



The Psychology of Success

Joyce Marter

Current Stressors

- **Overwork and burnout**
- **Dependent care**
- **Economic uncertainty & financial stress**
- **Political divide & global unrest**
- **Challenges managing uncertainty & change**
- **Personal issues/life events**



STRESS AND ITS IMPACT ON ABILITY TO FUNCTION



27% of all adults said that most days they are so stressed they can't function



% REPORTING THEY ARE SO STRESSED THEY CAN'T FUNCTION

46% of those under 35



42% ages 35 to 44



16% ages 45 to 64



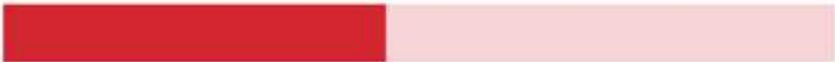
4% ages 65+



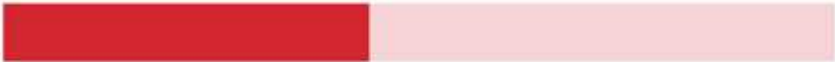
56% of Black adults under 35



46% white adults under 35



44% Latino/a adults under 35



43% Asian adults under 35



Signs & Symptoms of Stress

- Physical
- Emotional
- Cognitive
- Relational
- Financial



Stress Versus Burnout

- Stress is the body's physical and psychological response to anything perceived as overwhelming
- Burnout is a state of emotional and physical exhaustion caused by excessive and prolonged stress



Symptoms of Burnout

Feelings of:

- Powerlessness
- Hopelessness
- Detachment
- Isolation
- Irritability
- Frustration
- Failure

- Despair
- Cynicism
- Anger
- Depression
- Angst
- Boredom
- Exhaustion

Decrease in:

- Self-esteem
- Concentration
- Memory
- Motivation
- Effort
- Investment
- Productivity

Increase in:

- Errors
- Absenteeism
- Physical complaints
- Sleep disruption
- Conflict
- Illness
- Outbursts

