

# Money Mindset Upgrade

How to Transform Your  
Relationship with Yourself to  
Welcome a Life of Wealth





# **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



# Abundance Pre-Work Insights

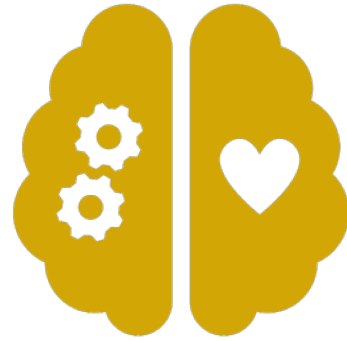
- What did you notice this work brought up for you?
- What are some of your money blocks?



**CHAPTER 1:**  
**ABUNDANCE**



# My Money Story



# **The intrinsic relationship between mental health & financial health**





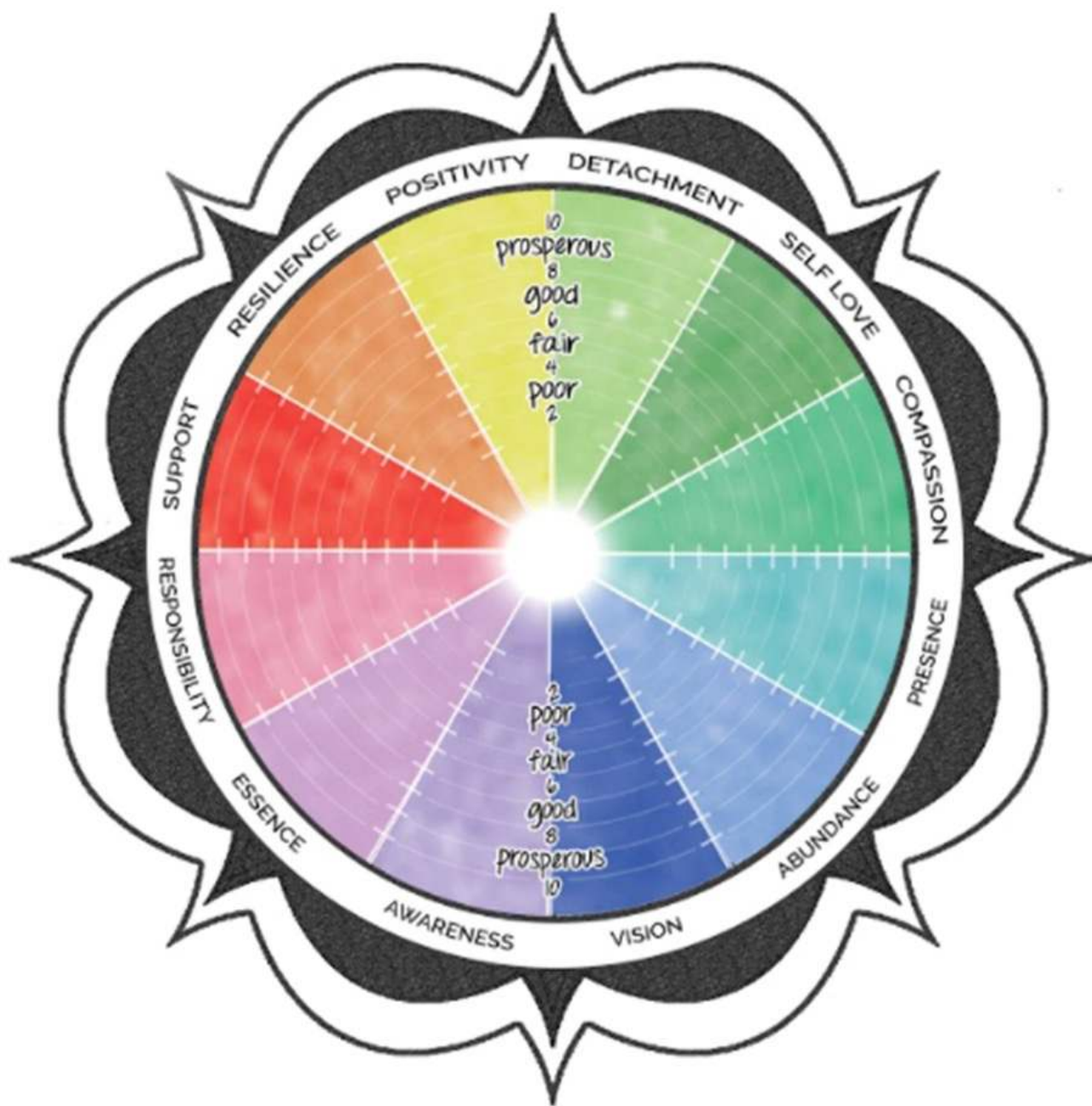
# *Financial Traumas*

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



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





# Twelve Mindsets for Success

# An Abundance Mindset Facilitates:

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



# Financially Conscious Behavior

Move from:

Denial → Awareness

Disempowerment → Empowerment

Blame → Responsibility

Uninformed → Informed

Passivity → Action

Fear → Courage



FEATURED ON **Psychology Today**

---

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

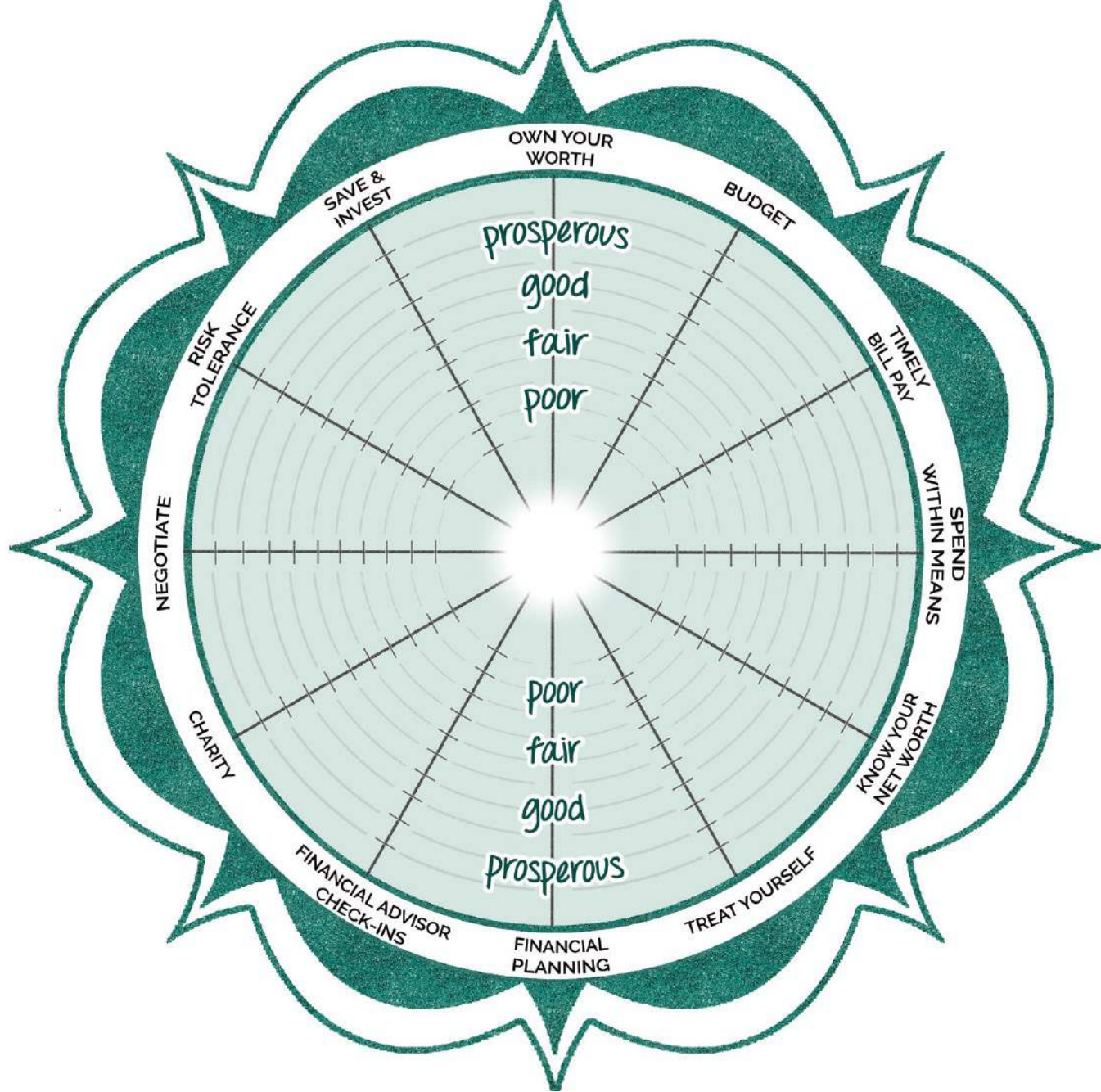


# Responsibility

“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.”

