

# Mental Wealth:

How to Promote Mental  
& Financial Resilience in  
Yourself and Your Clients



**Joyce Marter**

# Resources

<https://qrco.de/beG>



*SCAN ME*



# 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

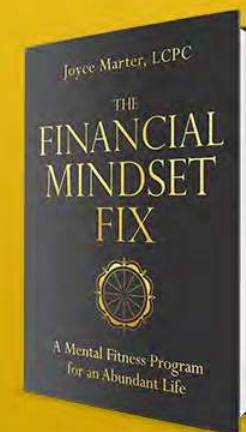
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## ABOUT THE BOOK

**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





# A Surprise Bonus from Therapy

# The Psychology of Money

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

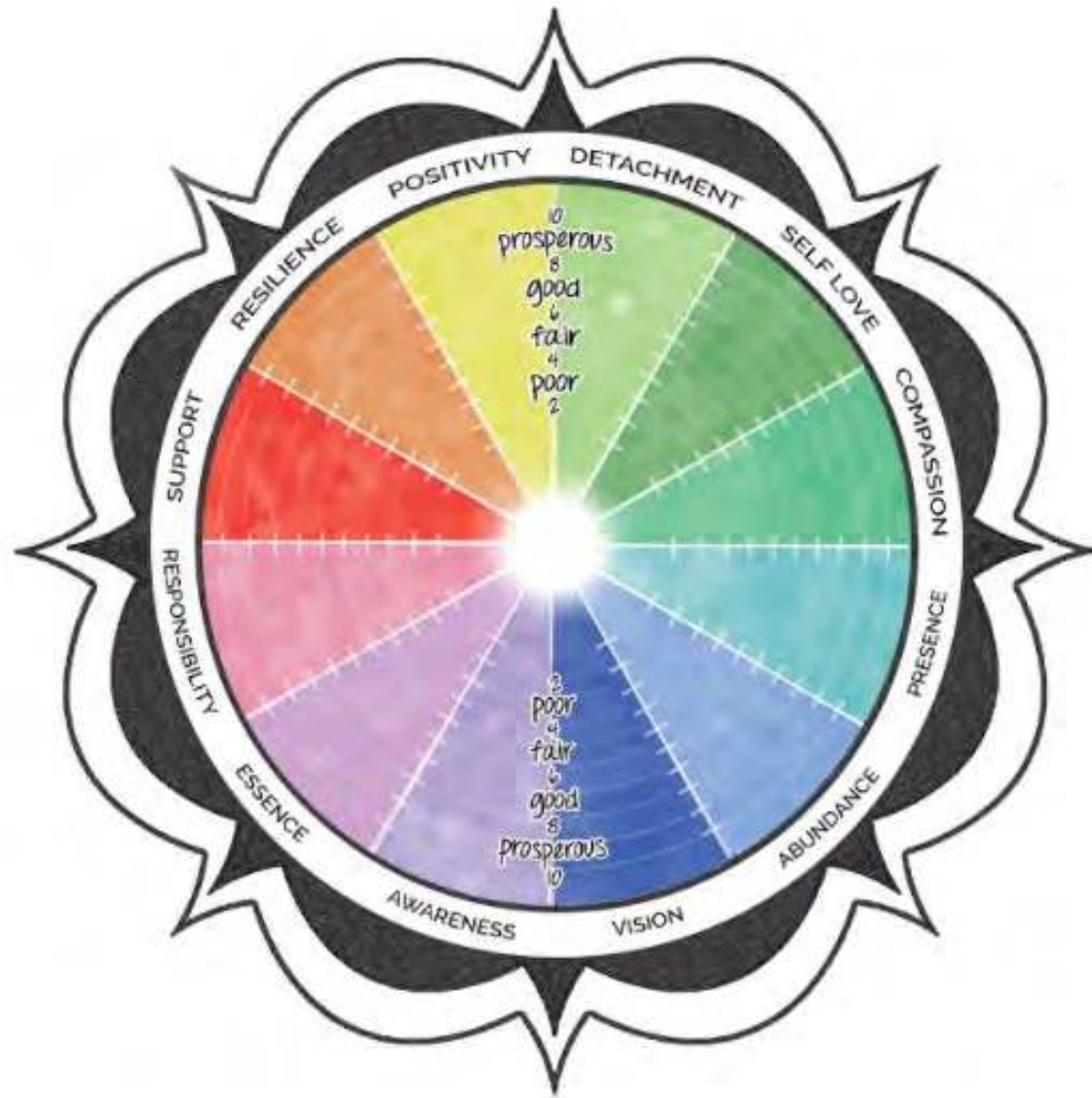




# My Money Story

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





## Twelve Mindsets for Holistic & Balanced Success





# The COVID-19 Pandemic

A Global Mental Health/  
Financial Health Trauma

# Which have been the greatest stressors for you and your clients during these challenging times? (Multiple choice)

- a) Concerns for health and safety of self & others
- b) Lack of social support/isolation
- c) Relationship conflict
- d) Challenges with work-life balance
- e) Dependent care responsibilities
- f) Financial stress
- g) Difficulty managing uncertainty and change
- h) Other



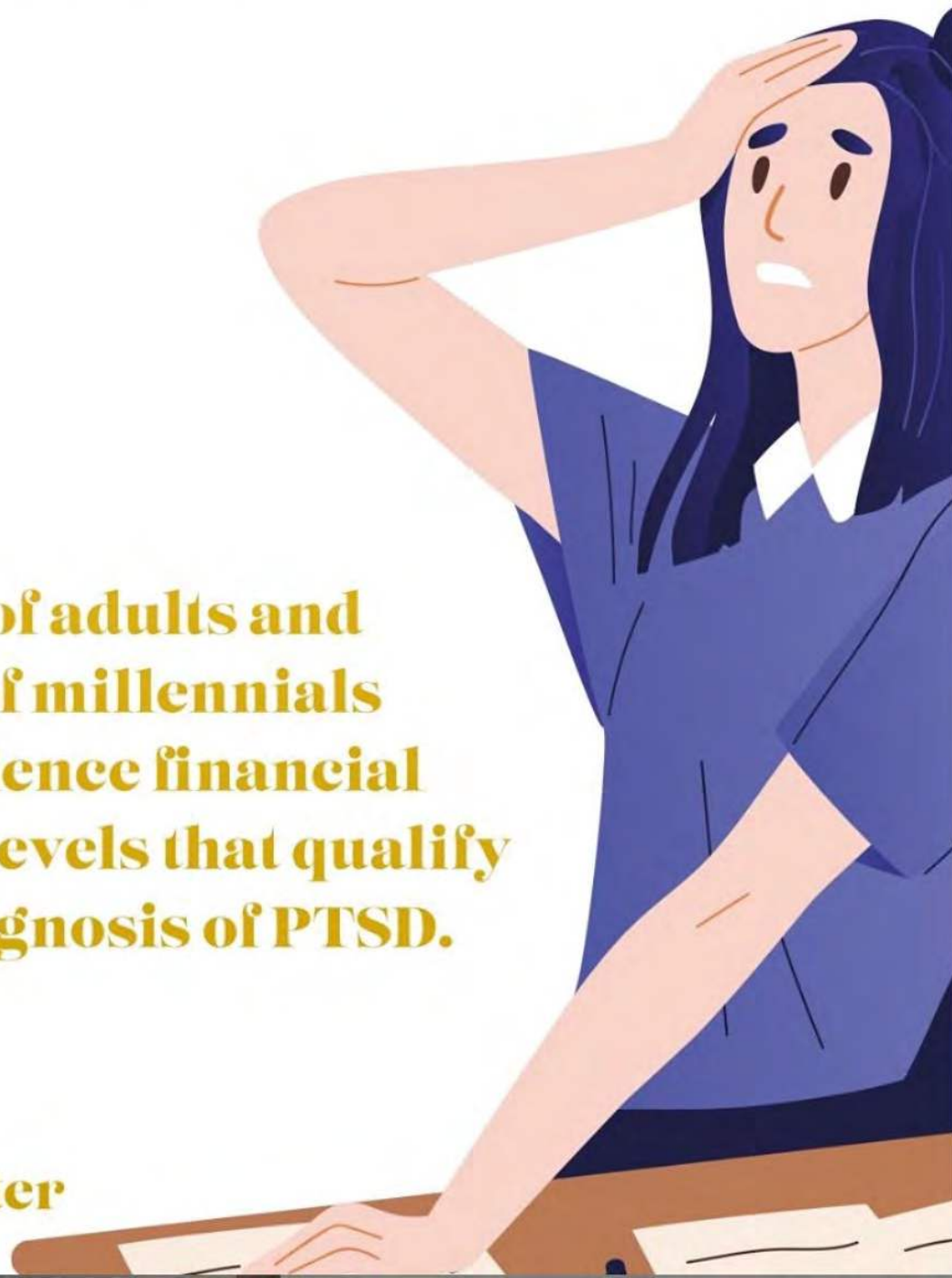


# Financial Trauma

- Racism, discrimination, marginalization
- Poverty
- Unemployment
- Business closing
- Foreclosure, short sale
- Bankruptcy
- Theft/scams
- Lawsuit
- Divorce/breakup
- Healthcare expenses

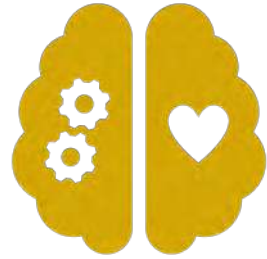
**23% of adults and  
36% of millennials  
experience financial  
stress at levels that qualify  
as a diagnosis of PTSD.**