Mental Health Implications

Increase in anxiety and depression

Increase in substance misuse

Relationship conflict, abuse & violence

Money anxiety

PTSD/Trauma

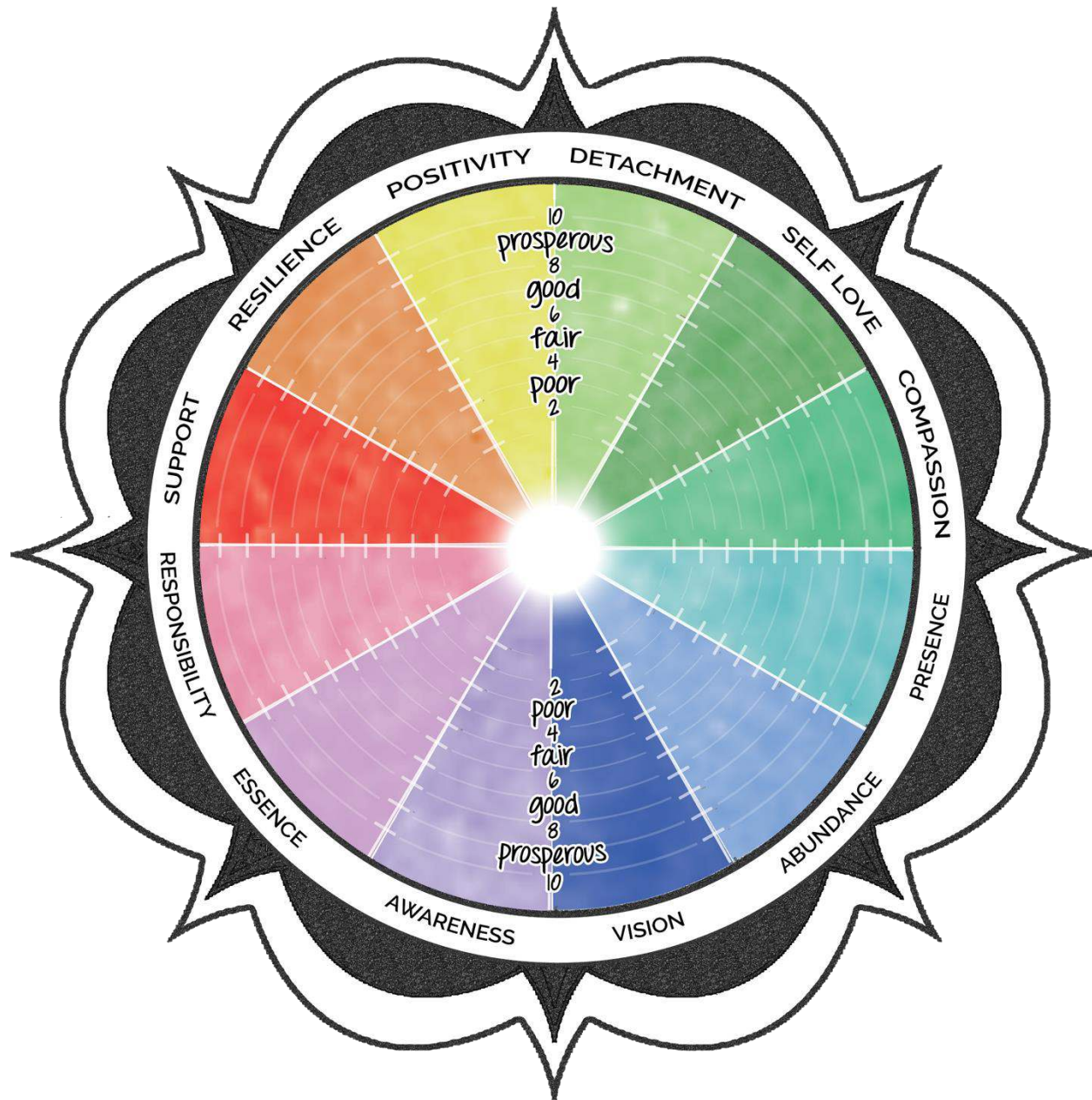
Increase in suicide

Mental Health Continuum





**Handouts
&
Resources**



12 Practices to Improve Mental & Financial Health

#1 Abundance

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

- Dr. Joyce Brothers





A Surprise Bonus from Therapy

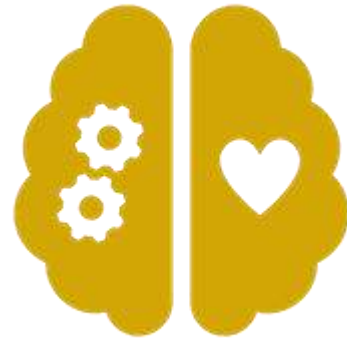


My Money Story

The Psychology of Money

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





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



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



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



Financial Boundaries in Relationships

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



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



An Abundance Mindset Facilitates:

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



#2) Self-Awareness

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

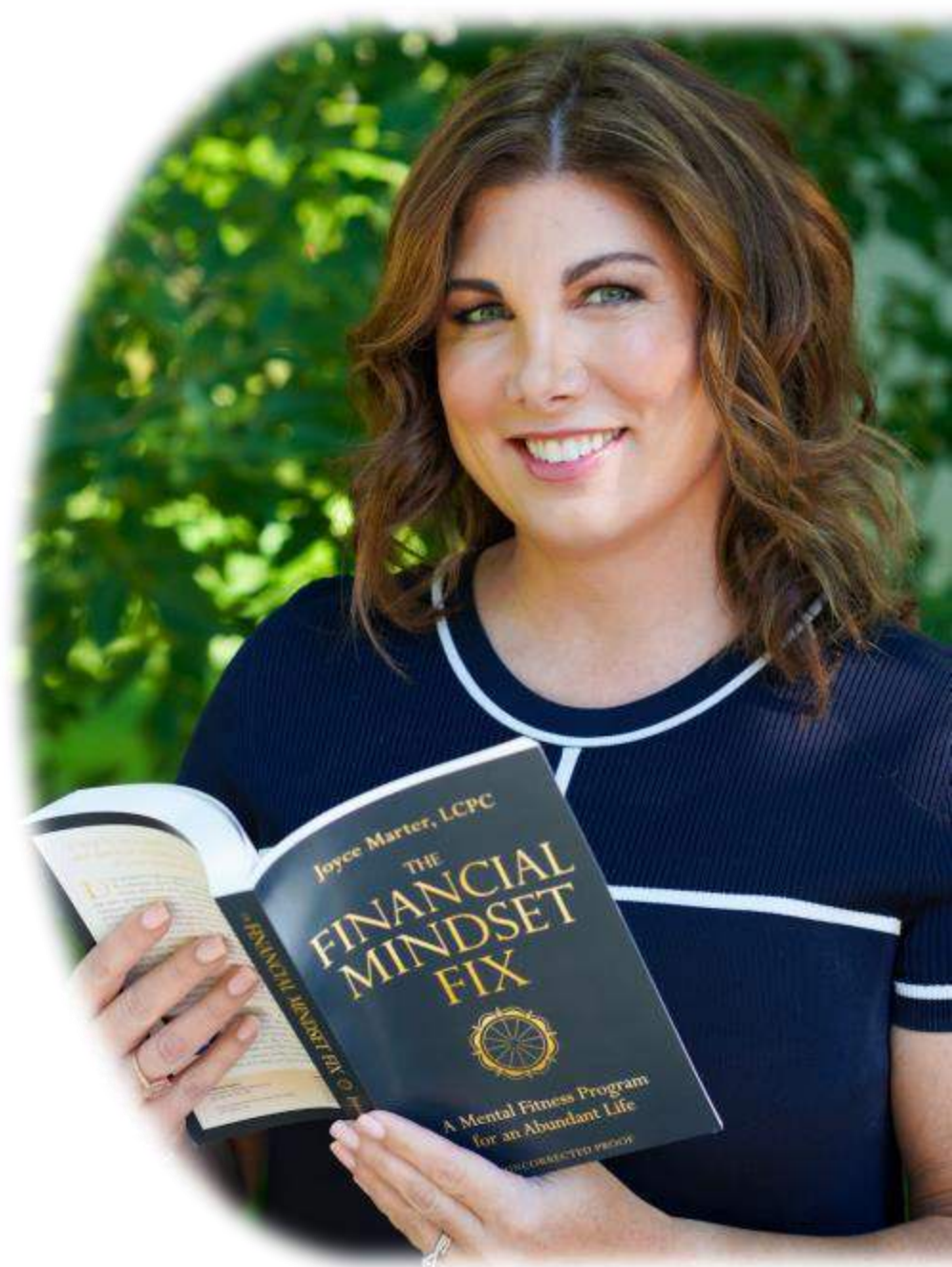
- Lao Tzu



“

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

”



Success begins with an awakening, an honoring of the past for how it has shaped and molded us, and a choice to take responsibility for our path going forward.



Develop Your Emotional Intelligence



- 1. Know your emotions**
- 2. Manage your emotions**
- 3. Motivate yourself**
- 4. Recognize and understand other people's emotions**
- 5. Manage relationships (manage the emotions of others)**

#2 Presence

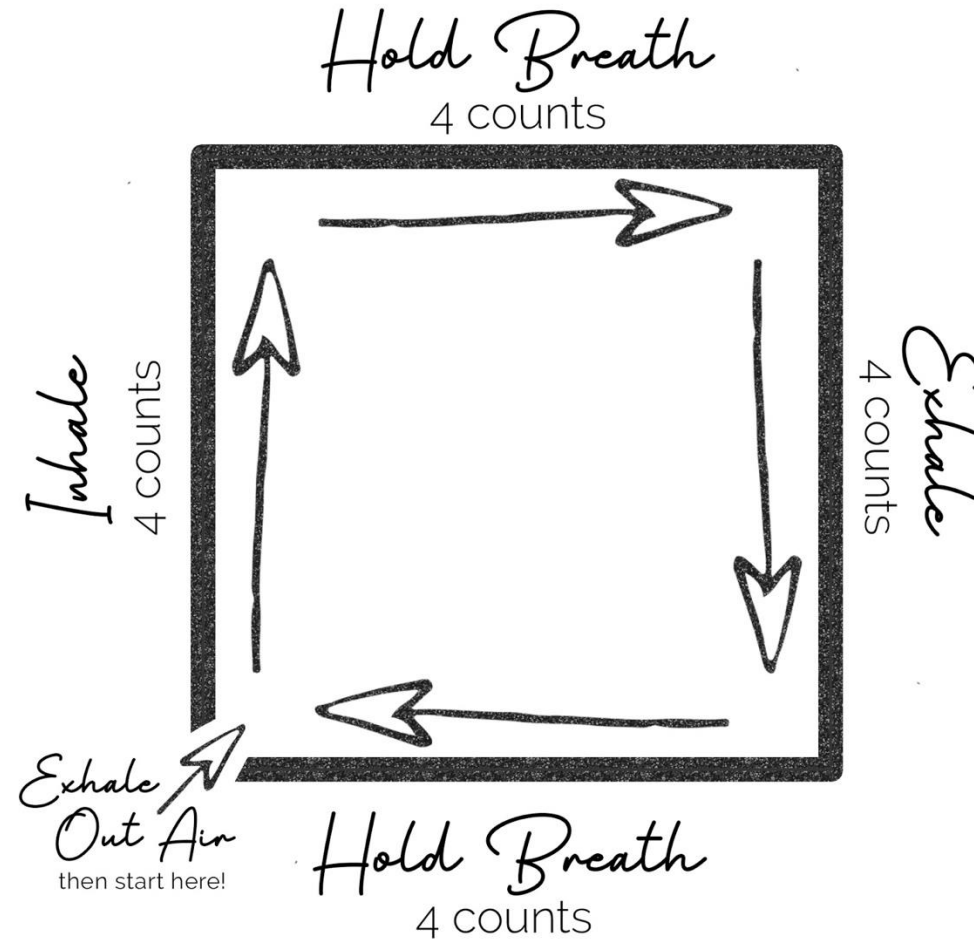
“Be as least as interested in what goes on inside you as what happens outside. If you get the inside right, the outside will fall into place.”

