

# **The Financial Mindset Fix:**

**How Emancipate  
Yourself & Your Clients  
with Abundant Thinking**



**Joyce Marter**

# Resources



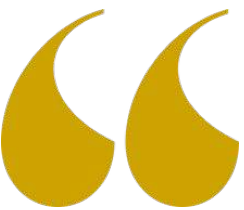
*SCAN ME*

<https://qrco.de/bf9Cxa>



# A Surprise Bonus from Therapy





I am a financial planner, not a psychiatrist, but I do know that your net worth will rise to meet your self-worth only if your self-worth rises to accept what can be yours.

**SUZE ORMAN,**  
**Author of ten consecutive New York**  
**Times best sellers about personal**  
**finance**





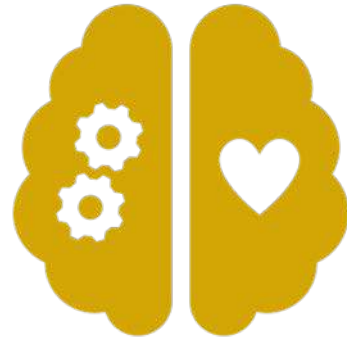
# The Psychology of Money

- 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**

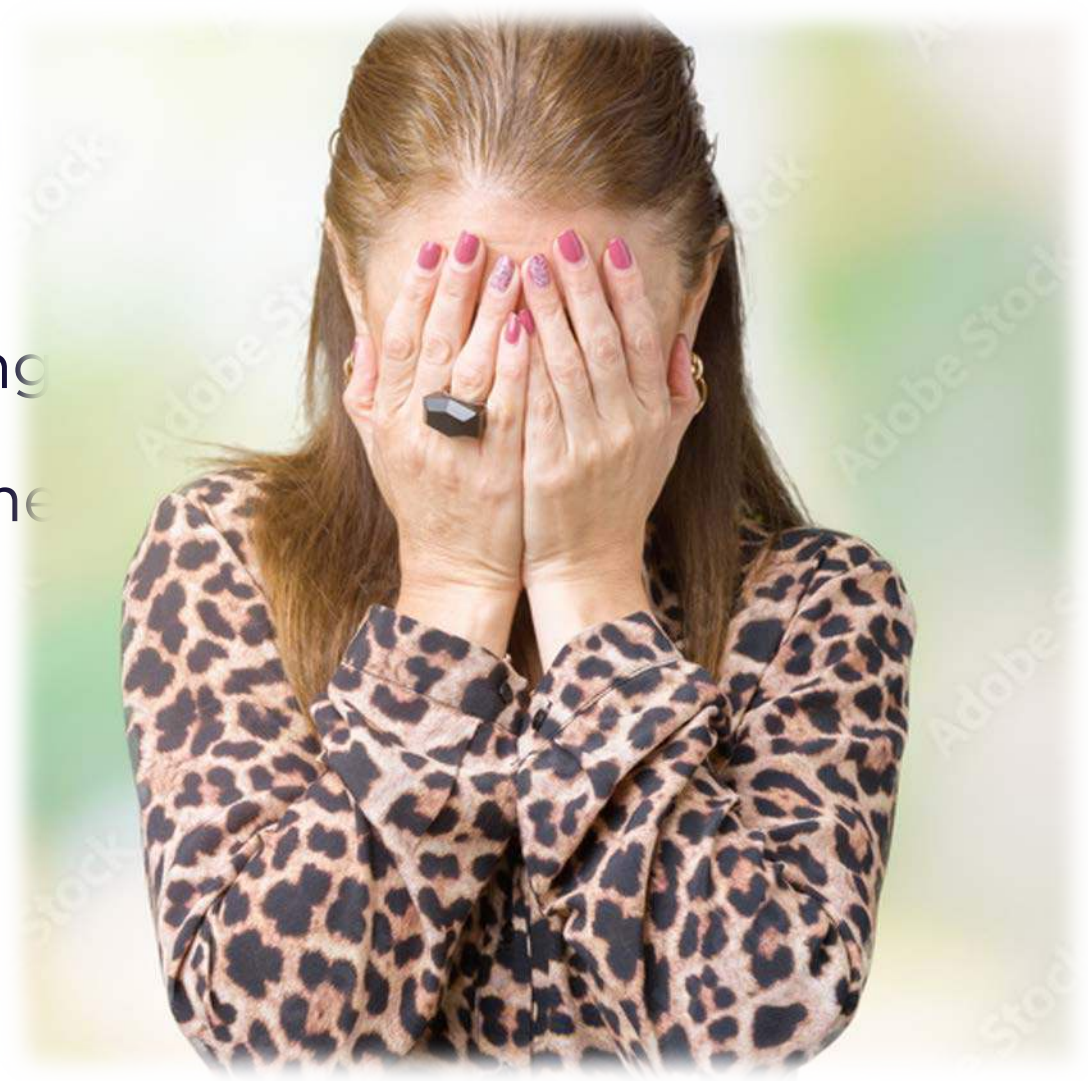


# Cultivate Mental Wealth



# Financial Traumas

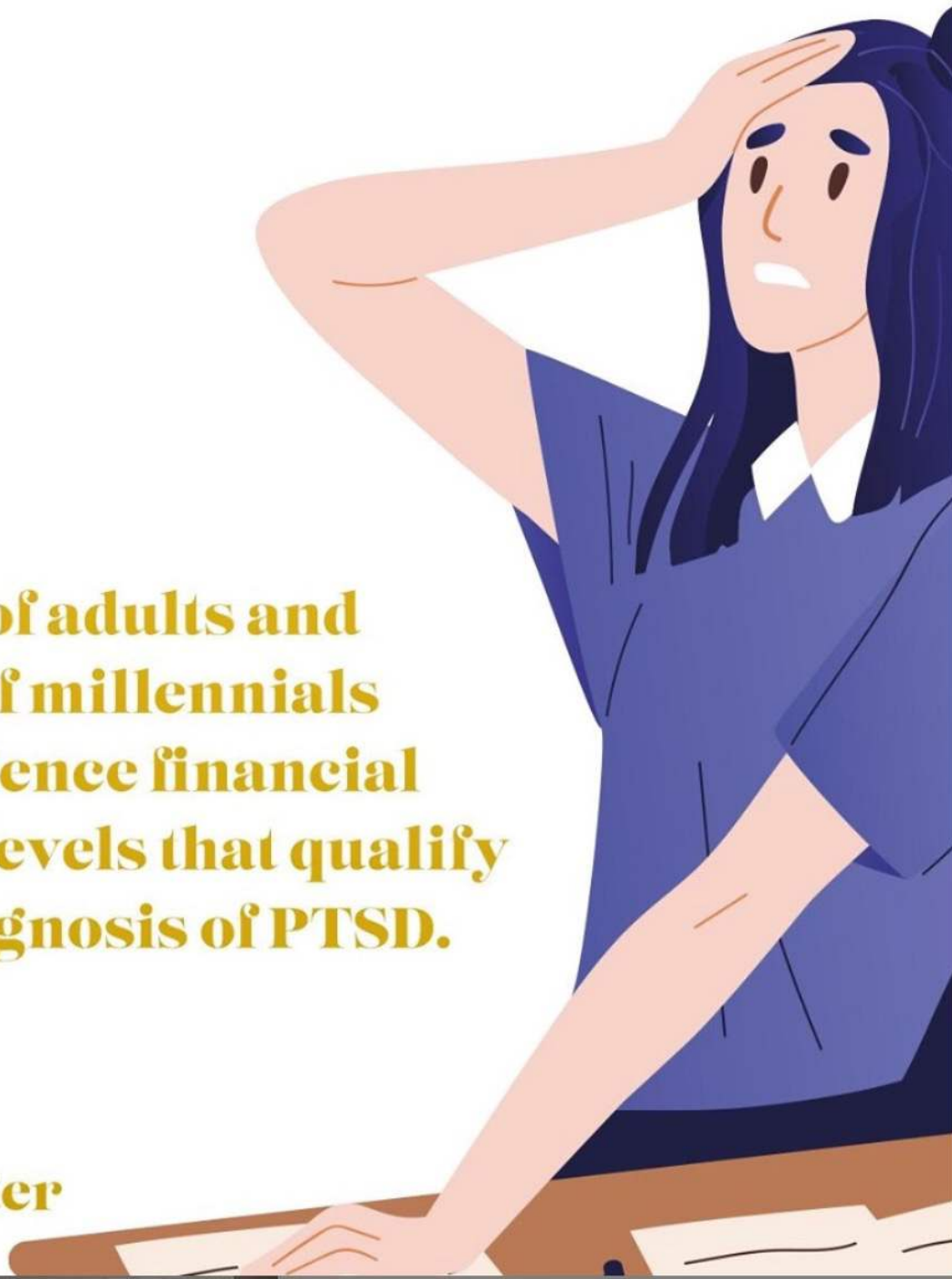
- Racism, discrimination, marginalization
- Poverty, lack of resources, mounting debt
- Unemployment, reduction of income
- Business closing
- Foreclosure, short sale
- Bankruptcy
- Theft/Scams/Financial losses
- Lawsuit
- Divorce, breakup
- Unexpected healthcare expenses





**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



# Impacts of Money Anxiety

- Relationship conflict
- Family dysfunction
- Substance misuse
- Job performance problems
- Hoarding
- Gambling
- Physical illness
- Mental illness



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# Coping Strategies for Money Anxiety

- Practice CBT “Thought Stopping”
- Use CBT Thought Records to Change Your Thinking
- Improve your hireability and earning potential
- Increase your financial literacy
- Therapy or counseling
- Attend 12-step groups for money matters
- Gratitude practice
- Get physical exercise
- Positive mantra and visualization
- Financial planning
- Mindfulness



# Types of Boundaries

- Emotional
- Physical
- Sexual
- Time
- Space
- Financial



**Healthy boundaries are  
rooted in BOTH self-  
compassion and  
compassion—they are  
aligned for the highest  
good of self AND others.**





