

The Financial Mindset Fix

How to Improve Your
Mental Health to Welcome
a Life of Wealth





Resources



SCAN ME

<https://qrco.de/beu1Op>

A Surprise Bonus from Therapy



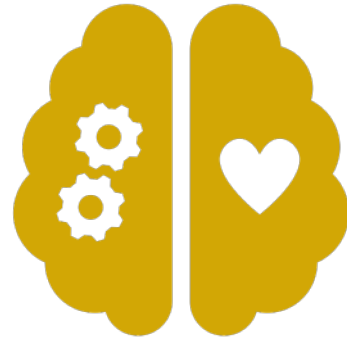
The Psychology of Money

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





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



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



- 
- A woman with short dark hair is lying in bed, propped up on a white pillow. She is looking directly at the camera with a thoughtful expression. The room is dimly lit, with light coming from a window on the right. In the foreground, a digital clock displays the time 3:25. The background shows the wooden slats of the bed frame and a window with blinds.
- Hypervigilance
 - Avoidance behaviors
 - Startle response
 - Sleep disturbance
 - Self-destructive behaviors
 - Money anxiety
 - Appetite disturbances
 - Somatic complaints
 - Rumination
 - Obsessive-compulsive behaviors
 - Analysis paralysis
 - Suicidal thoughts & feelings

Financial Boundaries in Relationships

- Employer
- Clients
- Vendors
- Partner
- Kids
- Extended family
- Friends
- Yourself



Impact of Poor Financial Boundaries

- Impaired mental health
- Poor self-esteem
- Resentment
- Relationship conflict
- Financial hardship
- Long-term consequences



Recognize Financial Abuse

- More common in financially dependent relationships
- Can occur between:
 - Partners
 - Employer/employee
 - Elder/caretaker
 - Parent/child
 - Friendships



Recognize Financial Infidelity

- Secret debt
- Hidden assets
- Dishonest spending behaviors
- Rerouting money
- Putting debt in somebody else's name without their consent
- Common during divorce



Recognize Financial Codependency

Detrimental caretaking of somebody who is dealing with:

- Substance use disorder
- Addiction
- Untreated mental health issues
- Failure to launch
- What else?



How to Talk About Money with Your Partner

- How your money is structured
 - Joint
 - Separate
 - Combo
- Financial roles in the partnership
 - Be mindful of financial dependency
- Financial power & control in the partnership
- Financial transparency & trust



A Guide to Talking About Money
With Your Partner

How to Talk About Money with Your Partner Cont'd

- Practice assertive communication
- Practice empathy/EQ
- Set up regular check-ins
- Have systems and processes in place
- Establish a budget & financial plan
- Seek help



