

The Financial Mindset Fix

How to Improve Your
Mental & Financial Health




A dark blue teardrop-shaped graphic pointing to the left, containing the word "Handouts" in white serif font.

Handouts



A Surprise Bonus from Therapy



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

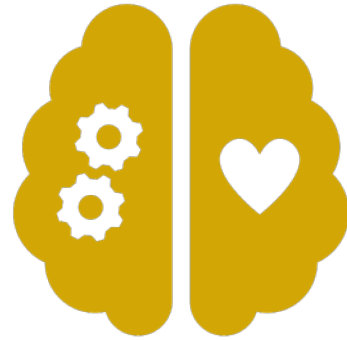
The Psychology of Money

- Feelings of worthiness
- Thoughts about money
- Emotions around money
- Behaviors with money
- Relationship with money
- Financial relationships with others





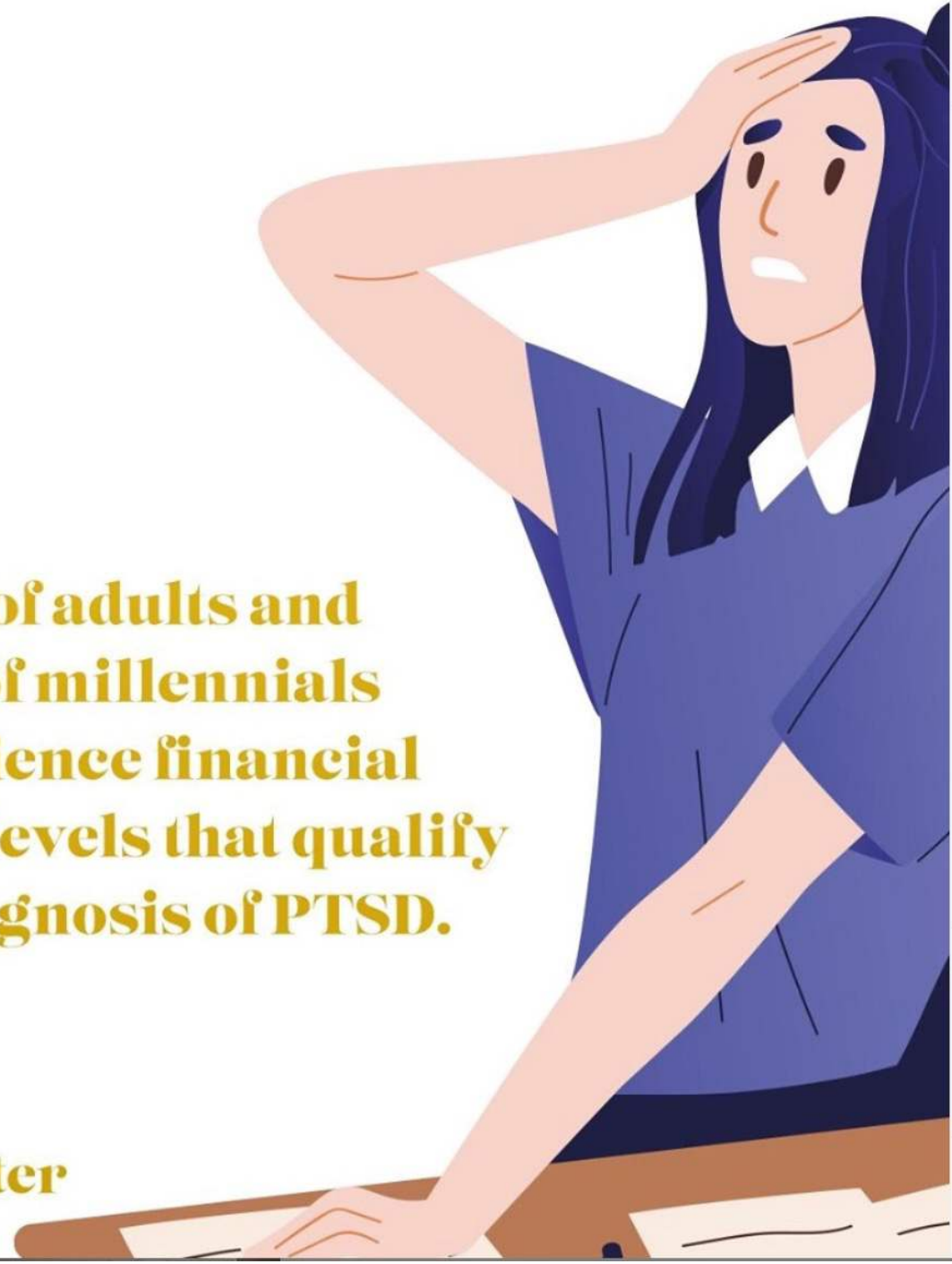
My Money Story



The intrinsic relationship between mental health & financial health

**23% of adults and
36% of millennials
experience financial
stress at levels that qualify
as a diagnosis of PTSD.**

Joyce Marter





Financial Traumas

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

Joyce Marter

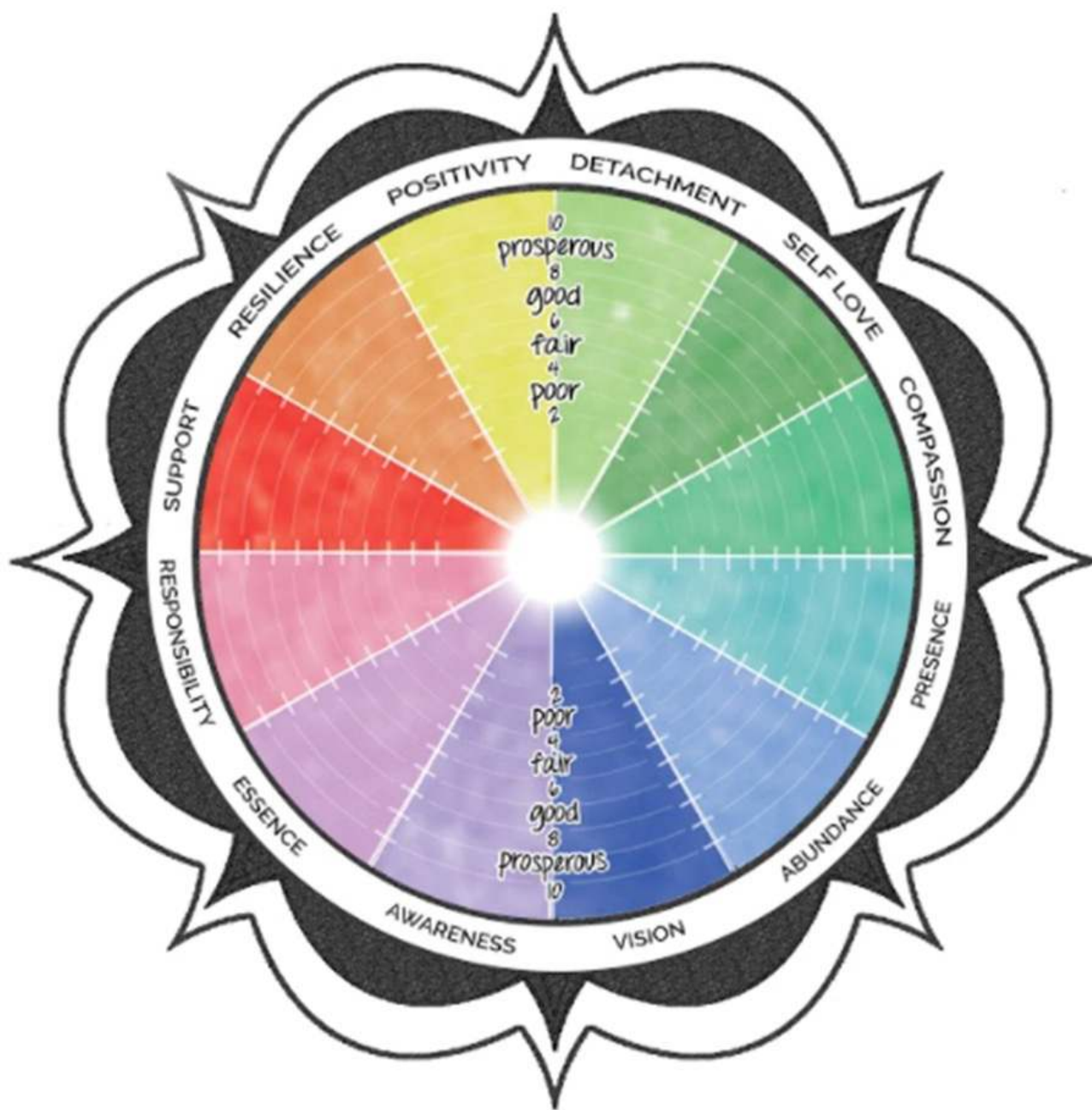
“

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

Joyce Marter

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





Twelve Mindsets for Success

#1 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, Author &
Human Potential Thought Leader



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**



An Abundance Mindset Facilitates:

- Creativity
- Positivity and possibility
- Hope
- Openness
- Flexibility
- Empowerment
- Problem-solving
- Growth and expansion
- Collaboration



#2 Self-Awareness

“He who knows others is wise.
He who knows himself
is enlightened.”

- Lao Tzu



Is Your Unconscious Robbing You of Riches?

What You Don't Know Will Hurt You

Joyce Marter



Financially Conscious Behavior

Move from:

Denial → Awareness

Disempowerment → Empowerment

Blame → Responsibility

Uninformed → Informed

Passivity → Action

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

Joyce Marter

#3 Responsibility

“Everything you do is based on the choices you make. It's not your parents, your past relationships, your job, the economy, the weather, an argument or your age that is to blame. You and only you are responsible for every decision and choice you make.”

- Wayne Dyer, The Power of Intention



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.



