

Mental Wealth:

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



Joyce Marter



Resources



SCAN ME





**A Surprise
Bonus from
Therapy**

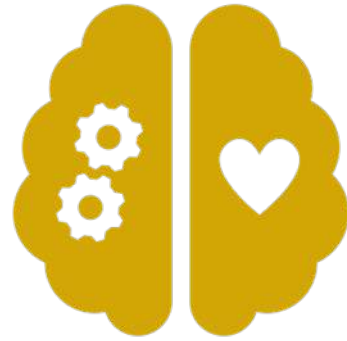
The Psychology of Money

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





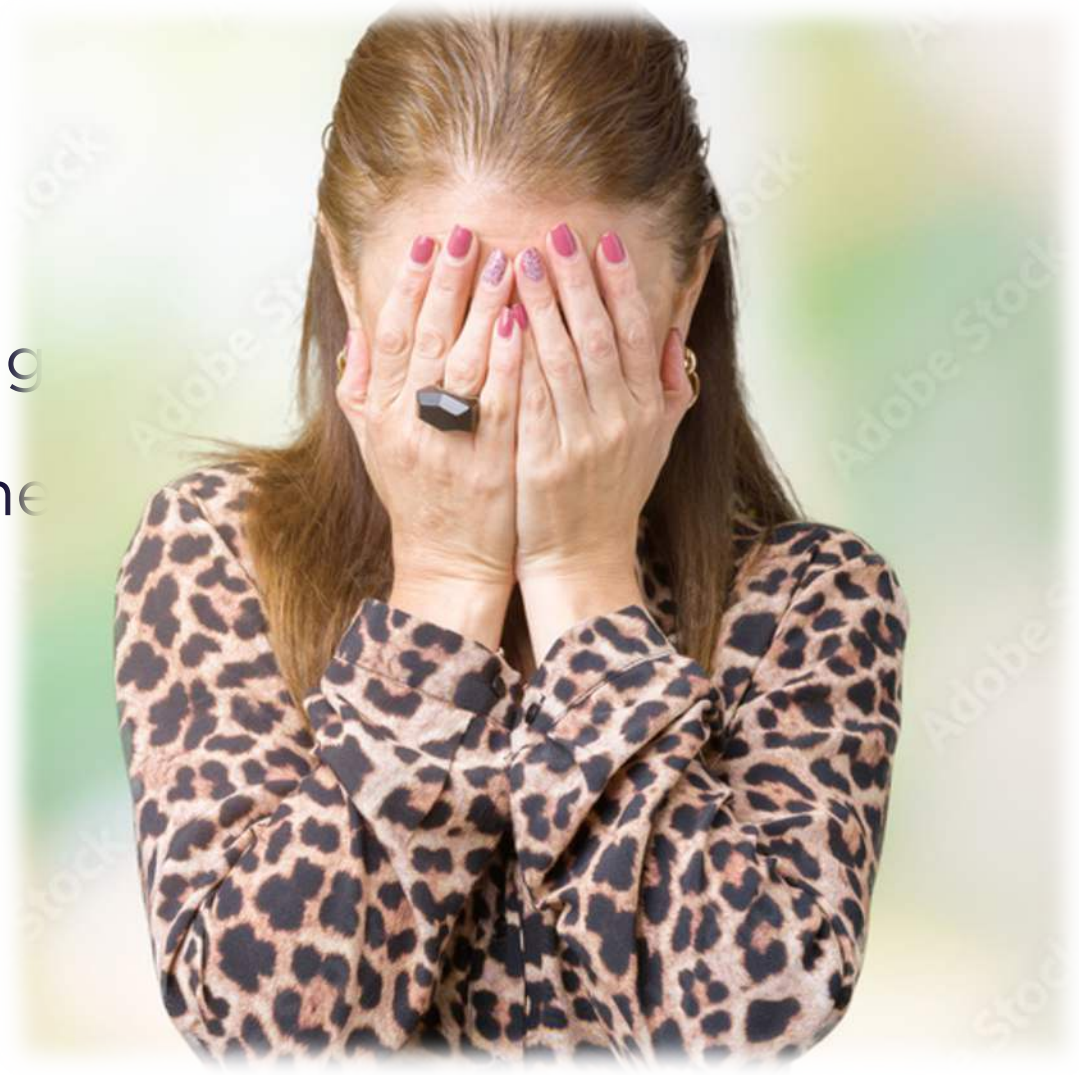
My Money Story



The intrinsic relationship between mental health & financial health

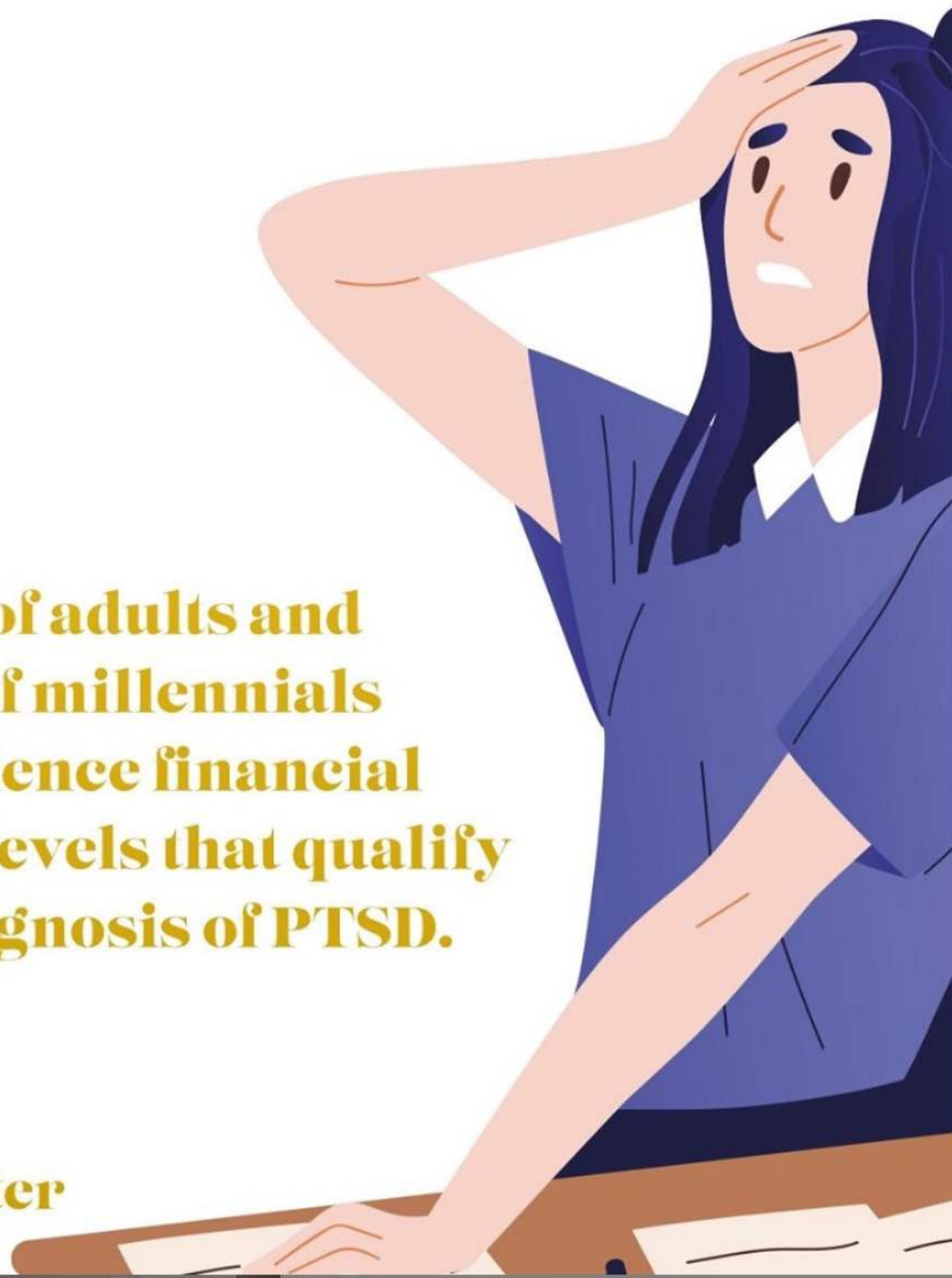
Financial Traumas

- Racism, discrimination, marginalization
- Poverty, lack of resources, mounting debt
- Unemployment, reduction of income
- Business closing
- Foreclosure, short sale
- Bankruptcy
- Theft/Scams/Financial losses
- Lawsuit
- Divorce, breakup
- Unexpected 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.

Joyce Marter

Signs of Financial Trauma

- Compulsive spending
- Underspending
- Workaholism
- Excessive Risk Aversion
- Scarcity Mindset
- Lack of Financial Boundaries
- Hoarding
- Financial Abuse



Financial Trauma Symptoms

- Hypervigilance
- Avoidance behaviors
- Startle response
- Sleep disturbance
- Self-destructive behaviors
- Money anxiety
- Appetite disturbances
- Somatic complaints
- Rumination
- Obsessive-compulsive behaviors



Money Trauma & Health Implications

- Muscle tension and physical illness
- Depression, anxiety, low self-esteem, substance use & eating disorders
- Financially triggered PTSD
- Gambling, Hoarding
- Suicidal thoughts and feelings
- Relationship conflict



A Scarcity Mindset Is Rooted In:

- Fear
- Lack
- Guilt
- Competition over resources
- Self-limiting beliefs
- Negativity
- Low self-worth



Money Anxiety Triggers



- Past financial trauma
- Debt
- Loss of income, instable income
- Increased financial responsibility/pressure
- Lack of financial communication in relationships
- Lack of access to cash or credit
- Underlying anxiety or mental health conditions
- Lack of financial literacy/confidence