- Eckhart Tolle, The Power of Now





Square Breathing



Strategies to Increase Mindfulness

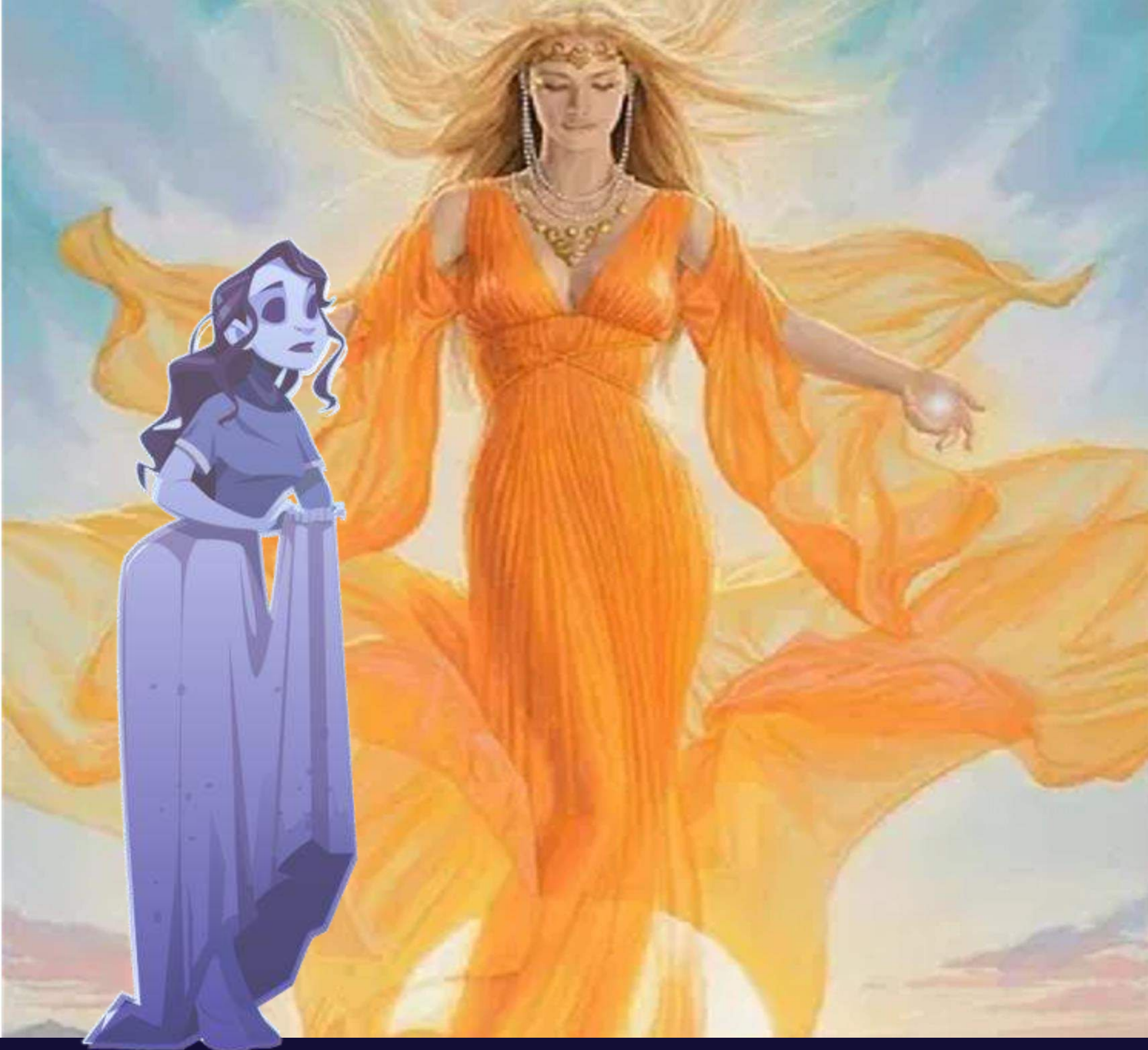
- Progressive muscle relaxation
- Unplugging from technology
- Connecting with your senses
- Mindful eating & spending
- Yoga
- Breathing
- Body scan
- Positive mantra
- Connection to nature
- Meditation
- Morning routine