Financial Literacy

- Budgeting
- Banking
- Investing
- Reading financial statements and reports
- Understanding interest
- Understanding pros and cons of financial products including insurance



Joyce Marter

Improve Your Financial Relationships



Strengthen Your Financial Communication



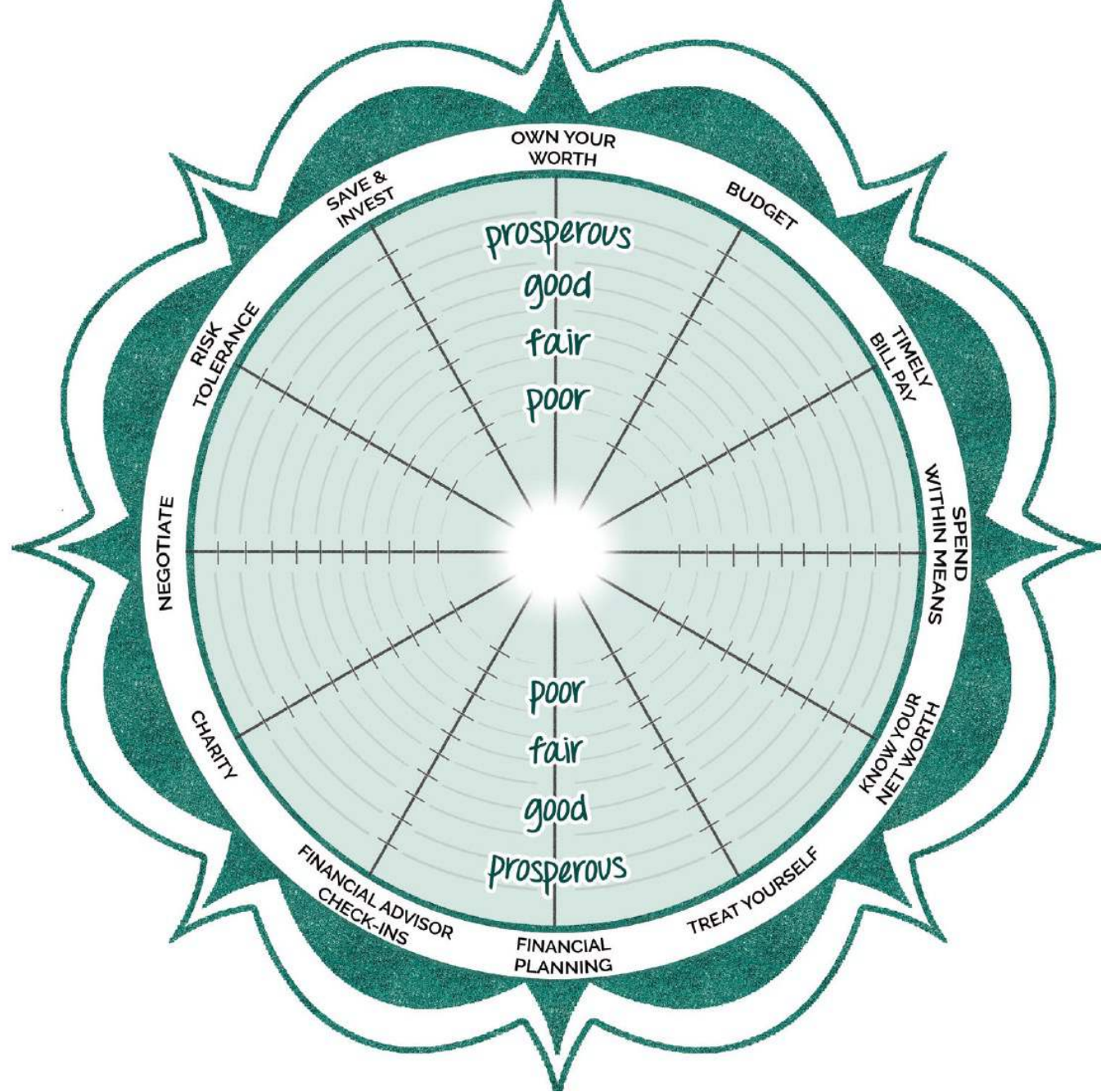
Set Financial Boundaries with Assertiveness