# Financial Boundaries in Relationships

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

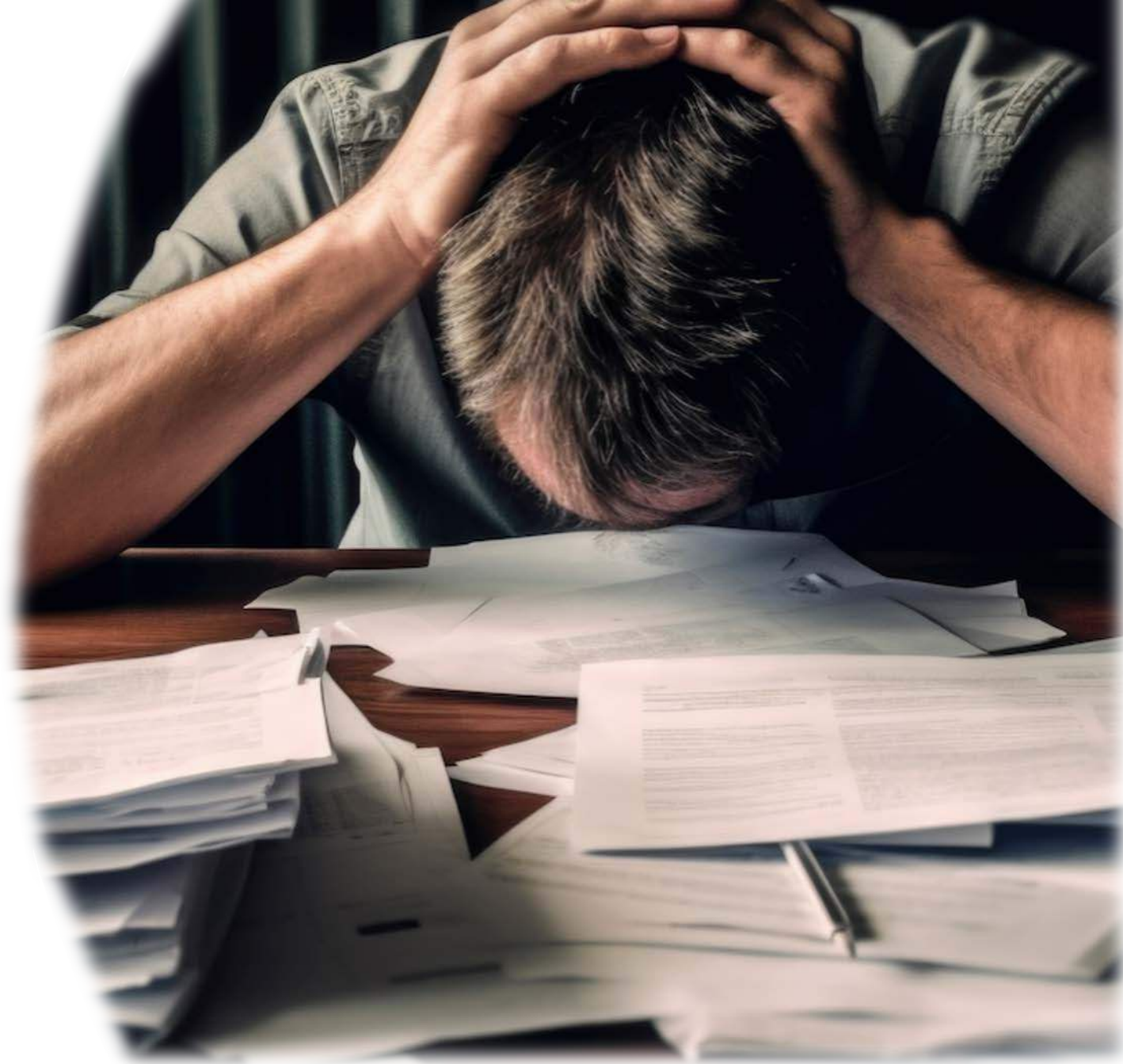


**Joyce Marter**



# How Trauma Affects Boundaries

- Negatively impacts feelings of worth
- Triggers disempowerment
- Creates conflict aversion
- Causes people-pleasing
- Triggers guilt and shame
- Results in learned helplessness



# How Systemic Discrimination Affects Financial Boundaries

- Power imbalance, inequity
- Disempowerment
- Fear of retaliation
- Cultural reinforcement of the status quo





# Impact of Poor Financial Boundaries

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





# Recognize Financial Abuse

- More common when there is a financially dependent relationship
- 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?





# Revisit Money Boundaries 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

# Revisit Money Boundaries with Your Partner Cont'd

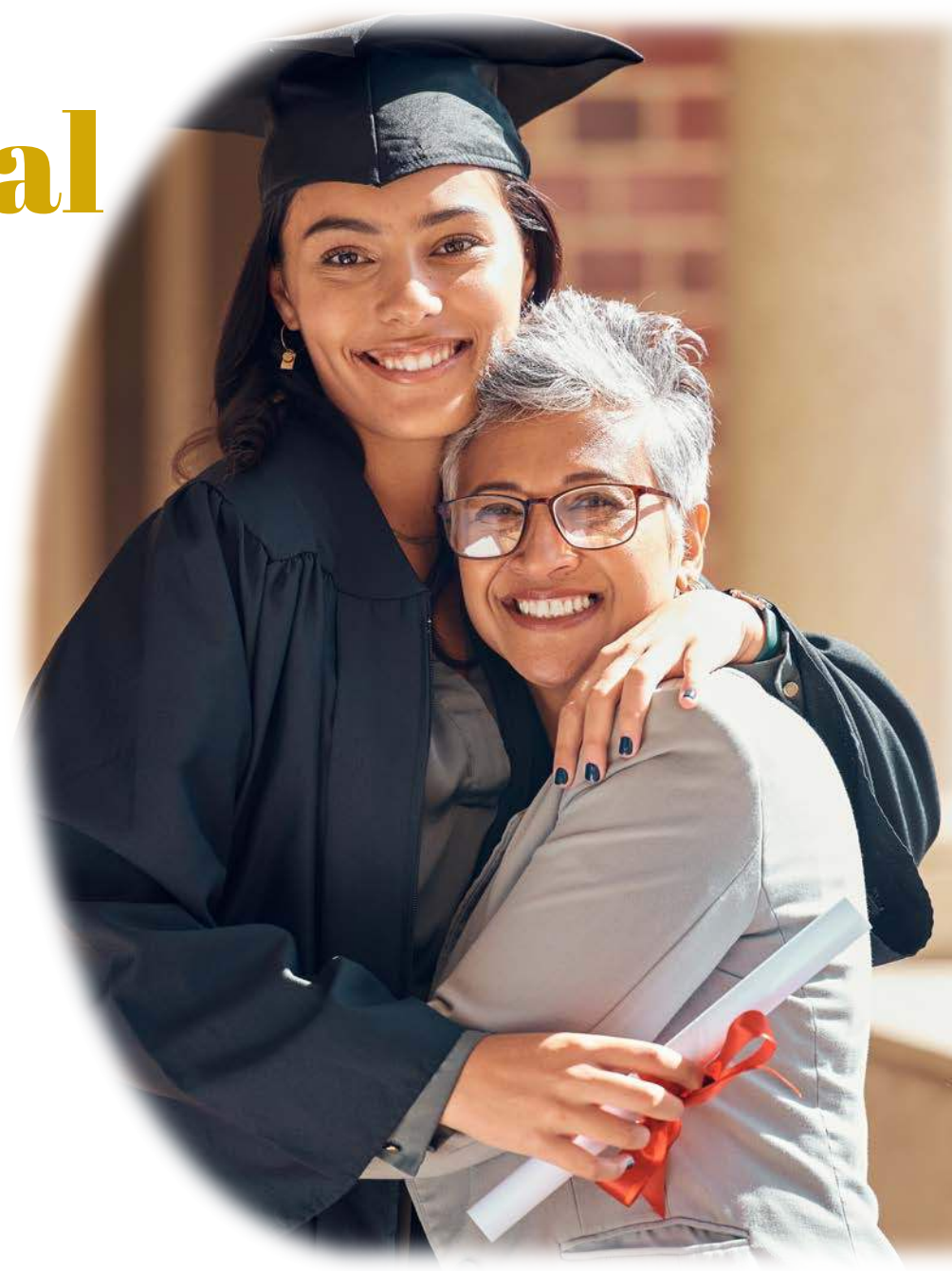
- Practice assertive communication
- Practice empathy/EQ
- Set up regular check-ins
- Have systems and processes in place
- Establish a budget & financial plan
- Seek help



**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







# **Forgive Yourself & Others for Boundary Mistakes/Lessons**

“Resentment is like drinking poison and  
then hoping it will kill your enemies.”

- Nelson Mandela

**Joyce Marter**

“

**The most you get is  
what you ask for.**

**~Dr. Phil**

”



# Tips & Takeaways

- Identify a boundary hero
- Do more reading and work on boundaries
- Practice assertiveness training and saying no
- Role play and rehearse
- Boundaries get easier with practice