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**

#3 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



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
- Outcome
- Weather

Flip the Narrative

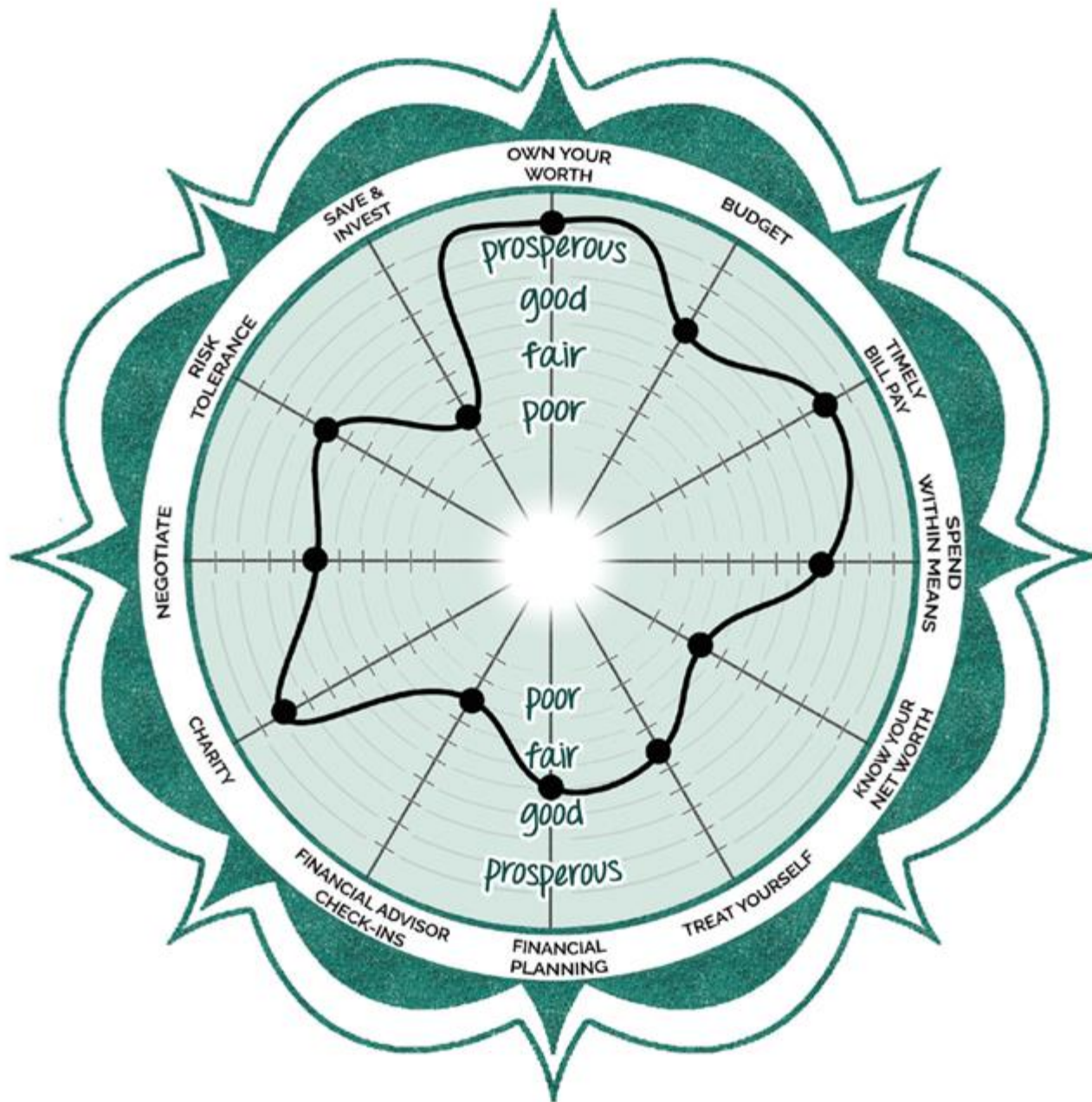
Become the author of your money story!