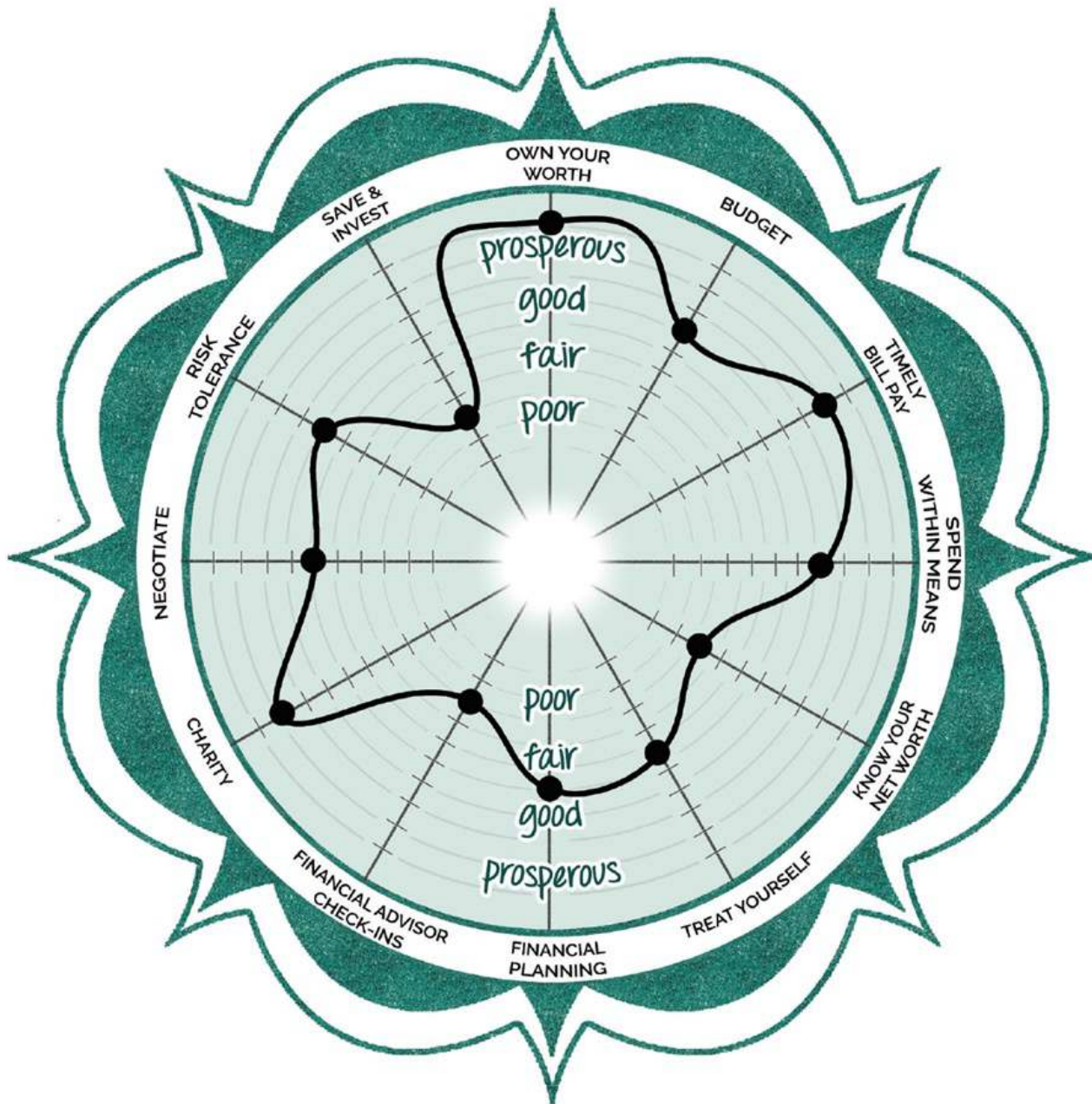
Be Aware of Financial Infidelity



Understand the Role of Financial Codependency



The Financial Health Wheel



Sample Completed Financial Health Wheel

#4 Presence

“Be as least as interested in what goes on inside you as what happens outside. If you get the inside right, the outside will fall into place.”

- Eckhart Tolle, The Power of Now



Apply Mindfulness to Finance

- Save and spend mindfully
- Tap into your intuition when negotiating or making financial decisions
- Respond consciously rather than react emotionally





**A story
about
Penny &
Prosperity**

Sally



#5 Essence

“Whenever you feel superior
or inferior to anyone, that is the ego
in you.”

-Eckhart Tolle



Healthy
self-esteem
is midway
between Diva
and Doormat

Ego & Money

- Detach from ego
- Align with purpose
- Imposter syndrome & perfectionism
- Embrace enoughness



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



**Our issues are
HOW we are, not
WHO we are.
Who we are is our
unique light within.**



Discover Your Worth

**And See We are All Beggars
on a Golden Bench**

What's your golden bench?



Own Your Worth

Am I good enough?
Yes, I am.

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



#6 Self-Love

“You can search throughout the entire universe for somebody who is more deserving of your love and affection than you are yourself, and that person is not to be found anywhere. You yourself, as much as anybody in the entire universe, deserve your love and affection.”