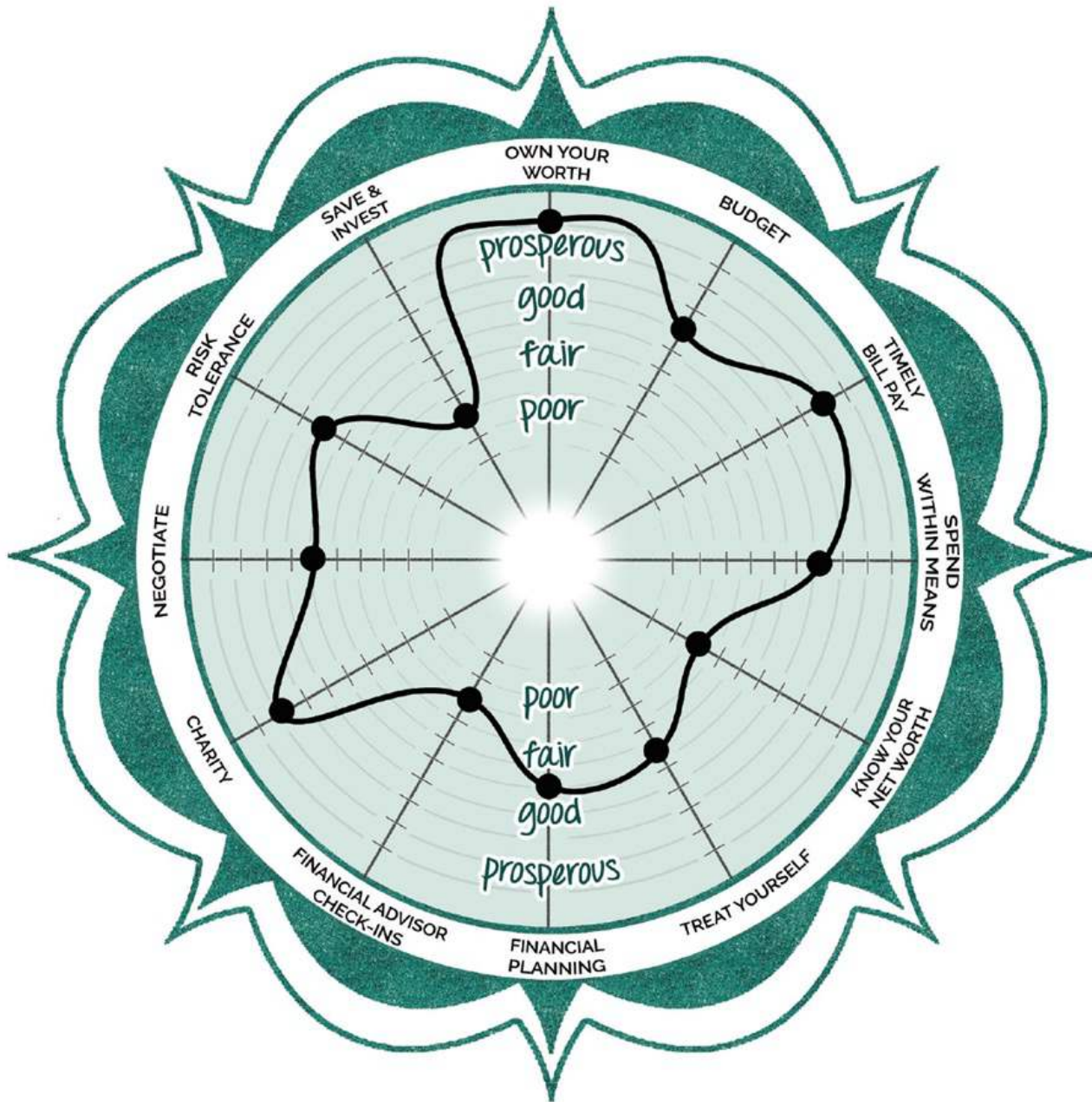
- Wayne Dyer, The Power of Intention





# The Financial Health Wheel





# Sample Completed Financial Health Wheel



# 