A Guide to Talking About Money
With Your Partner

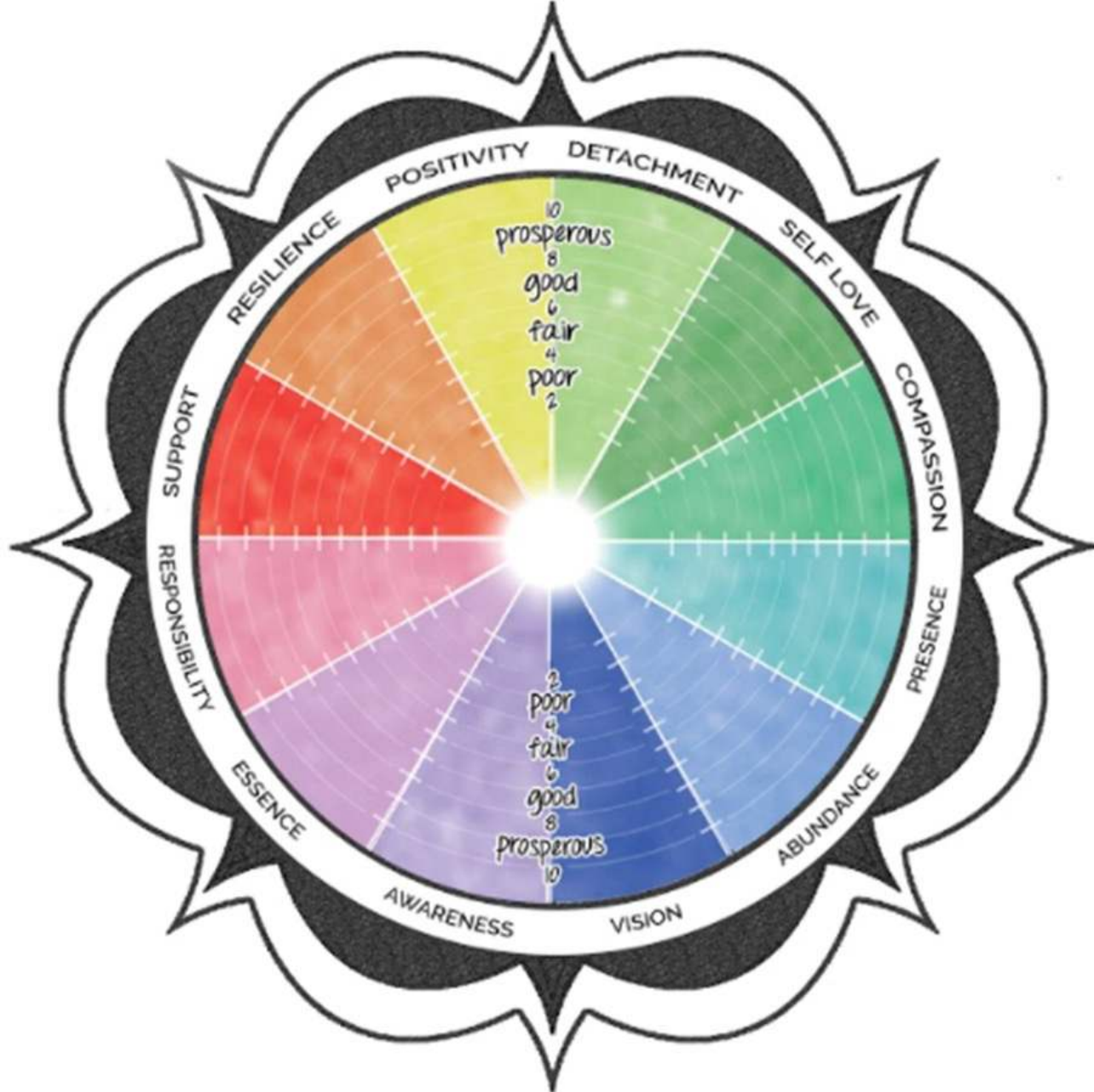
Give Your Kids Financial Roots & Wings

- Promote financial literacy
- Promote financial independence
- Model healthy money behaviors
- Talk openly about money
- Say no FOR your kids



**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?**



Apply Mindfulness to Finance

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





**A story
about
Penny &
Prosperity**

Sally



Ego & Money

- Detach from ego
- Align with purpose
- Emancipate yourself from imposter syndrome & perfectionism
- Embrace enoughness



**Healthy
self-esteem
is midway
between Diva
and Doormat**

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.”