Promote Your Financial Literacy

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





Financial Health Wheel

#4

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



Empathy

- Must important relational tool
- Put yourself in the other's shoes
- Deep understanding
- Reflect understanding of other's feelings with kindness and compassion
- Shared emotional experience
- Keep a developmental lens
- [Useful article](#)



#5 Self-Love

“You yourself, as much as anybody in the entire universe, deserve your love and affection.”

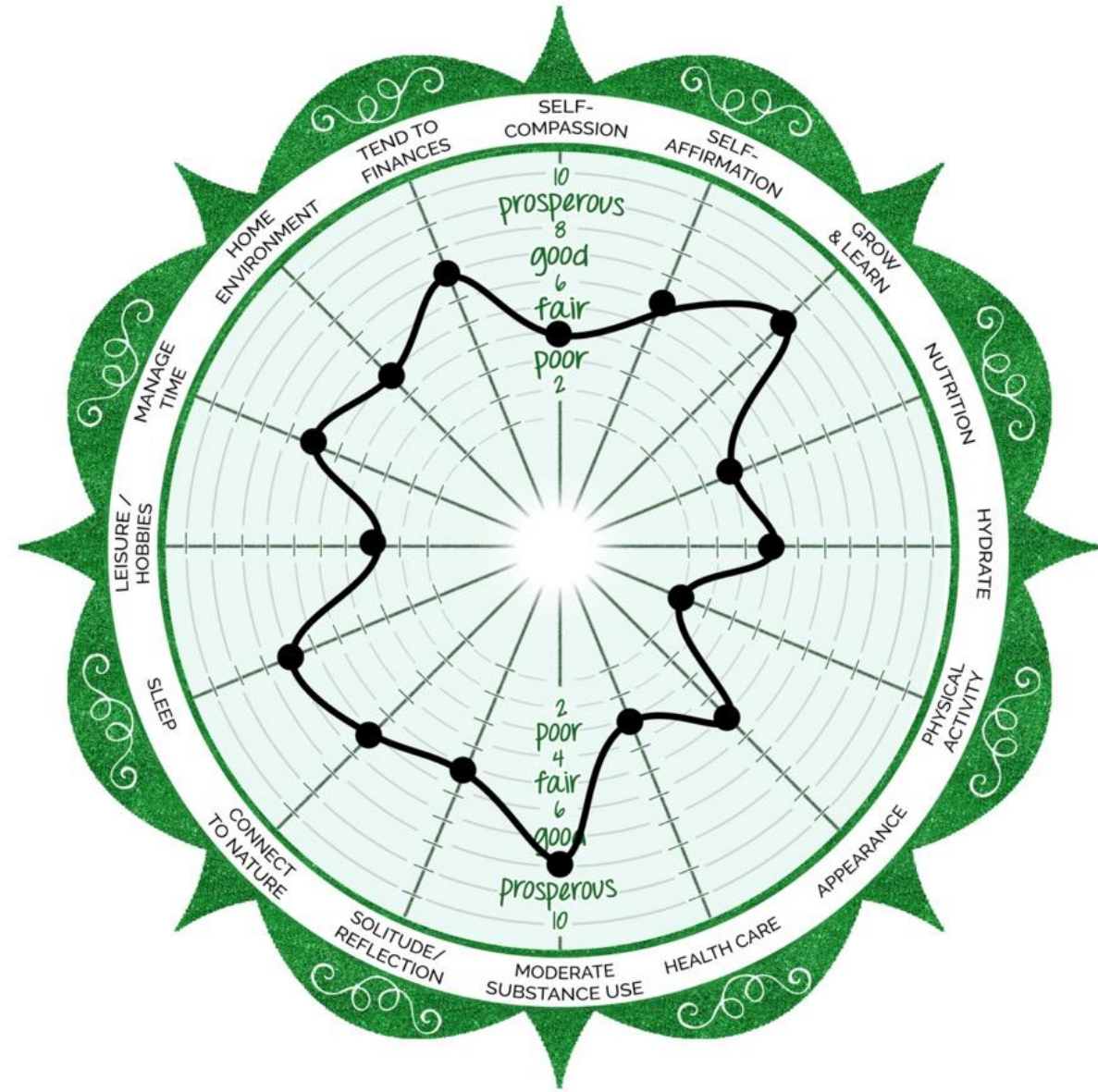
~ Buddha



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



Self-Care Wheel





#6 Support

- “Alone we can do so little, together we can do so much.”
- - Helen Keller



Barriers to Accessing Support

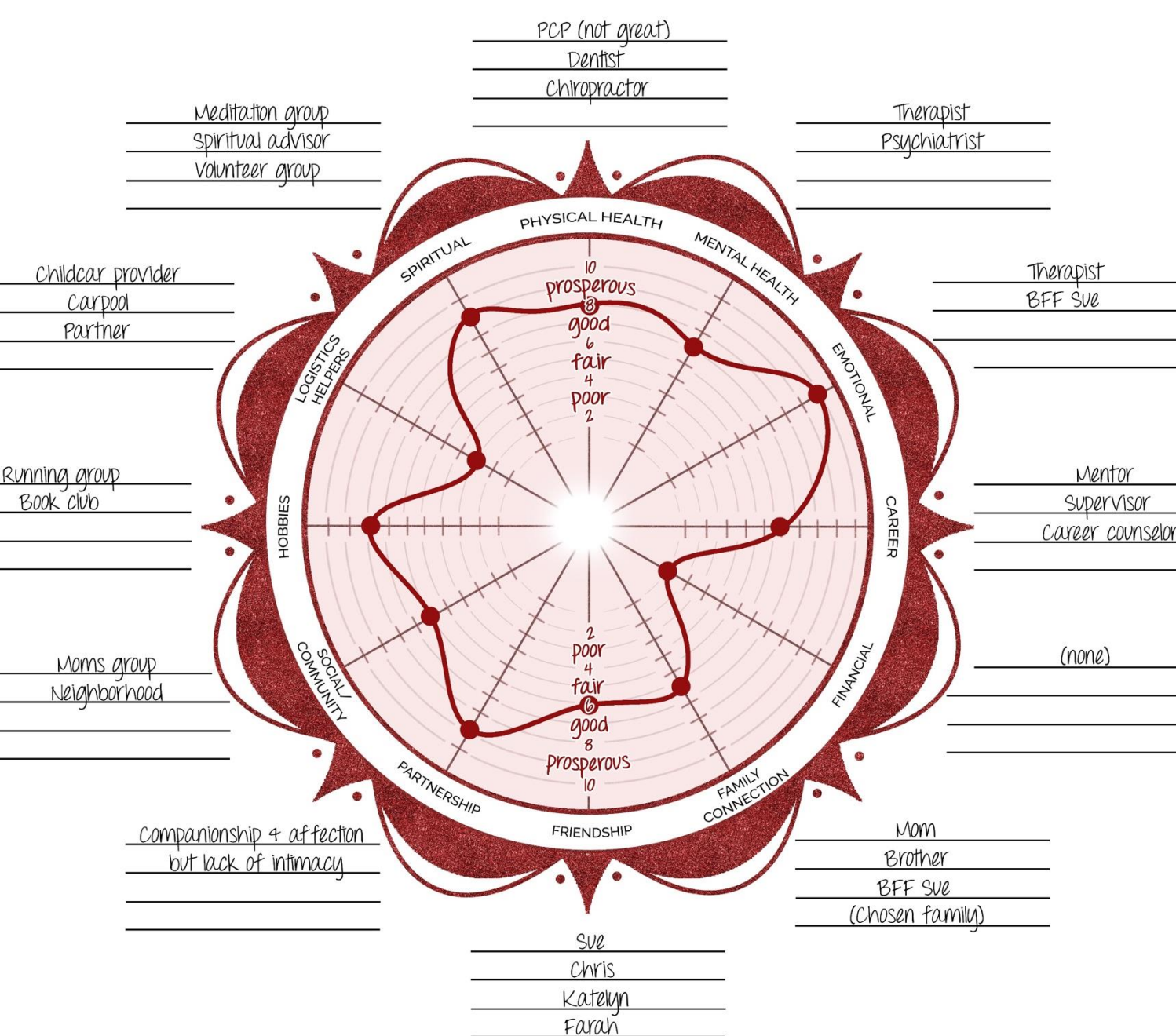
- Fear (difficulty trusting)
- Pride
- Shame or stigma
- Guilt
- Fear of imposition
- Low self-esteem, not feeling deserving
- Learned helplessness
- Hopelessness
- Loss of power and control (ego)
- Loss of credit (ego)
- Early life messages
- Expense
- Introversion or shyness