**Joyce Marter**



“

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



The intrinsic relationship  
between mental health &  
financial health

# Mental Wealth



# 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



## Question: Mental/Financial Health

Which do you see in your clinical work? (Multiple choice)

- a) Mental health issues impacting finances
- b) Self-worth issues impacting finances
- c) Relationship issues impacting finances
- d) Financial stress impacting mental health
- e) Financial stress impacting self-worth
- f) Financial stress impacting relationships
- g) Trauma impacting mental and financial health
- h) Burnout impacting mental and financial health



**Joyce Marter**

## 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

# How to Improve Money Mindset

- 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

# Financial Consciousness

It's about expanding consciousness and being of greater service to the world around you



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



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

**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 Self- Awareness

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

- Lao Tzu



# Financially Conscious Behavior

Decide to move from:

Denial

Awareness

Uninformed

Informed

Blame

Responsibility

Disempowerment

Empowerment

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**

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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

## Question: Money Script

Which money script do you identify with?  
(Single choice)

- a) Money Worship
- b) Money Status
- c) Money Avoidance
- d) Money Vigilance



**Joyce Marter**



# Exercise

- Therapy Session Questions and/or Journaling Prompts:
- For Assessment and Promoting Insight



# Financial Literacy

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



# Financial 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



# Forgive Yourself & Others

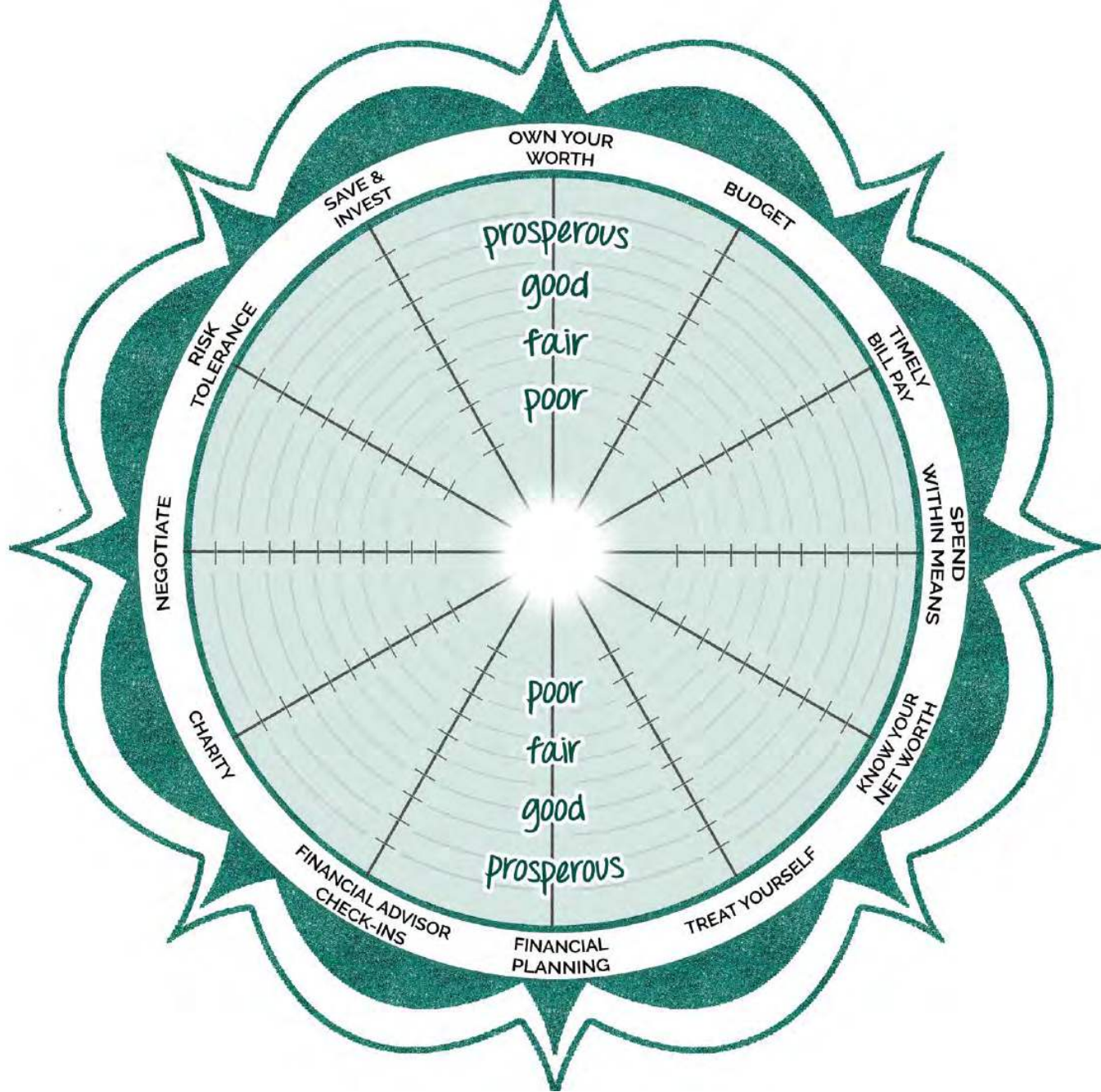
“Resentment is like drinking poison and then hoping it will kill your enemies.”