- Buddha

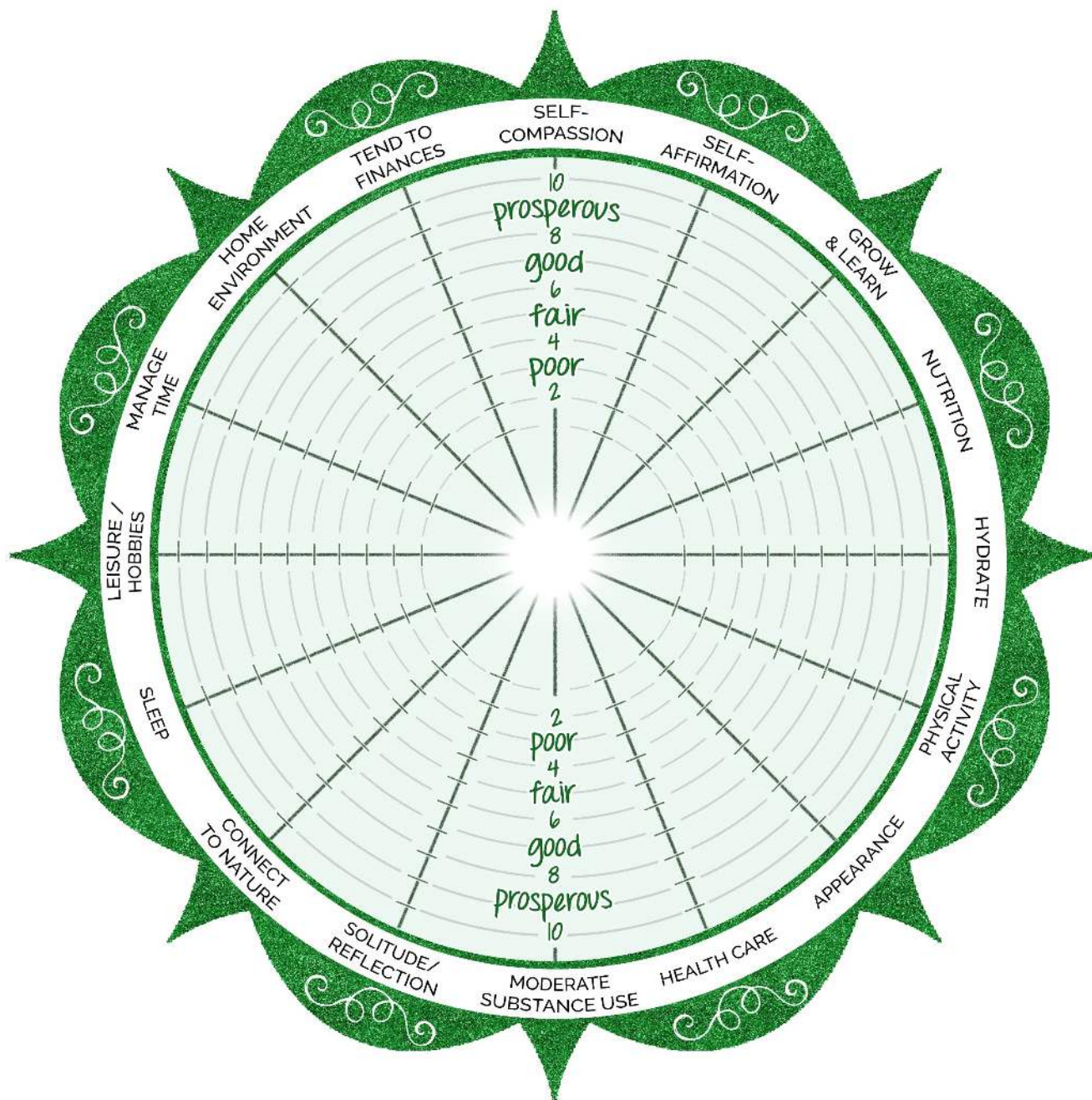


“You must **care**
enough about
yourself to
welcome the life
that you **deserve**.”

