

Financial Traumas

- Racism, discrimination, marginalization
- Poverty
- Unemployment
- Business loss or closing
- Home loss
- Theft
- Lawsuits
- Divorce, breakups
- Unexpected large expenses



The Psychology of Money

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



Improve Your Financial Relationships



Strengthen Your Financial Communication



Set Financial Boundaries with Assertiveness



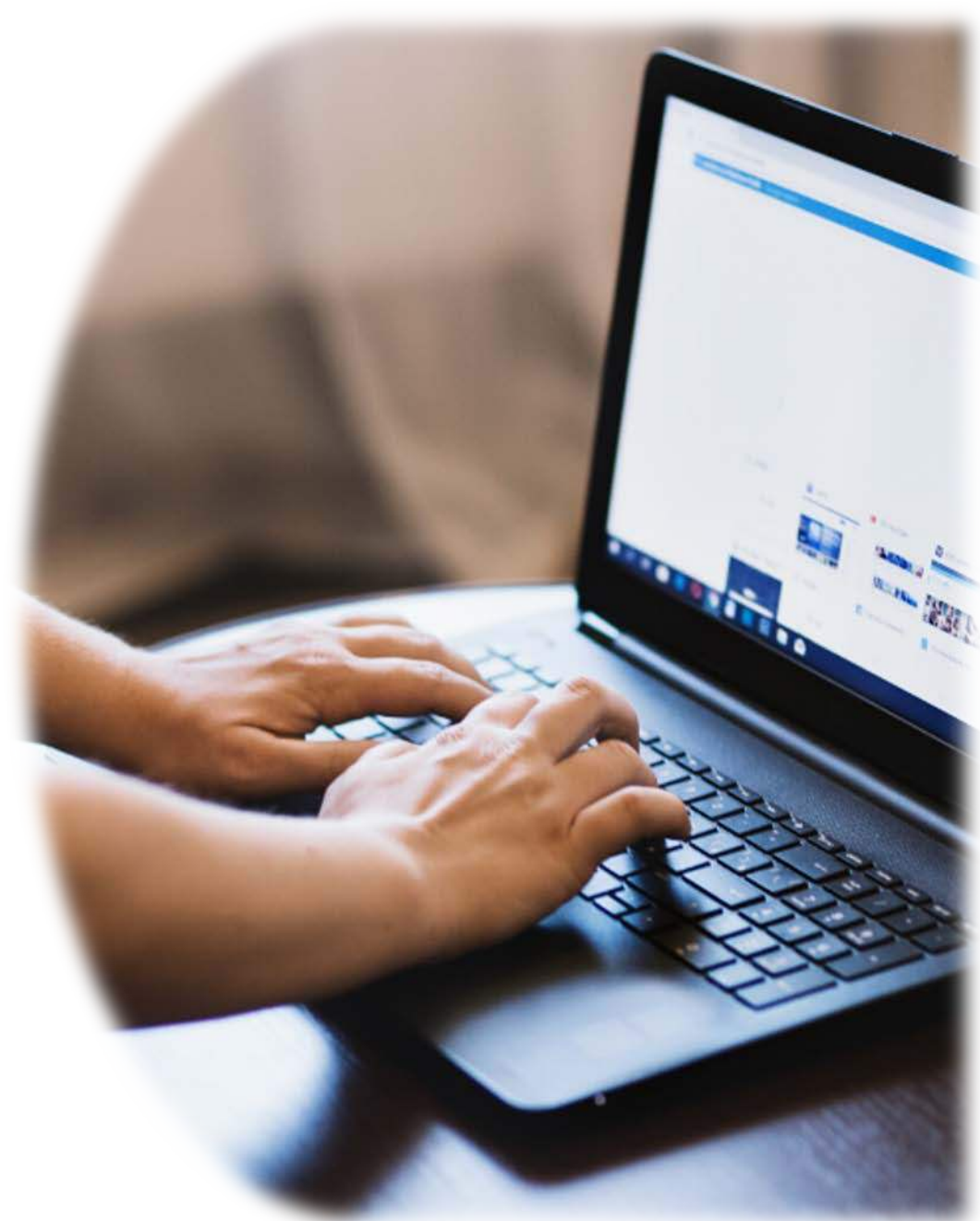
Use Psychology in Negotiation



Understand the Role of Financial Codependency

Financial Infidelity

- Secret spending or debt
- Secret assets
- Lack of financial transparency
- Financial dishonesty
- Importance of financial communication and clear boundaries



Scarcity Mindset & Money Anxiety

- Fear
- Lack
- Competition
- Workaholism
- Obsessive thinking
- Rumination
- Miserly and hoarding behaviors



An Abundance Mindset Facilitates:

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



Financially Conscious Behavior

Move from:

Denial → Awareness

Disempowerment → Empowerment

Blame → Responsibility

Uninformed → Informed

Passivity → Action

No Accountability → Accountability



Understand Your Money Script

Money Worship

Money Status

Money Avoidance

Money Vigilance

Common Money Biases

- Present bias of money
- Overconfidence
- Loss aversion
- Anchoring bias