Q & A



# 10-Minute Break



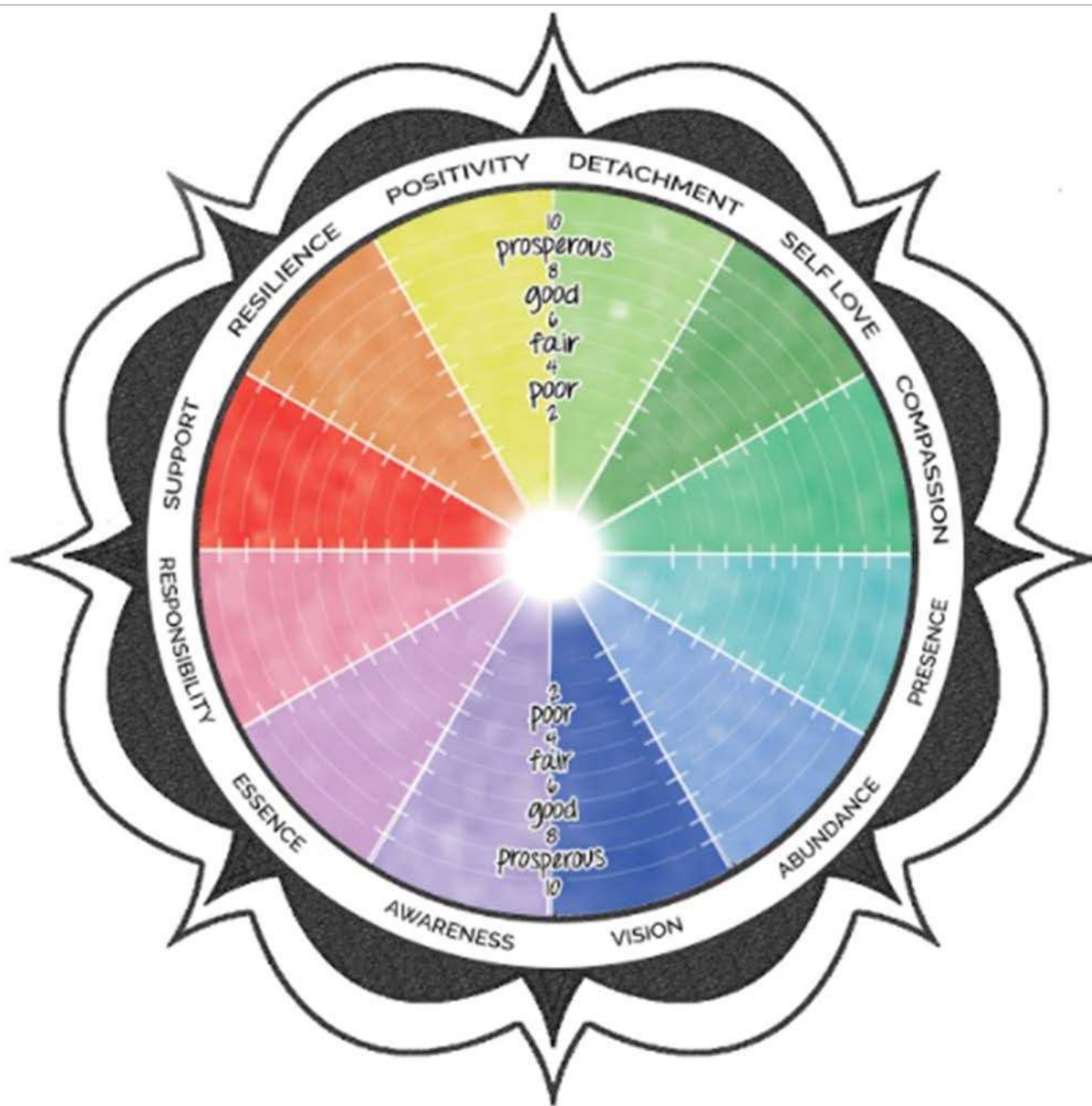
“

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

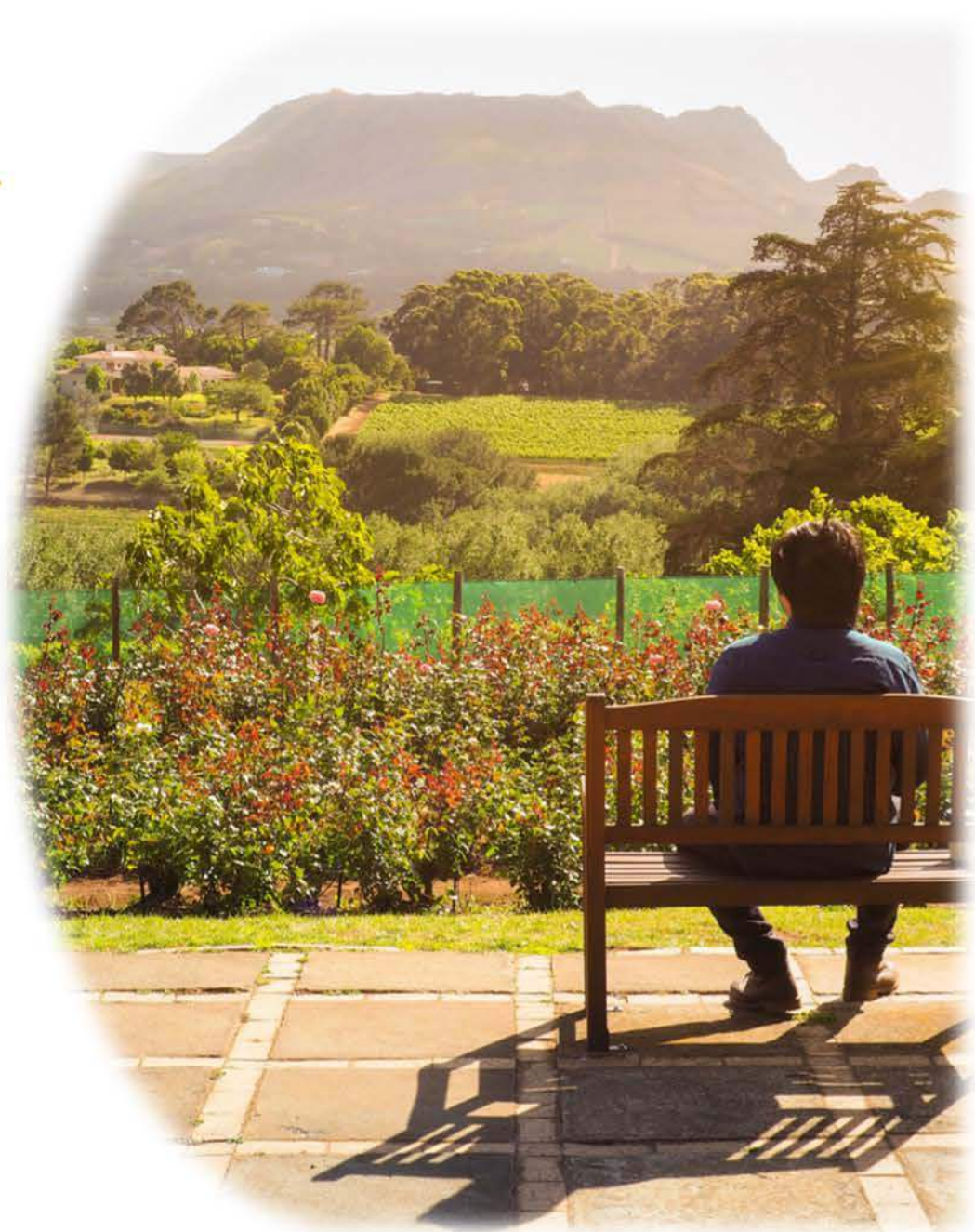




# Discover Your Worth

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

What's your golden bench?





“  
Why are you so enchanted by  
this world when a mine of  
gold lies within you?

RUMI,  
thirteenth-century poet, Sufi  
mystic, and theologian

”



# Own Your Worth

“

Am I good enough?  
Yes, I am.

MICHELLE OBAMA,  
Lawyer, Author and Former First  
Lady of the United States

”





