your essence (ego), do you feel more like a Diva or a Doormat? Why?
- If you were to share your life vision, what would it look like?
- What are some of your gifts and strengths that make you uniquely you, and how can this help you create your vision for your future?
- Have you seen a correlation between your mental health and the size of your bank account while practicing the twelve mindsets in this book?
- When it comes to rating yourself on resiliency on a scale of 1 to 10, where would you rate yourself? How has this helped your success?
- What kind of change did you discover between the Financial Health Wheel you completed in the introduction and the Financial Health Wheel in the conclusion?
- What was your biggest takeaway from the Financial Mindset Fix program?
- Which aspects of this program will you practice regularly to help keep you balanced?

## ABOUT THE AUTHOR

# Joyce Marter

For more than twenty years, Joyce Marter, LCPC, has been a licensed clinical professional counselor and an expert in self-esteem, mindfulness, career development, and the psychology of money. She is the founder of Urban Balance, an insurance-friendly counseling practice she started and grew to over one hundred clinicians during her thirteen years as owner and CEO. Besides her private practice, she teaches counseling and provides clinical supervision to masters level therapists-in-training as an adjunct faculty professor at the Family Institute at Northwestern University. Joyce earned a bachelor of arts with honors and distinction in psychology and a minor in Spanish from The Ohio State University and a masters of counseling psychology from Northwestern University.

A member of the National Speakers Association, Joyce is a national keynote speaker and corporate trainer for Fortune 500 companies, universities, and professional associations. She has blogged for multiple sites including Psych Central, Spirituality & Health, and Huff Post and has been quoted extensively in national publications. Joyce is routinely consulted as a counseling expert in the media and has been featured in such outlets as The Wall Street Journal, U.S. News & World Report, CNN, Real Simple, and MTV.

Her accolades include “Distinguished Alumni of the Year” from the Family Institute at Northwestern University (2008), “40 Under 40” from Crain’s Chicago Business (2010), and the “President’s Award for Excellence in Leadership” from the Illinois Mental Health Counselors Association (2017).



With a passion for advocating for mental health awareness and access to care, Joyce has held multiple volunteer board leadership positions including chair of the Midwest Region of the American Counseling Association, president of the Illinois Counseling Association, and two terms as president of the Illinois Mental Health Counselors Association.

As a true advocate for both financial health and mental health, Joyce embraces work-life balance. Recognizing she needed a bit more, she embraced the healing powers of yoga. She received a certificate of training from a Yoga Alliance-accredited, 200-hour yoga teacher training in Ashtanga Vinyasa from Heaven Meets Earth Yoga Studio & Center for Conscious Living in 2019. Yes, the same yoga studio she first stepped into!

Joyce lives in Evanston, Illinois with her beloved husband, Jason Marotzke, who is also a counselor and professor. Together, they enjoy a full life with their children Celeste and Claudia Marter and Katelyn and Nick Marotzke, and their dogs, Phoebe and Nala. One day she hopes to add a few alpacas to the family, as they make her heart happy. She views life as an adventure; loves traveling with her husband, friends, and family; and admits roller coasters, zip lining, parasailing, and horseback riding are some of her favorite adventures.

## Connect with Joyce through the following sites:



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