

# The Financial Mindset Fix

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



A stack of several books with white and orange covers is positioned on a white surface. To the left of the books is a small, white, square-shaped pot containing a green succulent plant. The background is a white brick wall. The entire scene is set against a dark blue background that features a large, white, rounded rectangular shape on the right side.

# Resources

# **A Surprise Bonus from Therapy**

---



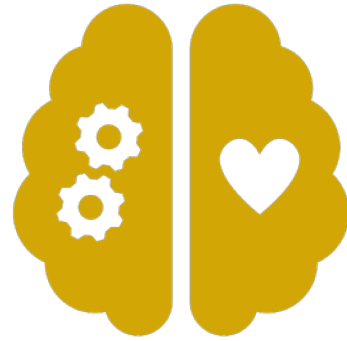
# The Psychology of Money

- 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, looking towards the camera with a slight smile. She is wearing a white tank top. The bed has white pillows and a wooden headboard. In the foreground, a digital clock displays the time 3:25. The background shows a window with blinds and a wooden door frame.
- 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

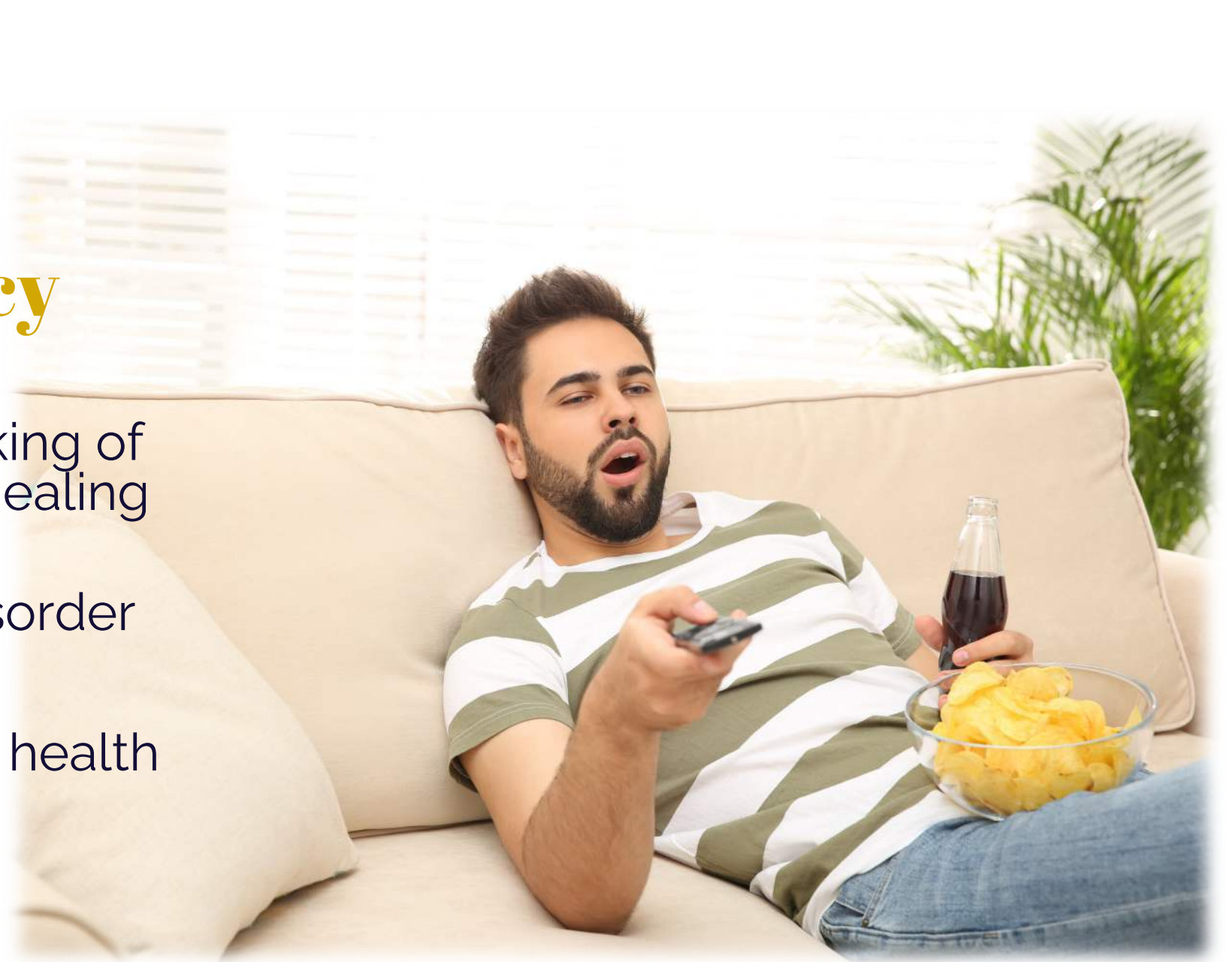
- Secret debt
- Hidden assets
- Dishonest spending behaviors
- Rerouting money
- Putting debt in somebody else's name without their consent
- Common during divorce