Money Anxiety Symptoms

Physical: sleep/appetite disturbance, illness, somatic issues

Cognitive: rumination, analysis paralysis, OCD features

Emotional: depression, anxiety, low self-esteem

Social: isolation, poor work-life balance

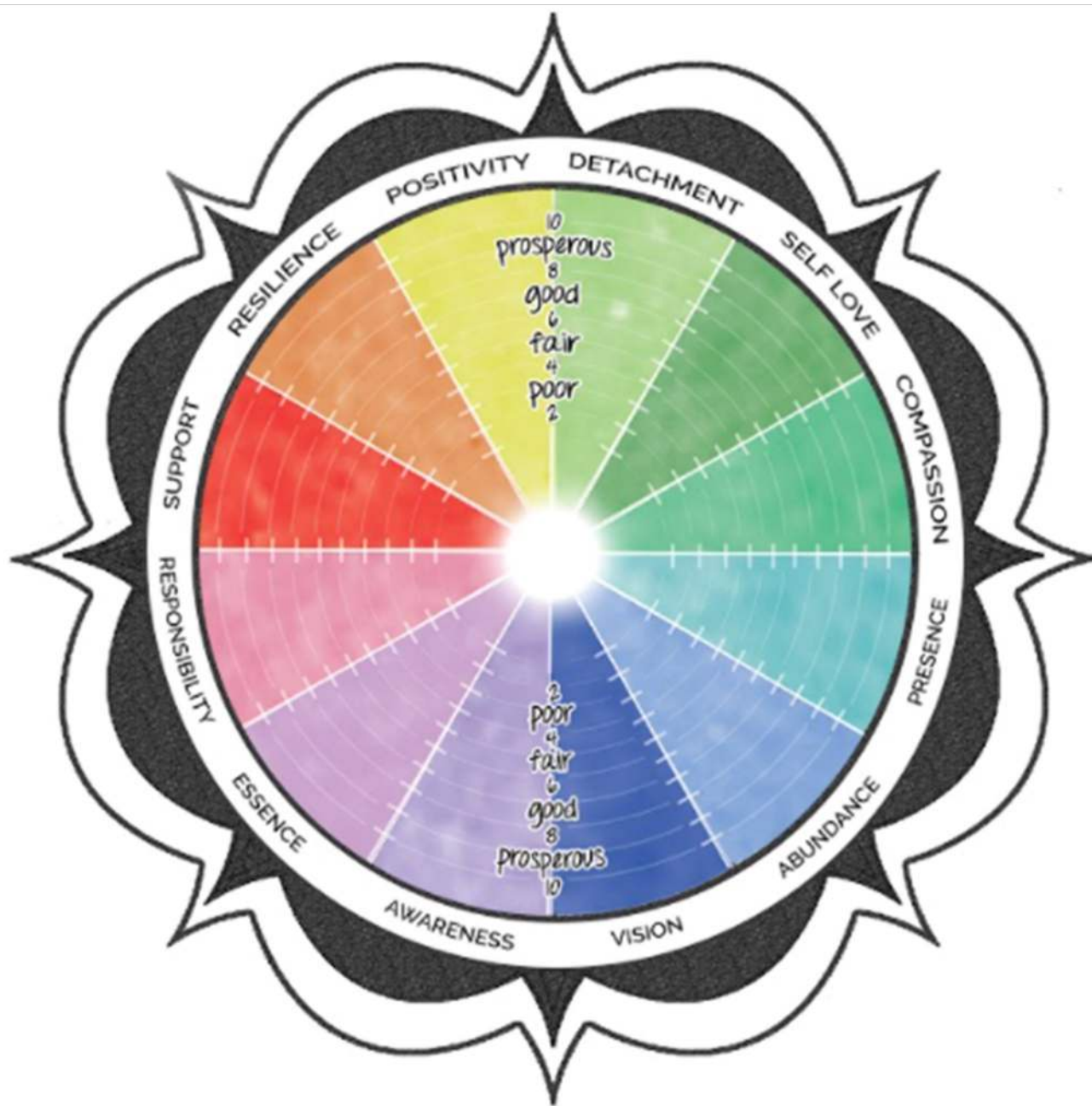


“

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

”





Twelve Mindsets for Mental & Financial Health

#1: Abundance

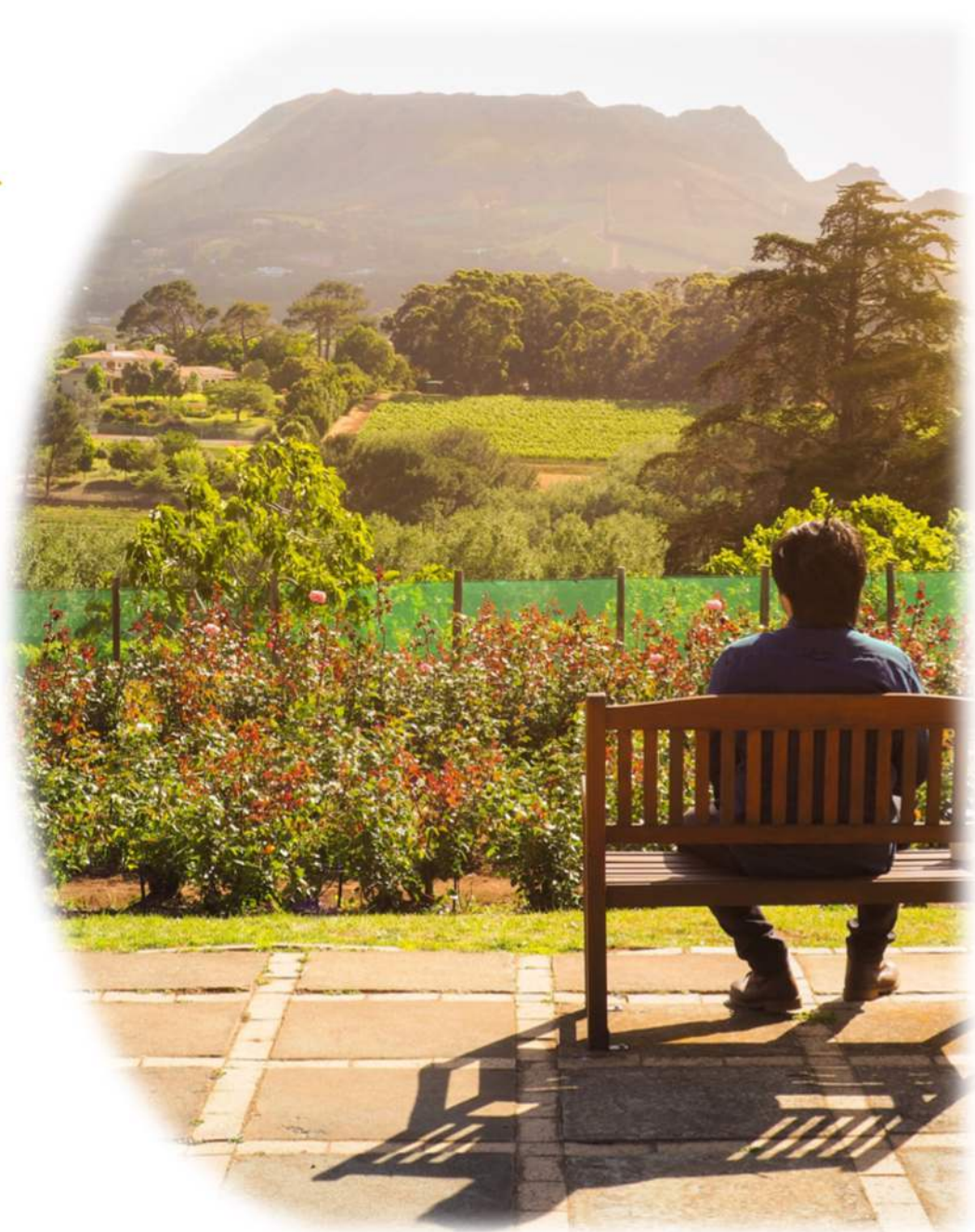
- Creativity
- Positivity
- Hope & possibilities
- Openness
- Flexibility
- Empowerment
- Problem-solving
- Growth and expansion
- Collaboration
- Self-worth



