

The Financial Mindset Fix

How to Build Mental and Financial Resilience





Resources



Joyce Marter



A Surprise Bonus from Therapy

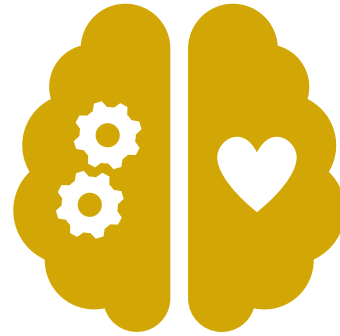
The Psychology of Money

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





My Money Story



The intrinsic relationship between mental health & financial health

Financial Traumas

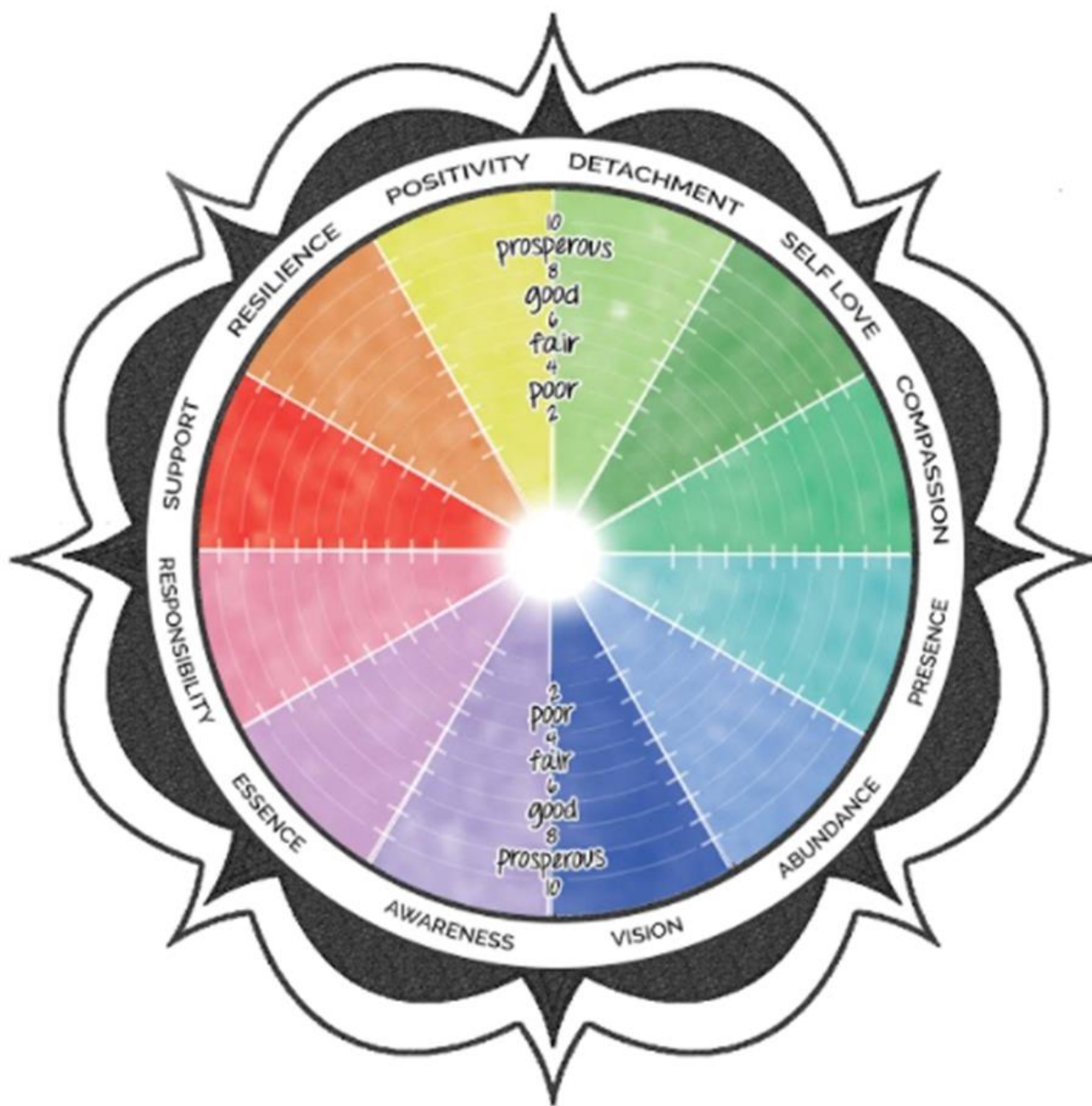
- Racism, discrimination, marginalization
- Poverty, lack of resources, mounting debt
- Unemployment, reduction of income
- Business closing
- Foreclosure, short sale
- Bankruptcy
- Theft/Scams/Financial losses
- Lawsuit
- Divorce, breakup
- Unexpected healthcare expenses