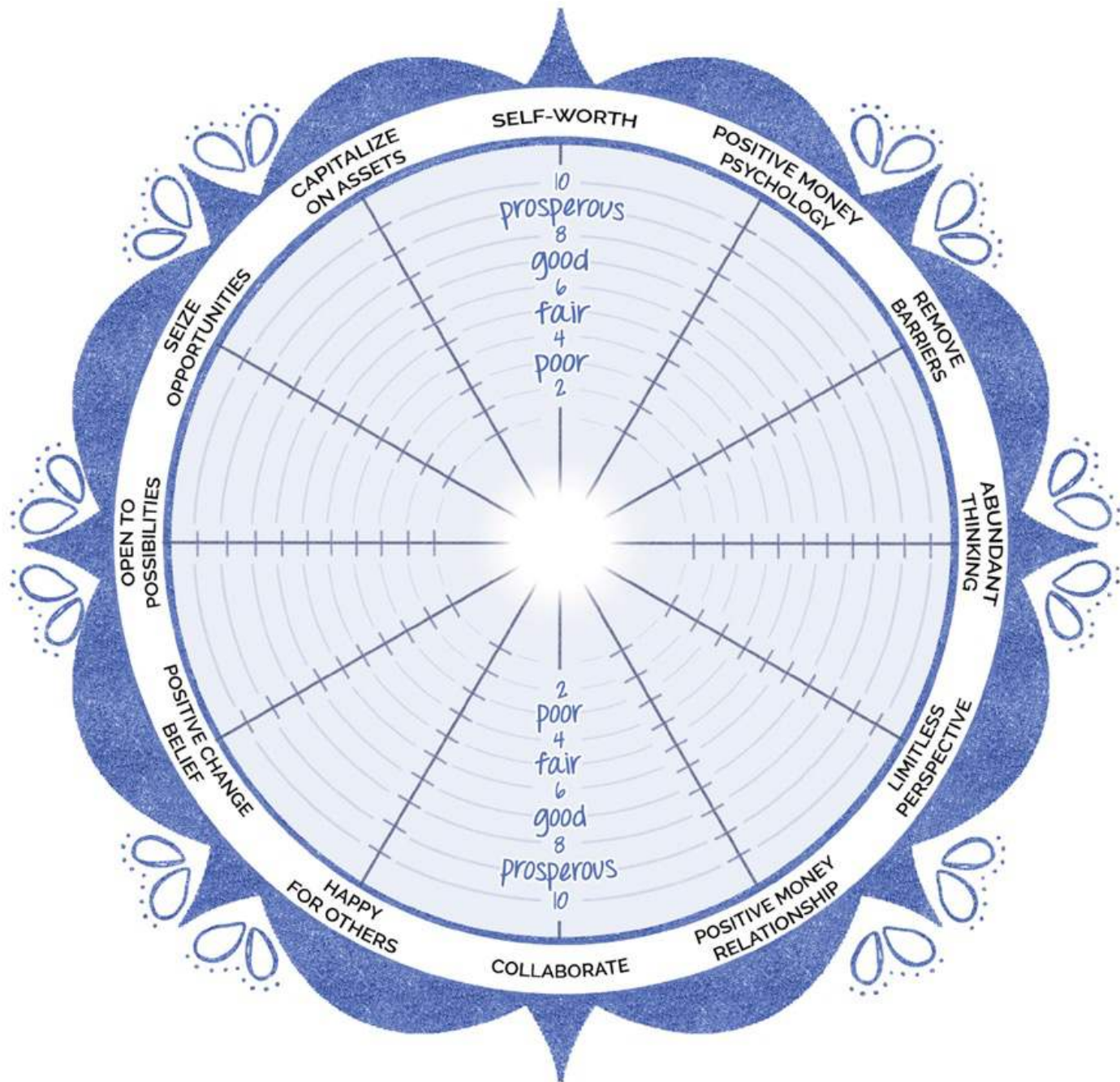


# Identify Possible Income Streams

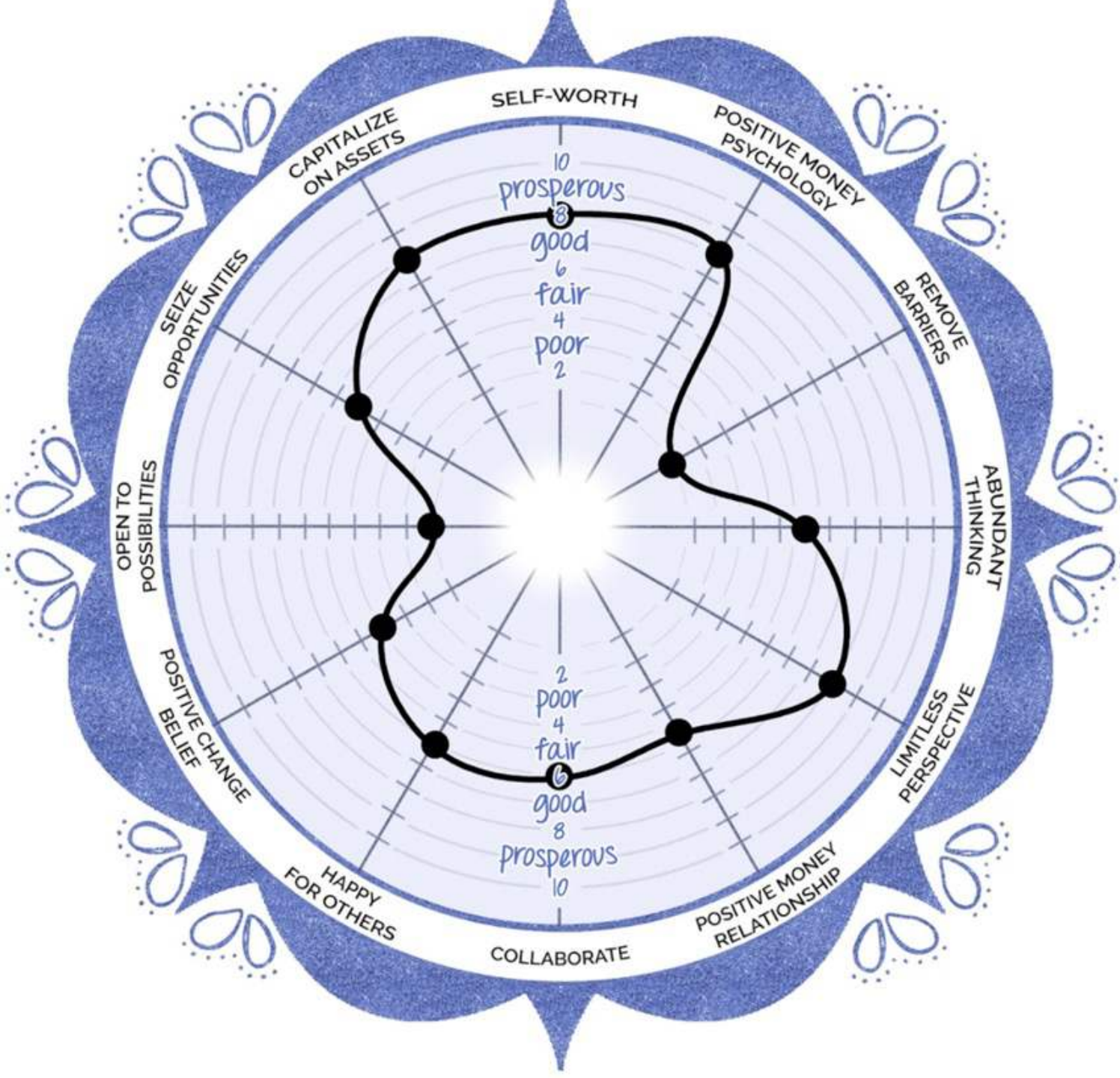
- Speaking/training
- Blogging
- Private Practice (Telehealth companies)
- Teaching
- Supervising
- Side hustle

**Joyce Marter**





# The Abundance Wheel



# Sample Completed Abundance Wheel



## #2: Financial Self-Awareness

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

- Lao Tzu





"SUCCESS BEGINS WITH  
AN AWAKENING,  
AN HONORING OF THE PAST  
FOR HOW IT HAS SHAPED  
& MOLDED US,  
AND A CHOICE TO  
TAKE RESPONSIBILITY FOR  
OUR PATH GOING  
*FORWARD.*"

*JM*  
JOYCE MARTER



# 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



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





# Understand Your Money Script

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

# Common Money Biases

- Present bias of money
- Overconfidence
- Loss aversion
- Anchoring bias

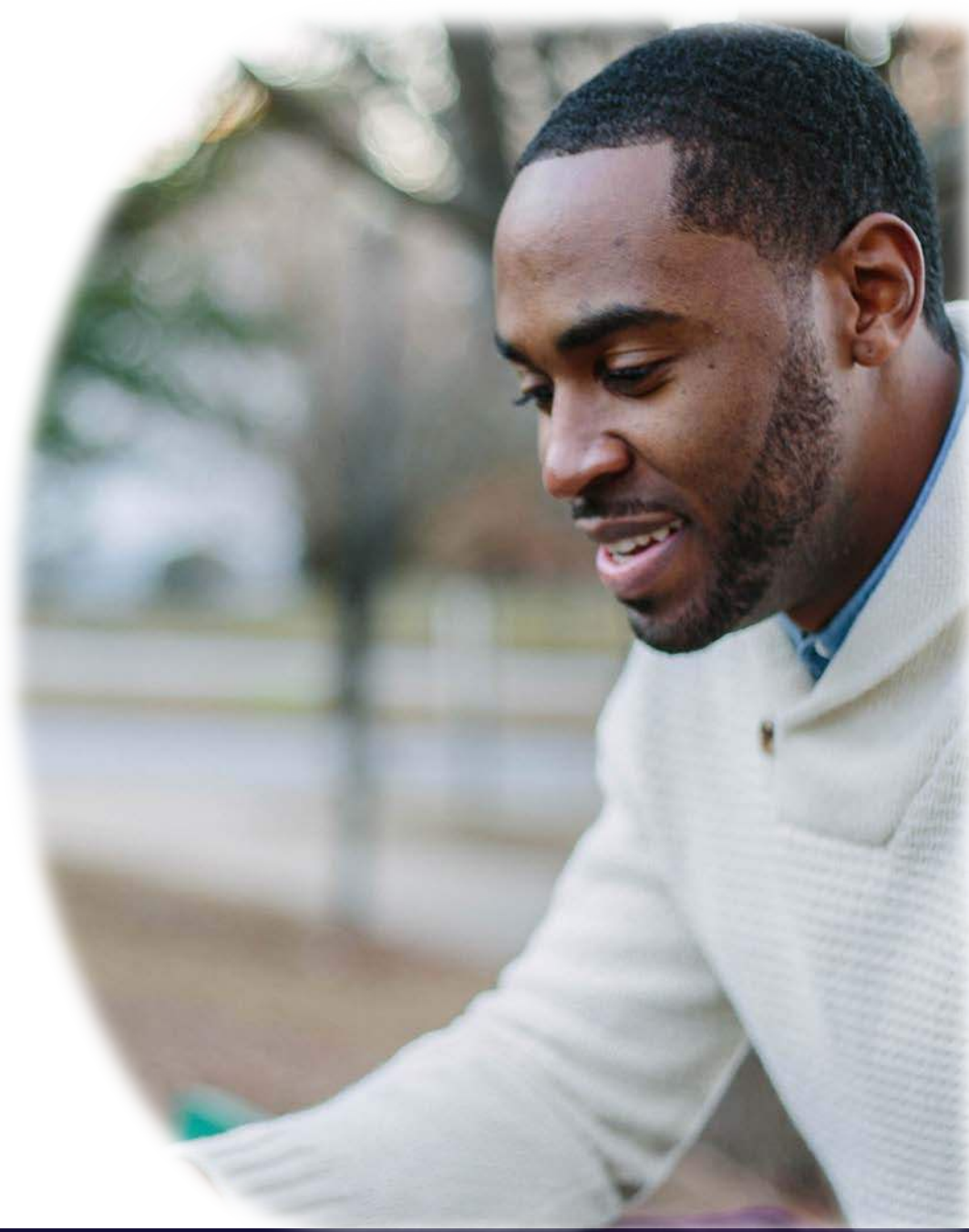




# #3 Presence

“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**



# Jeffery



Joyce **Marter**

# Sally



**Joyce Marter**





# The Flow of Money

- Balance earning, spending and saving for strong flow
- Tolerate & planning for the ebbs & flows
- Investment in yourself
- Understand seasonal, stages of career, developmental stages of life
- Get into the flow of life & prosperity

**Joyce Marter**



## #4 Essence

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

-Eckhart Tolle





# The Ego & Money

- Detach from ego
- Align with purpose
- Imposter syndrome & perfectionism
- Choose self-love over self-sabotage
- Be assured that when you have more, you can give more

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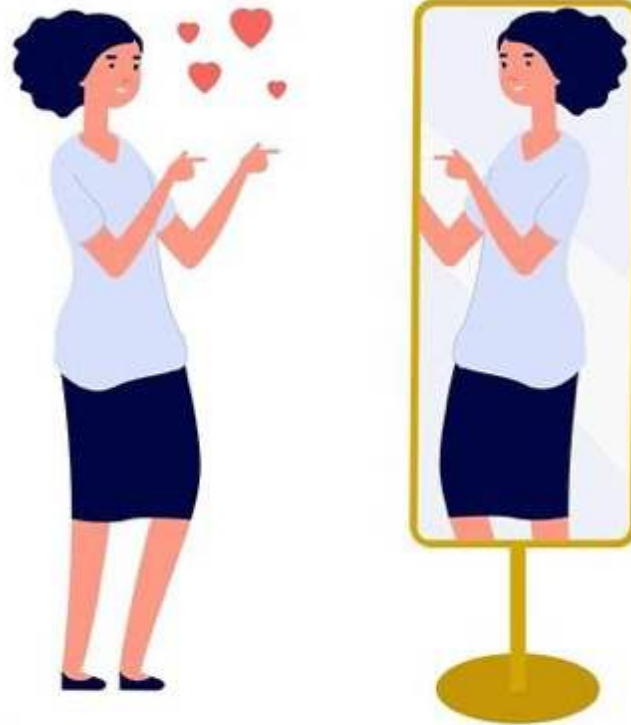
Our financial problems are  
HOW we are,  
not WHO we are.