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

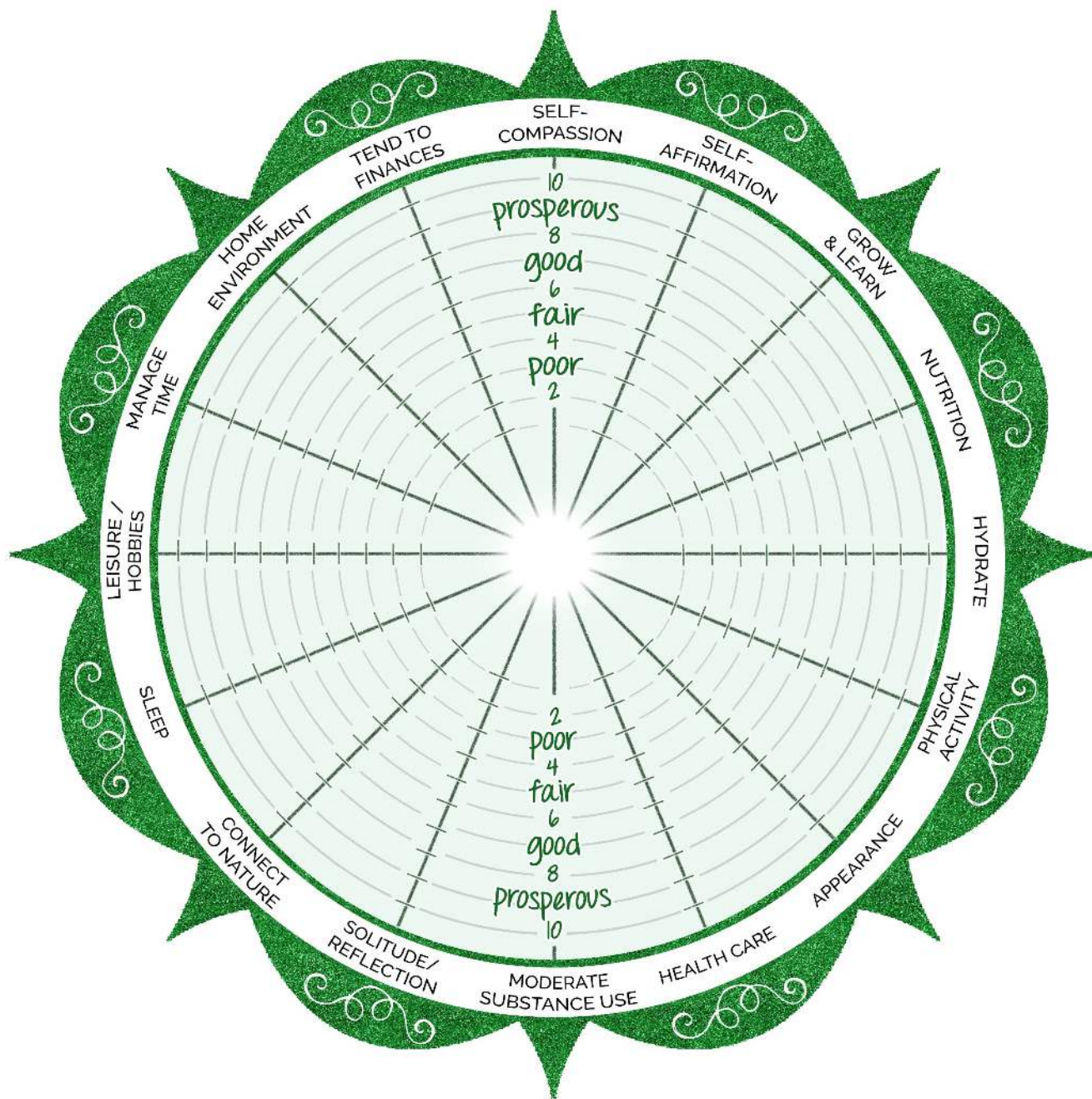


“  
You must **care**  
enough about  
yourself to  
welcome the life  
that you **deserve**.  
”