A Scarcity Mindset Is Rooted In:

- Fear
- Lack
- Guilt
- Competition over resources
- Self-limiting beliefs
- Negativity
- Low self-worth





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

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**

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

Financial Boundaries in Relationships

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



How to Talk About Money with Your Partner

- 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



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

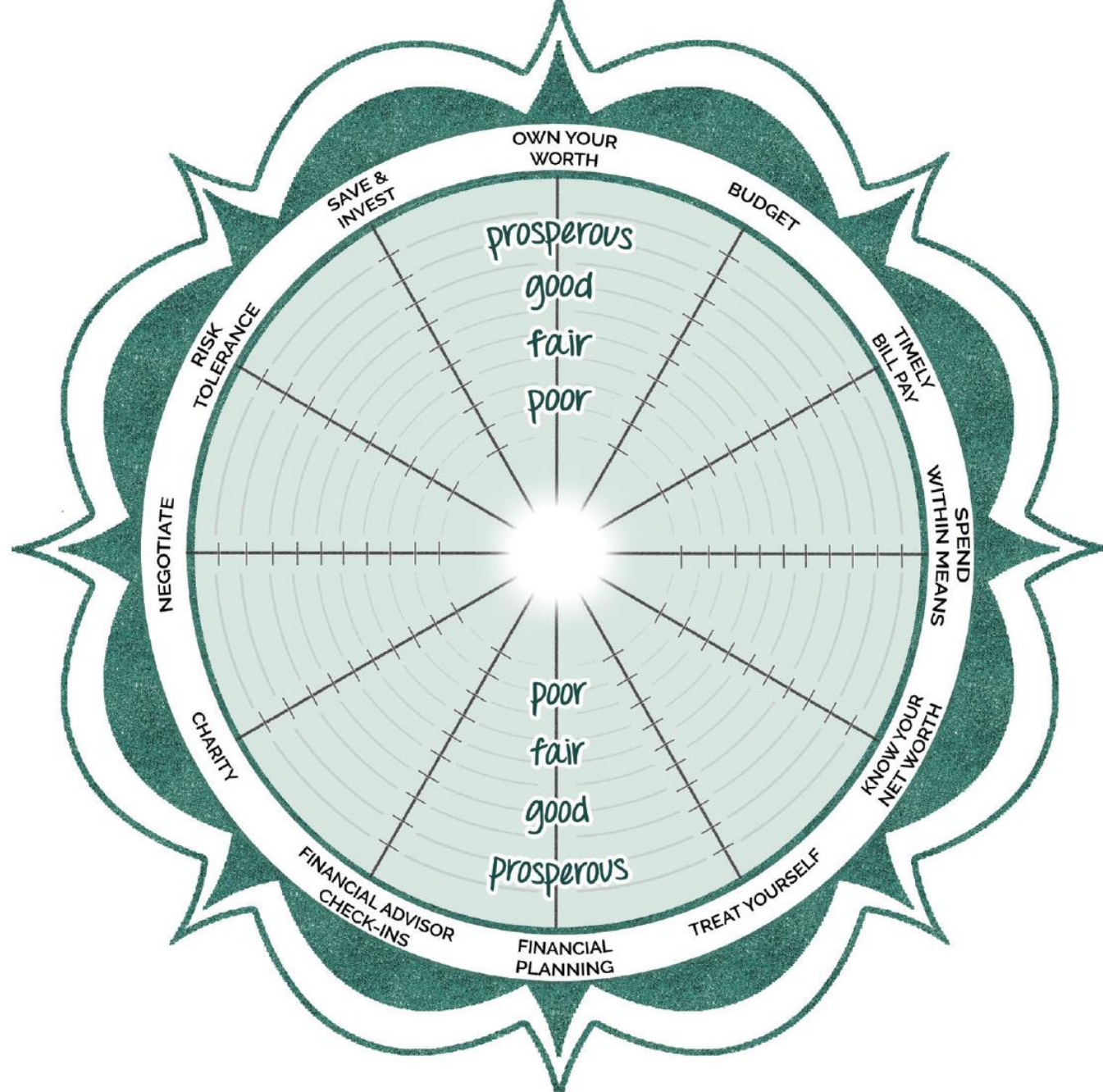
What do you want to believe about yourself and your money story?