- *Nelson Mandela*

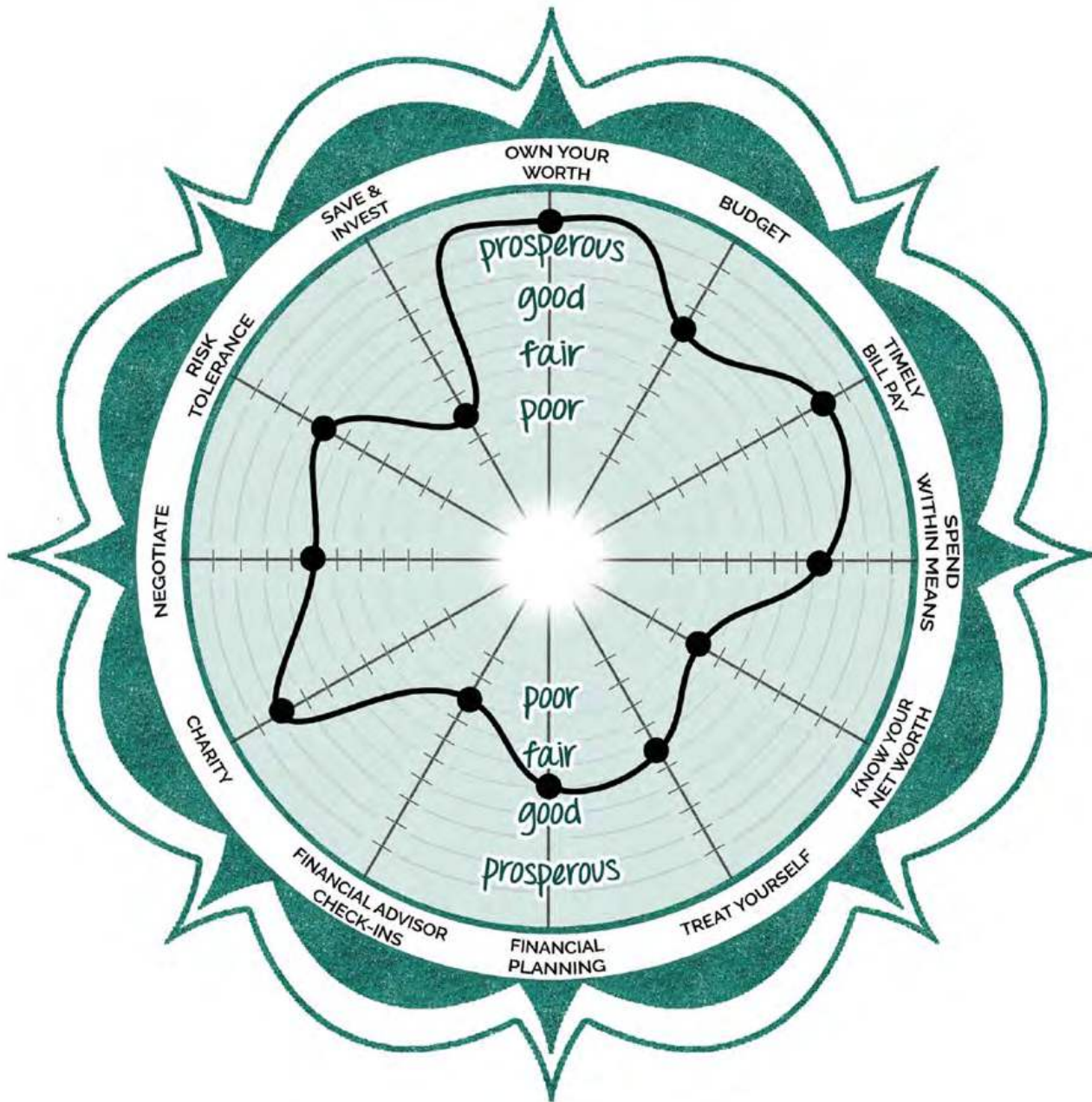


Q & A





# The Financial Health Wheel




# Sample Completed Financial Health Wheel

10-Minute Break







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

# Discover Your Worth

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

What's 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

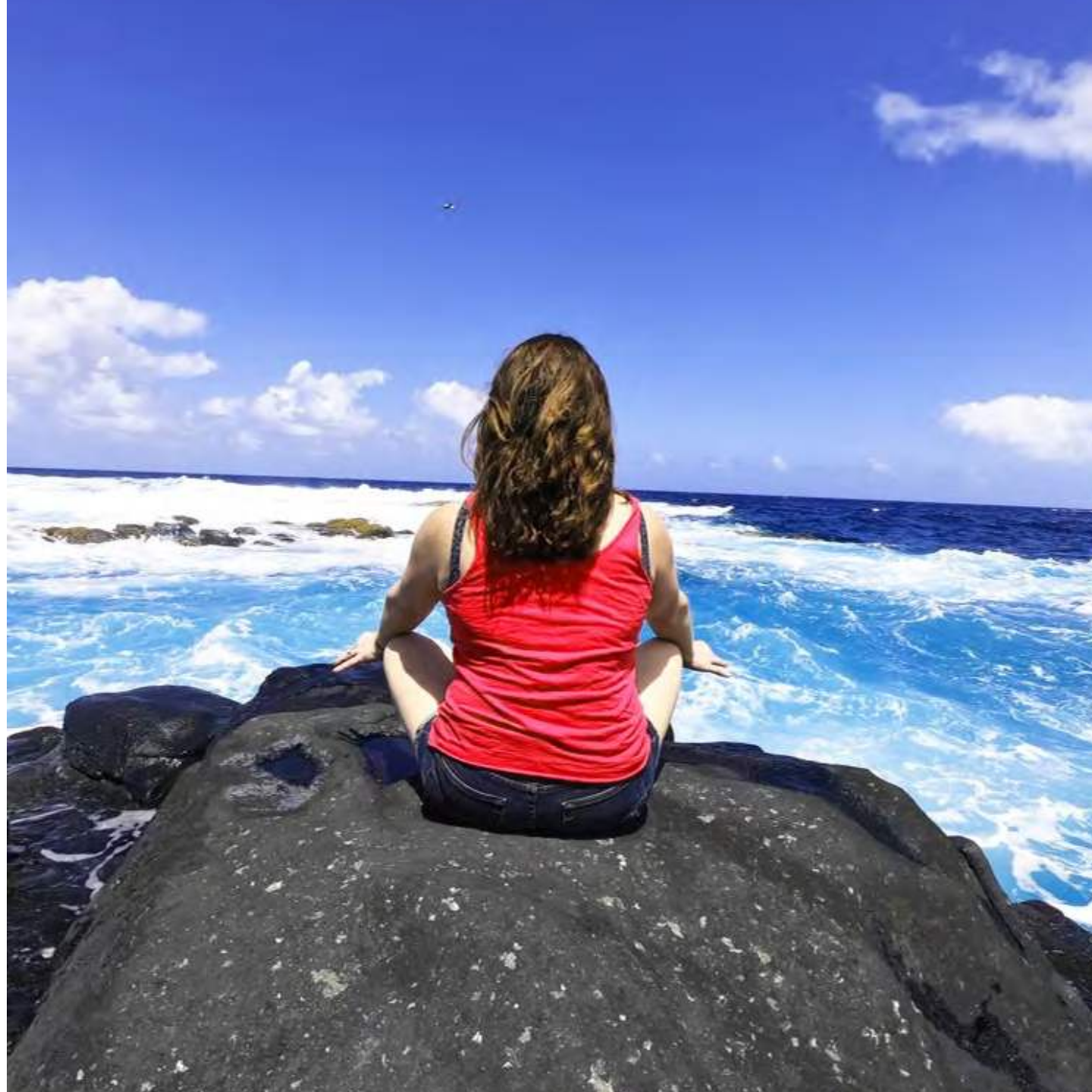


# Self-Love

“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**.  
”



Free Yourself from  
Irrational Fears and  
Negative Beliefs About  
Money



**Joyce Marter**



Remove Barriers and See  
Possibility

**Joyce Marter**



**Emancipate yourself from  
self-limitation**



# 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.**



# Vision

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

- Epictetus







# Shift Your Thinking

~~You certainly didn't go into this field for the money~~

You are a professional with an advanced degree who does important work in the world. When you have more, you can help more.

**Joyce Marter**

Harness the power of  
intention & self-fulfilling  
prophecy



# Exercise Five

- Record & Rewire Your Thinking:
- Utilize CBT to Cultivate Abundance



# 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."

# Own Your Worth

Am I good enough?  
Yes, I am.

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



# Exercises

- Examine Your Self-Worth
- Utilizing psychodynamic psychotherapy, self-psychology, and mindfulness



## Question: Self-Worth

What clinical tools and approaches do you use to help clients improve their self-worth? (Multiple choice)

- a) Mirroring and other tools from Self Psychology
- b) EMDR and other trauma protocols
- c) DBT and mindfulness strategies
- d) Psychodynamic psychotherapy
- e) CBT to restructure irrational and negative beliefs
- f) Empathy to foster self-compassion
- g) Multicultural awareness and compassion
- h) Other



**Joyce Marter**

# Life is Not a Competition

Collaborate for Greater  
Reward







# Collaboration Results

- Larger network (social capital)
- Access to more knowledge and resources
- Problem-solving
- Ability to support one another's growth
- Increased opportunities
- Power to create positive change through advocacy



# Question: Collaboration

In which ways would more collaboration help your clients?

- More support and mentoring
- Less conflict
- Less comparing self with others
- More learning and growth
- Greater achievement and accomplishment of goals
- Other



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# Exercise

- Synergize for Success:
- Encourage Collaboration Rather than Competition to Facilitate a Supported Life



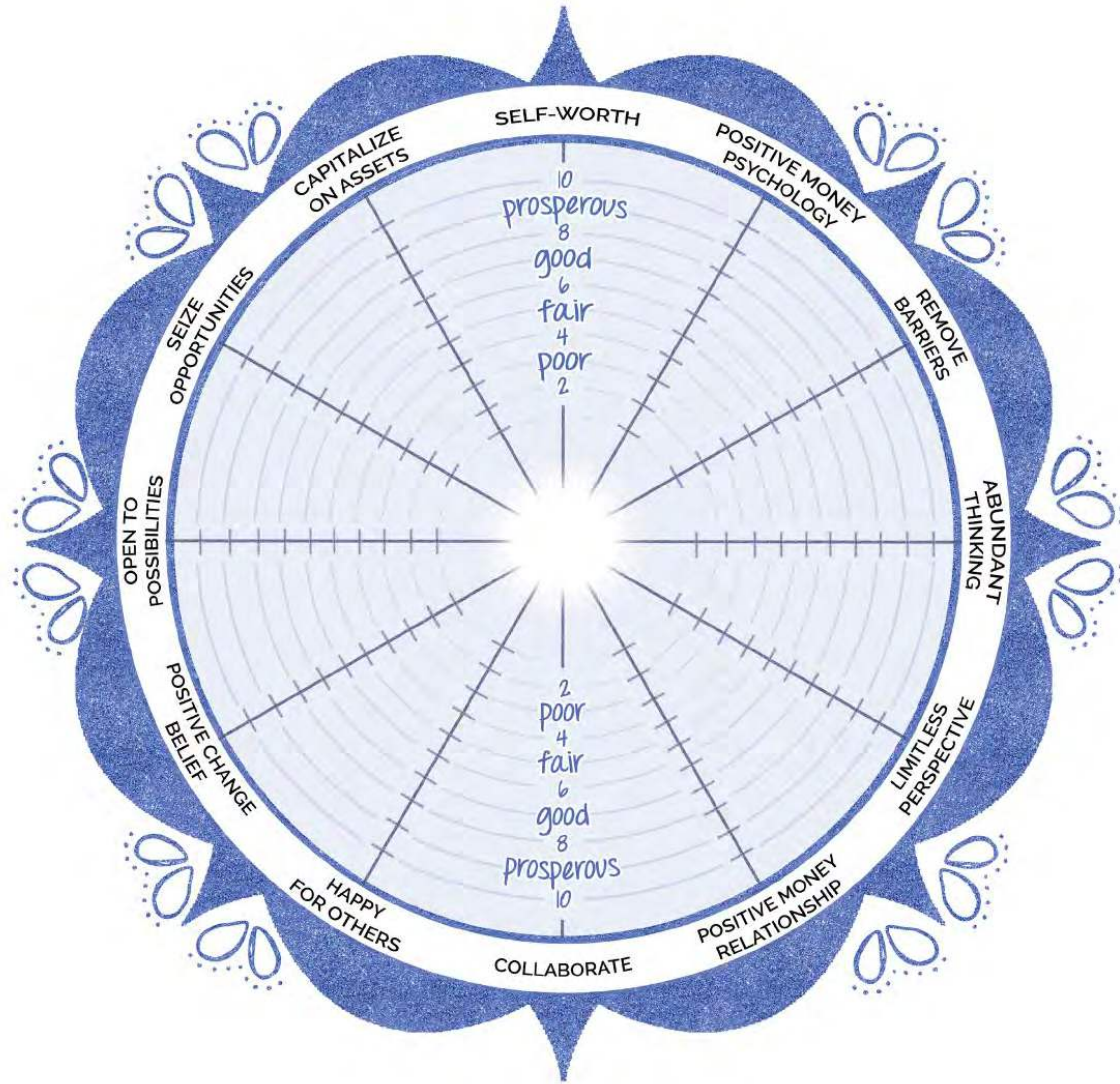
# Journal Prompts

- 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?

