

# **The Financial Mindset Fix for Counselors:**

**How to Embrace Your  
Worth and Increase  
Your Income**



**Joyce Marter**

# Resources



Joyce Marter



*SCAN ME*

<https://qrco.de/beVJA1>





**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

# Cultivate Mental Wealth





# Shift Gears

**Apply Mental Health**



**To Business**

**Joyce Marter**

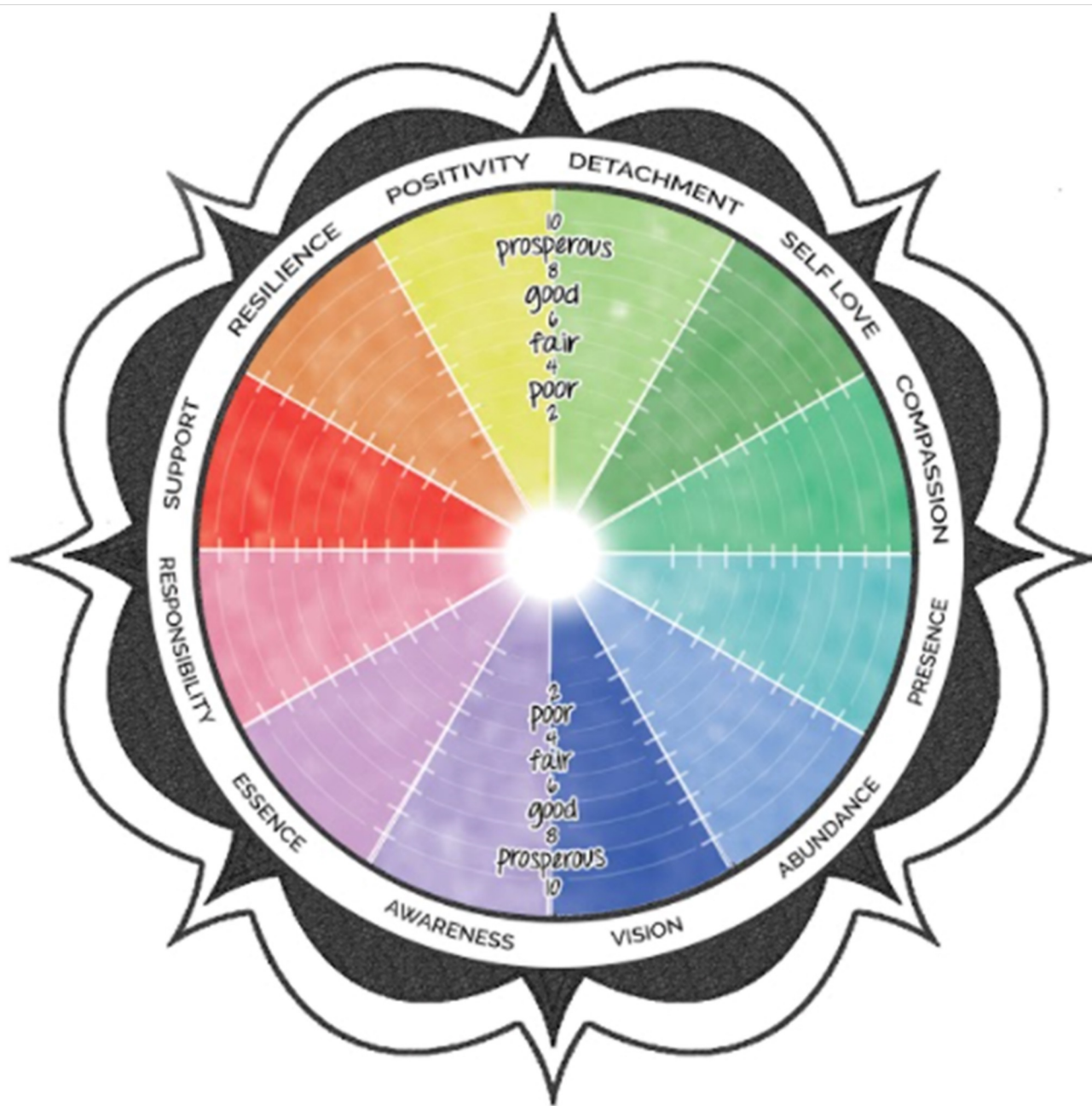
“

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?





The most you get is  
what you ask for.