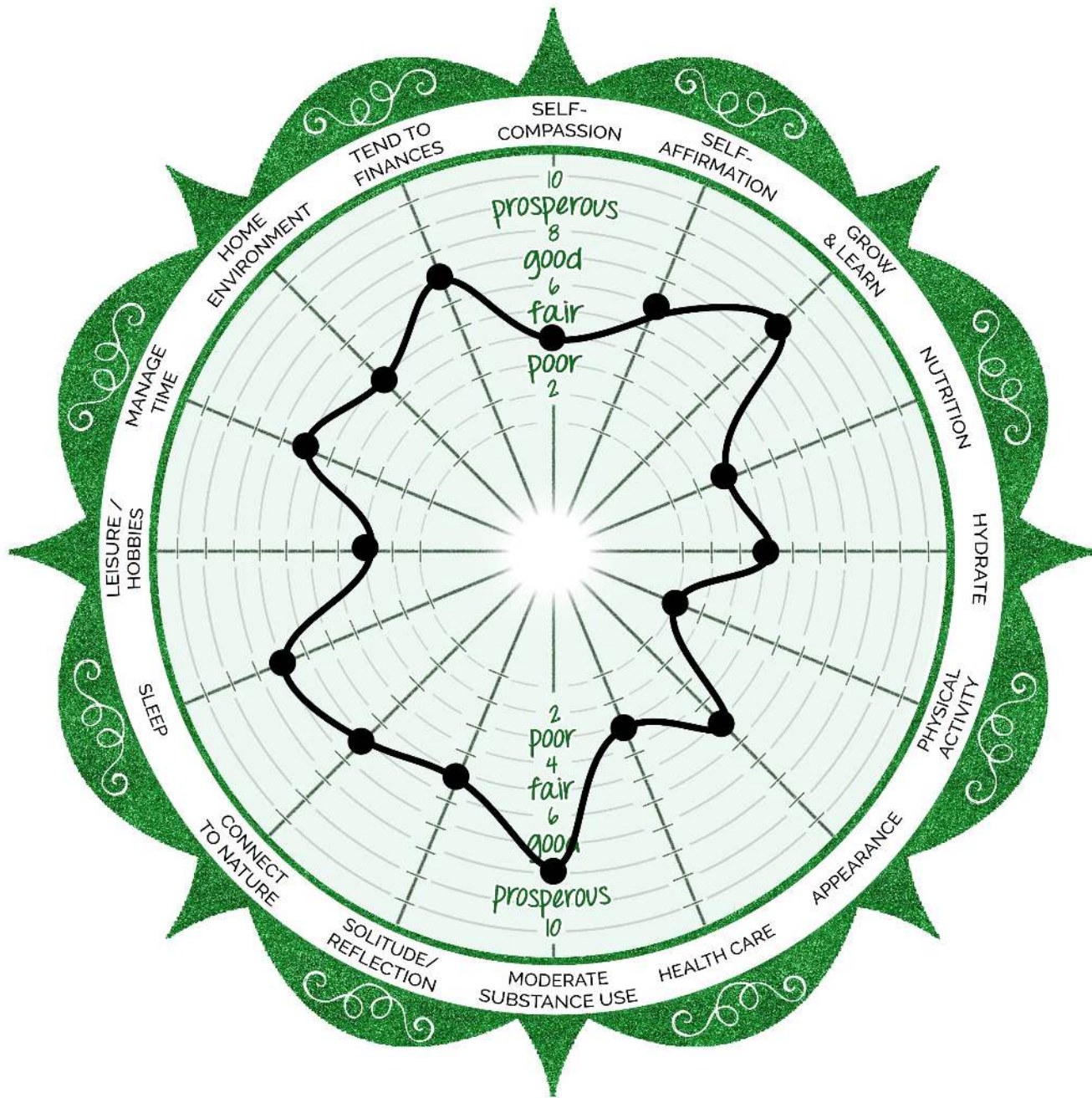






# Self-Love Wheel





**Sample  
Completed  
Self-Love  
Wheel**

# 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











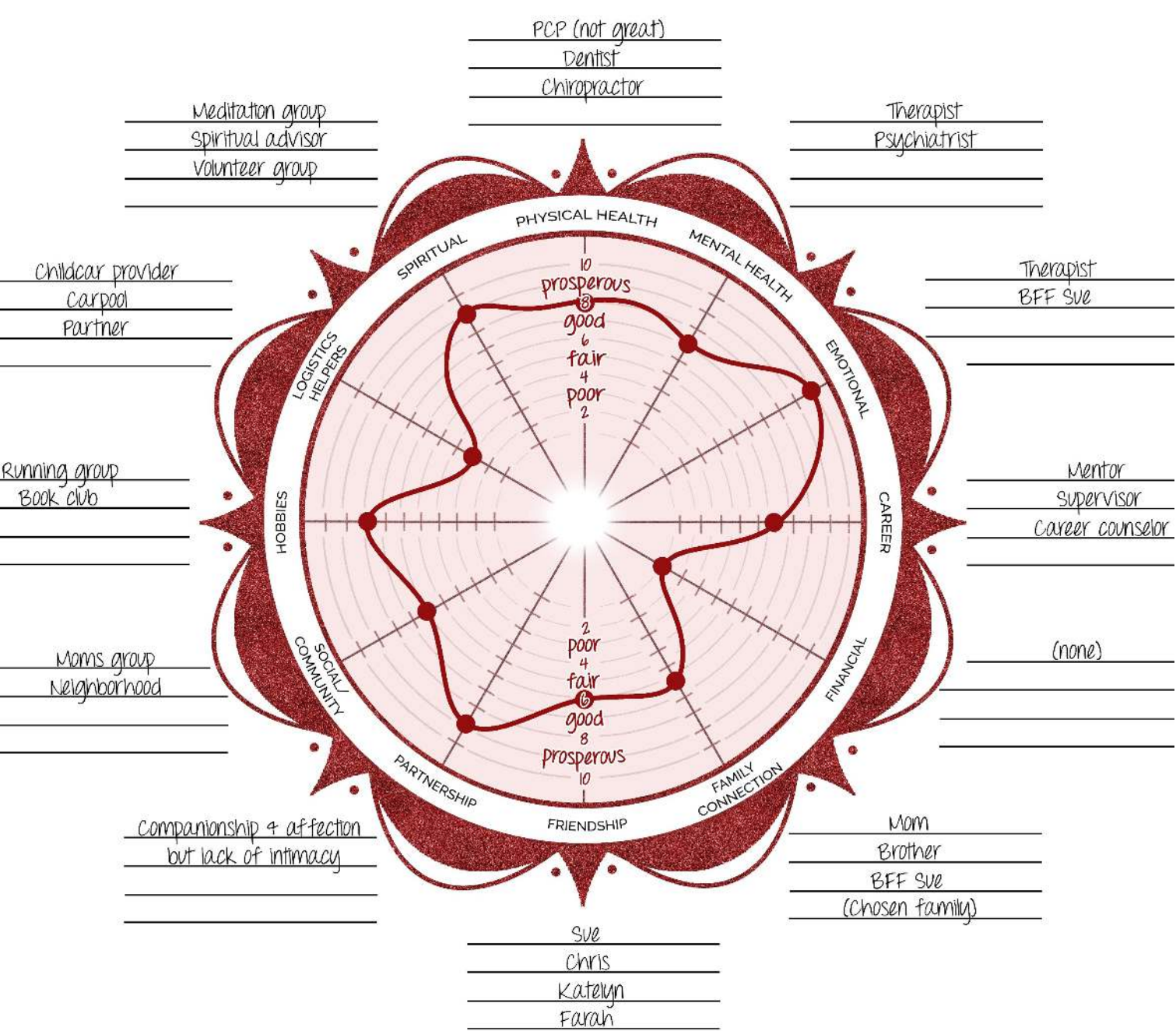
# Create a Financial Board of Advisors

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









# Sample Completed Support Wheel

**“I choose relationships that lift me up and support me.”**







# Vision

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