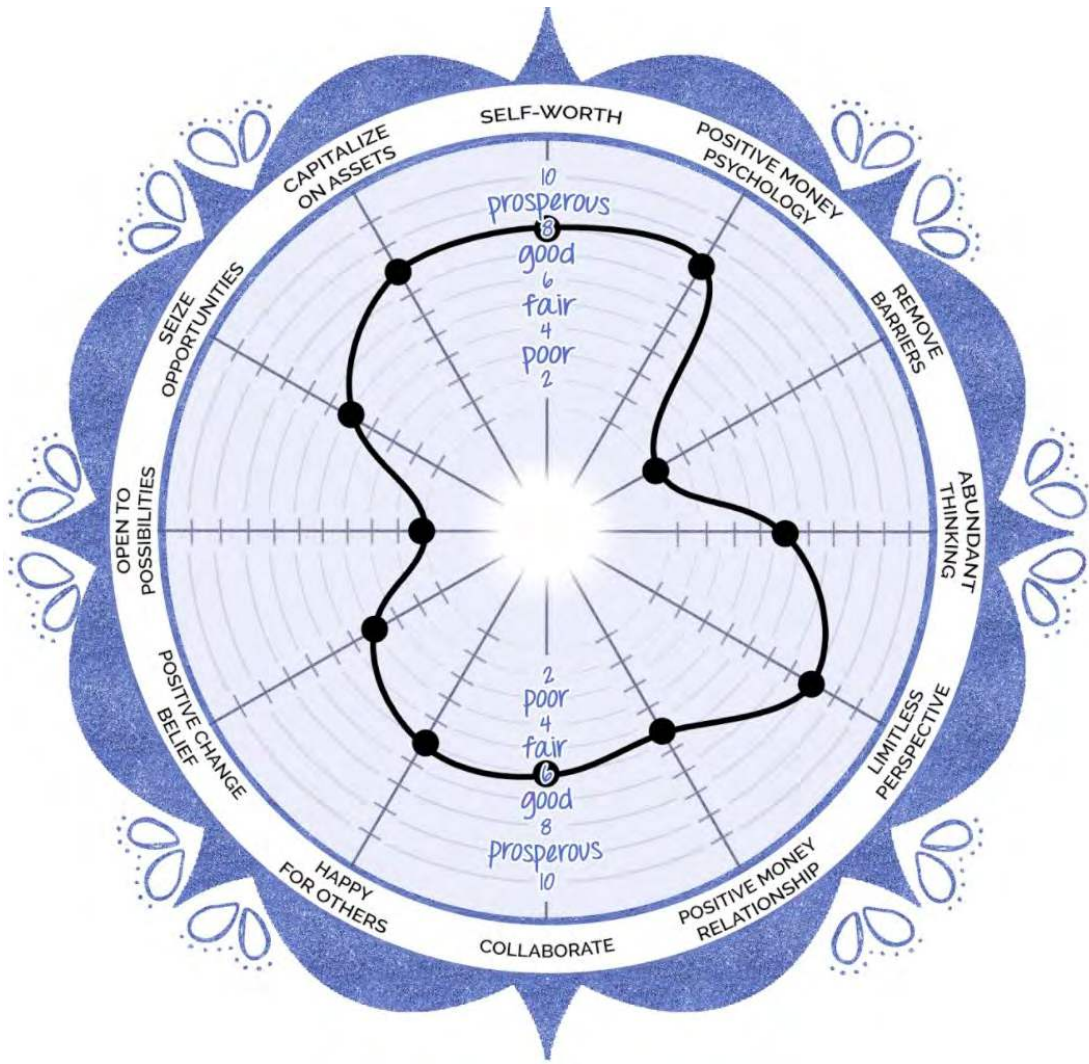
Long-lasting and pronounced success comes to those who renew their commitment to a mindset of abundance every minute of every hour of every day.

**BRYANT McGILL,**  
American Author





# The Abundance Wheel



## Sample Completed Abundance Wheel

# An Abundance Mindset Facilitates:

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





# The Abundance Mindset

In which areas do you think having an abundance mindset would help your clients?

- Dating/love
- Friendships
- Family
- Work
- Finance
- Life experience
- Growth & learning
- Health and recovery
- Other



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Q & A



# Essence

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

-Eckhart Tolle





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



**You must care about**

**yourself**

**enough to welcome the life you**

**deserve**

Healthy  
self-esteem  
is midway  
between **Div**a  
and **Do**ormat



# The Ego & Money

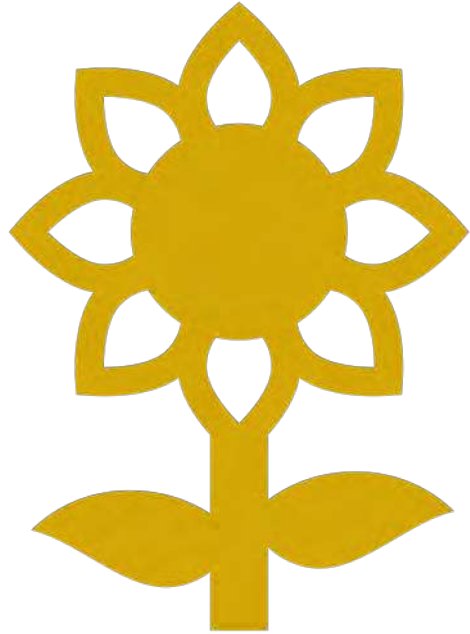
- Detach from ego
- Align with purpose
- Imposter syndrome & perfectionism
- Choose self-love over self-sabotage
- Be assured that when you have more, you can give more

**I am always enough.  
Period.**



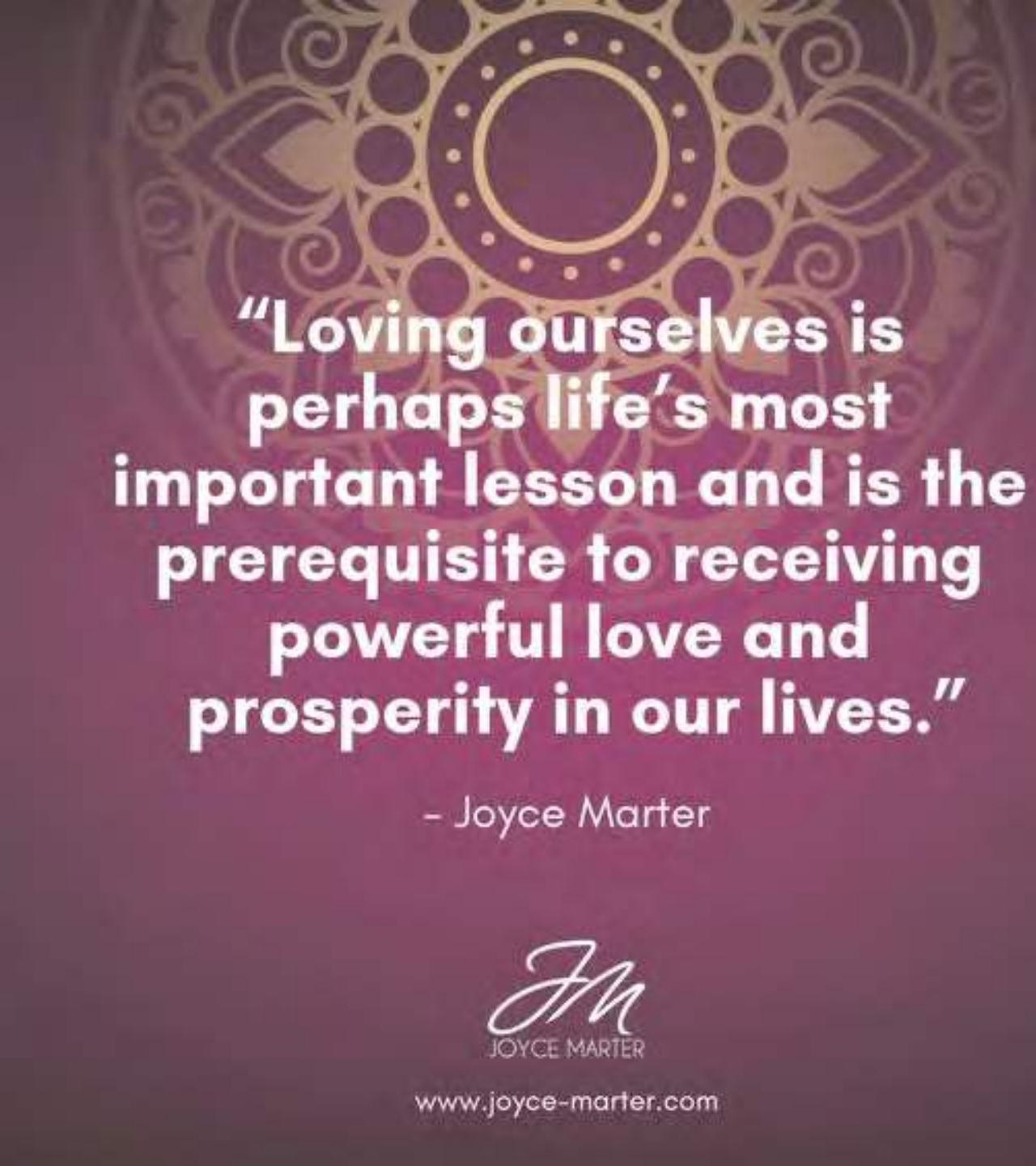
**Joyce Marter**





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





**“Loving ourselves is perhaps life’s most important lesson and is the prerequisite to receiving powerful love and prosperity in our lives.”**

- Joyce Marter

*JM*  
JOYCE MARTER

[www.joyce-marter.com](http://www.joyce-marter.com)