~Dr. Phil





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

DR. JOYCE BROTHERS



# #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?



# #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

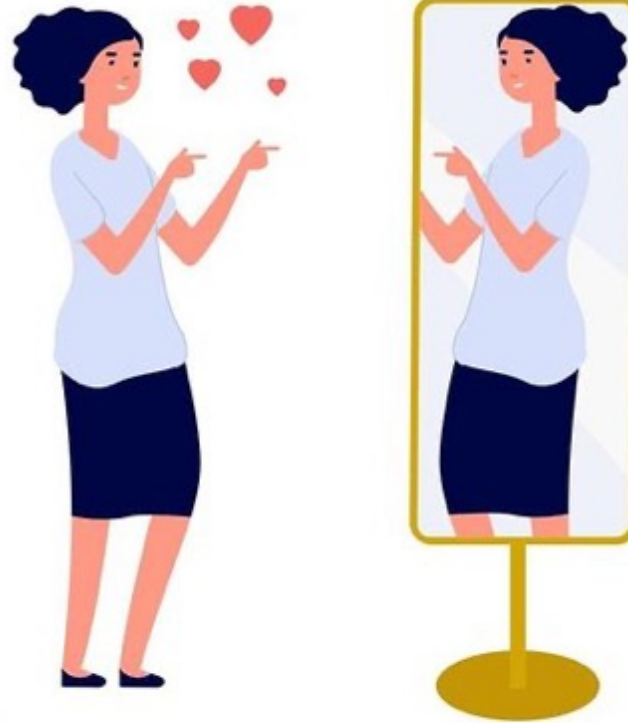


“  
Our financial problems are  
HOW we are,  
not WHO we are.

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



**I am always enough.  
Period.**



**Joyce Marter**

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

# Be Assertive

- Find your voice
- Be direct, honest and clear
- Demonstrate respect for self and others
- Learn to say no
- Be proactive, not just reactive



# #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

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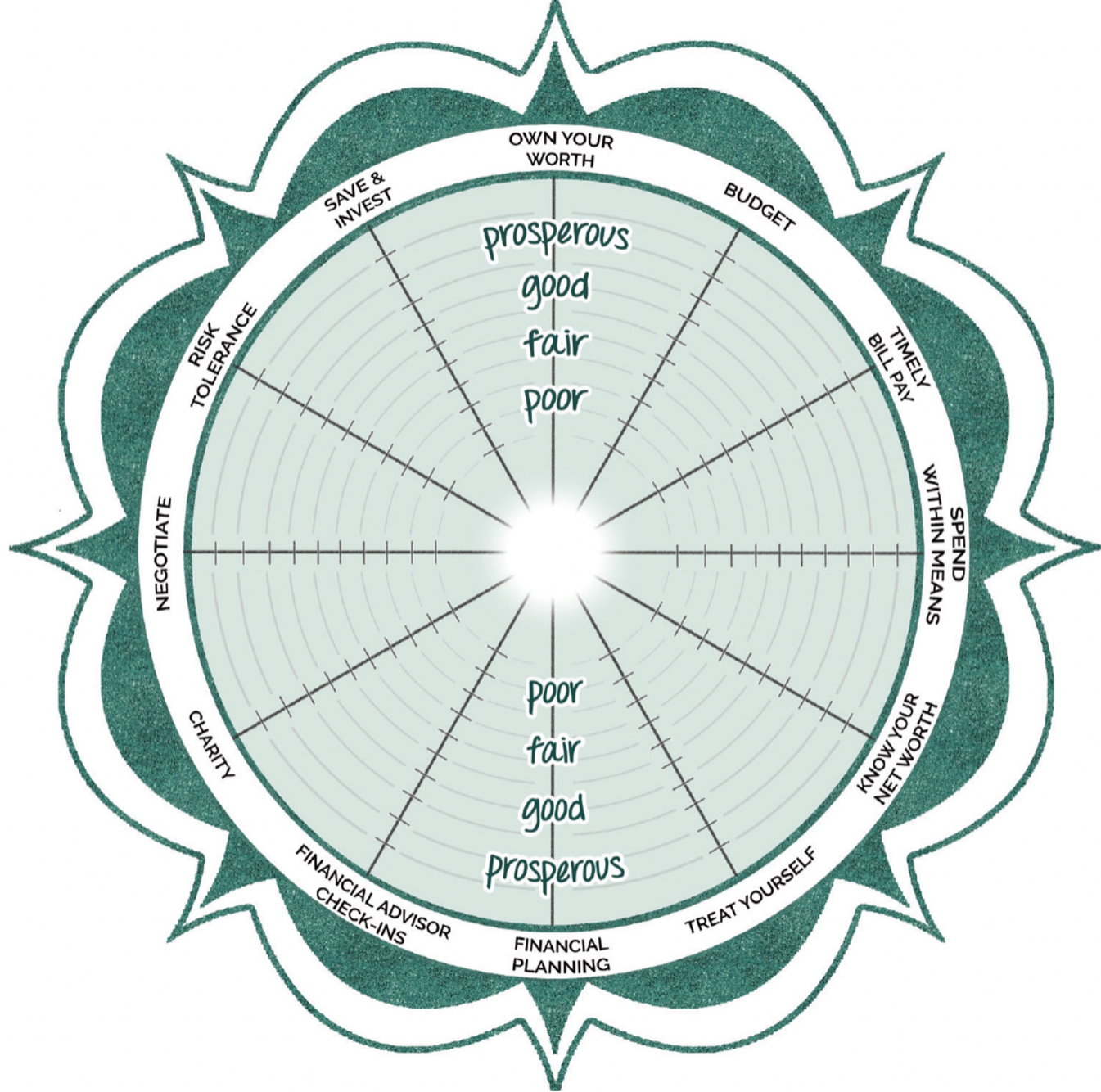
What do you want to believe about yourself and your money story?