Discover Your Worth

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

What's your golden bench?



#2: Financial Self-Awareness

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

- Lao Tzu



Financial Consciousness

- How have familial, cultural, religious teachings or gender messages shaped your financial beliefs and behaviors?
- How does intergenerational financial trauma impact you?



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?**





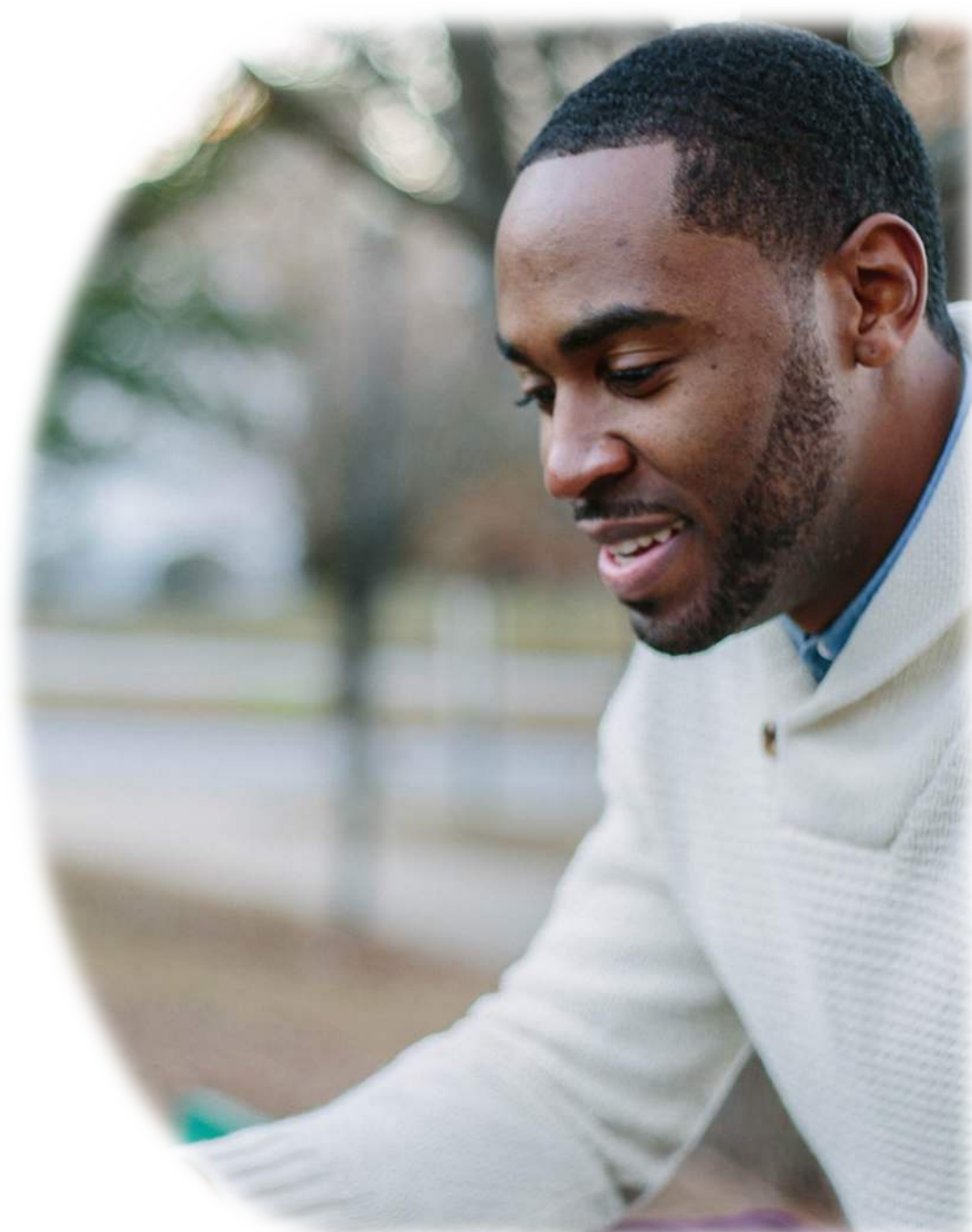
Understand Your Money Script

- Money Worship
- Money Status
- Money Avoidance
- Money Vigilance

#3 Presence

“Yesterday is gone. Tomorrow has not yet come. We have only today. Let us begin.”