# 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

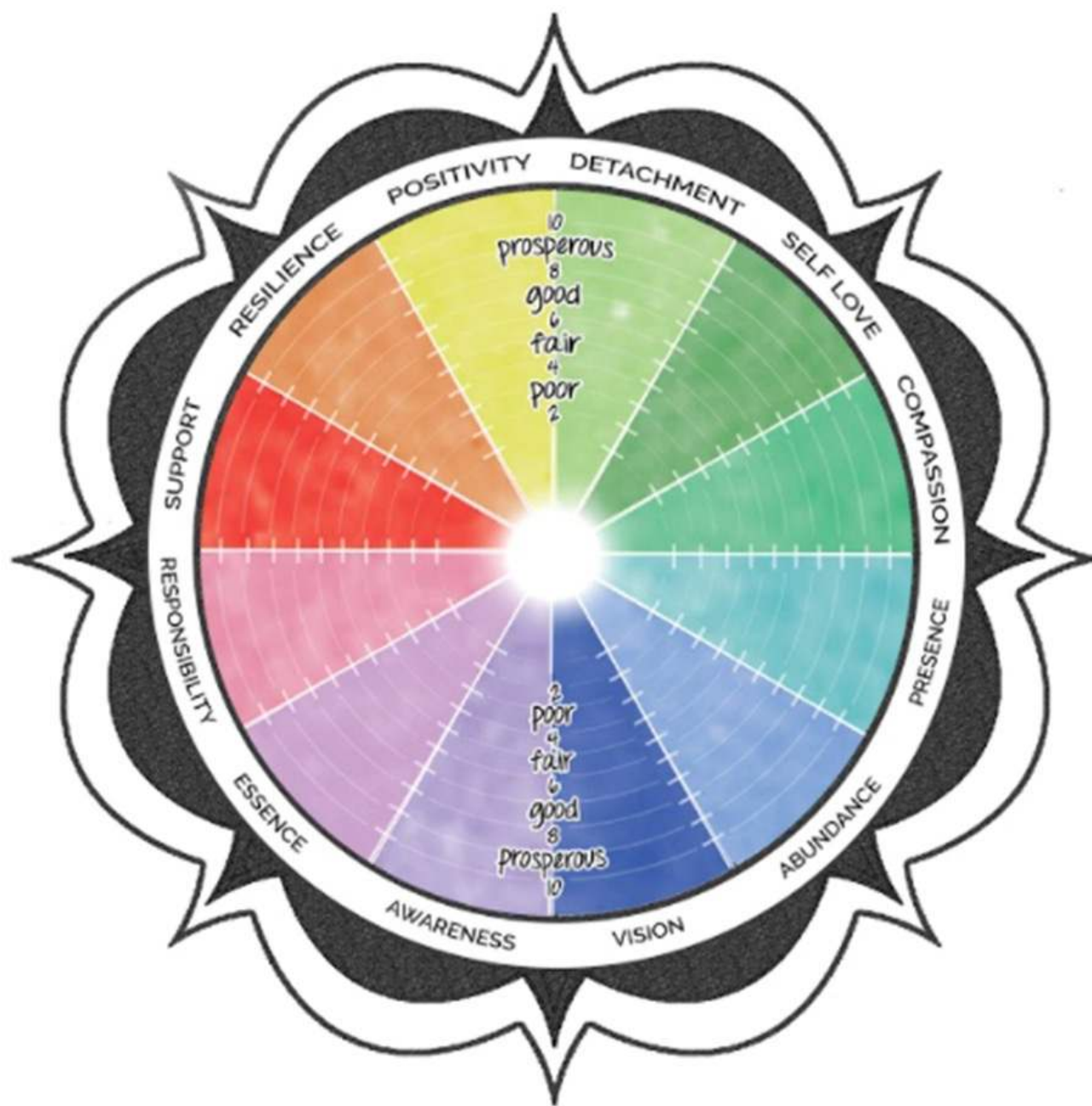


**A Guide to Talking About Money**  
With Your Partner