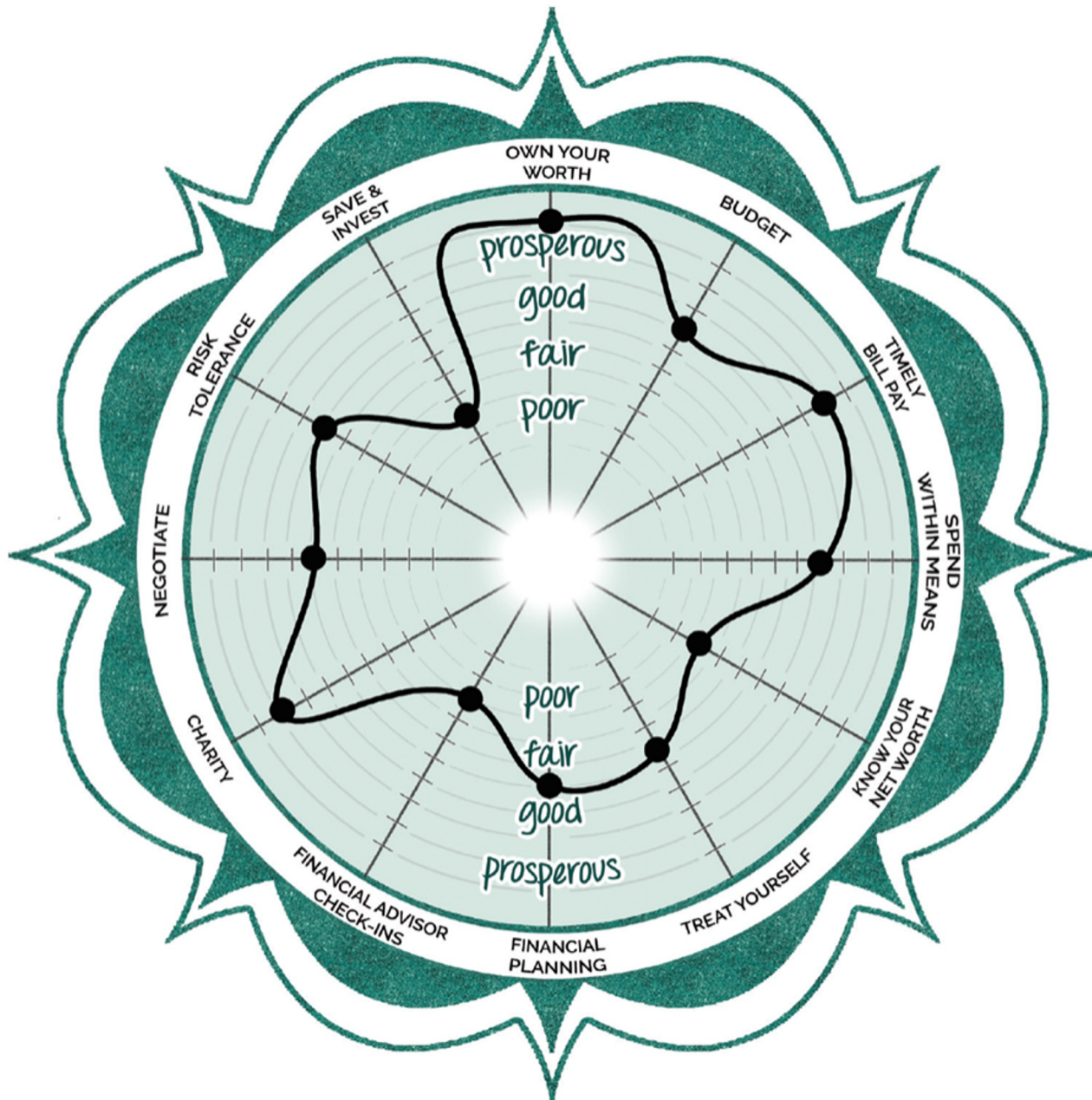
# Promote Your Financial Literacy

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





# The Financial Health Wheel



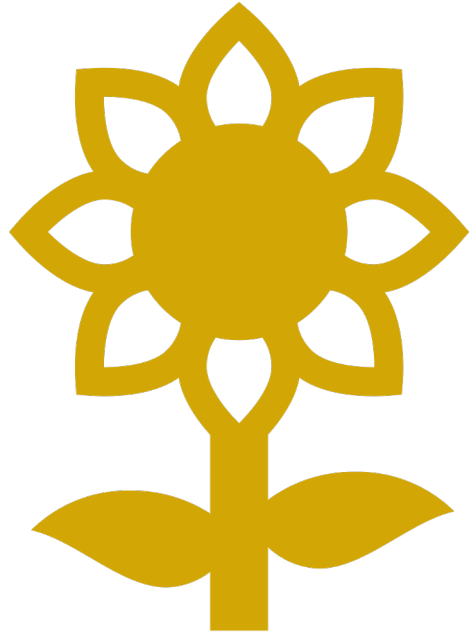
# Sample Completed Financial Health Wheel