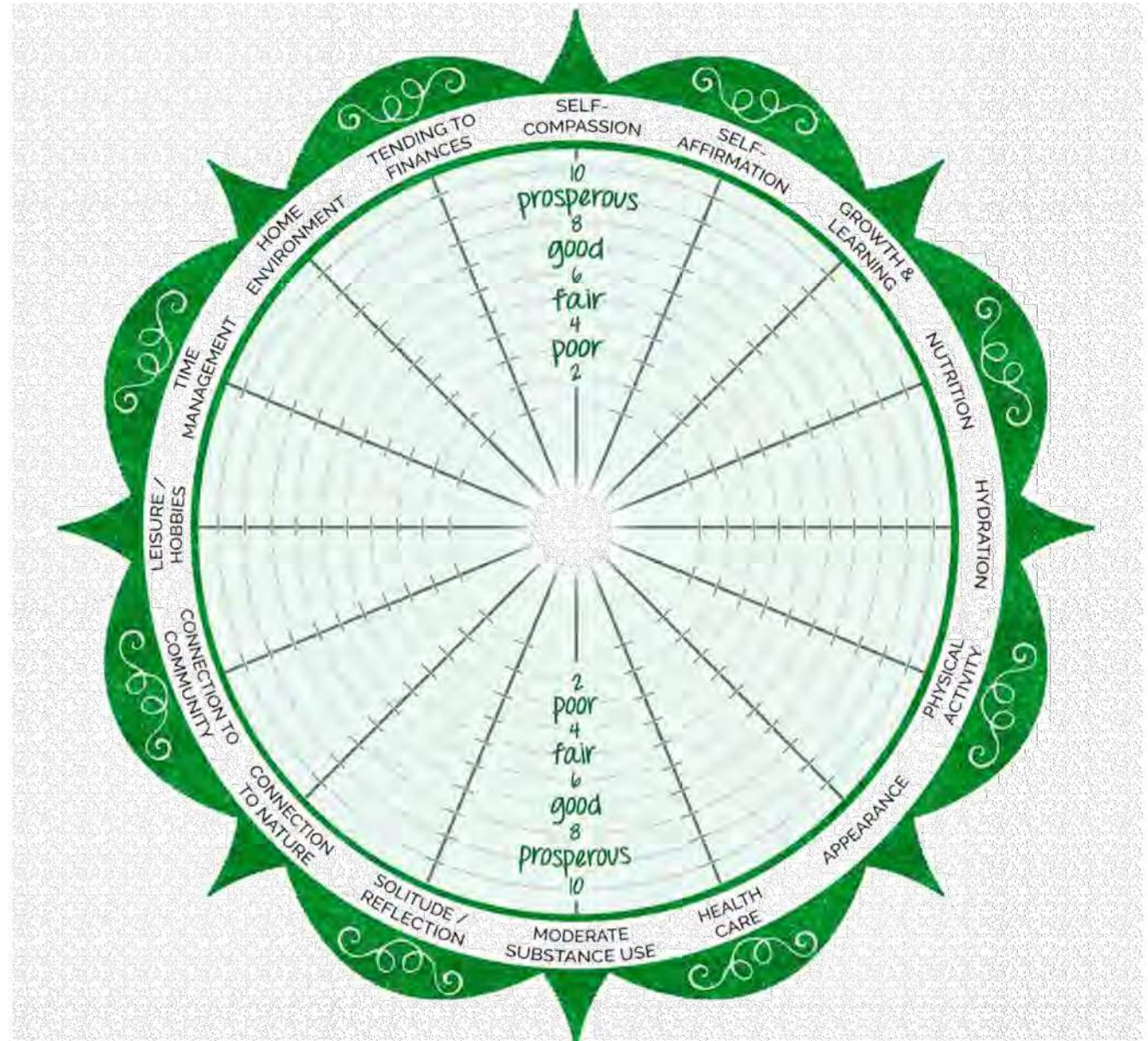


# Develop Healthy Work-Life Balance

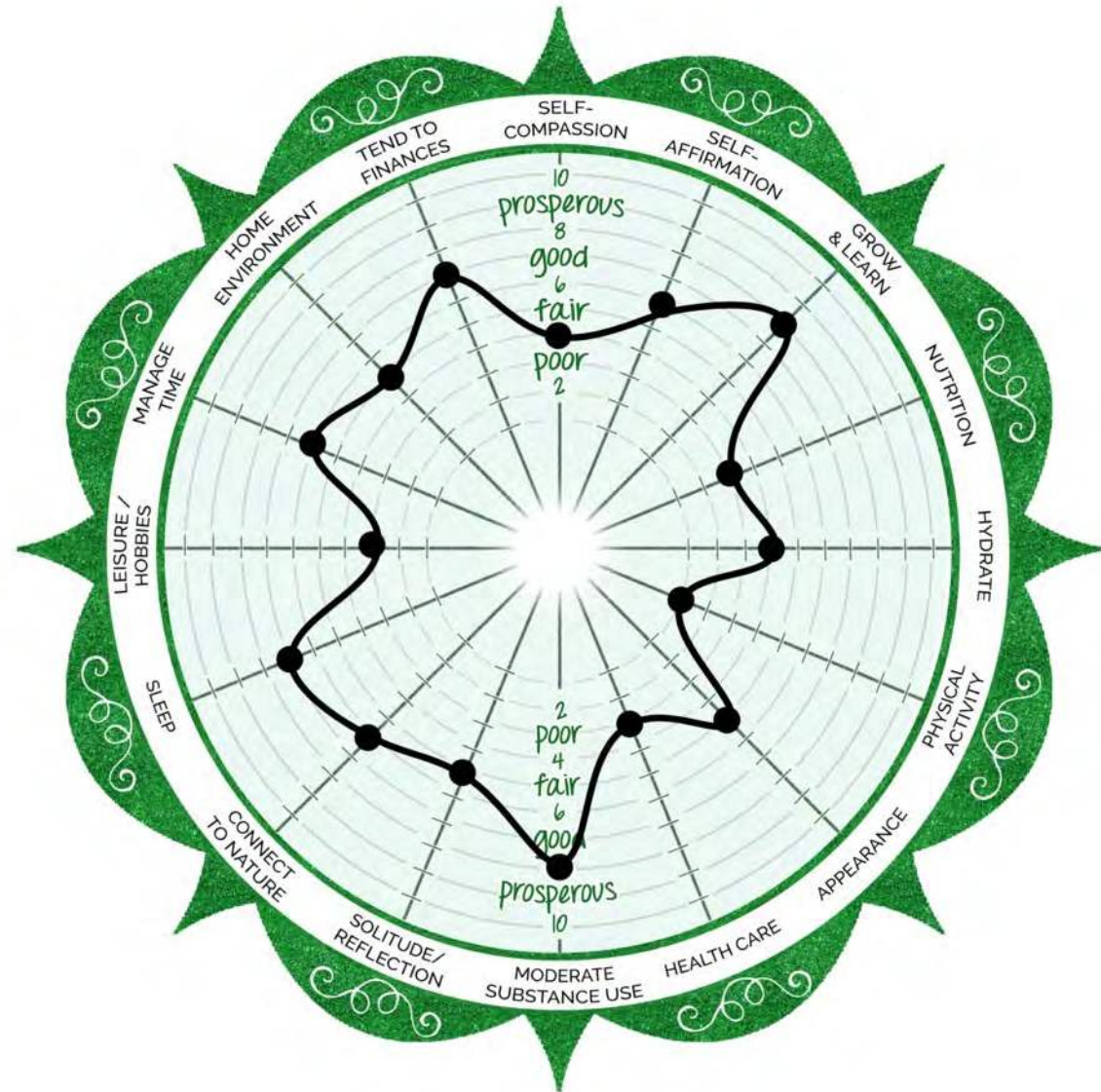


**Joyce Marter**

# Self-Care Wheel



# Sample Completed Self-Care Wheel



## Question: Self-Care

Which are you going to improve on for better self-care? (Multiple choice)

- a) Nutrition
- b) Exercise
- c) Sleep
- d) Leisure/hobbies
- e) Self-compassion
- f) Unplugging from technology



**Joyce Marter**

# Overview of Mindfulness

- Maintain a moment-by-moment awareness of our thoughts, feelings, bodily sensations, and surrounding environment
- Pay attention to our thoughts and feelings without judging them
- Sense in the present moment
- Can be practiced anywhere, anytime



Source: <http://greatergood.berkeley.edu/topic/mindfulness/definition>



# Benefits of Mindfulness

- Enhances relationships
- Improves job performance
- Reduces chronic pain
- Increases focus and attention, and improves decision-making skills
- Improves creativity, memory, and cognitive flexibility
- Improves mood, empathy, and overall quality of life
- Boosts immune system

Source: Glomb, T. M, Duffy, M. K, Bono, J. E., & Yang, T. (2012). Mindfulness at work. *Research in Personnel and Human Resource Management*, 30, 115-157.

[Int J Yoga](#). 2015 Jul-Dec; 8(2): 128-133. Effectiveness of mindfulness meditation on pain and quality of life of patients with chronic low back pain

# Benefits of Mindfulness

Cont.