- Mother Theresa



Apply Mindfulness to Finance

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





**A story
about
Penny &
Prosperity**

#4 Essence

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

-Eckhart Tolle



“
Our financial problems are
HOW we are,
not WHO we are.

Who we are is our unique
light within.
We are innately deserving.”



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

Doormat	Successful Self	Diva/Divo
Underearner, accepts low pay, may overspend on others, neglects self	Balanced earning and spending, earns enough to thrive and prosper, balanced spending on self and others	Demands high pay, overspends on self, stingy with others
Financial struggle <i>(Disclaimer: Not all people who struggle financially are Doormats, but Doormat behavior leads to financial struggle.)</i>	Financial peace and stability, altruism, generosity, enoughness	Greed, dominance, corruption, living beyond means, living a financial lie, materialism, excess
Focuses on debts instead of assets while feeling destined to live a life of modest financial means	Knows actual net worth (assets minus liabilities) and has a realistic yet optimistic financial outlook	Focuses on assets while having delusional, grandiose visions of success

#5 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



Acceptance

If you don't like something, change it. If you can't change it, change your attitude.

Maya Angelou



Control what you can, let go of the rest

What you can control:

- Your own thoughts
- Your own emotions
- Your own behaviors
- Your own choices

What you can't control:

- Other people's thoughts
- Other people's emotions
- Other people's behaviors
- Other people's choices
- Expectations
- Outcome
- What else?

Take the Reins of Your Financial Life

- Shift from blame to acceptance
- Practice forgiveness to emancipate yourself
- Become the author of your money story



Flip the Narrative

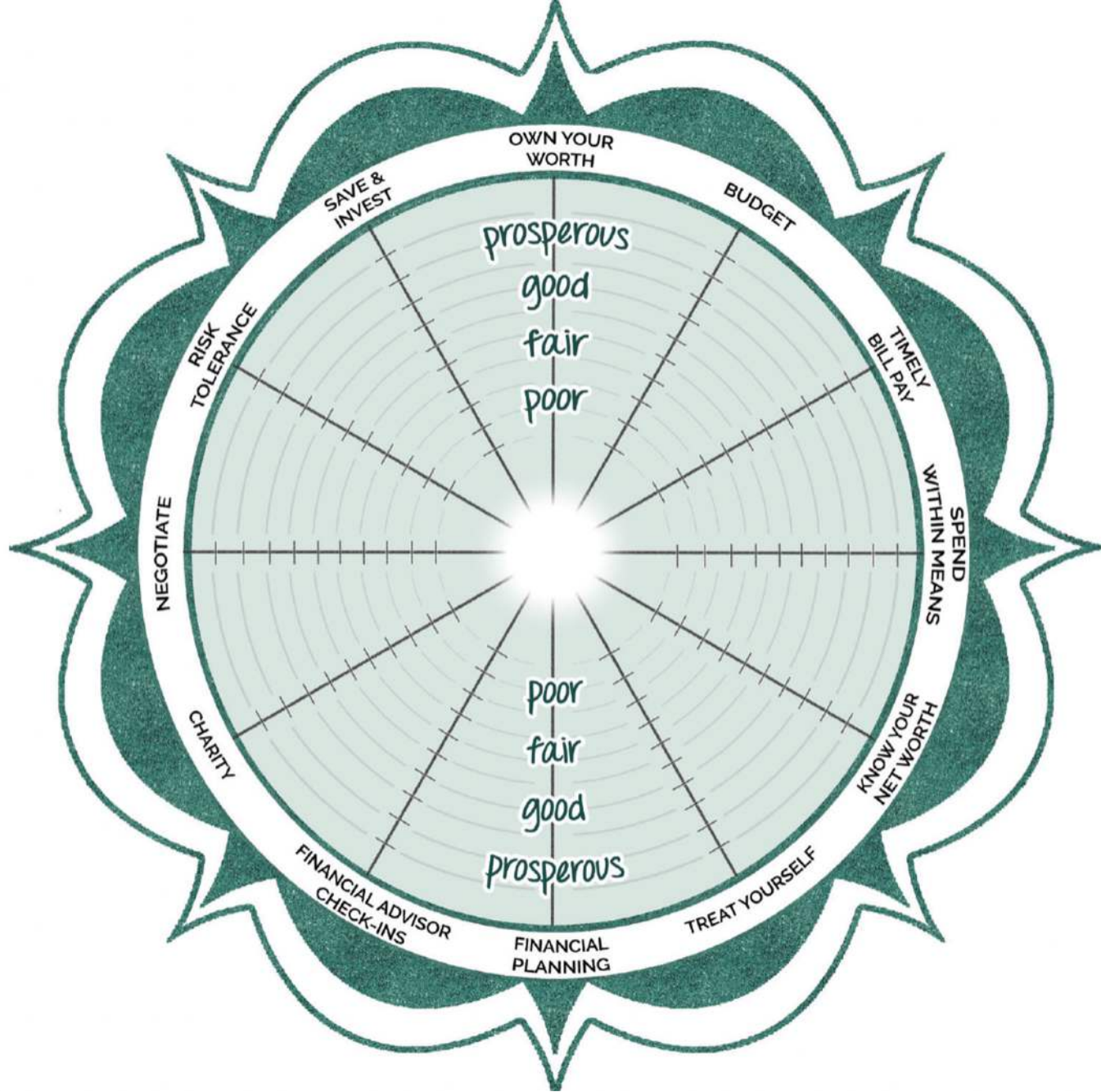
What do you want to believe about yourself and your money story?