# #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**

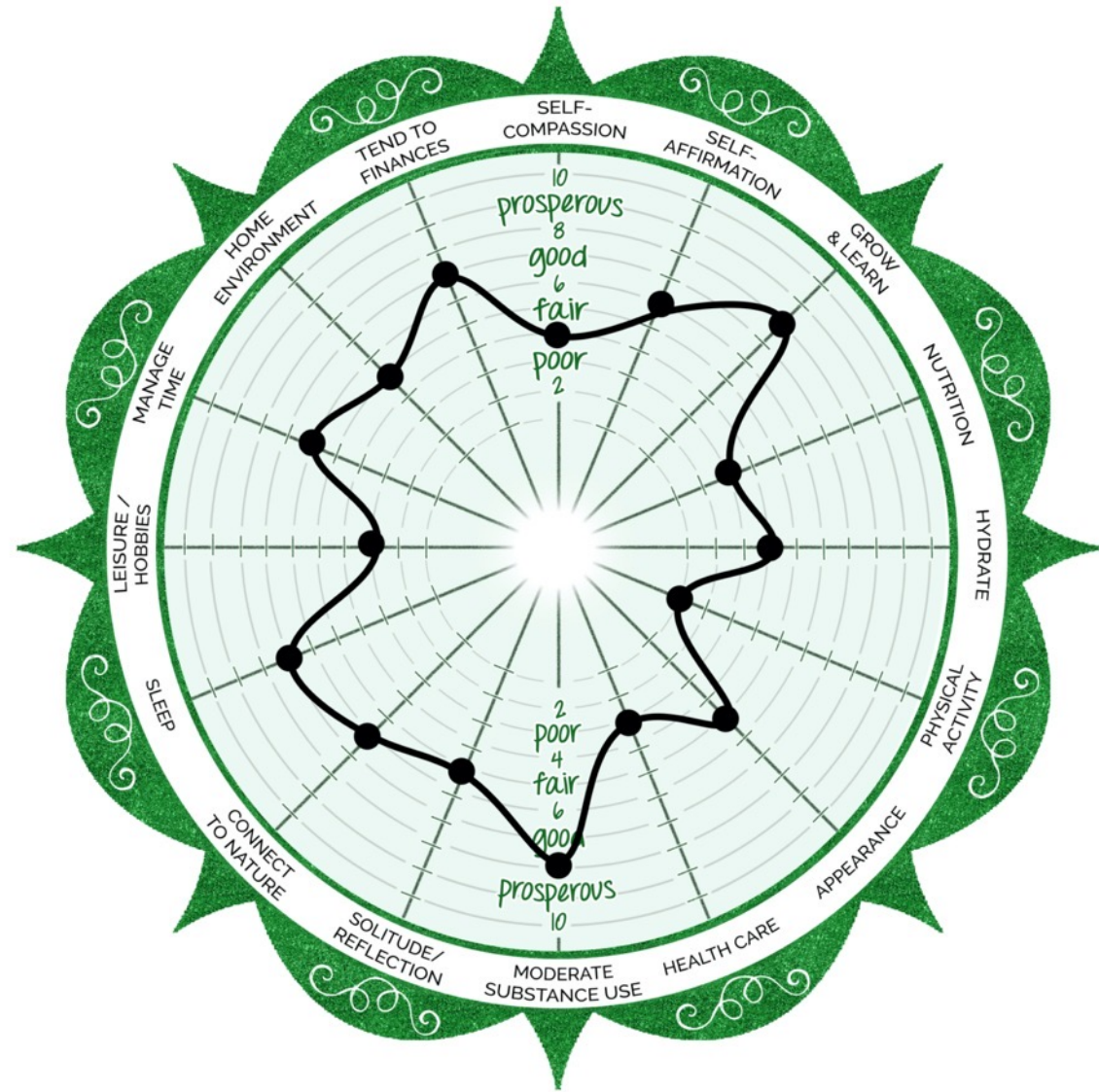
**yourself**

**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

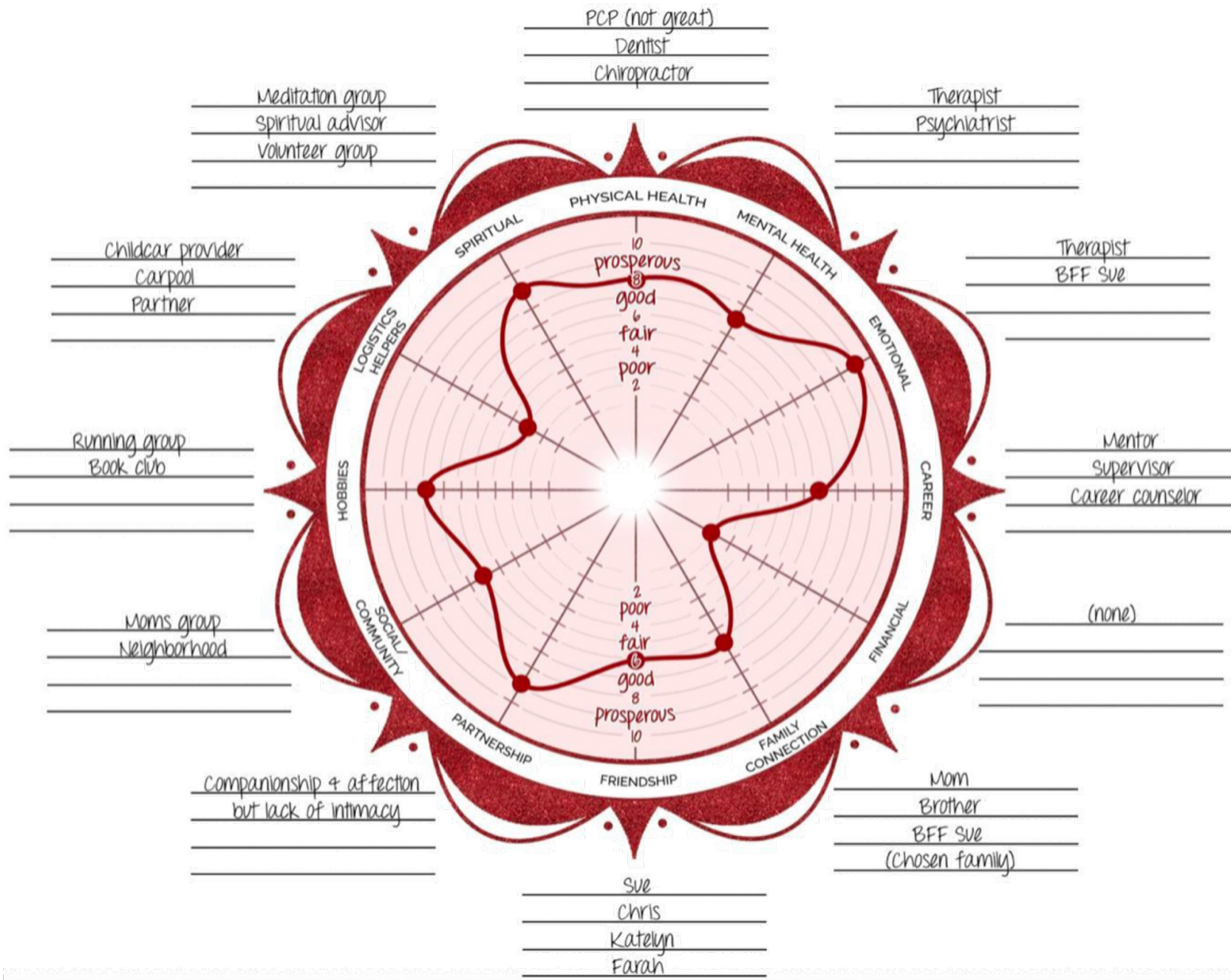
- Fear (difficulty trusting)
- Pride
- Shame or stigma
- Guilt
- Fear of imposition
- Low self-esteem, not feeling deserving
- Learned helplessness
- Hopelessness
- Loss of power and control (ego)
- Loss of credit (ego)
- Early life messages
- Expense
- Introversion or shyness