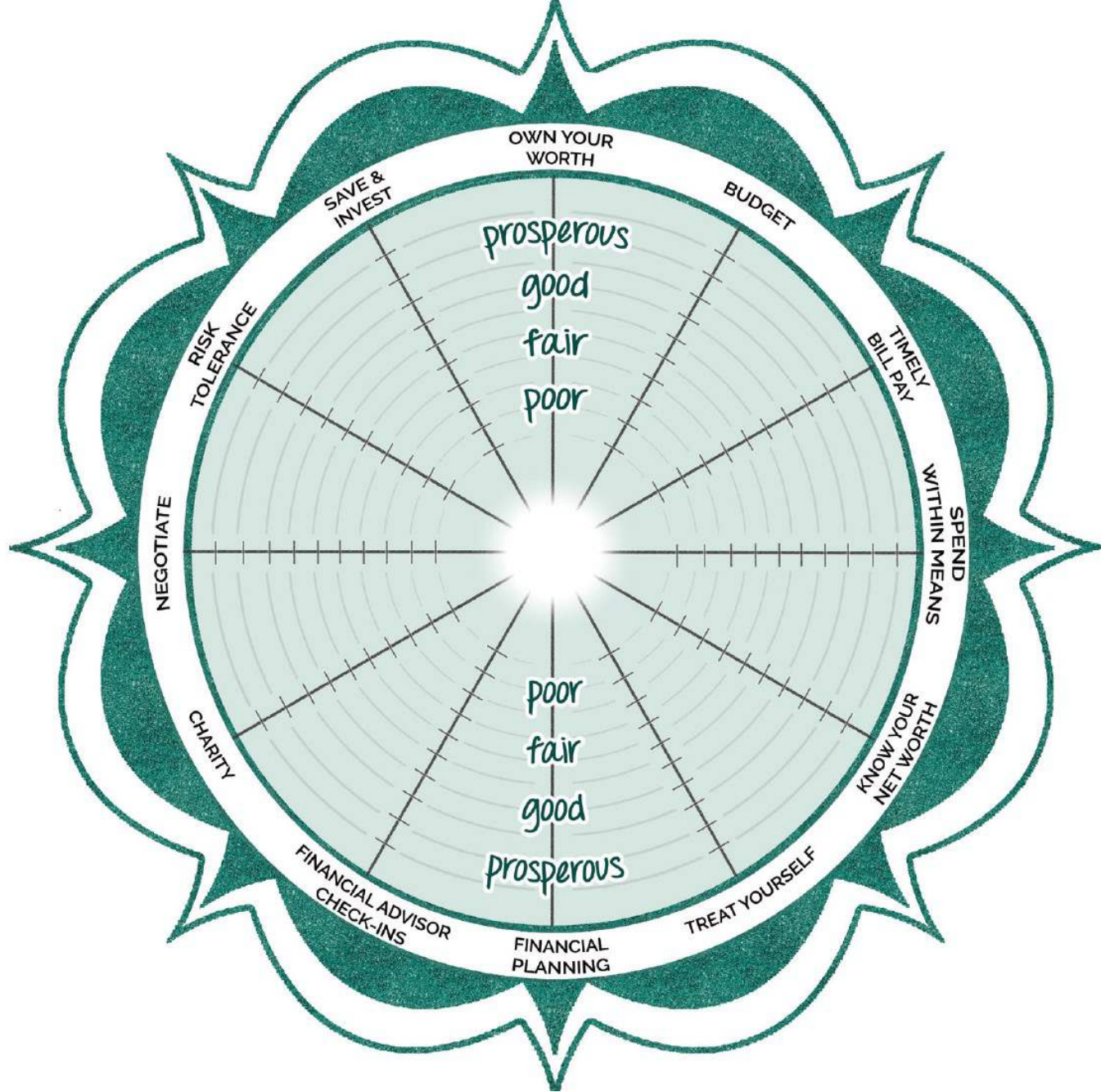
- Wayne Dyer, The Power of Intention



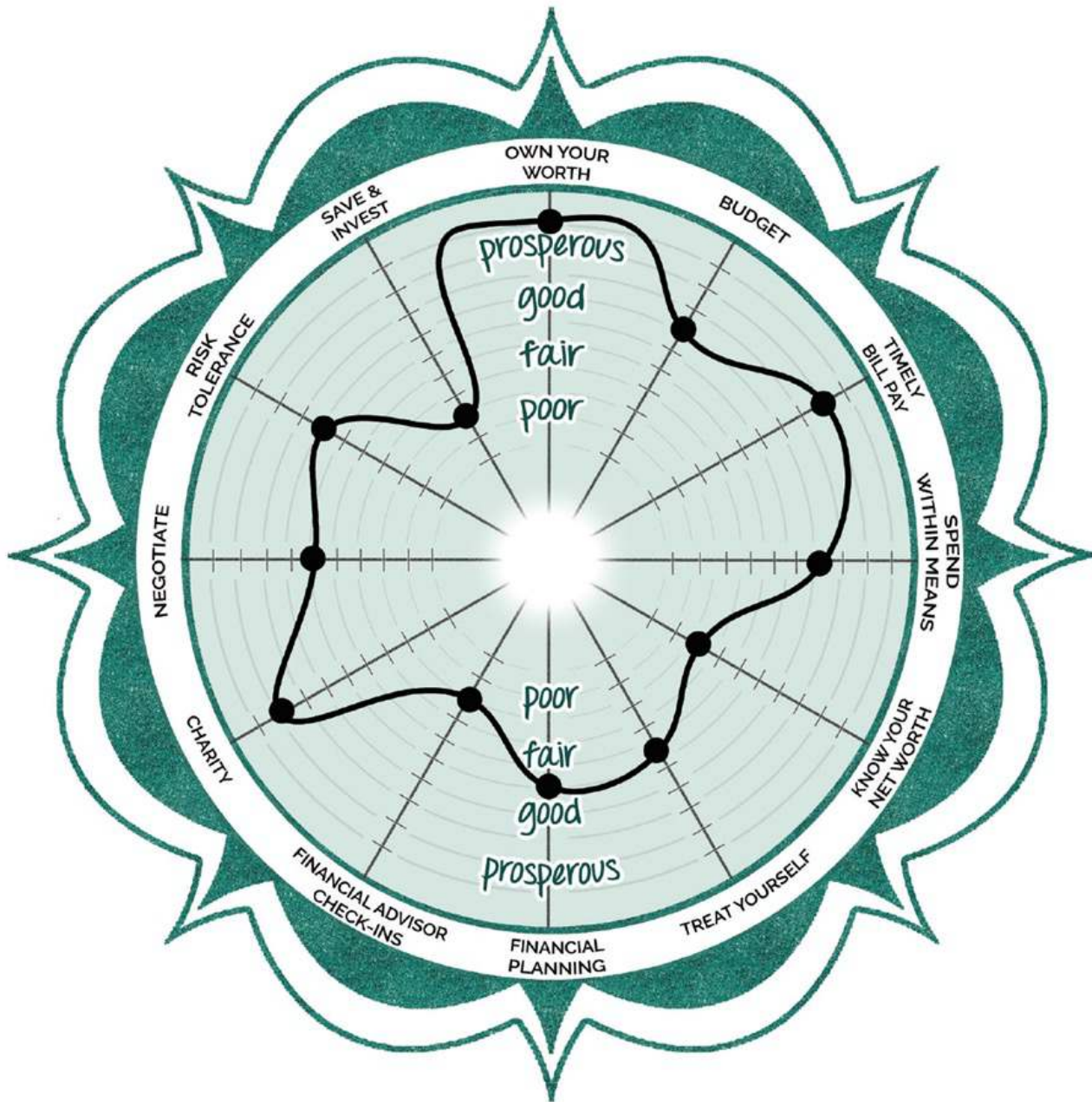
Flip the Narrative

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





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.”