**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**

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



# 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.”

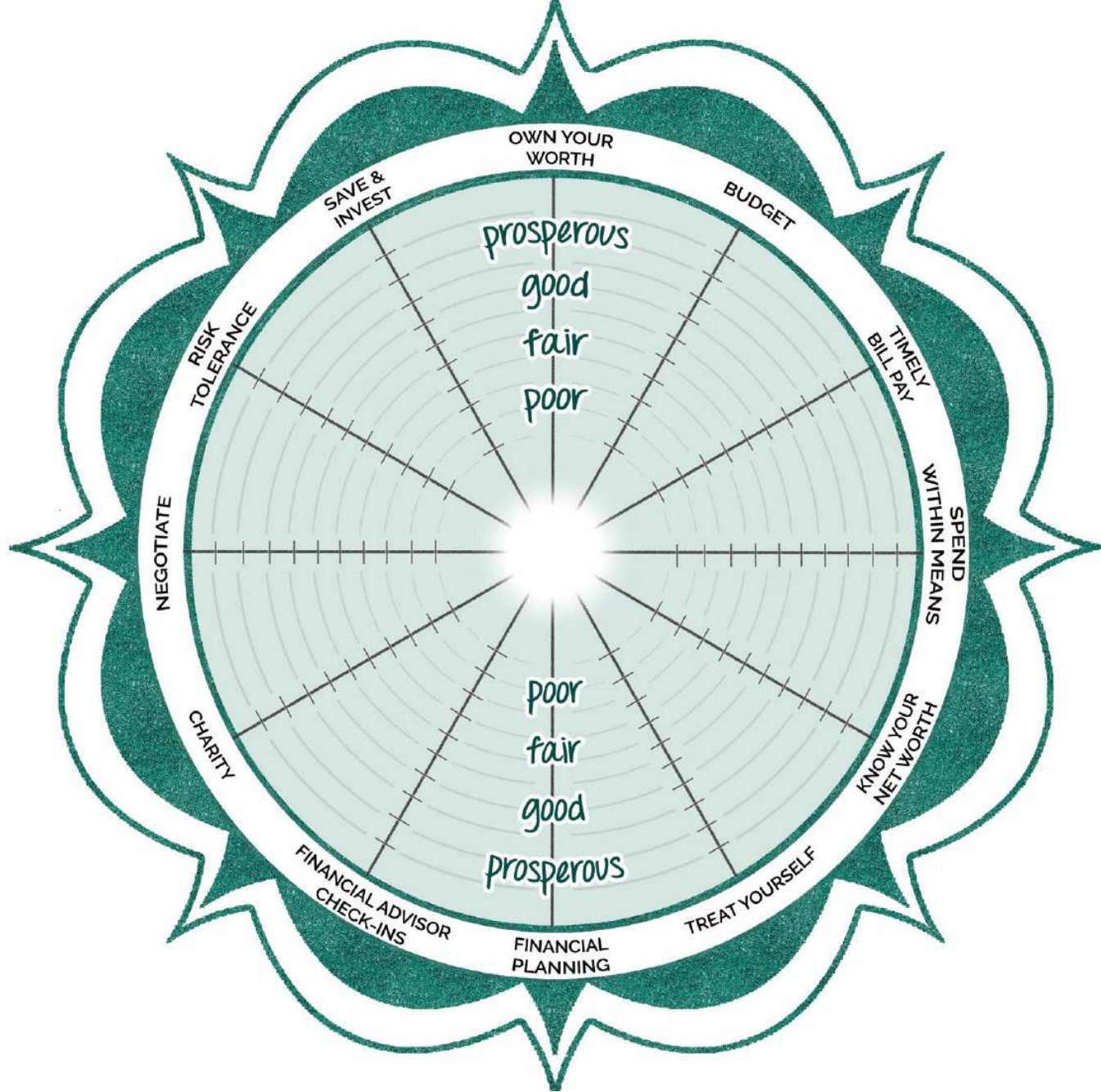