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 Diva  
and Doormat

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



# 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



Q & A



***40-Minute  
Lunch Break***





# #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?

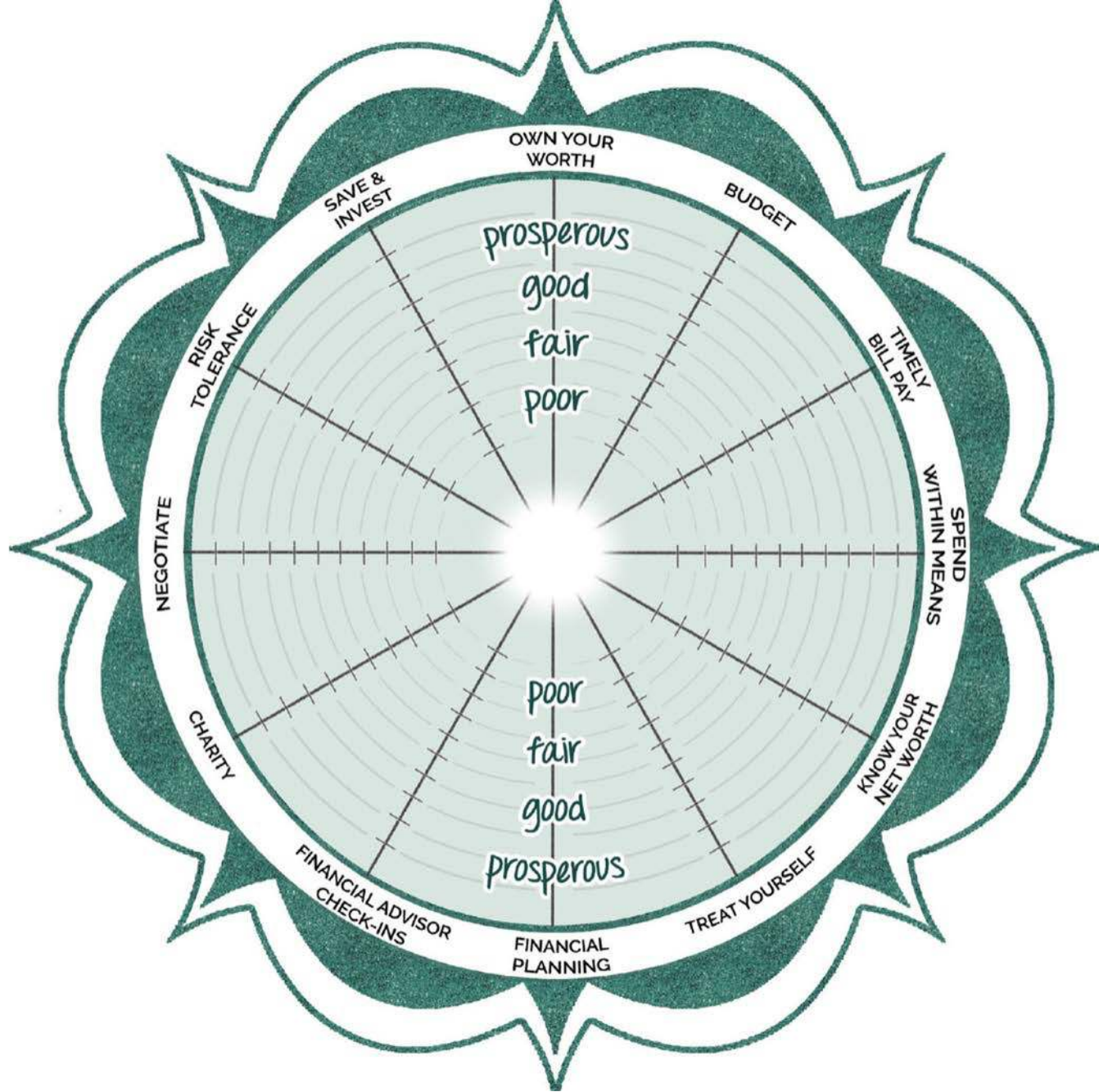


# Promote Your Financial Literacy

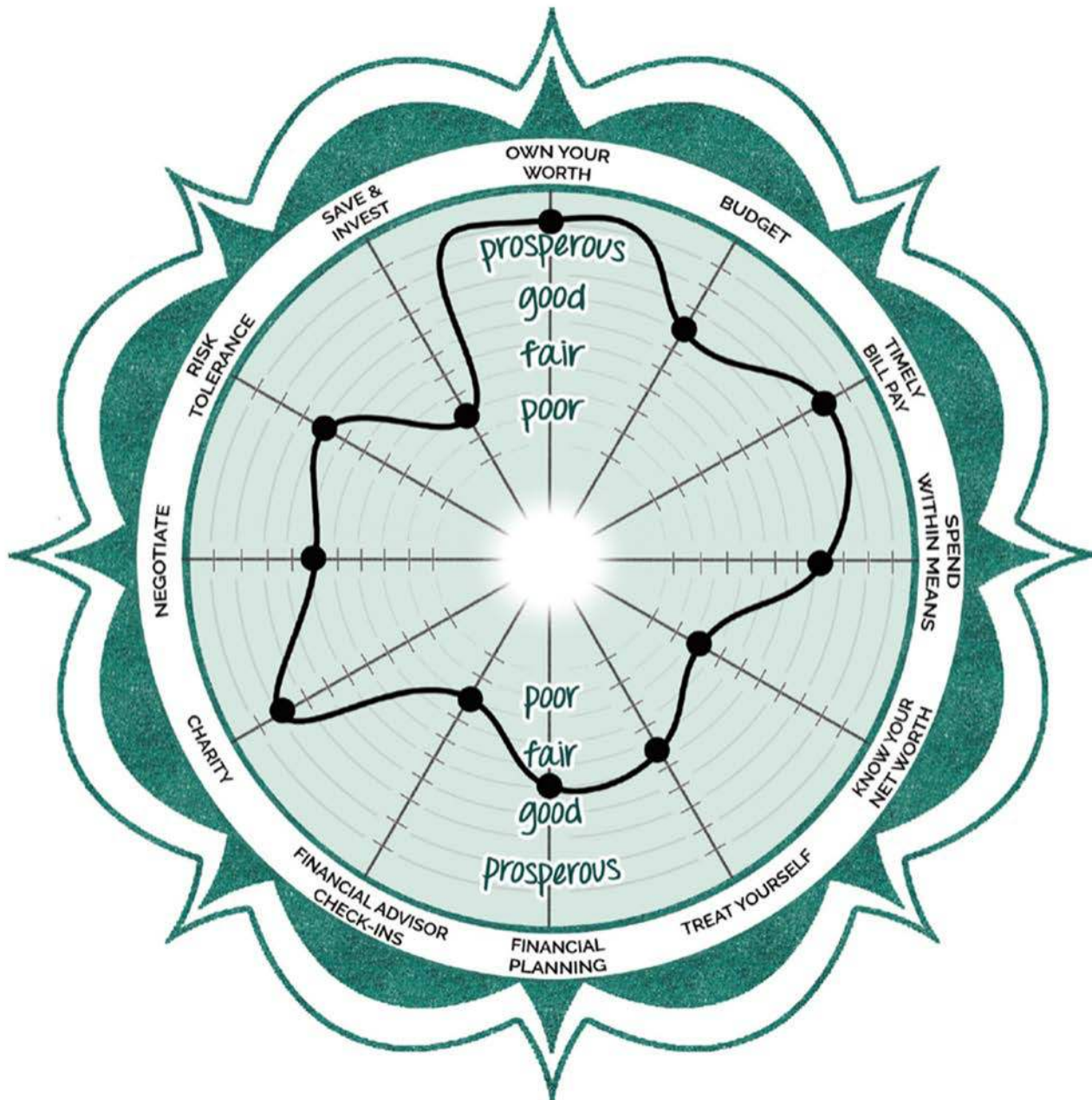
- Budgeting
- Banking
- Investing
- Reading bills and reports
- Understanding interest and fees
- Empowerment







# The Financial Health Wheel



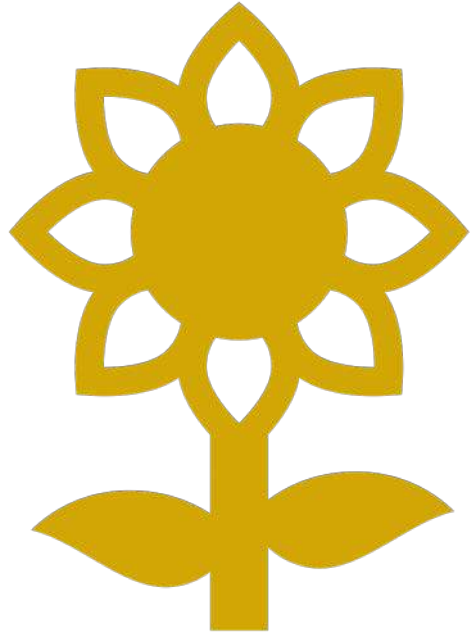
# Sample Completed Financial Health Wheel