- Decreases anxiety, stress, depression, tiredness, and irritability
- Increases emotional intelligence
- Encourages healthier eating habits
- Improves heart and circulatory health
- Aids in recovery from substance use
- Improves sleep
- Increases financial well-being

Source: <http://www.mindwork.co/what-is-workplace-mindfulness/the-research-on-mindfulness>, <https://www.helpguide.org/harvard/benefits-of-mindfulness.htm>, [http://www.mindfulnet.org/Building-the-Case-for-mindfulness-in-the-workplace\\_v1.1\\_Oct16\\_Full\\_doc.pdf](http://www.mindfulnet.org/Building-the-Case-for-mindfulness-in-the-workplace_v1.1_Oct16_Full_doc.pdf)

# Strategies for Increasing Mindfulness

- Progressive muscle relaxation
- Unplugging from technology
- Listening & using your senses
- Mindful eating & spending
- Yoga
- Breathing
- Body scan
- Positive mantra
- Connection to nature
- Meditation
- Morning routine



## Detachment

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

ARLENE ENGLANDER



# Detach From:

- Your own negative emotions like fear, anxiety, anger and sadness
- The negative emotions of others (detach with love)
- Expectations
- Outcome (embrace uncertainty)
- Risk to cultivate risk tolerance



FEATURED ON **REAL SIMPLE** 

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“

**We are not our bank account;  
we are not our debt.**

**That's how we are, not who  
we are.**

**Joyce Marter**

# Detachment Strategies

- Visualization of protective barrier
- Lifeguard analogy
- Unlock horns
- The Container
- Zoom out for greater perspective





# Apply Mindfulness to Finance

- Presence
- Intuition
- Mindful spending

**Joyce Marter**



A Story about Penny &  
Prosperity



# Jeffery



# Sally





# Meditation Resources

- [Calm: 30 Days Free](#)
- [Headspace: Free Trial](#)
- [Jack Kornfield: Compassion in the Time of Coronavirus](#)
- [Eckhart Tolle](#)
- [Jon Kabat-Zinn](#)
- [Tara Brach](#)

## Poll Question #10: Mindfulness

How often do you meditate or practice mindfulness? (Multiple choice)

- a) Almost never
- b) Occasionally
- c) Regularly
- d) Daily



**Joyce Marter**

# Exercise

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



10-Minute Break



Q & A





“

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

# Open Yourself Up to Receiving







**Love is the  
currency of life**

**Martin**

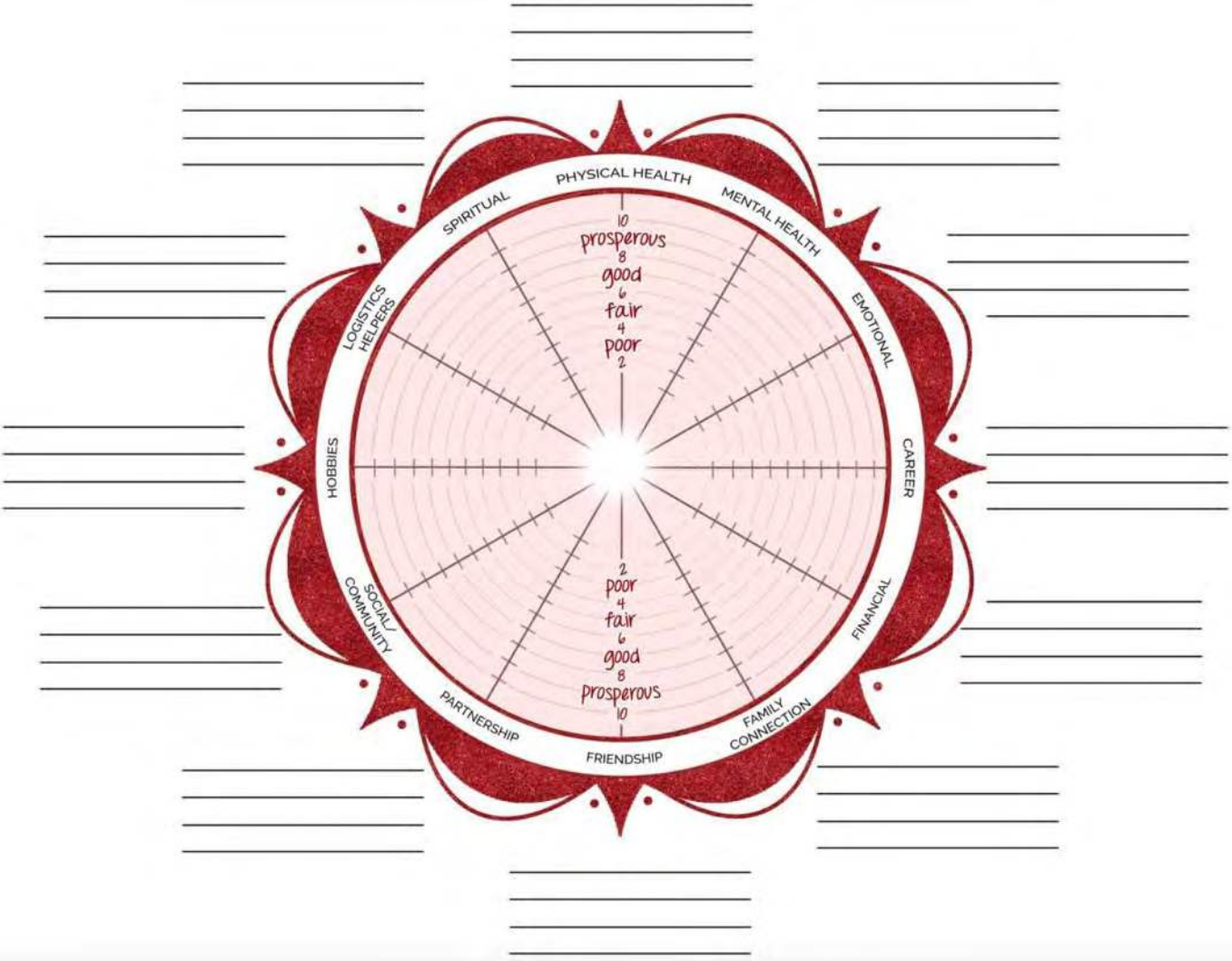
# Access Support

- Support network is like a garden
- Don't go to a bakery and order a steak
- Ask for what you need—be specific
- Participate in online communities
- Grow your network
- Utilize teletherapy

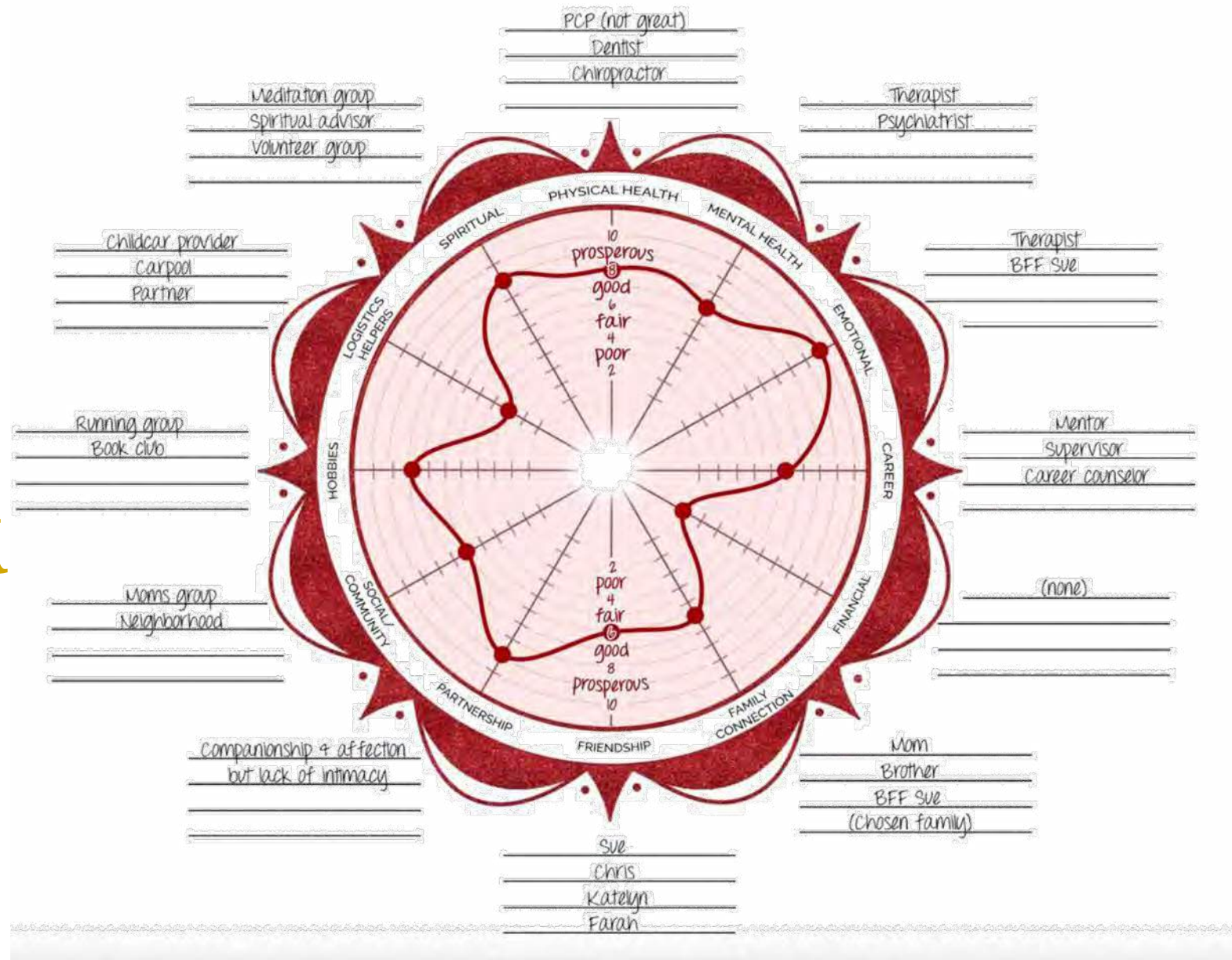


**Joyce Marter**

# Support Network Wheel



# Sample Support Network Wheel





**"I choose relationships that lift me up and support me."**



## Poll Question #11: Support

Which type of support could you use more of?  
(Multiple choice)