- Epictetus



# 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.**









# The Power of Negotiation

- Everything is negotiable:
  - Contracts with contractors and service providers
  - Leases
  - Purchases
- Look for win-win
- Exit strategy & business sale

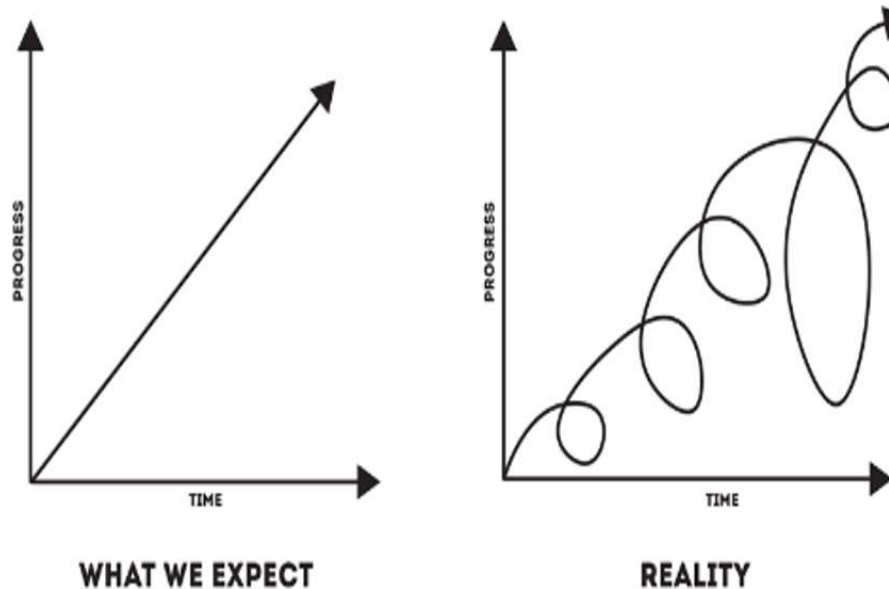




# Resilience

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

- *Eckhart Tolle*









# Improv Exercise

Let's cheer for our biggest money mistakes and challenges because they mean we are growing and learning!



# Act “As If”

**Introduce yourself to 2-3 Dames as if you have already achieved your biggest dreams.**







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

**Joyce Marter**

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





# Thank You!

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



Joyce\_Marter



Joyce Marter



Joyce.Marter



Joyce Marter



JoyceMarterLCPC



Joyce\_Marter



**Joyce Marter**