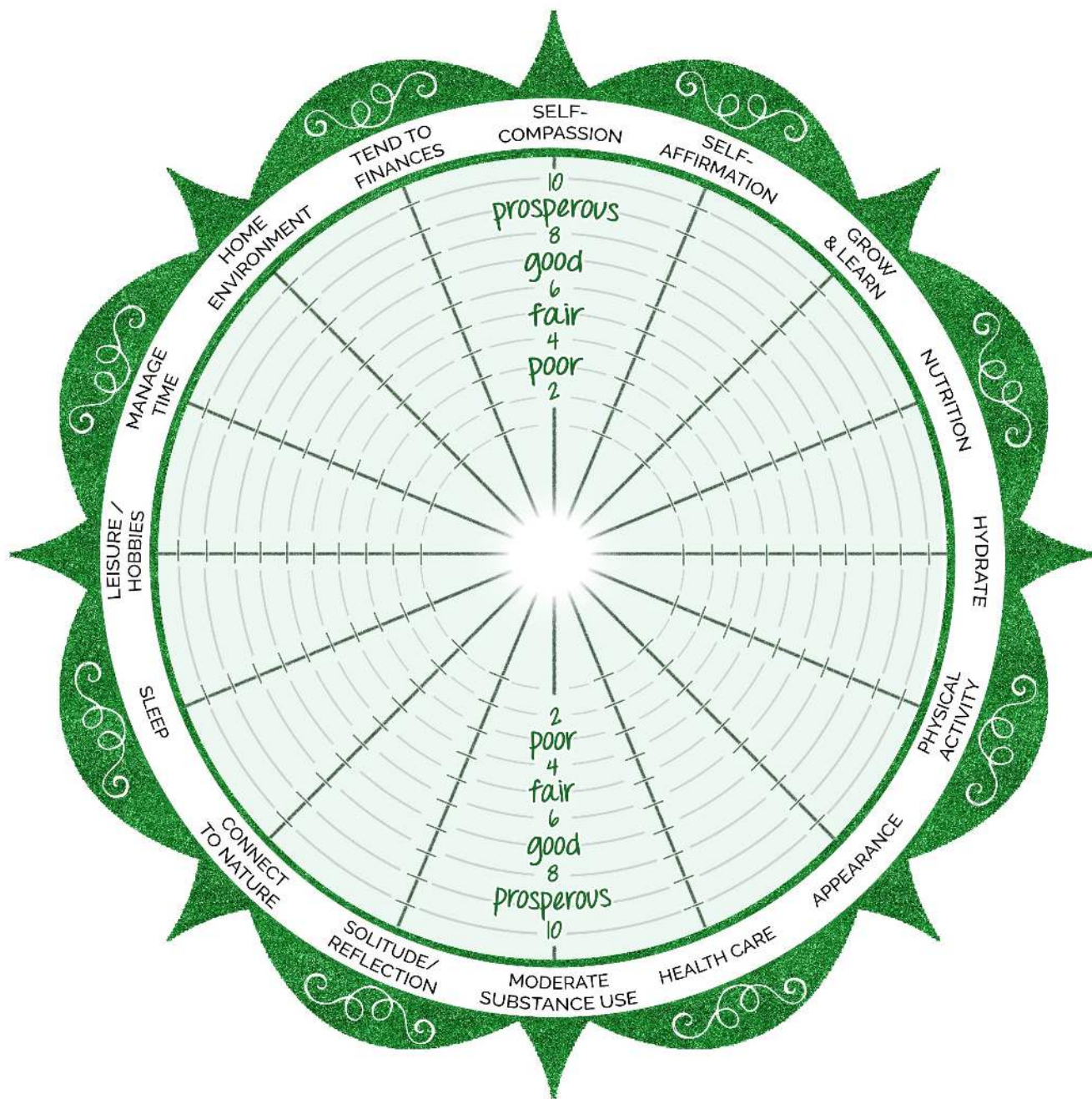
- Buddha



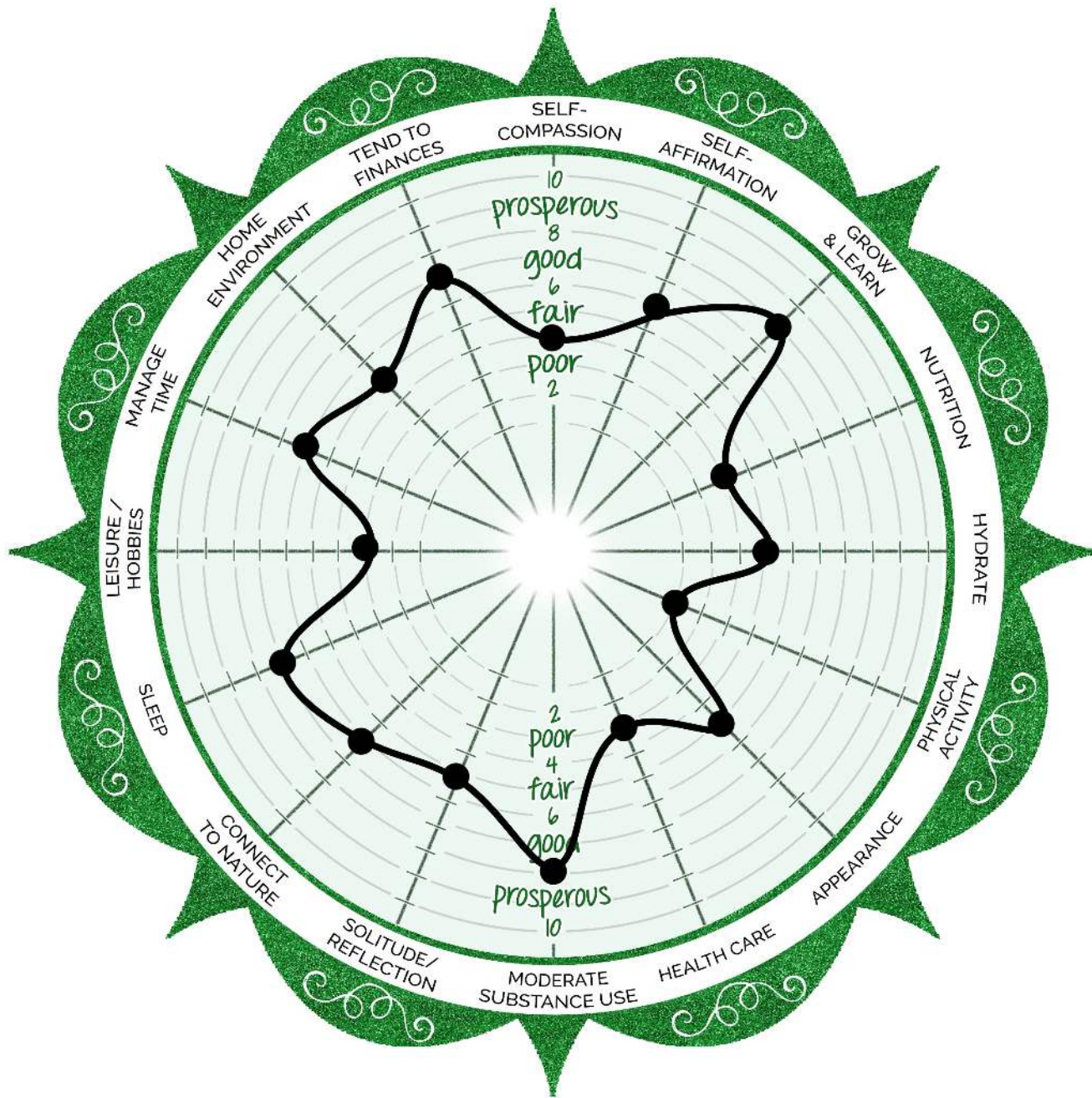
“
You must **care**
enough about
yourself to
welcome the life
that you **deserve**.
”