# Support Network Wheel



# Networking

- Professional associations
- Community events
- Chamber of Commerce
- Rotary Club
- “Muffin Marketing”
- Cross Referral Opportunities



“Next to doing the right thing, the most important thing is to let people know you are doing the right thing.”

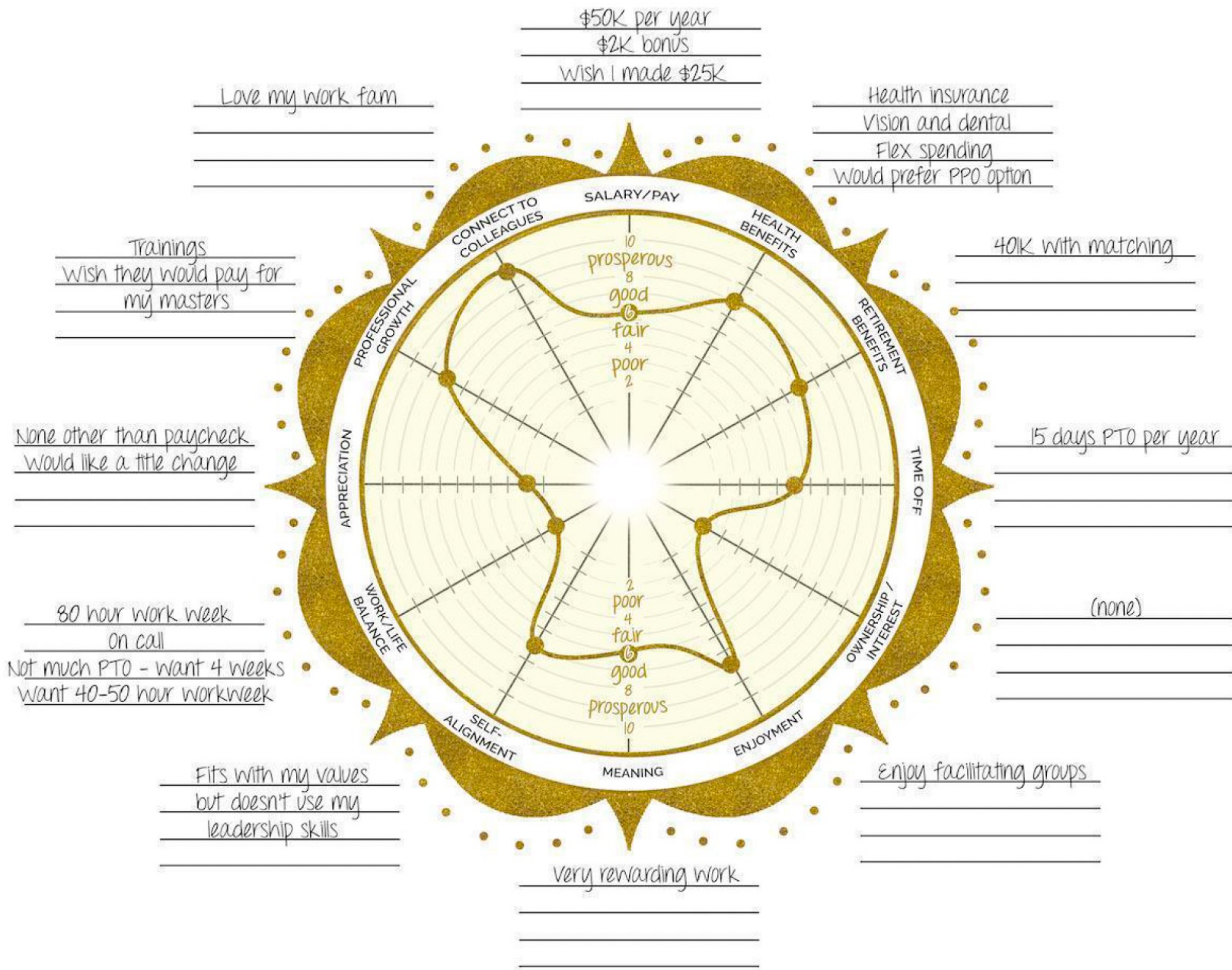
- John D. Rockefeller

**Joyce Marter**

# Leverage Networking

- Ask how you can help, rather than what you need
- Connect on LinkedIn
- Send them resources
- Follow-up
- Nurture your relationships





**The Work Satisfaction Wheel Example**

# 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.**



# Embrace 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



# #10 Vision

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

- Epictetus



# Envisioning

- Participate in Career Counseling or Coaching
- Professional Association Membership
- Utilize Mentoring
- Create a Vision Board
- 1-3-5 Year Plan



# Create a Business Plan

- Aim high
- Set SMART Goals
- Break tasks into smaller objectives
- Find an accountability partner