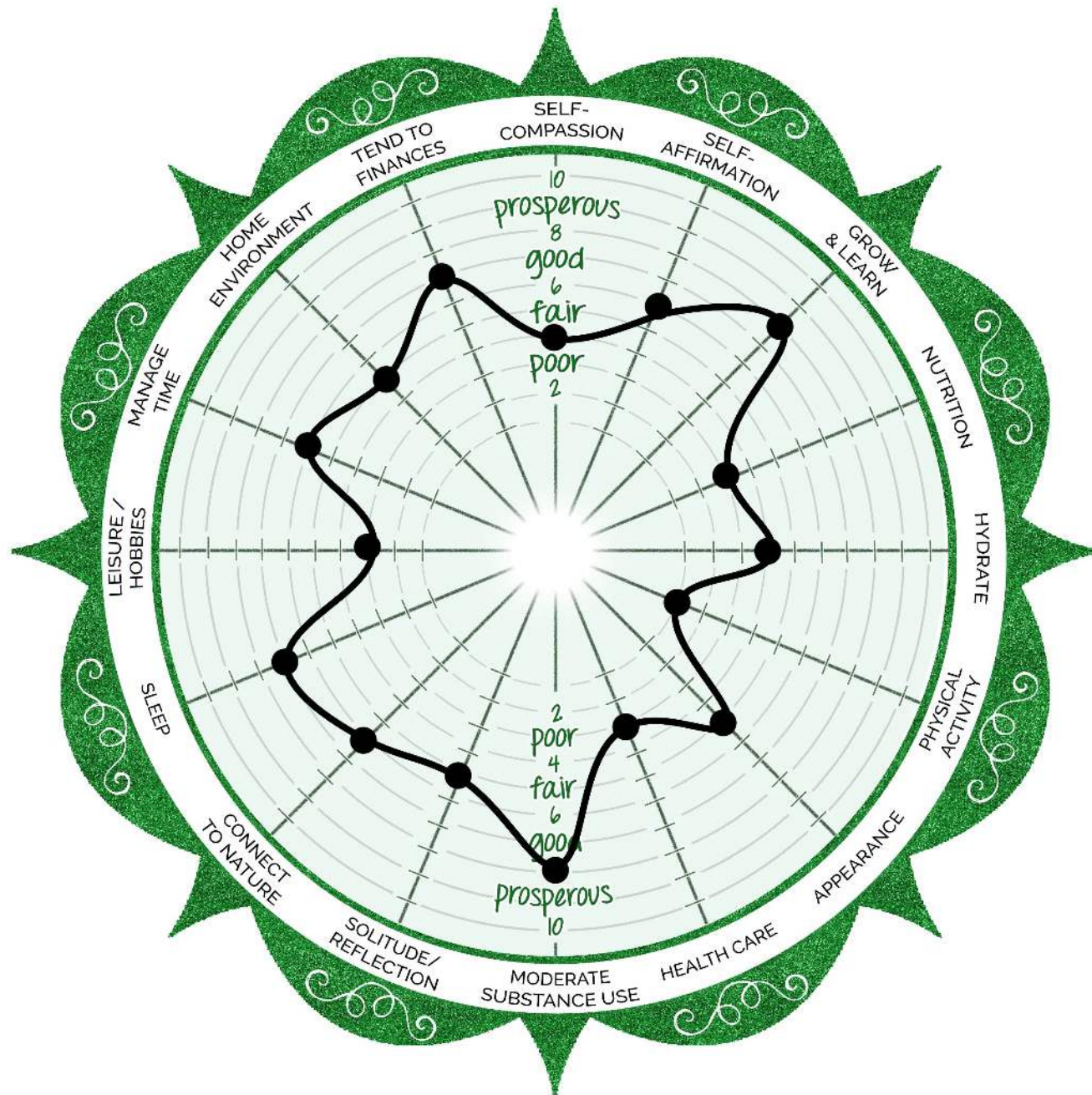


Having a healthy relationship with yourself is essential for happiness. Choose to be your own good parent, best friend, and greatest advocate.





Self-Love Wheel



Sample Completed Self-Love Wheel

7 Support

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

- Helen Keller



Barriers to Accessing Support

- Fear (difficulty trusting)
- Pride
- Shame or stigma
- Guilt
- Fear of imposition
- Low self-esteem, not feeling deserving
- Learned helplessness
- Hopelessness
- Loss of power and control (ego)
- Loss of credit (ego)
- Early life messages
- Expense
- Introversion or shyness
- Trauma



Create a Financial Board of Advisors

- Financial Planner
- Accountant
- Attorney
- Accountability Partner
- Counselor, Therapist or Coach
- 12-Step Support: Debtors Anonymous, Underearners Anonymous, Spenders Anonymous

Joyce Marter

Support Wheel template with 12 segments and 10 radial scales.

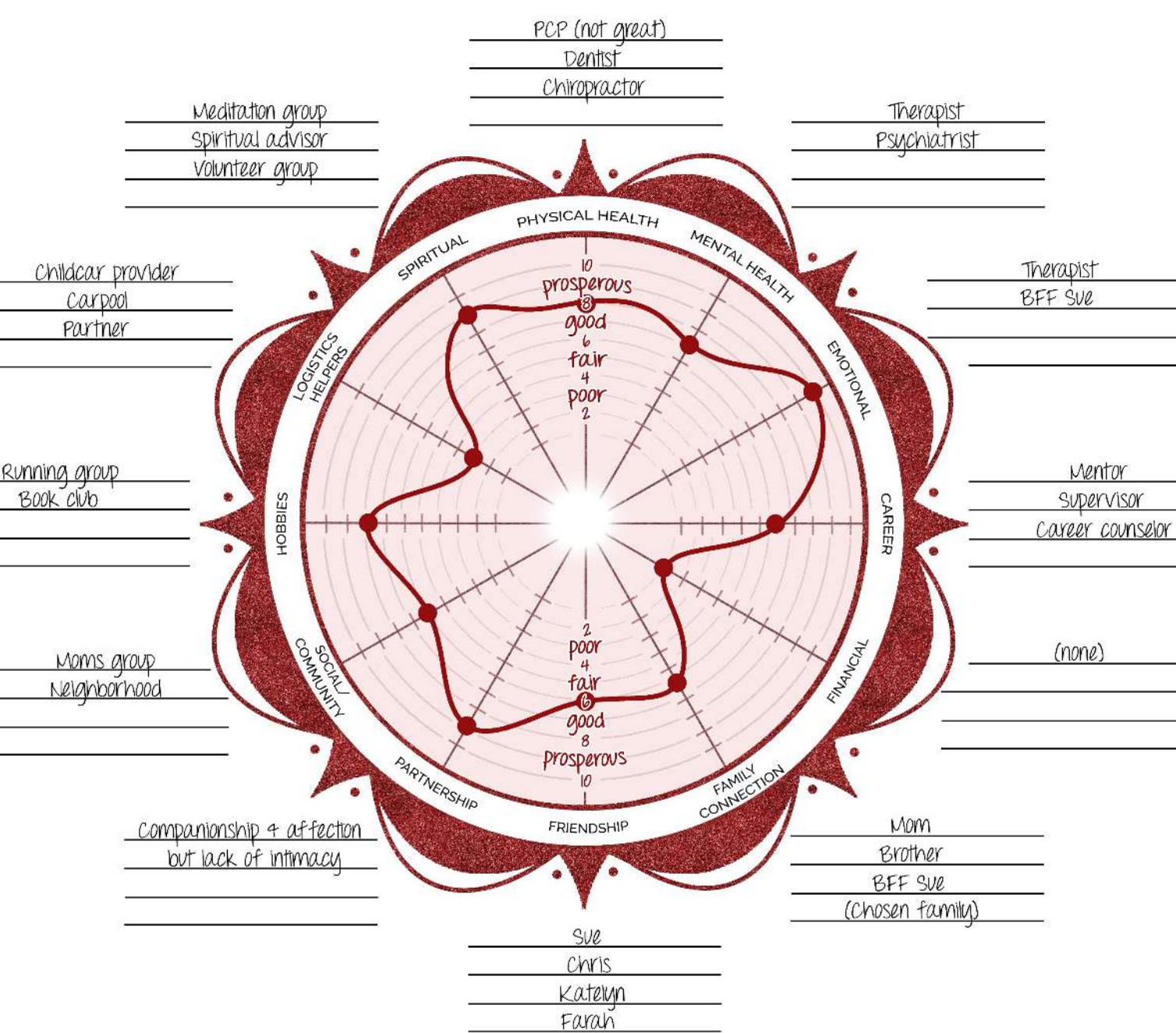
Segments (clockwise from top):