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

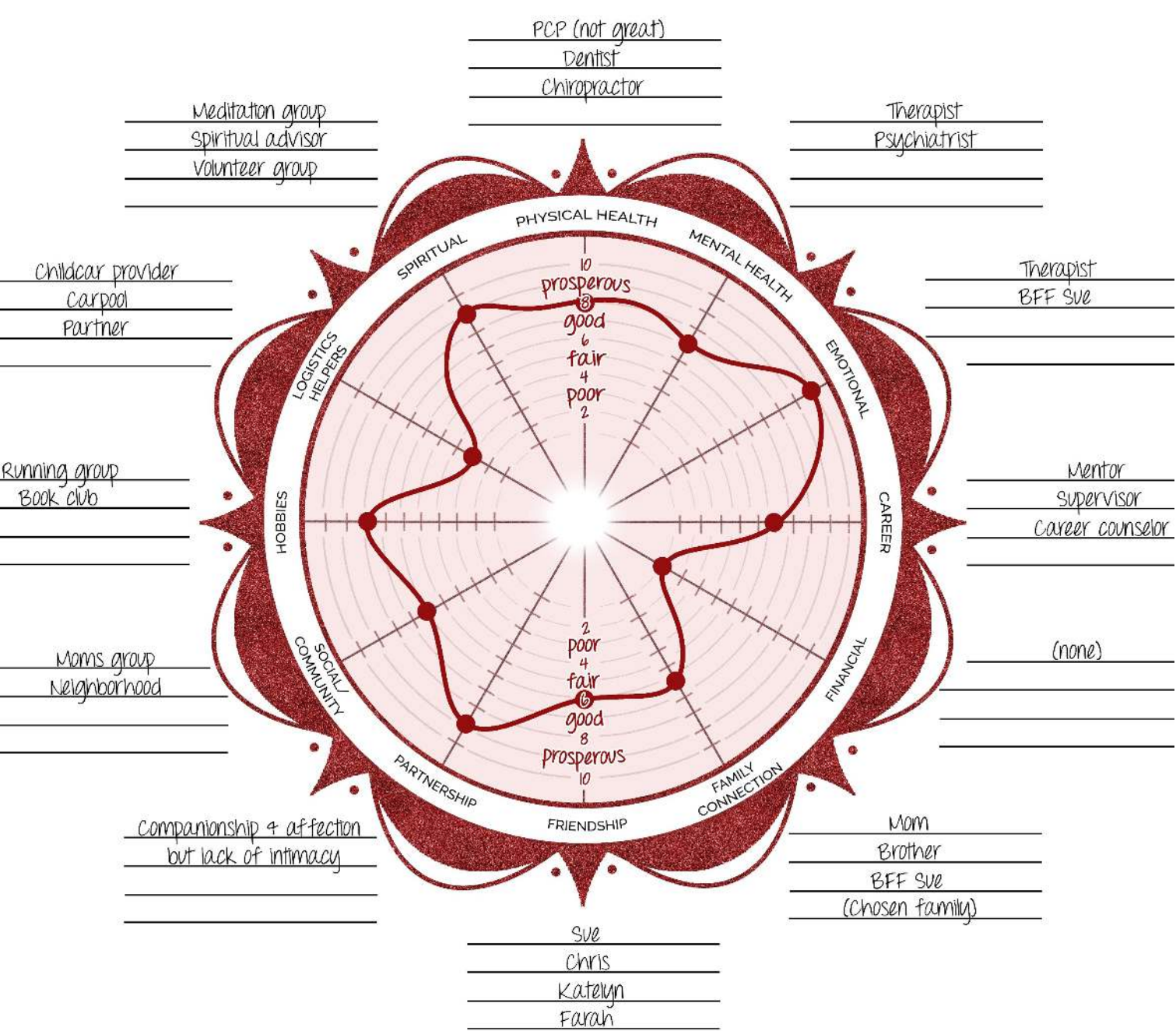




Create a Financial Board of Advisors

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





Sample Completed Support Wheel

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



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.**





Act “As If”

State that you are who you want to be and you have accomplished what you want to accomplish.

This will free you from self-limitation and welcome all that is possible for you.



The Power of Negotiation

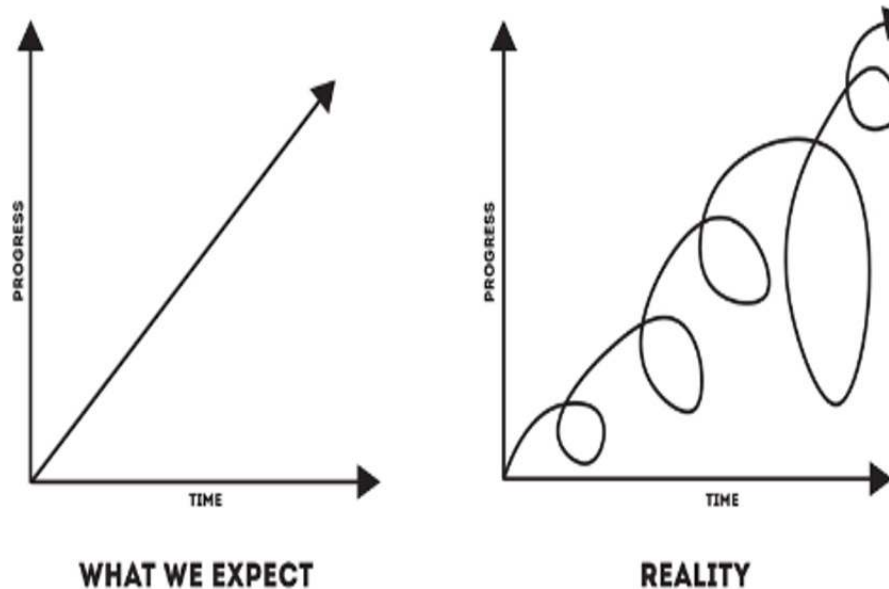
- Everything is negotiable:
 - Contracts with contractors and service providers
 - Leases
 - Purchases
- Look for win-win
- Exit strategy & business sale



Resilience

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

- *Eckhart Tolle*









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Illinois Counseling Association

“CATEGORY FINALIST”
The Eric Hoffer Book Awards!

“RUNNER-UP IN NON-FICTION”
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.”

Joyce Marter

joyce-marter.com



Thank You!

www.joyce-marter.com
joyce@joyce-marter.com



Joyce_Marter



Joyce Marter



Joyce.Marter



Joyce Marter



JoyceMarterLCPC



Joyce_Marter



Joyce Marter