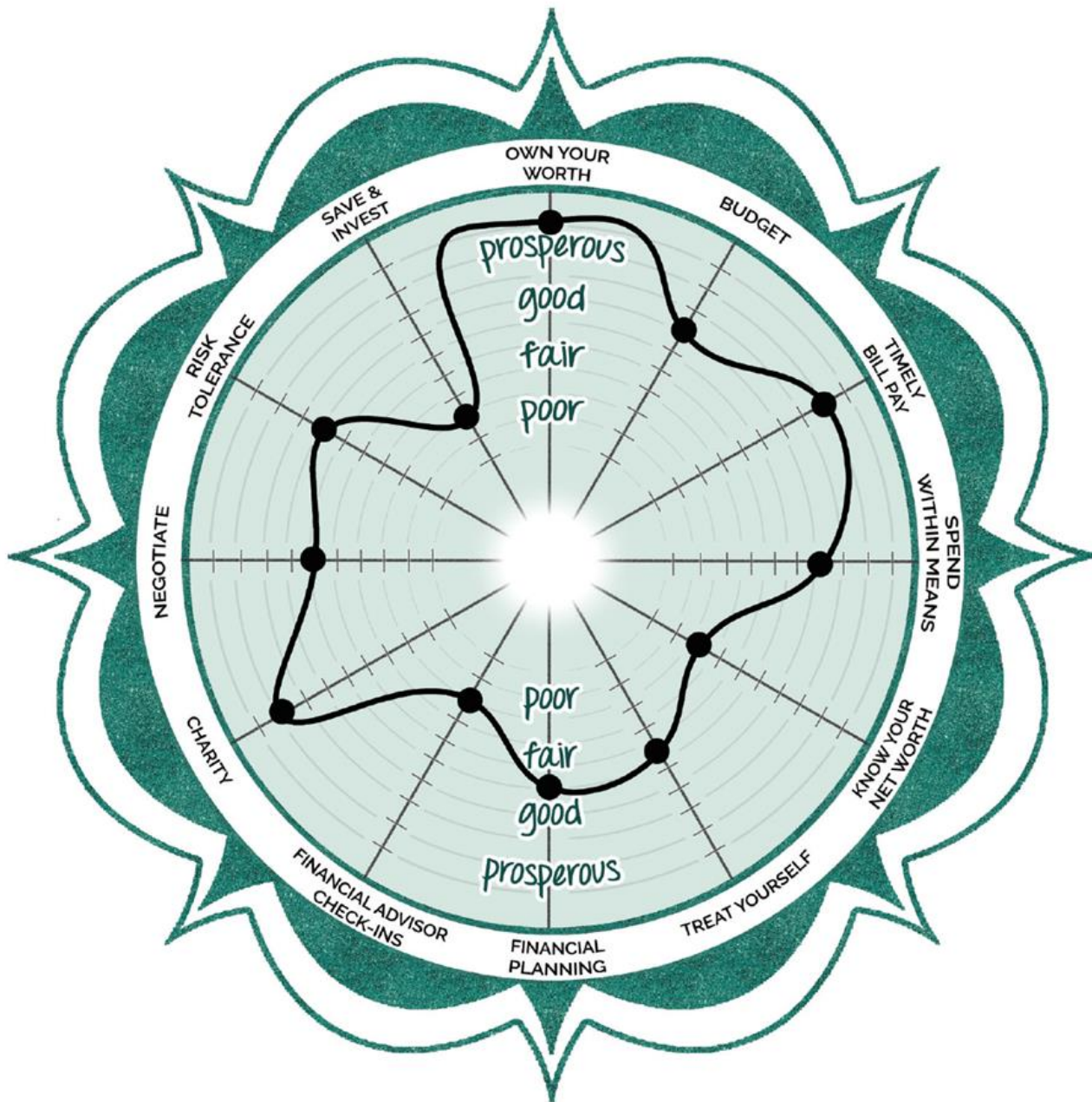


Understand Your Money Script

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



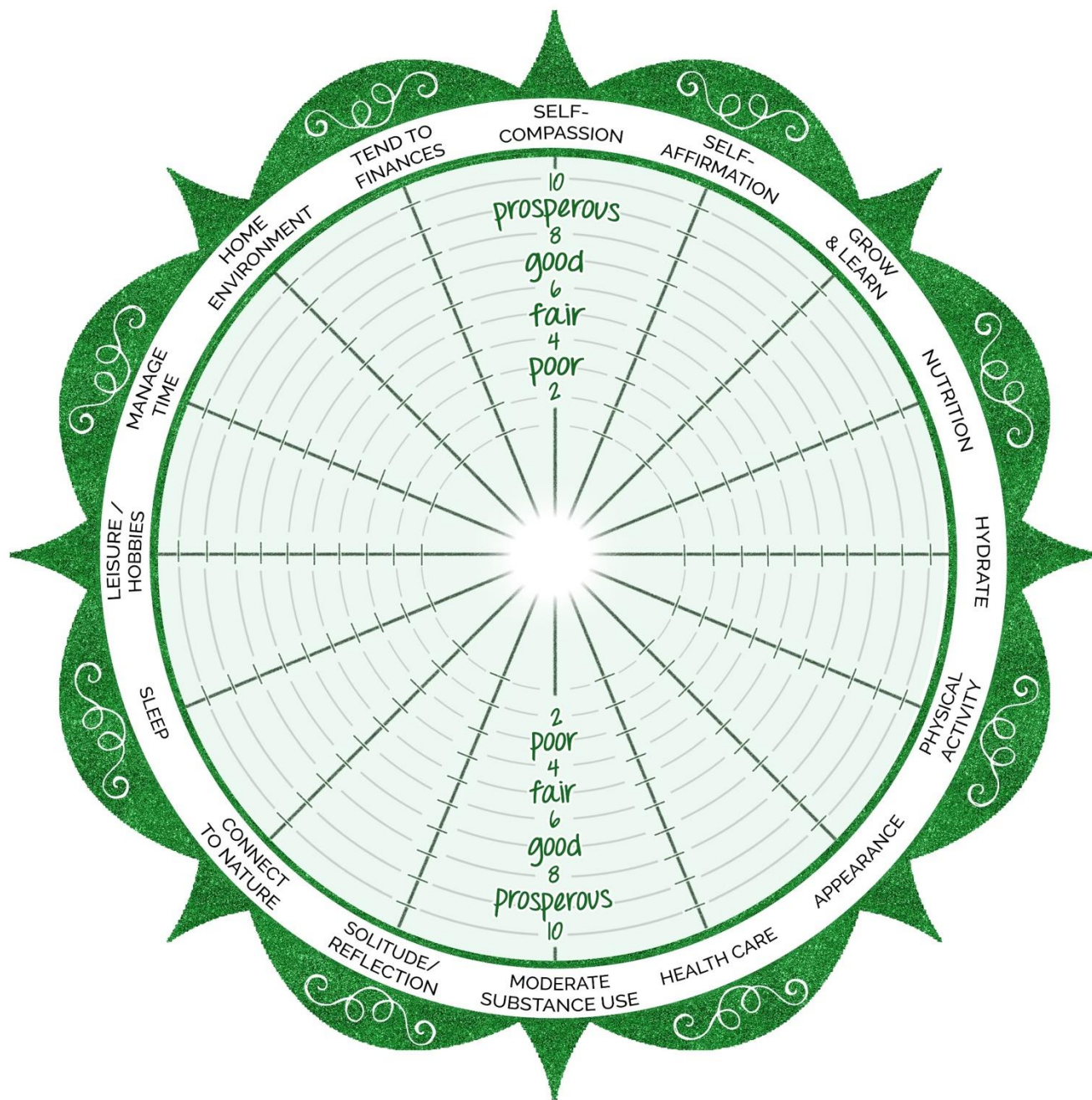