## #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.”

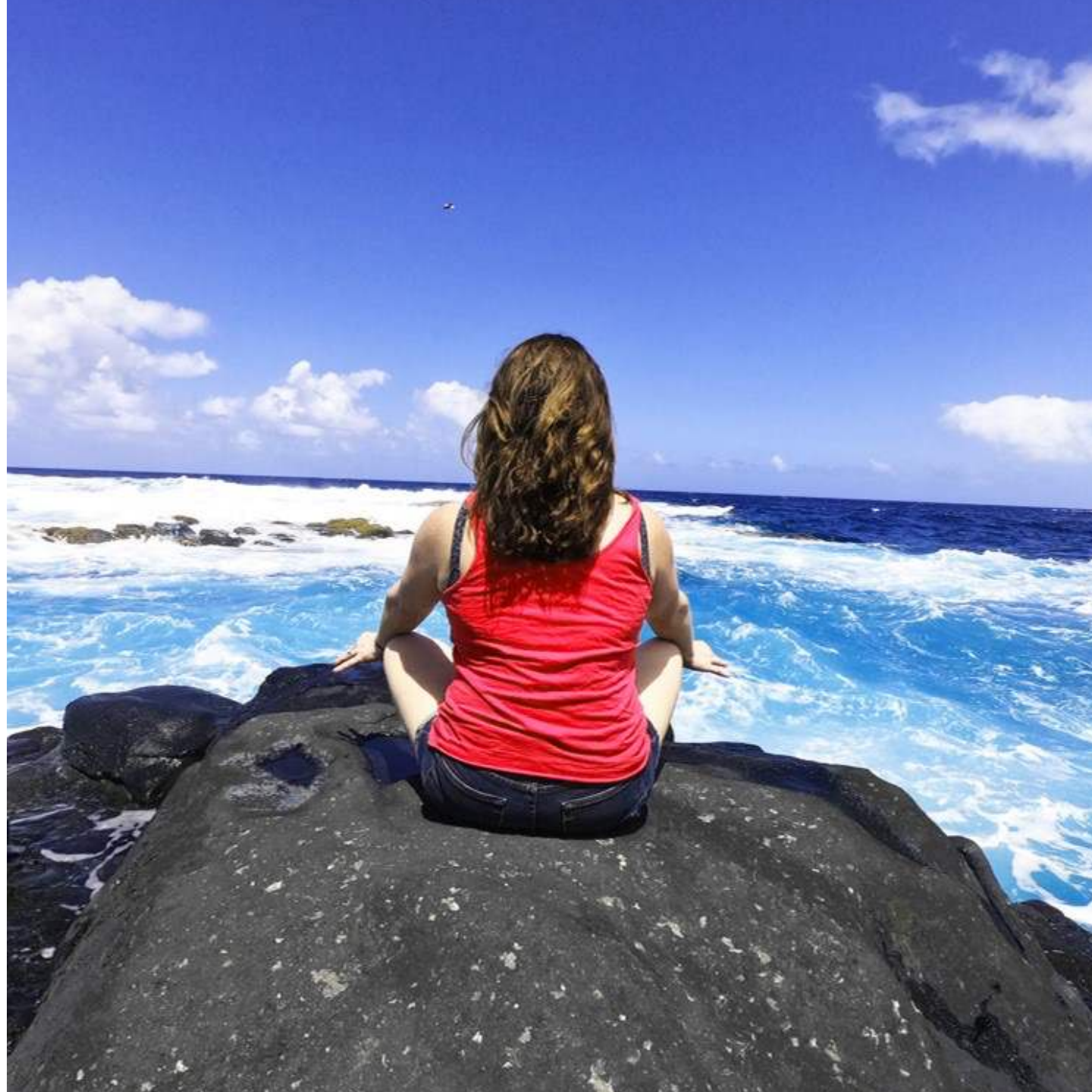
- Buddha



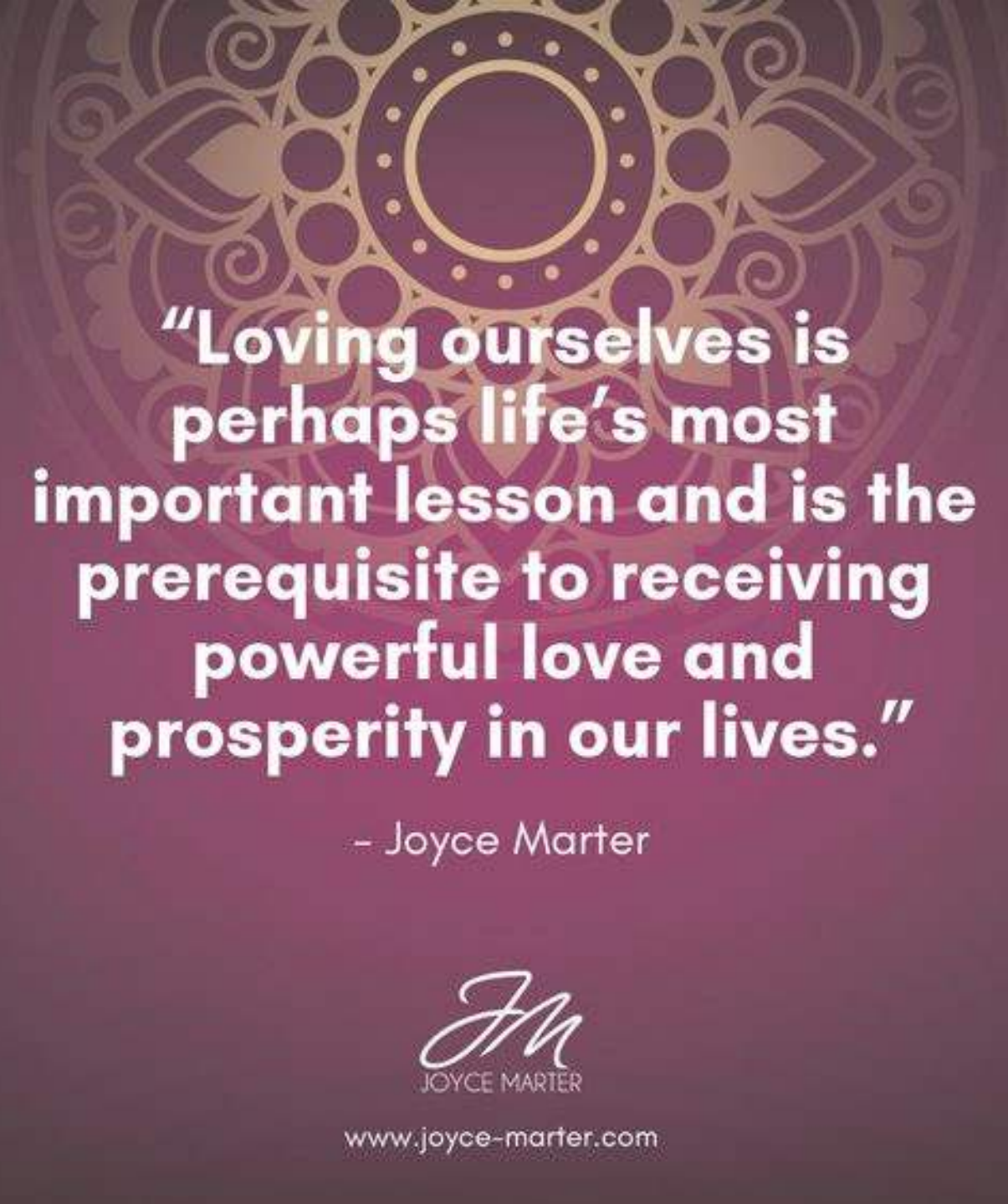


**Having a healthy  
relationship with yourself  
is essential for *happiness*.  
Choose to be your own  
good parent, best friend,  
and greatest advocate.**

**You must care about**  
**yourself**  
**enough to welcome the life you**  
**deserve**







**"Loving ourselves is  
perhaps life's most  
important lesson and is the  
prerequisite to receiving  
powerful love and  
prosperity in our lives."**

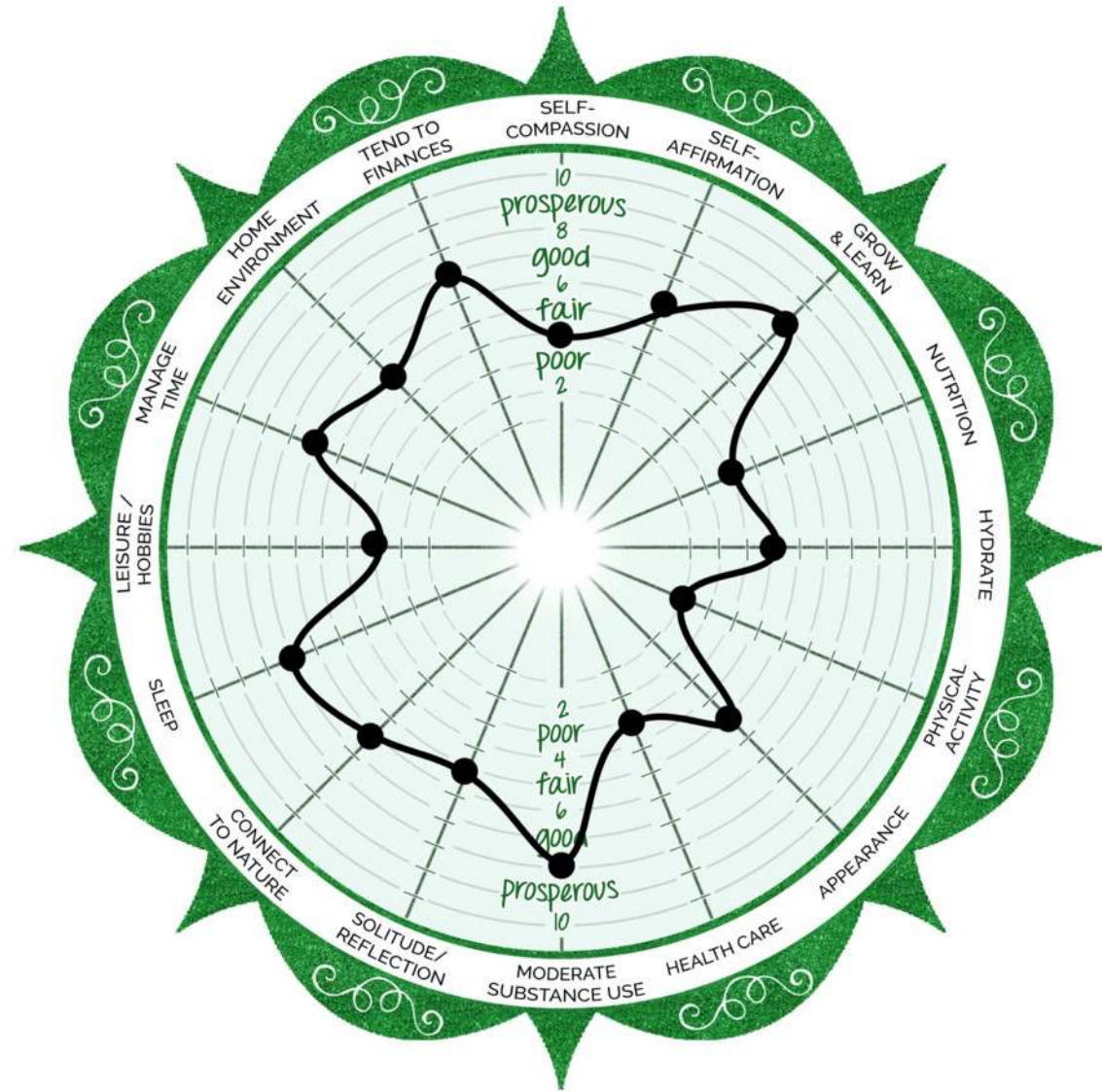
– Joyce Marter



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



# 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



# Open Yourself Up to Receiving







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**"I choose relationships that  
lift me up and support me."**