- a) Emotional
- b) Logistical
- c) Professional
- d) Friends
- e) Community
- f) Spiritual



**Joyce Marter**



# Create a Financial Board of Advisors

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

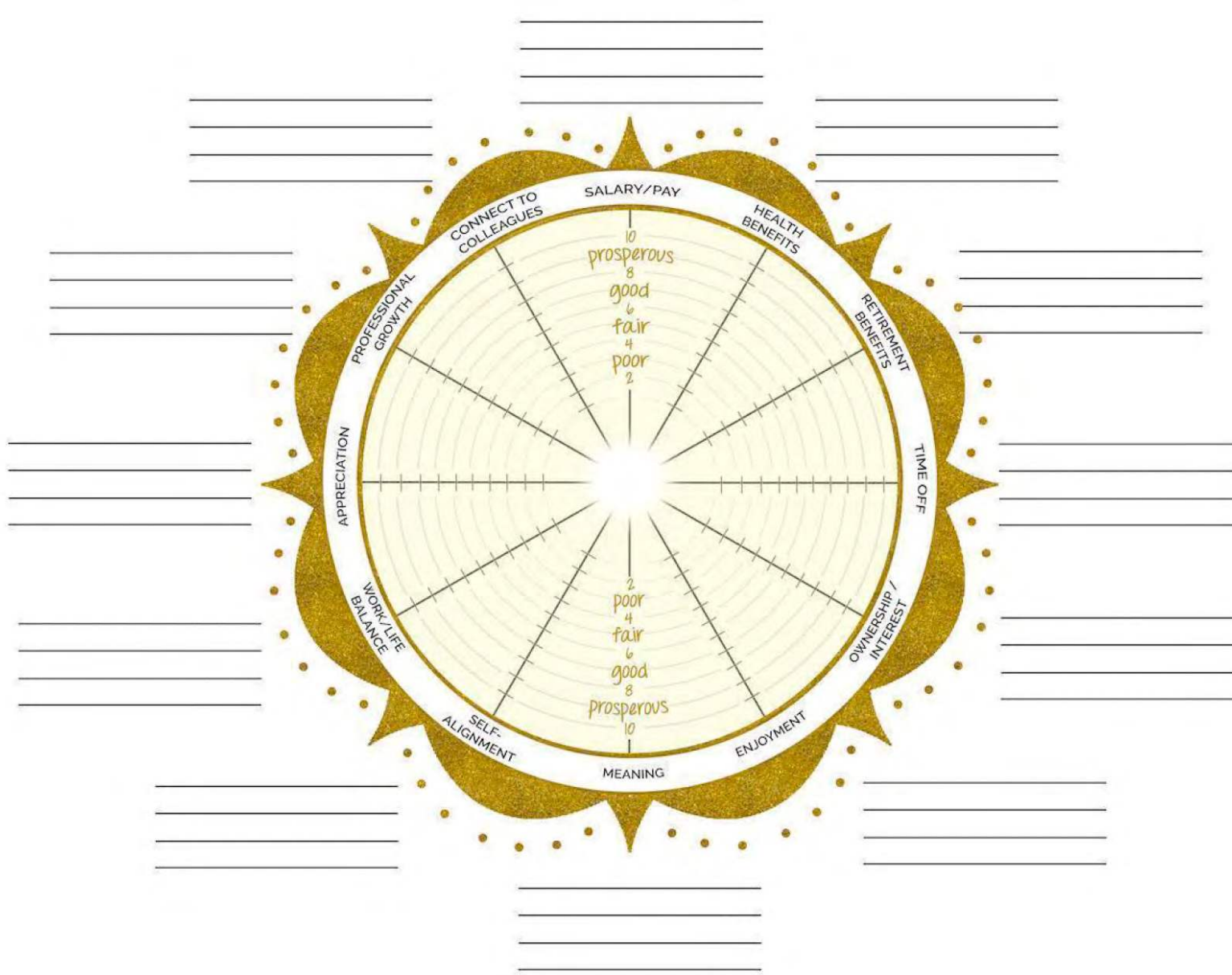
# Set Healthy Financial Boundaries for Personal & Professional Success



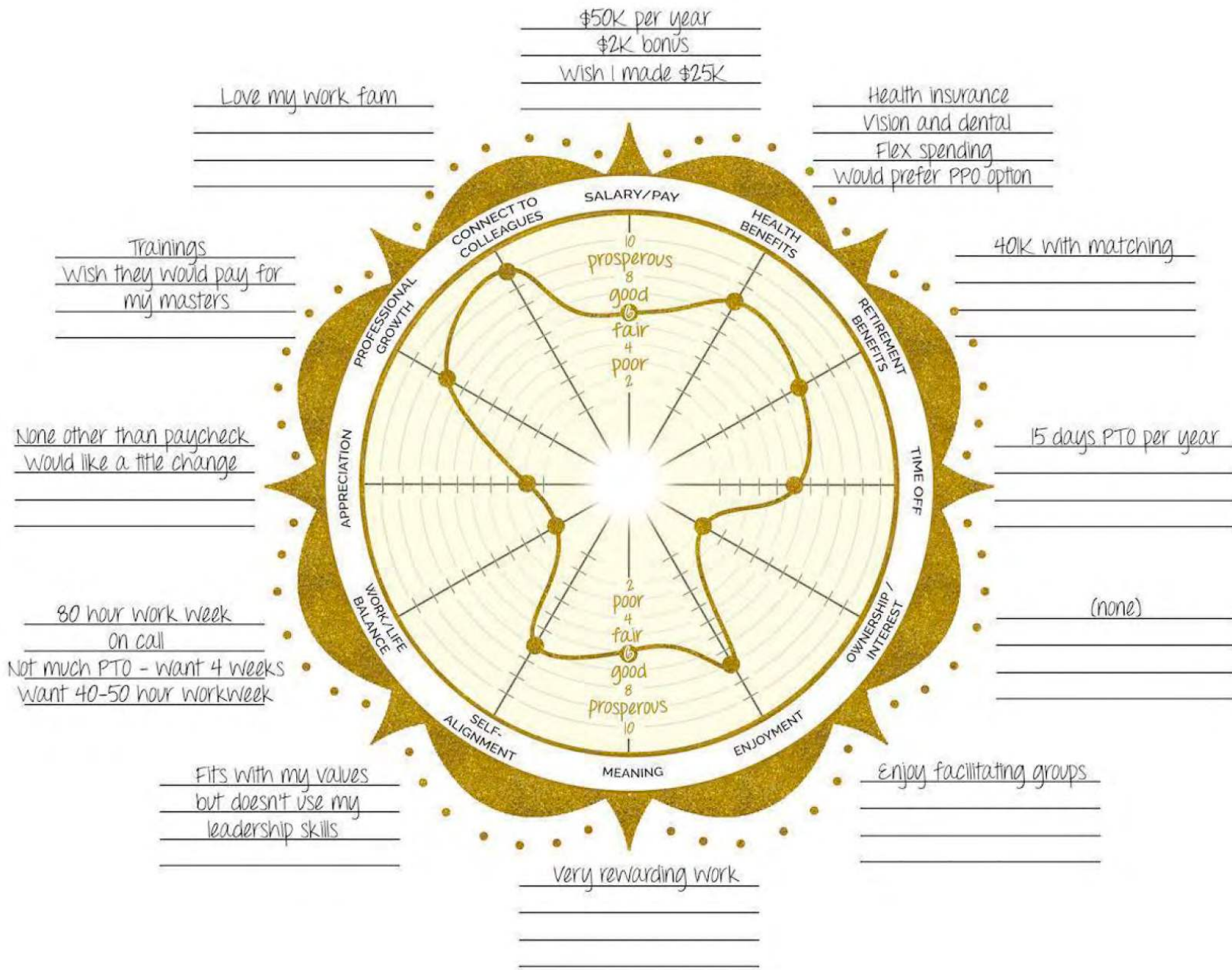
# The Power of Negotiation

- Everything is negotiable:
  - Contracts with contractors and service providers
  - Leases
  - Purchases
- Ask for what you want, need & deserve
  - Pay increases
  - Benefits
  - Flexible schedule






**The Work Satisfaction Wheel**



**The Work Satisfaction Wheel Example**



“ Your professional success  
is a direct reflection  
of your ability to embrace  
your unique gifts &  
match them with a need  
in the world.”



*JM*

JOYCE MARTER

PSYCHOTHERAPIST & SPEAKER

[www.joyce-marter.com](http://www.joyce-marter.com)





## Identify Possible Income Streams

- Speaking/training
- Blogging
- Teaching
- Supervising
- Side hustle
- Leadership roles
- Increasing caseload



Success is a state of mind. In order to be a success, you must first think of yourself as a success.