# #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

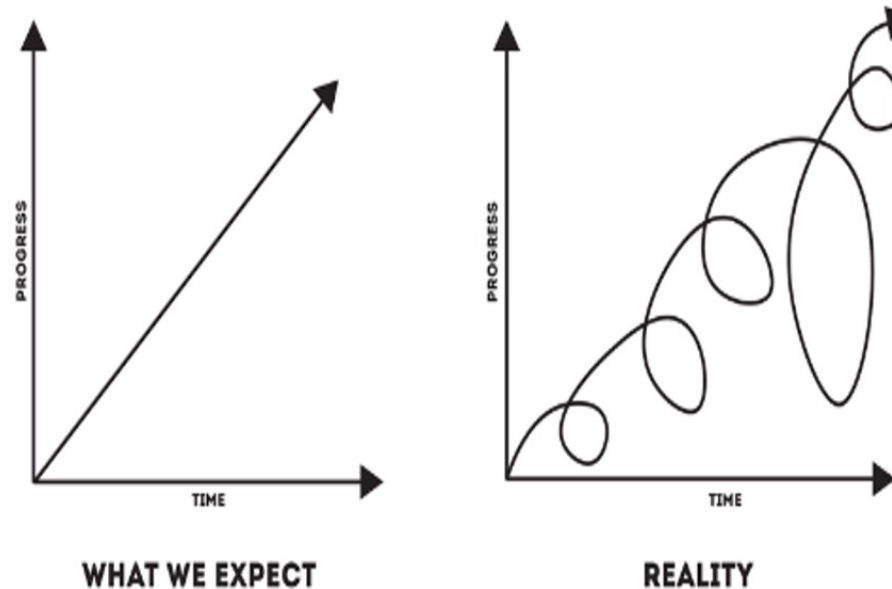
Anxiety → Peace

Anger → Acceptance

# #12 Resilience

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

- *Eckhart Tolle*







“

To open a shop is easy,  
to keep it open is an art.

CHINESE PROVERB

”





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Hollywood Book Festival  
New York Book Festival  
London Book Awards  
Los Angeles Book Festival  
Paris Book Awards

# On-Demand Digital Course

## Course Curriculum At A Glance:

### *Introduction*

Wake Up! You Deserve a Greater Life

### *Module 1*

Honor Your Past & Reclaim Your Money Story.

### *Module 2*

Apply Mindfulness to Finance for Personal & Financial Growth.

### *Module 3*

Realign Your Relationships & Set Healthy Financial Boundaries.

### *Module 4*

Manifest Your Greatest Future Success, Personally & Professionally.

### *Module 5*

Persevere for Sustainable & Expansive Success.



Coupon Code:  
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**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!

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