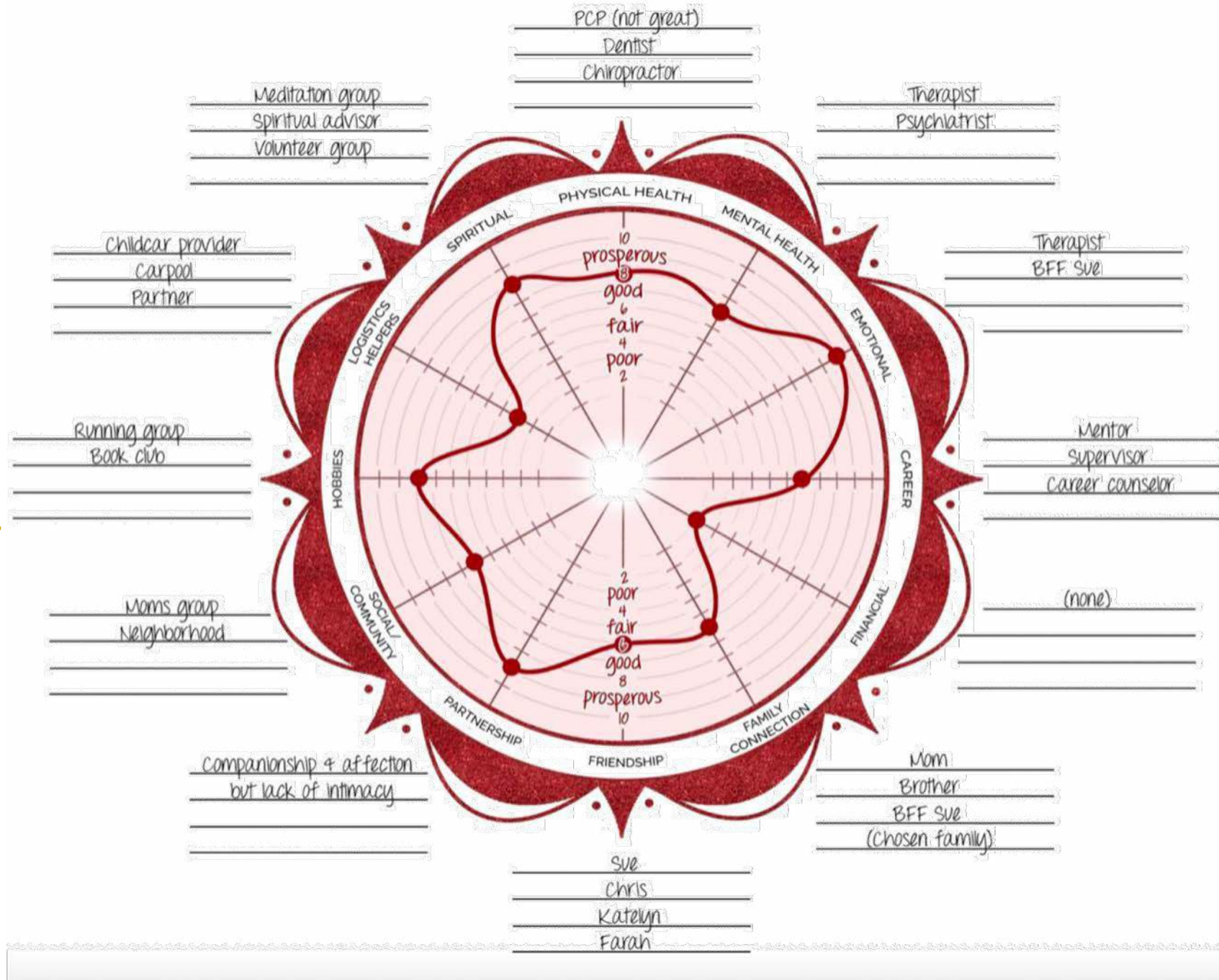


**Love is the  
currency of life**

**Joyce Marter**



# Support Network Wheel

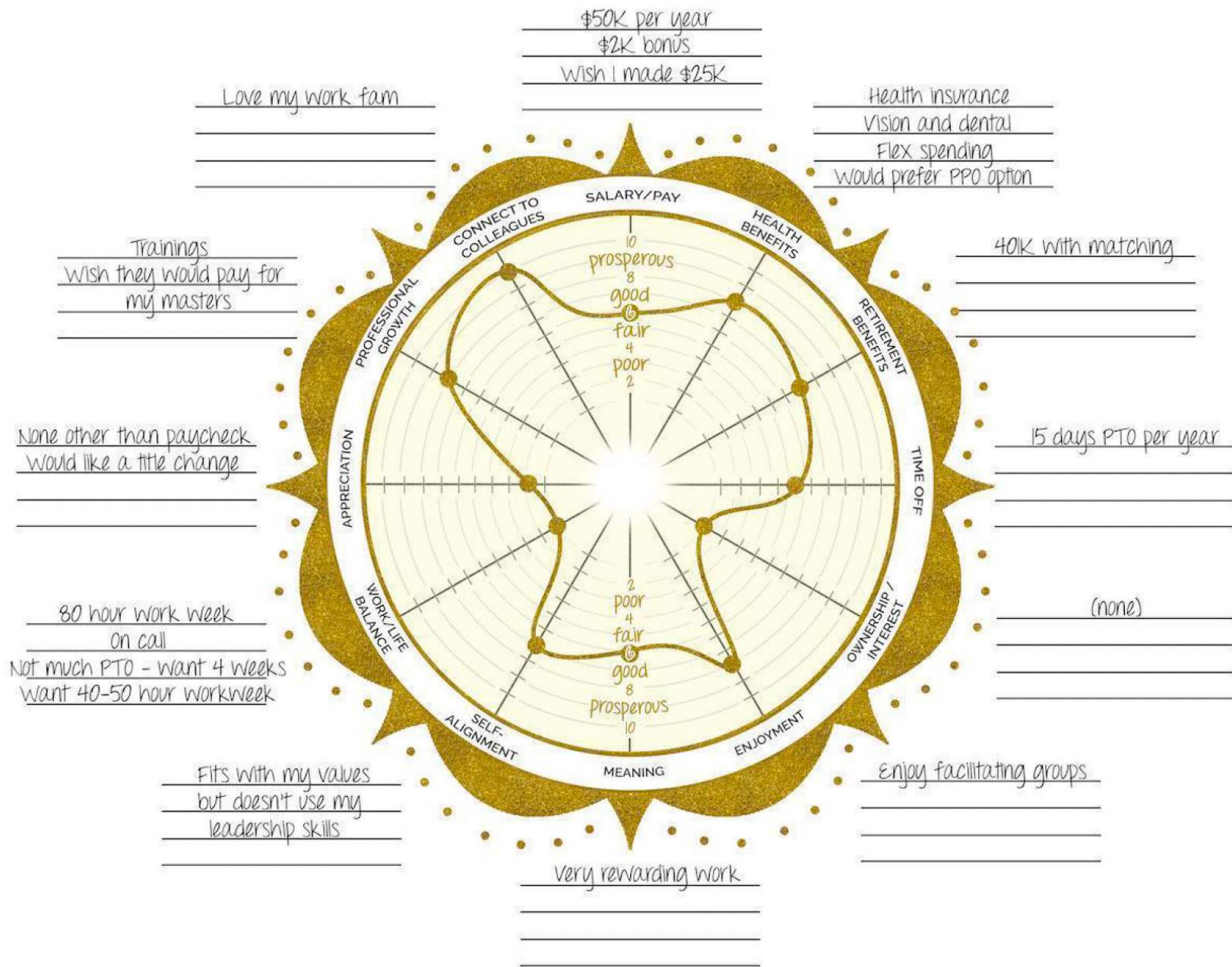




# Create a Financial Board of Advisors

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





**The Work Satisfaction Wheel Example**

# Access Support

- Support network is like a garden
- Don't go to a bakery and order a steak
- Ask for what you need—be specific
- Participate in online communities
- Grow your network
- Utilize therapy, coaching, professional, and self-help programs



**Joyce Marter**



# Life is Not a Competition

Collaborate for Greater Reward









Q & A





# 10-Minute Break



## #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



# It's Not About the Money


It's about expanding  
consciousness and being of  
greater service to the world  
around you





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





“ Your professional success  
is a direct reflection  
of your ability to embrace  
your unique gifts &  
match them with a need  
in the world.”

*JM*

JOYCE MARTER

PSYCHOTHERAPIST & SPEAKER

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# # 9 Positivity

“A man is but the product of his thoughts...what he thinks, he becomes.”

- Mohandas Gandhi





WTF









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

DR. JOYCE BROTHERS





**When you refuse to  
believe something is  
impossible, it  
becomes possible.**





# **Remove Barriers and See Possibility**

**Joyce Marter**

**Emancipate  
yourself from  
self-limitation**







# Shift Your Thinking

~~You certainly didn't go into this field for the money~~

You are a professional with an advanced degree who does important work in the world. When you have more, you can help more.

**Joyce Marter**

# Change Your Language

“I don’t” to “I do” (e.g. “I don’t deserve prosperity” to “I do deserve prosperity”)

“I won’t” to “I will” (e.g. “I won’t get the job” to “I will get the job”)

“I can’t” to “I can” (e.g. “I can’t start my own business” to “I can start my own business”)

“I’m not” to “I am” (e.g. “I’m not very good at what I do” to “I am good at what I do”)

SITUATION	THOUGHT	EMOTION	BEHAVIOR	ALTERNATE THOUGHT
Your coworker received the promotion instead of you.	"I suck."	Anger, sadness, shame	Sulky and passive-aggressive	"There will be a better opportunity for me in the future."



# 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

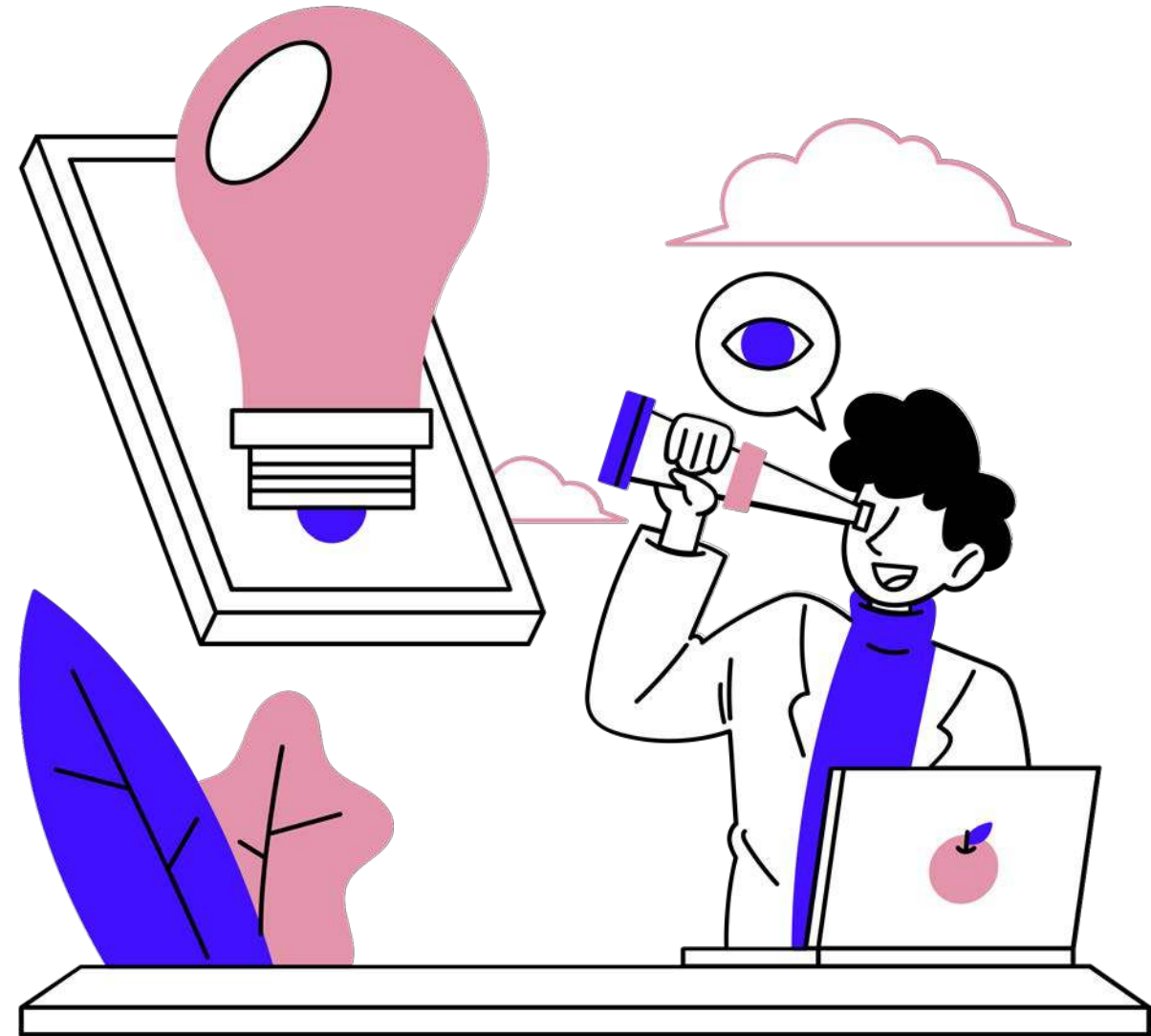
“First say to yourself what you would be; and then do what you have to do.”