The Financial Health Wheel



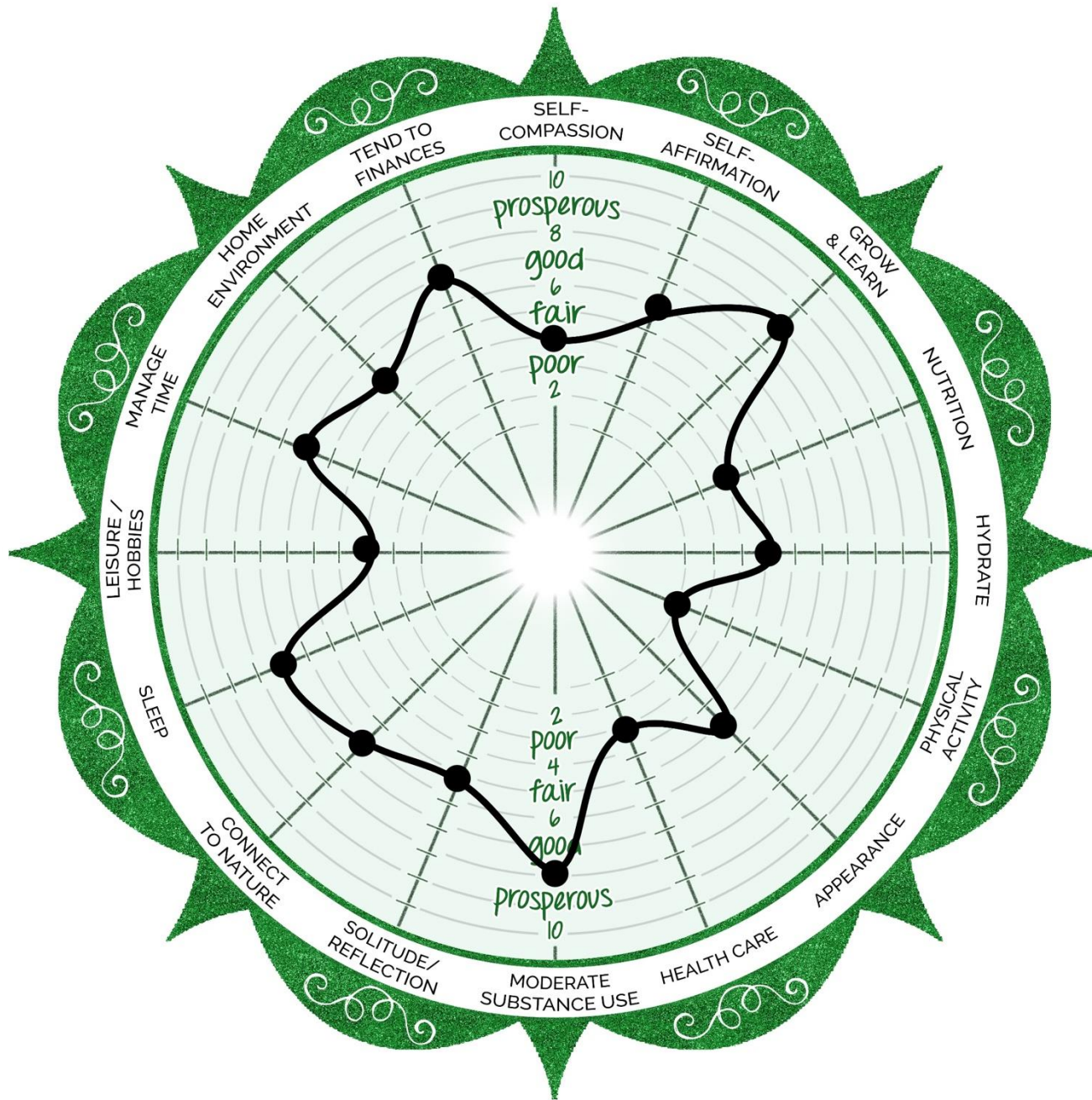
Sample Completed Financial Health Wheel

SELF-LOVE





Self-Love Wheel



Sample Completed Self-Love Wheel

Support