- Wayne Dyer, The Power of Intention



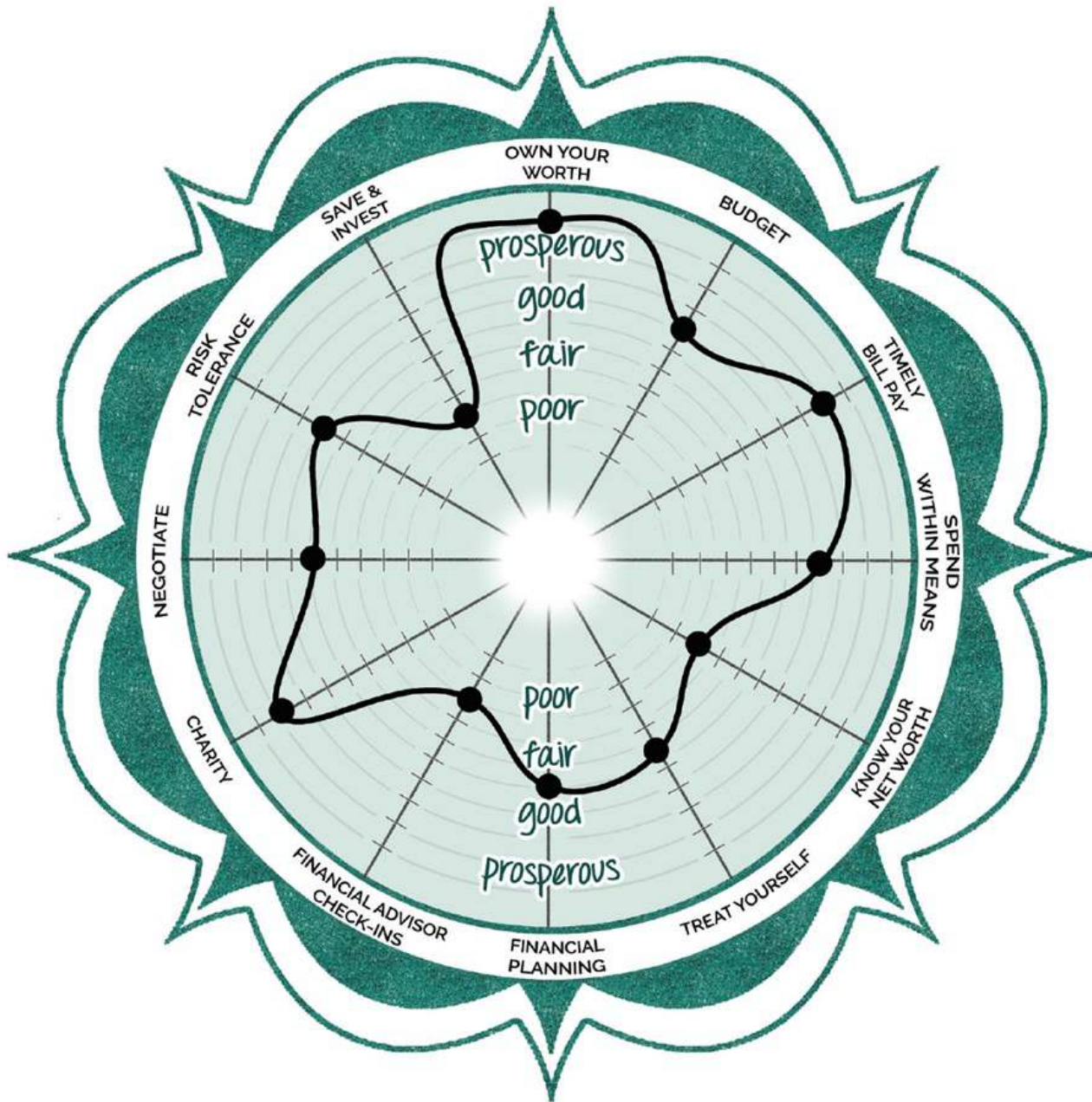
# Flip the Narrative

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.”