- Epictetus



# Envisioning

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



Joyce Marter



# #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

# Detach From:

- Your own negative emotions like fear,
- anxiety, anger and sadness
- The negative emotions of others
- Expectations
- Outcome (embrace uncertainty)
- Risk to cultivate risk tolerance





# Detachment Strategies

- Visualization of protective barrier
- Lifeguard analogy
- Unlock horns
- The Container
- Zoom out for greater perspective

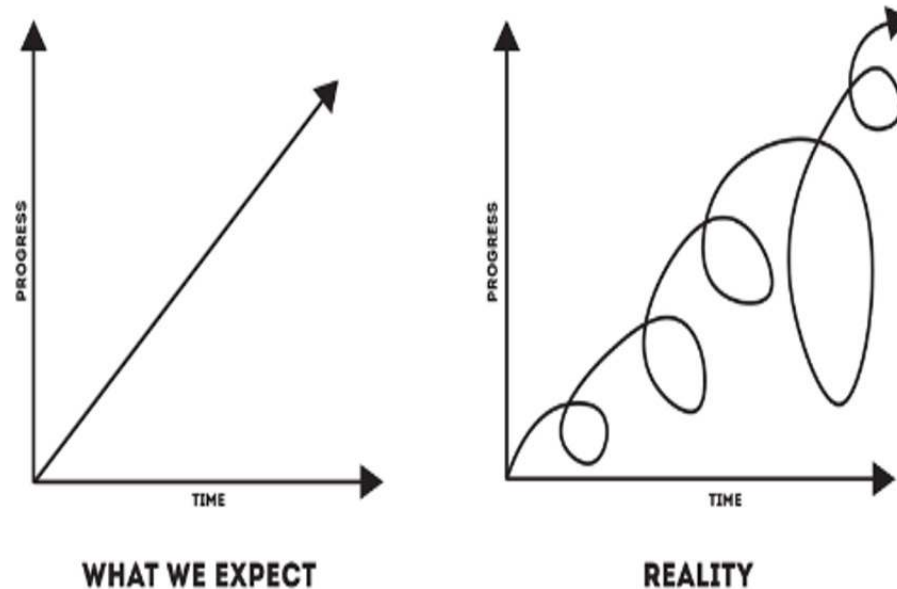


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# #12 Resilience

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

- *Eckhart Tolle*



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weightwatchers  
reimagined

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**Resilience is the ability to fully  
engage in life, recover from  
challenges, and increase the  
capacity to thrive in the future.**

**Joyce Marter**



# Key Components to Building Resilience

- Prioritize your mental health & wellbeing
- Seek and give support
- Strive for work/life balance
- Engage fully in life; don't isolate yourself
- Develop a sense of purpose/meaning in life



**Joyce Marter**



# Resilient People

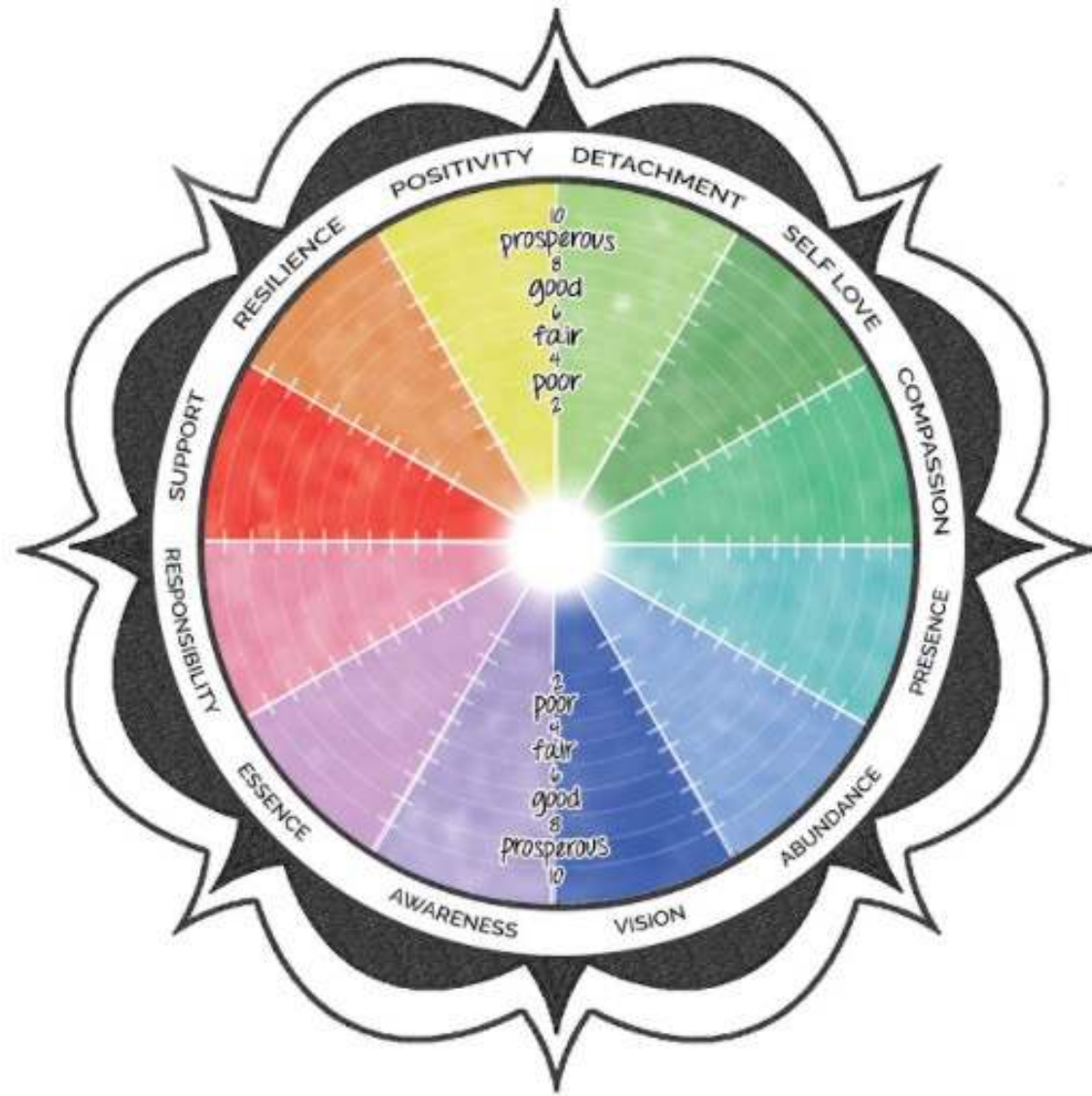
- Understand that challenges are a part of life
- Promote health and wellbeing
- Enjoy connection & collaboration
- Are open, flexible and adaptive
- Are emotionally intelligent
- View challenges as opportunities
- Learn from mistakes
- Avoid worrying
- Have a sense of humor even when stressed

**Joyce Marter**









# Twelve Mindsets for Holistic & Balanced Success



### **“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

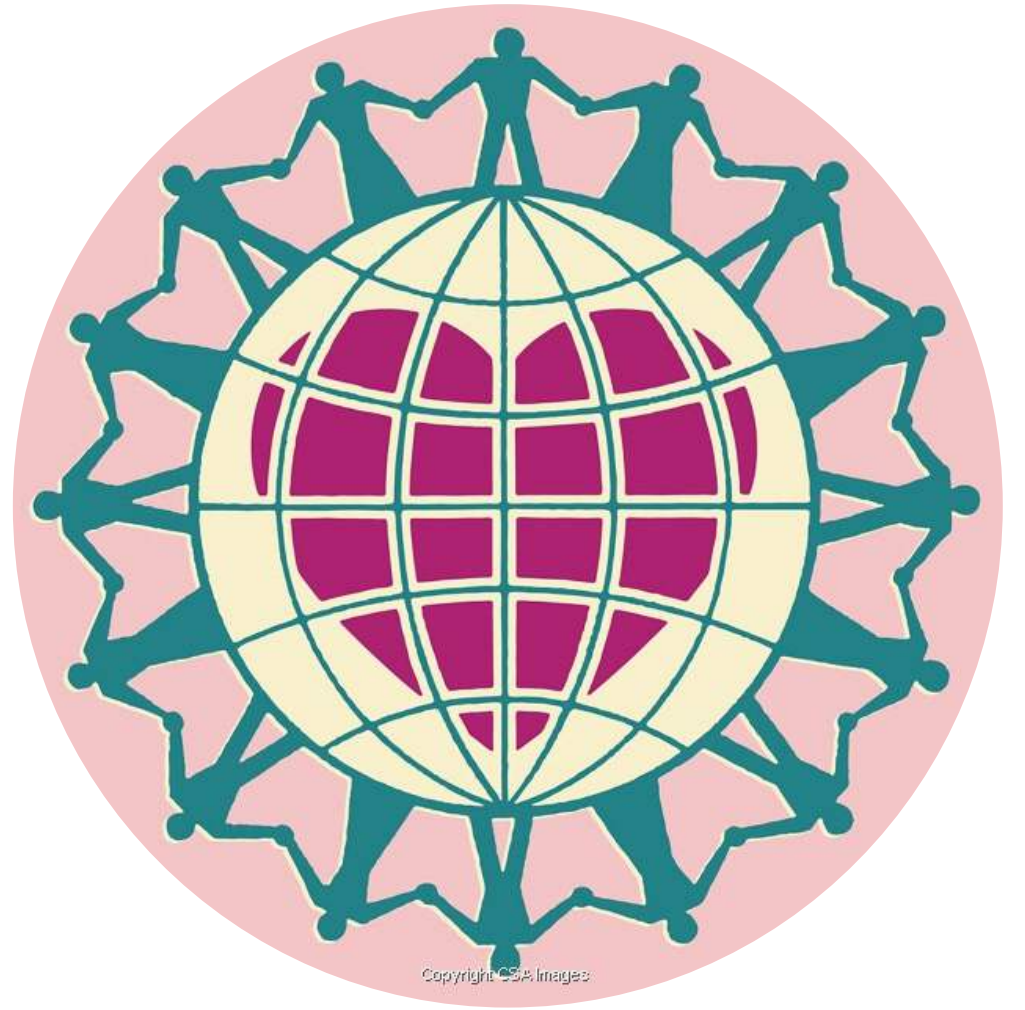


### **“HONORABLE MENTION - GENERAL NONFICTION”**

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



# Who benefits from the Financial Mindset Fix Program?



**Joyce Marter**

# Financial Mindset Fix: 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.



# Specialized Wellness Keynote Presentations

- Mental Health Awareness
- Mental Health Triage
- Time Management
- How to Promote Positive MH & Resilience
- Mindfulness in the Workplace
- Mental Wealth: Promoting Mental & Financial Health
- Effective Communication & Conflict Resolution
- Effective Work-Life Integration
- Custom Presentations
- (Recordings available for various time zones)







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

**Joyce Marter**

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Q & A





# Thank You!

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*SCAN ME*

**Joyce Marter**