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







Utilize Your Benefits

- PTO
- Sick benefits & FMLA for time as needed
- Insurance Benefits (Mental Health Parity Law)
- Flex Spending/Health Savings Accounts
- Employee Assistance Program (EAP) or Lawyers Concerned for Lawyers (mlcl.org)



#7 Essence

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

-Eckhart Tolle



**Healthy self-esteem is
midway between
DIVA and DOORMAT.**



#8 Detachment

“Feelings are waves of energy which we can choose to surf, rather than allowing them to overcome us.”

- Arlene Englander



Detach From:

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



Detachment Strategies

Visualization of protective barrier



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graph TD; A[Visualization of protective barrier] --> B[Unhook from conflict]; B --> C[The Container Exercise]; C --> D[Zoom out for greater perspective]; D --> E[Lifeguard analogy];
```

Unhook from conflict

The Container Exercise

Zoom out for greater perspective

Lifeguard analogy

#9 Positivity

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

- Mohandas Gandhi



Keep Your Thinking Positive

- Turn down volume of your inner critic
- Detach from fear
- Avoid catastrophic thinking
- Practice the power of affirmations and mantra



“

Practice Gratitude

**He is a wise man who does
not grieve for the things
which he has not,
but rejoices for those
which he has.**

EPICTETUS

”



#10 Vision

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

- Epictetus



**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.

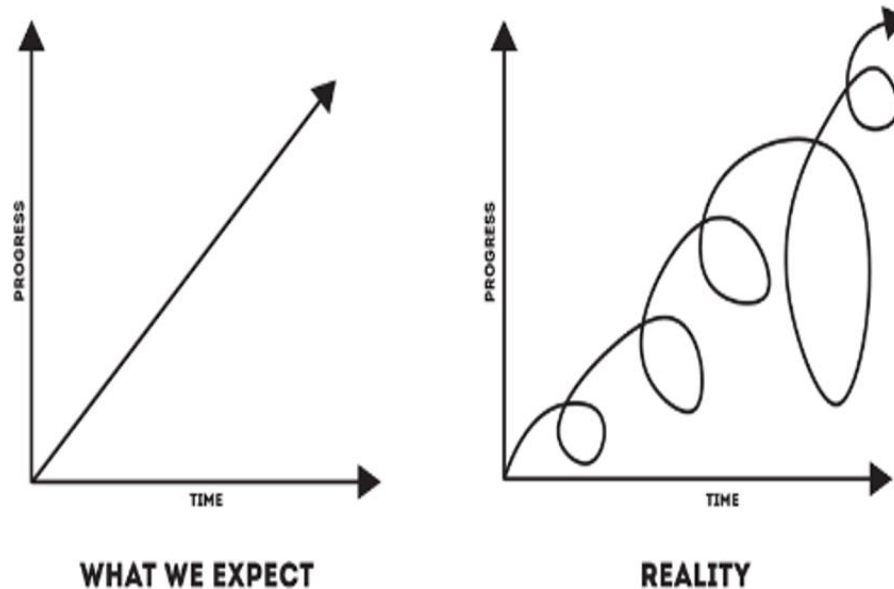
This will free you from self-limitation and welcome all that is possible for you.



#12 Resilience

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

- *Eckhart Tolle*









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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

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Thank You!

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