- PHYSICAL HEALTH
- MENTAL HEALTH
- EMOTIONAL
- CAREER
- FINANCIAL
- FAMILY CONNECTION
- FRIENDSHIP
- PARTNERSHIP
- SOCIAL/COMMUNITY
- HOBBIES
- LOGISTICS HELPERS
- SPIRITUAL

Radial Scales (clockwise from top):

- PHYSICAL HEALTH: 10 prosperous, 8 good, 6 fair, 4 poor, 2
- MENTAL HEALTH: 2, 4 poor, fair, 6 good, 8, 10 prosperous
- EMOTIONAL: 2, 4 poor, fair, 6 good, 8, 10 prosperous
- CAREER: 2, 4 poor, fair, 6 good, 8, 10 prosperous
- FINANCIAL: 2, 4 poor, fair, 6 good, 8, 10 prosperous
- FAMILY CONNECTION: 2, 4 poor, fair, 6 good, 8, 10 prosperous
- FRIENDSHIP: 2, 4 poor, fair, 6 good, 8, 10 prosperous
- PARTNERSHIP: 2, 4 poor, fair, 6 good, 8, 10 prosperous
- SOCIAL/COMMUNITY: 2, 4 poor, fair, 6 good, 8, 10 prosperous
- HOBBIES: 2, 4 poor, fair, 6 good, 8, 10 prosperous
- LOGISTICS HELPERS: 2, 4 poor, fair, 6 good, 8, 10 prosperous
- SPIRITUAL: 2, 4 poor, fair, 6 good, 8, 10 prosperous





Sample Completed Support Wheel

#8 Compassion

"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel."

- Maya Angelou



FEATURED ON **LIVE BOLDLY**

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





**Love is the
currency of life**

Marten

#9 Vision

“First say to yourself what you would be; and then do what you have to do.”

- Epictetus



Envisioning & Planning

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



#10 Positivity

“A man is but the product of his thoughts...what he thinks, he becomes.”

- Mohandas Gandhi



WTF

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



Change Your Language

- “I don’t” to **“I do”**
- “I won’t” to **“I will”**
- “I can’t” to **“I can”**
- “I’m not” to **“I am”**

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."

Keep Your Thinking Positive

- Turn down volume of your inner critic
- Detach from fear
- Avoid catastrophic thinking
- Practice the power of affirmations and mantra



Embrace the Power of Negotiation

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



#10 Detachment

“Feelings are waves of energy which we can choose to surf, rather than allowing them to overcome us.”

- Arlene Englander



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

Detach From:

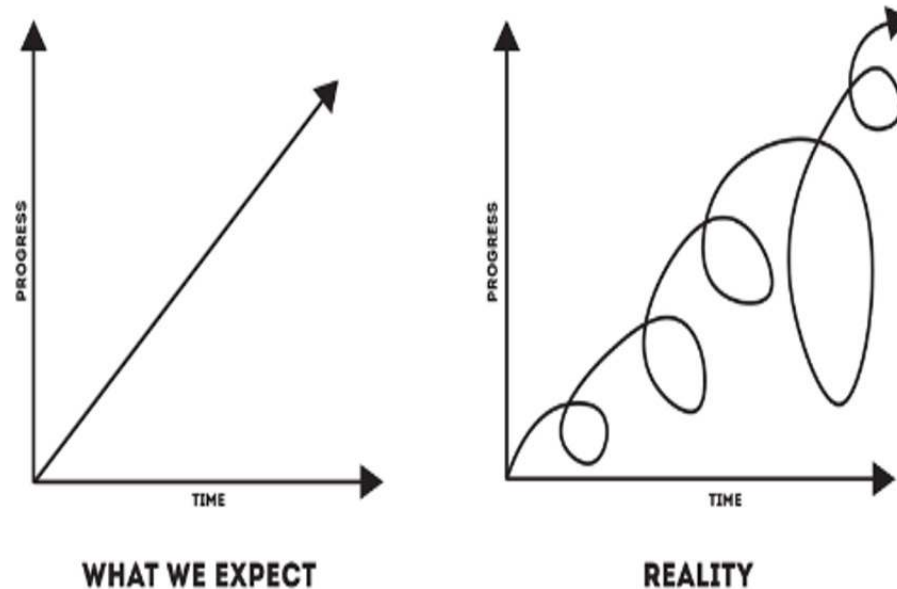
- Your own negative emotions like fear, anxiety, anger and sadness
- The negative emotions of others
- Expectations
- Outcome (embrace uncertainty)
- Risk