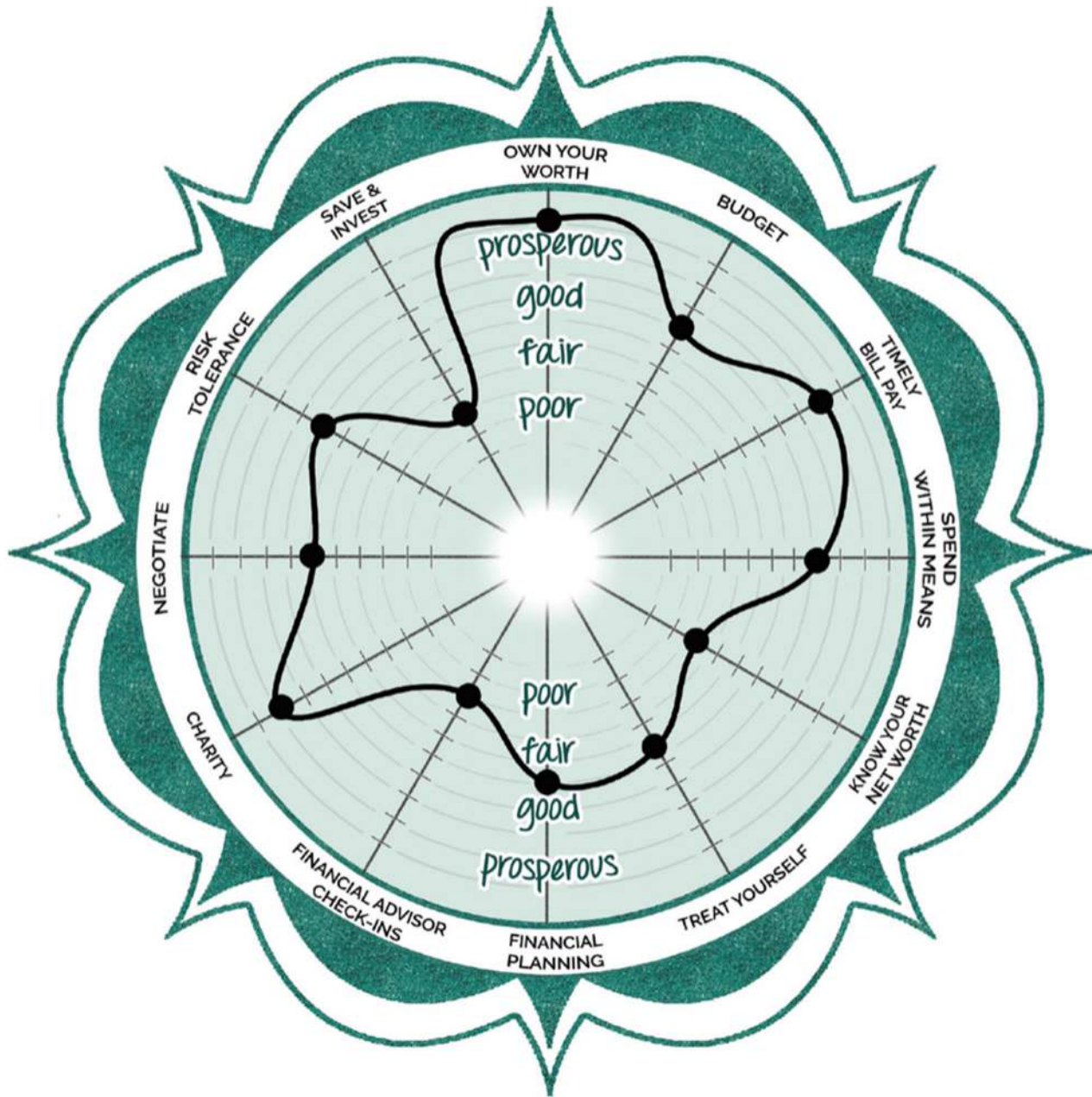
Promote Your Financial Literacy

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





The Financial Health Wheel

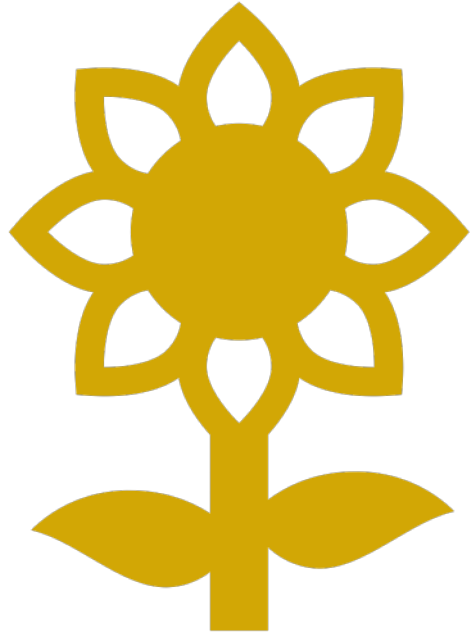


Sample Completed Financial Health Wheel

#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



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

You must care about

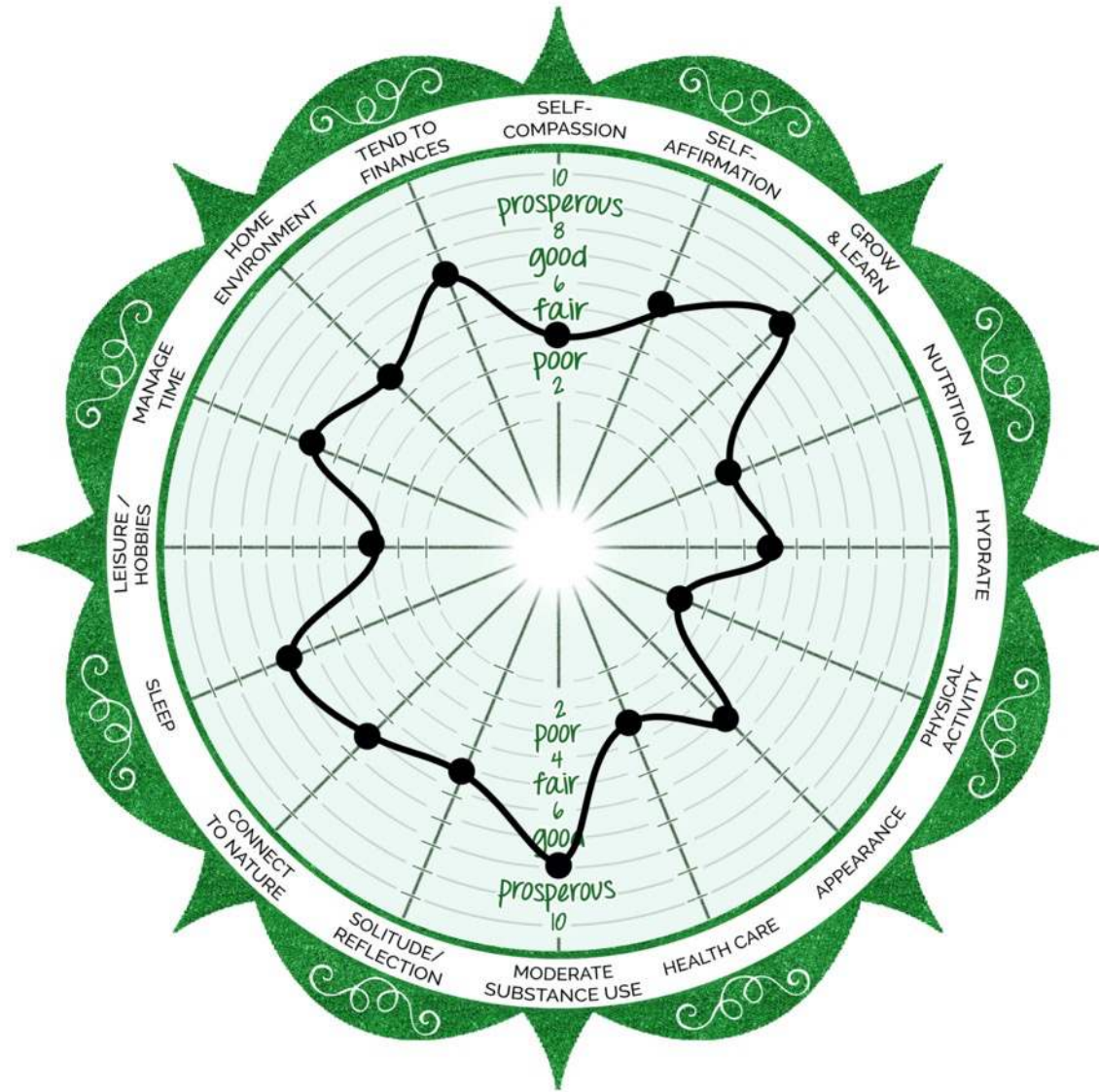
yourself

enough to welcome the life you

deserve



Self-Care 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

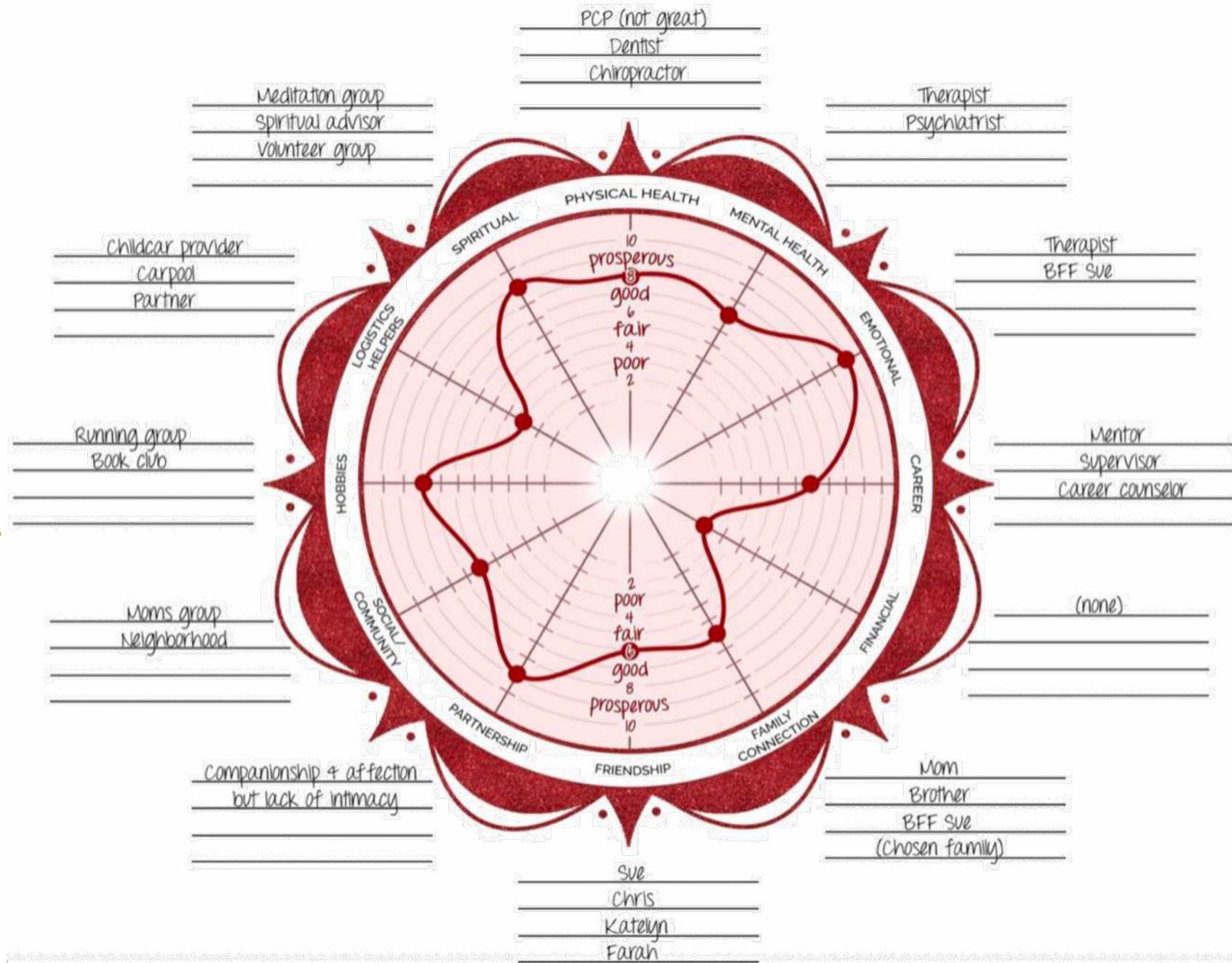




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Support Network Wheel



Create a Financial Board of Advisors

- Financial Planner
- Accountant