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

- Helen Keller



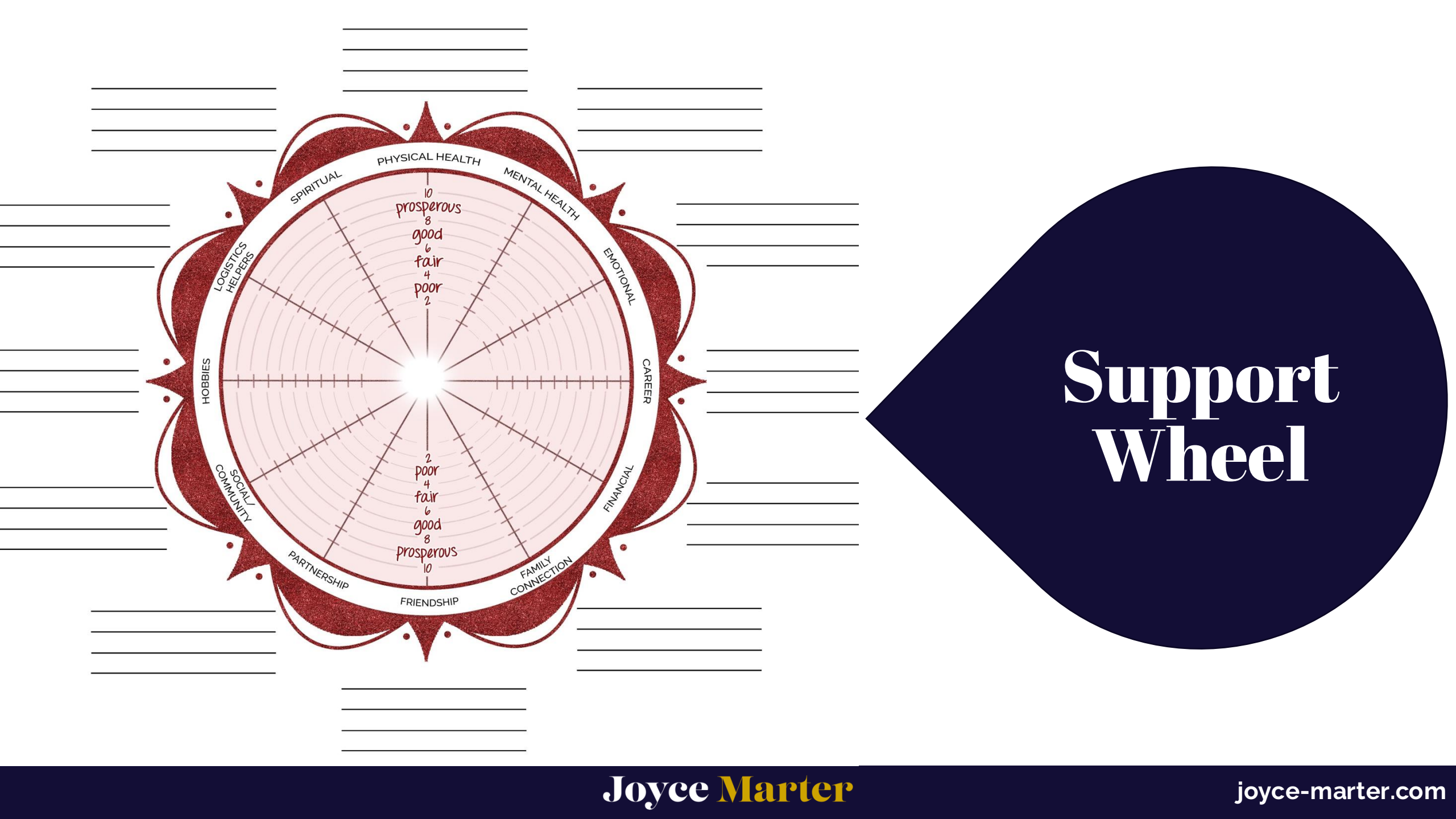
Barriers to Accessing Support

- 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