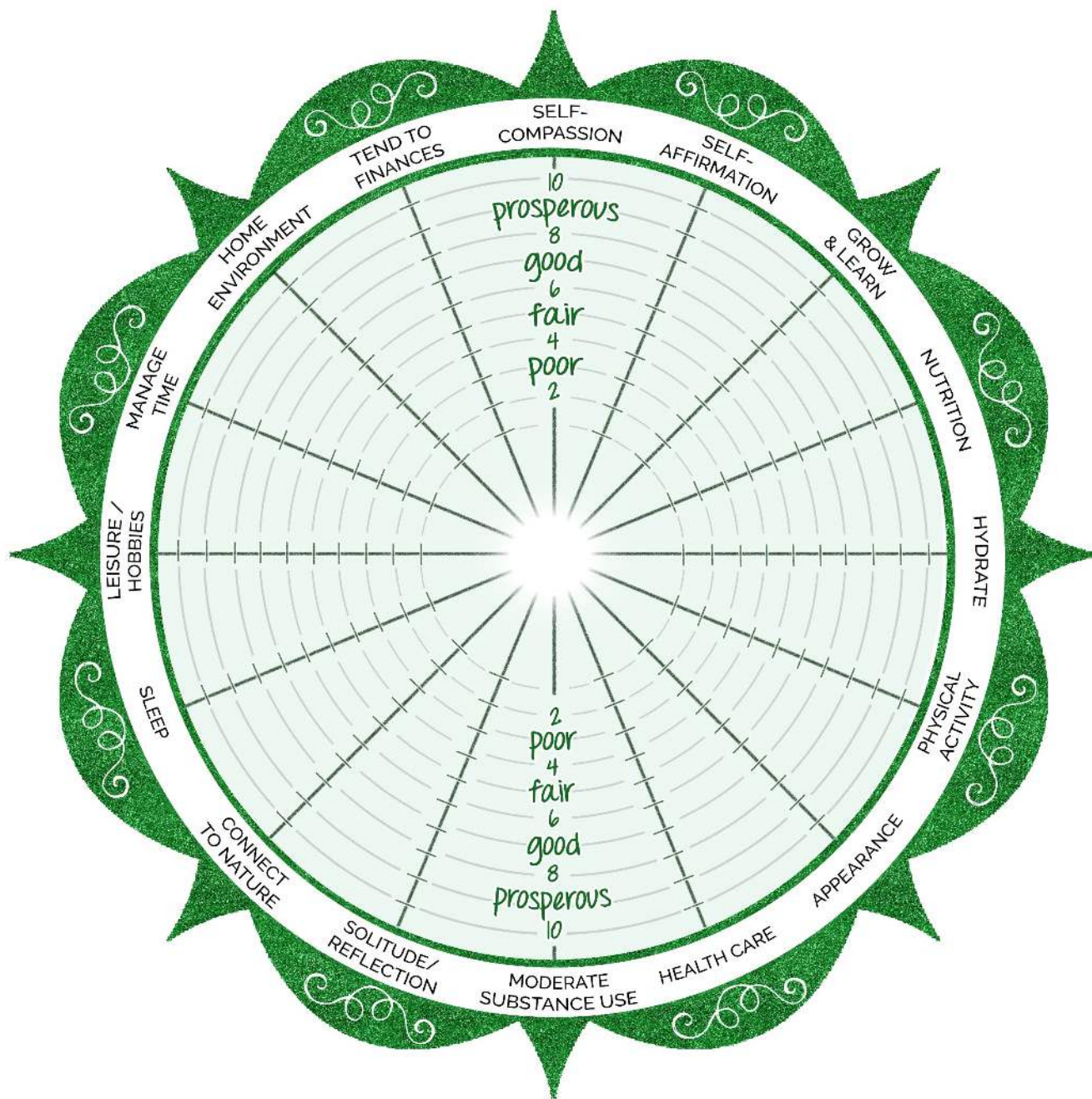
- Buddha



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

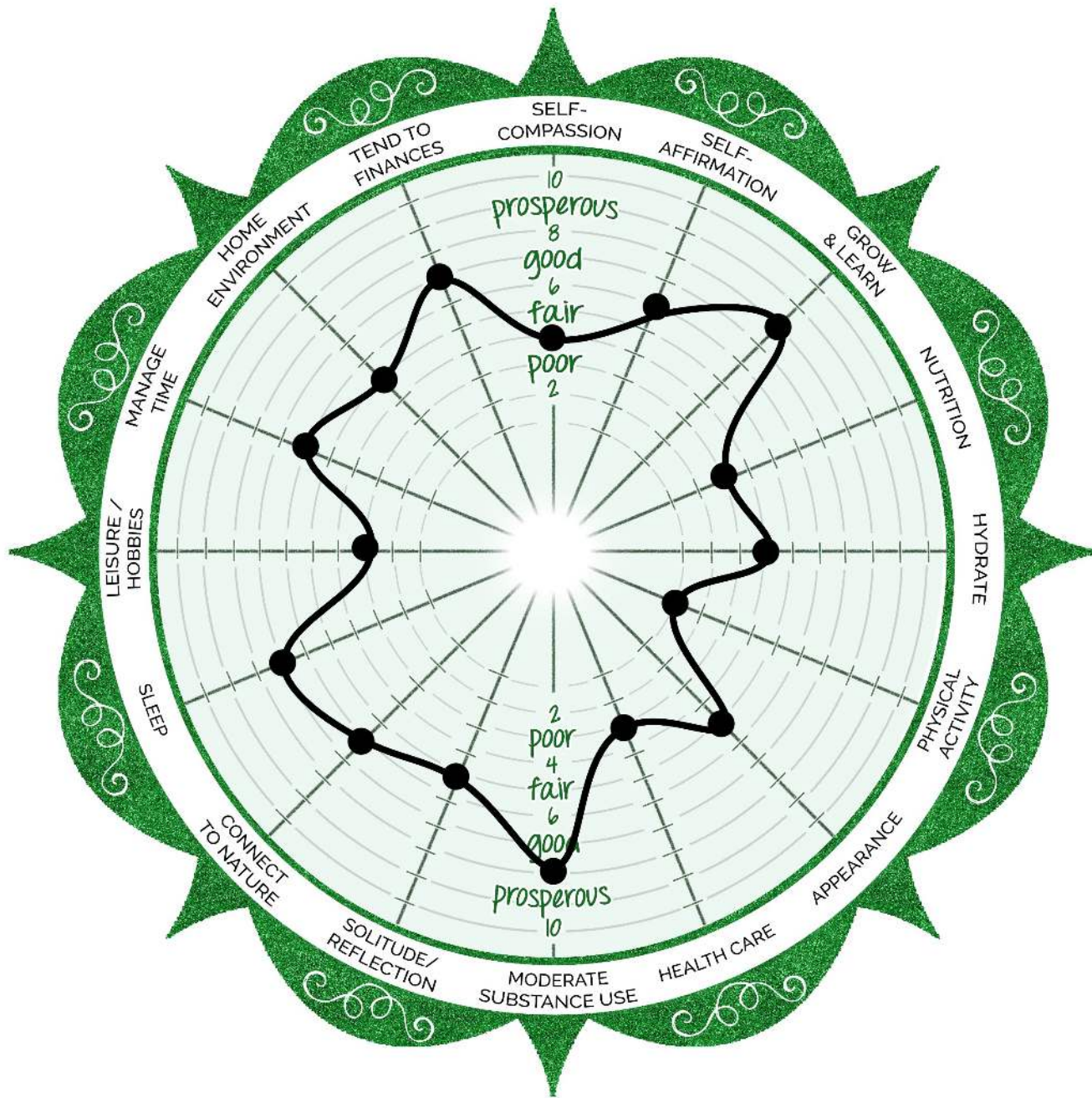






# Self-Love Wheel





**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
- Introversiveness or shyness
- Trauma





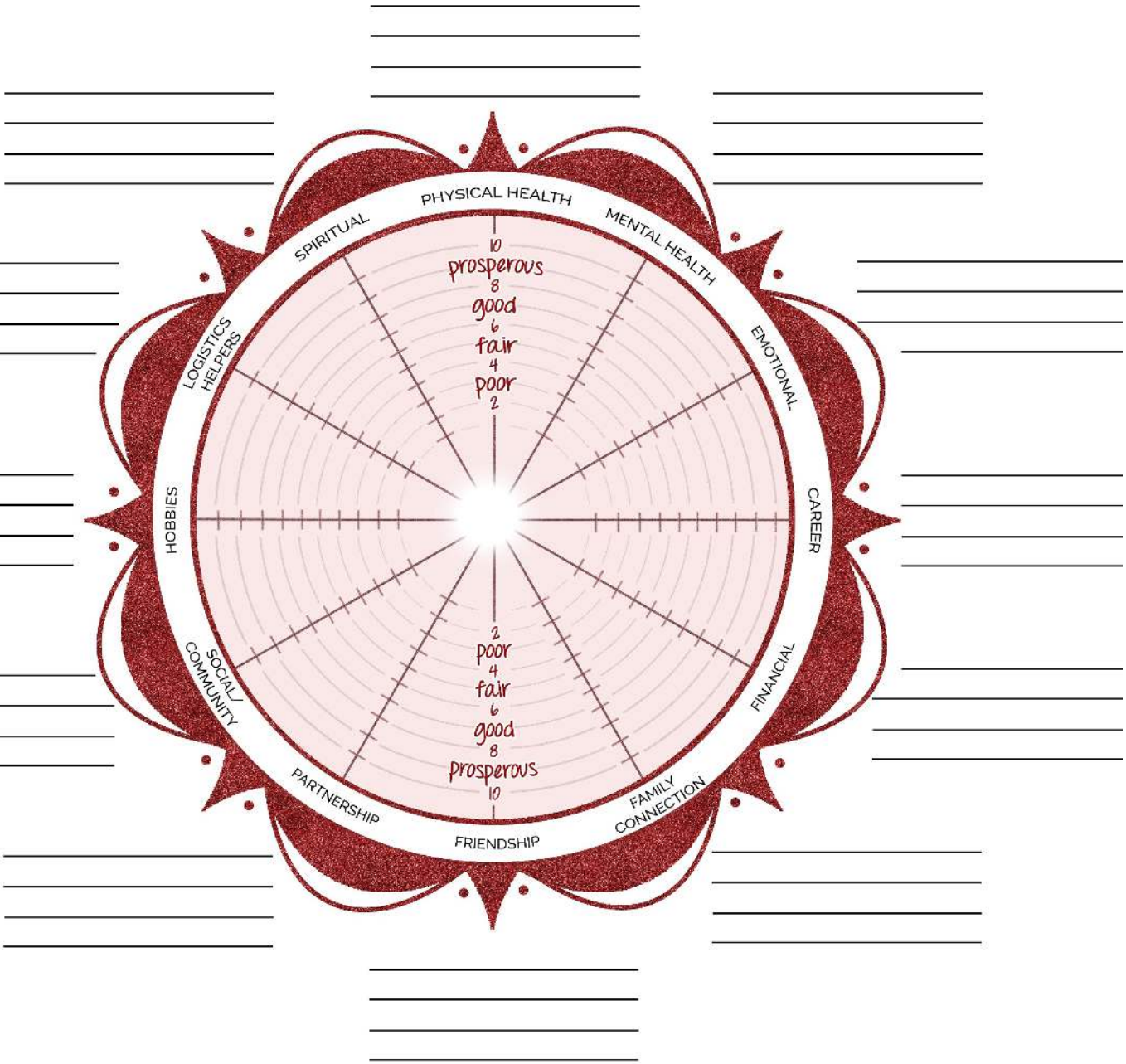