#12 Resilience

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

- *Eckhart Tolle*



FEATURED ON



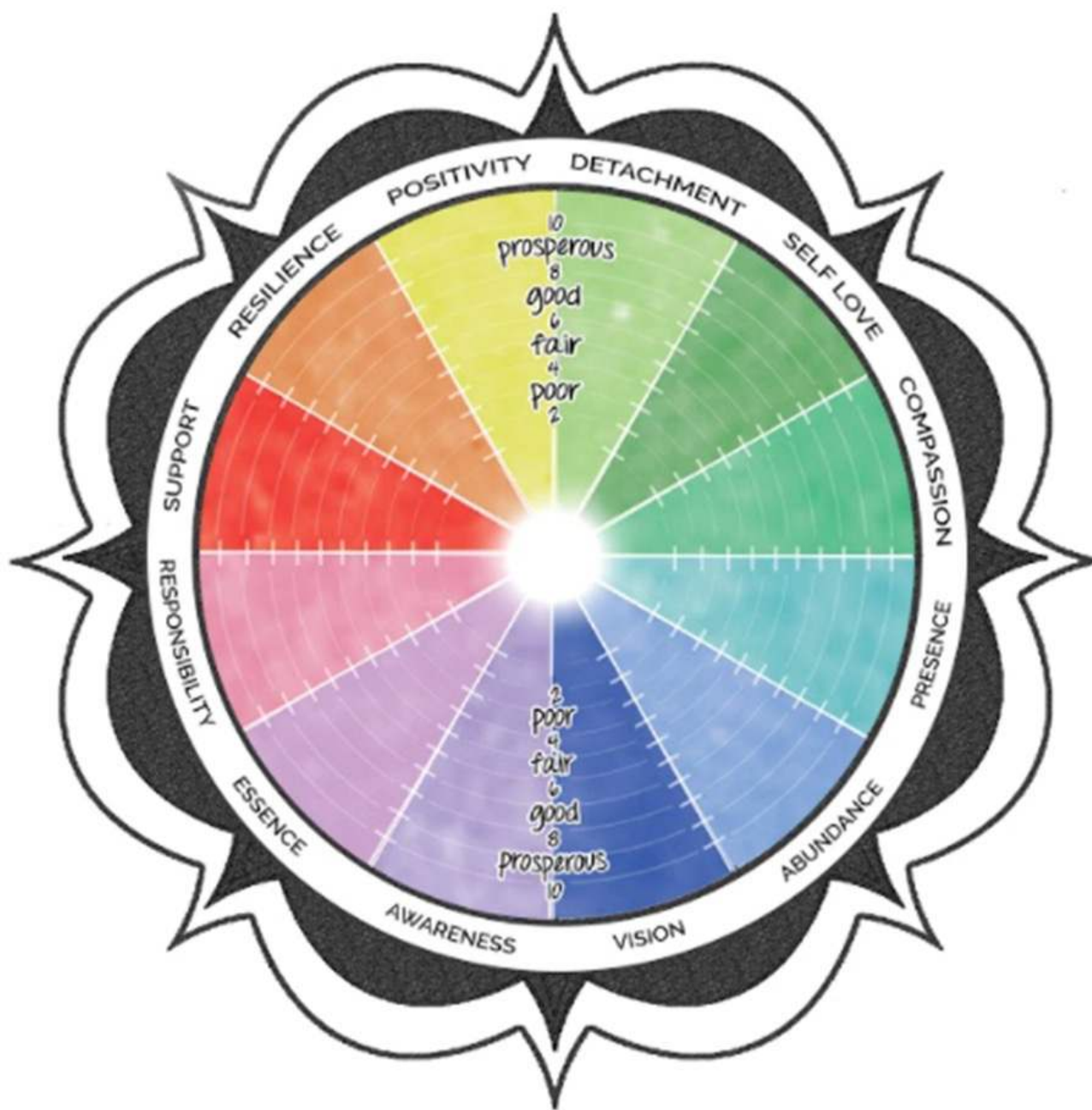
weightwatchers
reimagined



**Resilience is the ability to fully
engage in life, recover from
challenges, and increase the
capacity to thrive in the future.**

Joyce Marter





Twelve Mindsets for Success



SUCCESS is to live openly, authentically, & lovingly in alignment with the highest good of self & others – to the greatest extent possible.”

Joyce Marter

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Thank You!

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