- Attorney
- Insurance broker
- Accountability Partner
- Counselor, Therapist or Coach
- Debtors Anonymous, Underearners Anonymous, Spenders Anonymous or Gamblers Anonymous



#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



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



9 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.**



#10 Vision

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

- Epictetus



#11 Detachment

“Learn to surf the waves of emotion rather than allowing them to engulf you.”

- Arlene Englander, LCPC



The Emotions Around Money

Create a paradigm shift from:

Inadequacy → Worth

Disempowerment → Empowerment

Shame → Pride

Hopeless → Hopeful

Fear → Confidence

Guilt → Deservingness & Altruism

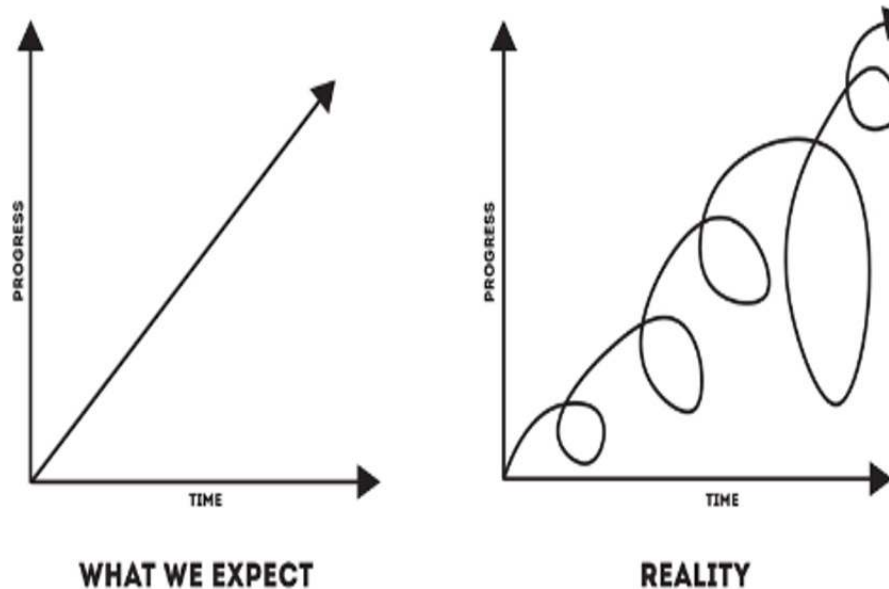
Anxiety → Peace

Anger → Acceptance

#12 Resilience

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

- *Eckhart Tolle*









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San Francisco Book Festival

“HONORABLE MENTION - GENERAL NONFICTION”
Southern California Book Festival
Hollywood Book Festival
New York Book Festival
London Book Awards
Los Angeles Book Festival
Paris Book Awards



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

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Q & A





Thank You!

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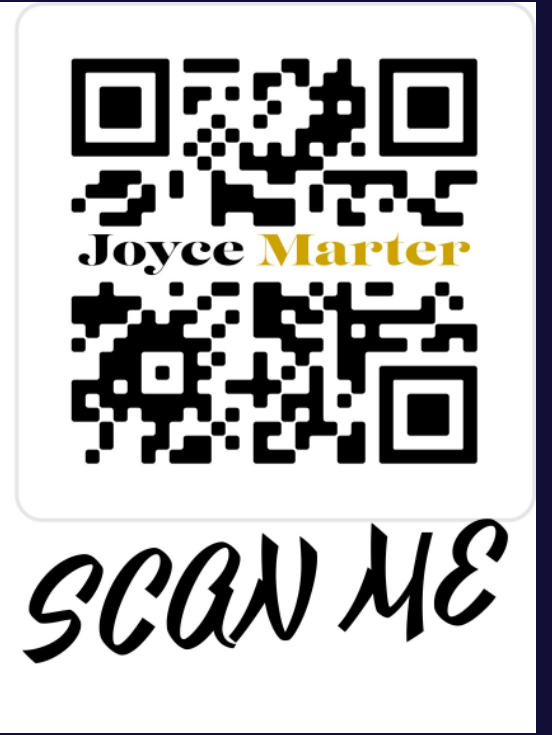
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