**DR. JOYCE BROTHERS**





**Aim High**

# 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



# Resilience

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

**ECKHART TOLLE**



FEATURED ON



weightwatchers  
reimagined

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

**Joyce Marter**









**Choose Relationships That Foster Resilience**

# Key Components to Building Resilience

- Prioritize your mental health & wellbeing
- Seek and give support
- Strive for work/life balance
- Engage fully in life; don't isolate yourself
- Develop a sense of purpose/meaning in life



**Joyce Marter**



# Resilient People

- Understand that challenges are a part of life
- Promote health and wellbeing
- Enjoy connection & collaboration
- Are open, flexible and adaptive
- Are emotionally intelligent
- View challenges as opportunities
- Learn from mistakes
- Avoid worrying
- Have a sense of humor even when stressed

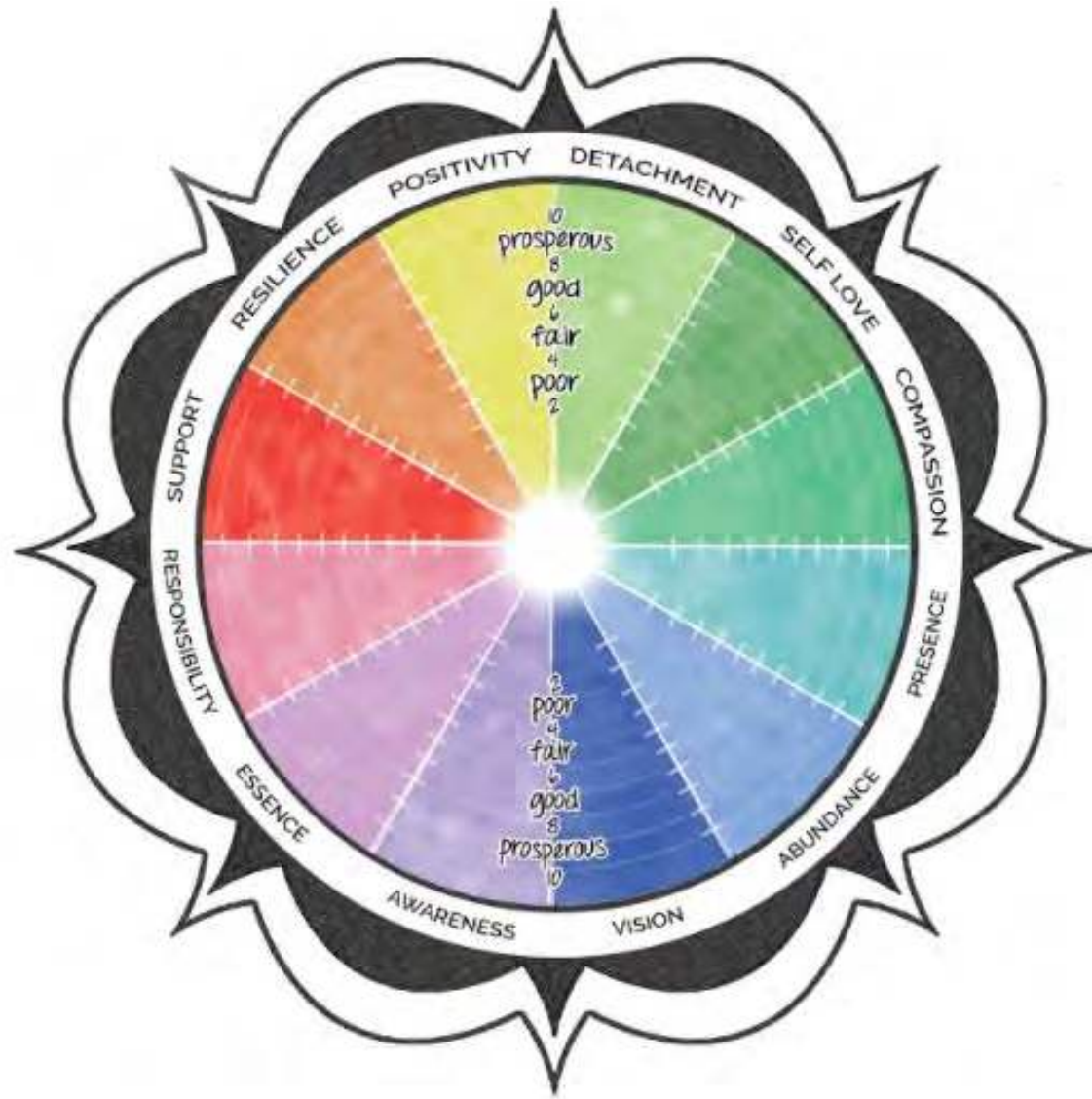
Lao Tzu:

If you realize that all  
things change,  
there is nothing you will  
try to hold on to.

Power of Mantra,

“I am flexible and bendable, like a reed  
in the wind.”





## Twelve Mindsets for Holistic & Balanced Success

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



Who benefits from the  
Financial Mindset Fix  
Program?



**Joyce Marter**

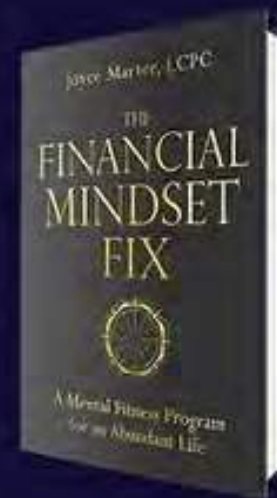


FEATURED ON **Forbes** —————



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

**Joyce Marter**



# Question: Training Results

As a result of this presentation, I'm going to: (multiple choice)

- a) Emancipate myself from self-limitation & cultivate abundance
- b) Help my clients free themselves from self-limitation & cultivate holistic success
- c) Use the exercises with my clients
- d) Work the Financial Mindset Fix program
- e) All the above

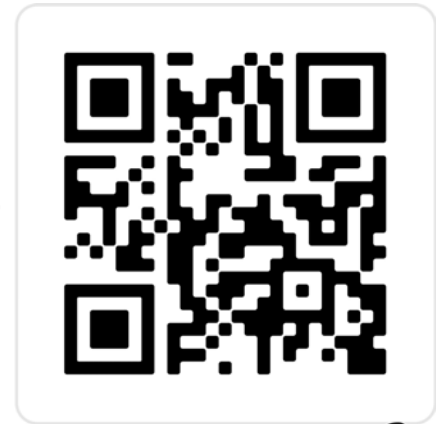


**Joyce Marter**



# Resources

- Presentation Slides
- Handouts & Workbooks
- Useful Links



*SCAN ME*

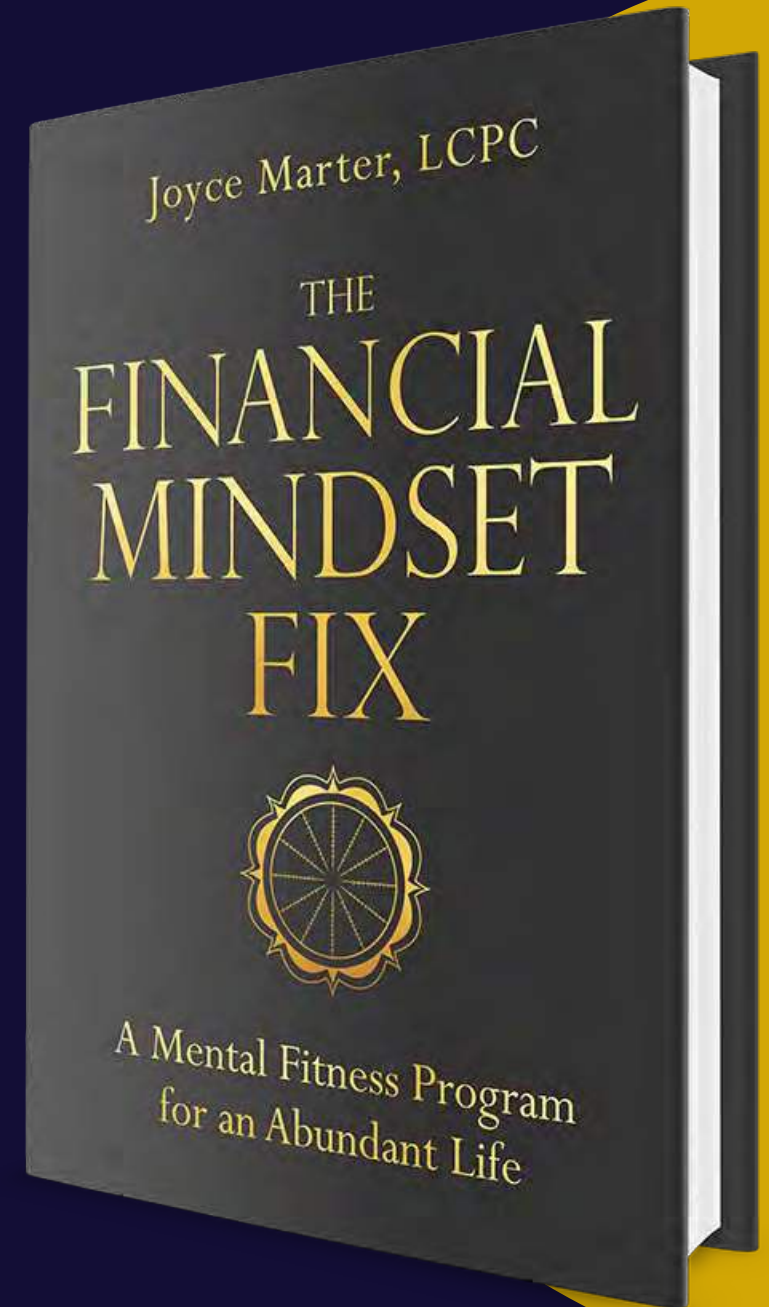
Q & A



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

**ORDER YOUR COPY OF THE FINANCIAL  
MINDSET FIX TODAY!**

**Joyce Marter**



# Joyce Marter

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Joyce Marter, LCPC



Joyce Marter



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