**Joyce Marter**

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

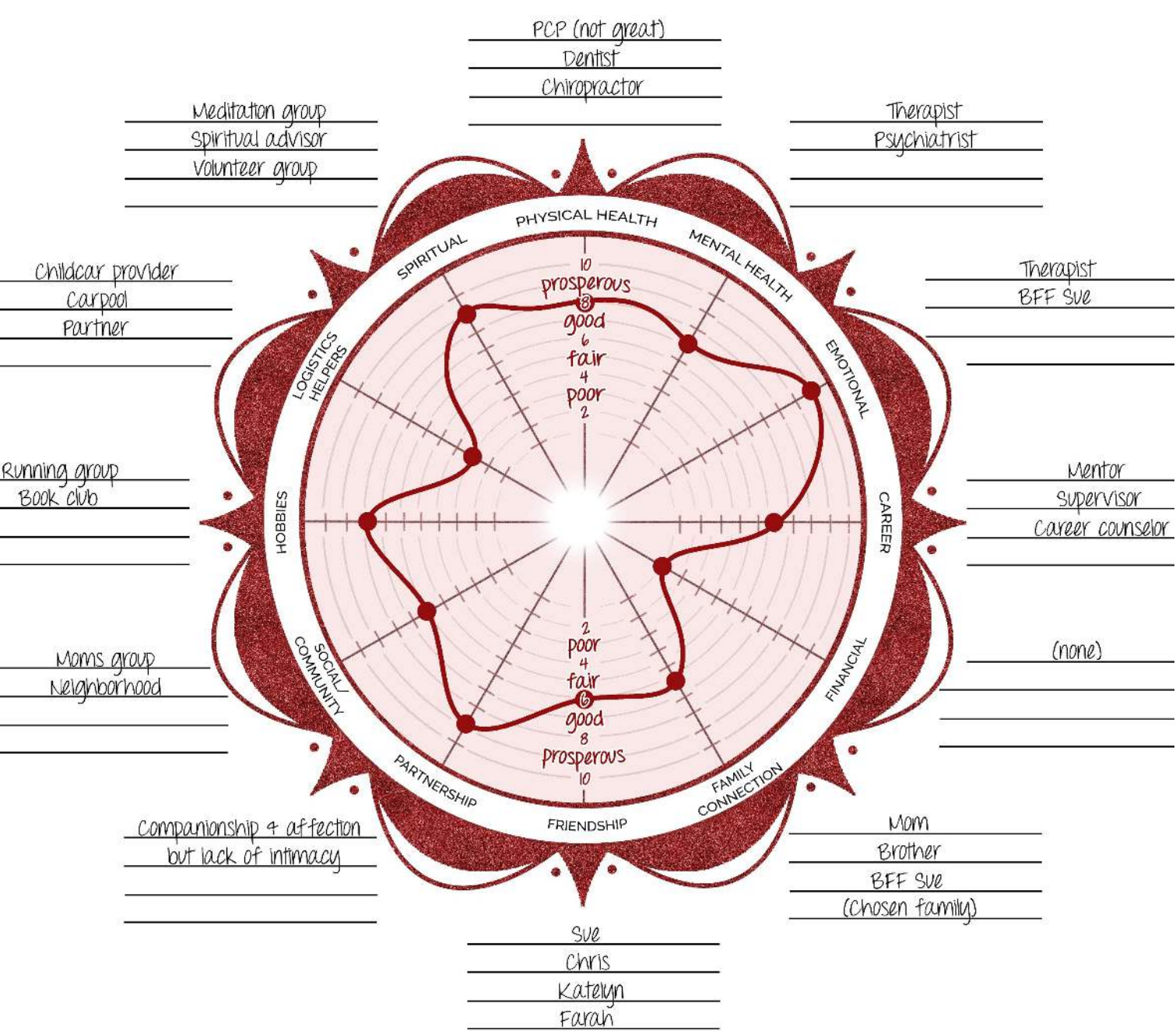
# Create a Financial Board of Advisors

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





# Support Wheel



# 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.**





# The Power of Negotiation

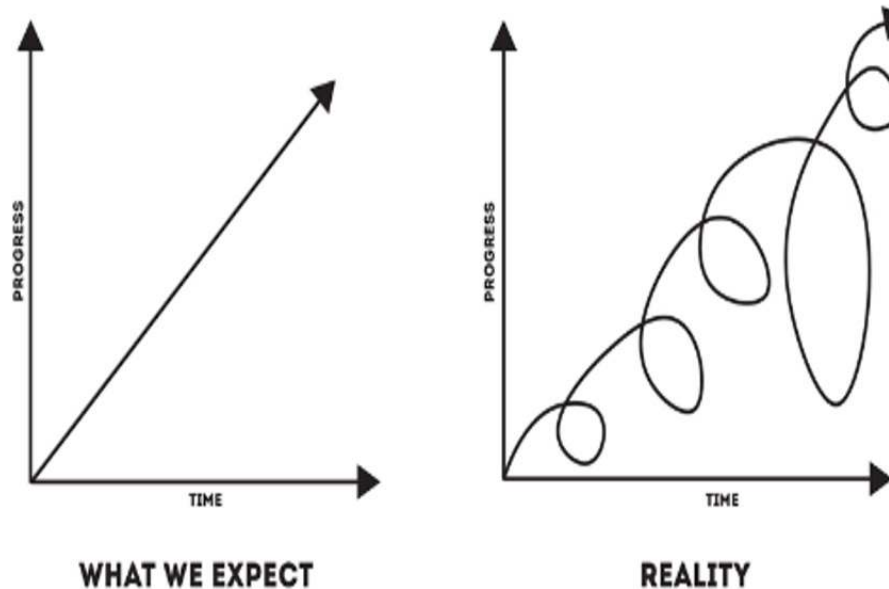
- Everything is negotiable:
  - Contracts with contractors and service providers
  - Leases
  - Purchases
- Look for win-win
- Exit strategy & business sale



# Resilience

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

- *Eckhart Tolle*











**“GRAND PRIZE WINNER”**  
2023 Next Generation Indie Book Awards

**“BEST IN SELF-HELP”**  
2023 Next Generation Indie Book Awards

**“GOLD MEDAL WINNER”**  
Readers' Favorite Book Reviews and Awards  
Independent Publisher Book Awards  
Global Book Awards

**“DYSINGER AWARD FOR OUTSTANDING PUBLICATION IN COUNSELING”**  
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](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**