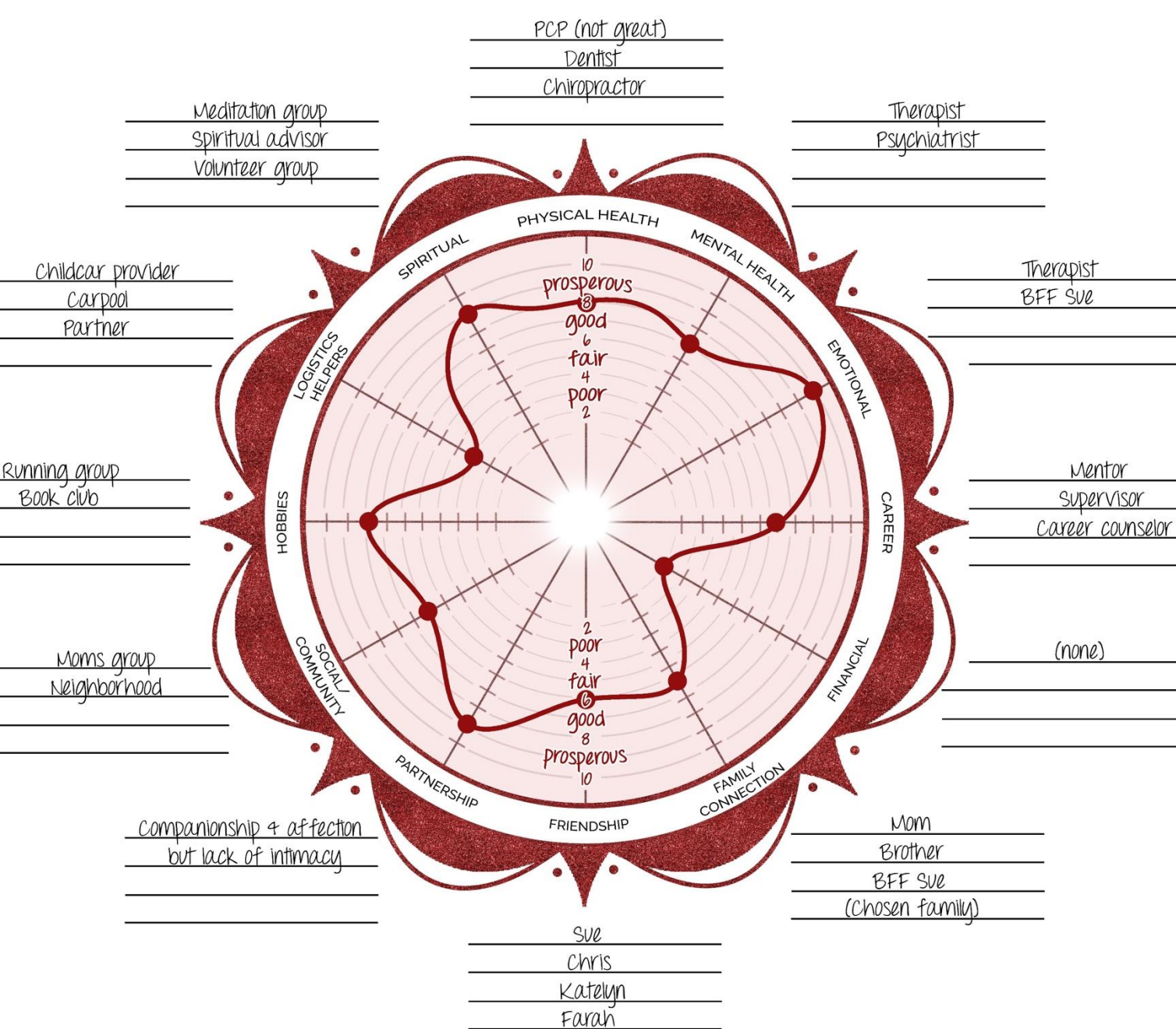
Create a Financial Board of Advisors

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





Support Wheel



Sample Completed Support Wheel

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



Detachment

“Learn to surf the waves of emotion rather than allowing them to engulf you.”

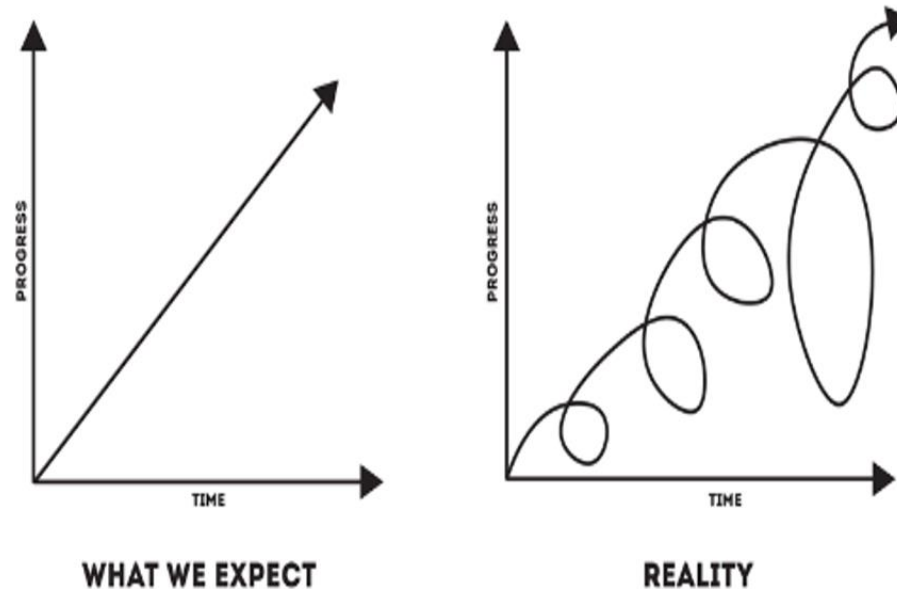
- Arlene Englander, LCPC



Resilience

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

- *Eckhart Tolle*



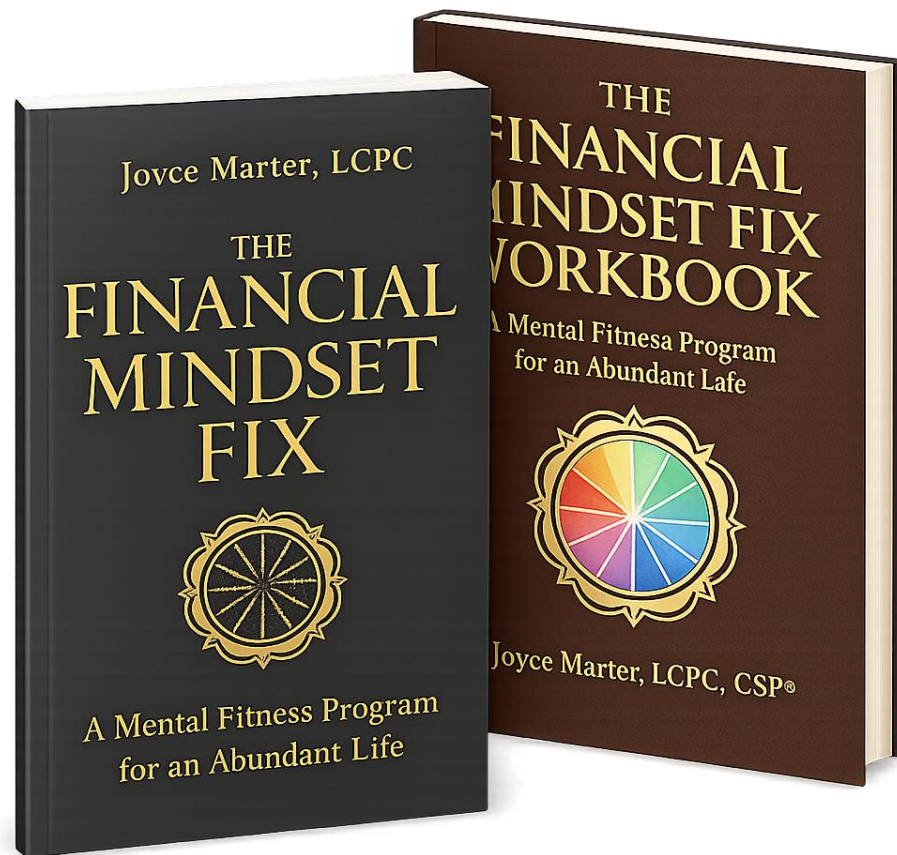




Employee Assistance Program

- Advocate Aurora
 - Aah.org/eap
 - Free and confidential
 - Employees and family members in household
- If you are insured through the village, you have access to WebMD coaching through Well Wisconsin





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San Francisco Book Festival



“HONORABLE MENTION - GENERAL NONFICTION”

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New York Book Festival

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Los Angeles Book Festival

Paris Book Awards



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MINDSET



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