Episode 57 Transcript

# Power Your Profits with Susie Carder

**SUMMARY KEYWORDS**

money, women, people, learned, spend, business, create, family, big, support, teaching, wealth, build, spreadsheets, entrepreneur, grow, book, divorce.

**SPEAKERS**

Janelle Anderson, Susie Carder

**Janelle Anderson**

Hello ladies, you are listening to Women Emerging Fearlessly. Did you know that four out of five women struggle with confidence and knowing who they are? This show is dedicated to helping women lead their lives with fearless confidence and to know how amazing they truly are. In this show, you will hear from women who are emerging fearlessly who have overcome many obstacles to pursue their dreams and passions. And they will inspire you and encourage you to stand up, step out and speak up. Be your authentic self and bring your true gifts to the world. My name is Janelle Anderson, and I am your host. If you enjoy this podcast, please leave a great review, and subscribe and share it with your friends. Enjoy the show!

**Janelle Anderson**

Well welcome everybody to this episode of Women Emerging Fearlessly. Janelle here, your host, and I'm so excited today to be welcoming my guest, Susie Carder to the show. She's the Profit Coach. And she is amazing. I first ran into her, became aware of her, at a convention or a conference with Lisa Nichols. And Susie was up there talking a lot of the time because they're like buds and friends and I just love the energy that Susie brings. And her message is one that I really need. And I think a lot of you all out there will appreciate talking about how to make money and how to make money your friend. So, Susie Carder started out as a low paid hairdresser trying to support her two little girls. And she decided to do whatever it took to create her own business. And after much blood, sweat, and tears, she went on to create not one, but two 10-million-dollar companies, ladies, $10 million companies - two. Her core genius is the ability to simplify complicated issues by creating simple, proven systems that are guaranteed to create dramatic growth. She has helped over 100,000 entrepreneurs increase their revenues by more than 3,000%. So, you can see why I wanted to have her on my podcast. And I'm very, very honored to be able to have Susie today. Thank you for coming. And welcome to the show.

**Susie Carder**

You're welcome. Thank you for having me, Janelle. And more importantly, I just want to take a minute and just thank you for what you're doing for women. Right? We need, I remember being a young entrepreneur, and back in the day, you know, I started in the beauty industry, and it was ran by men, right, we're 90% women and it was all run by men. And I remember just being a young woman going, where are the women talking about business, right? I wasn't doing technical, I was teaching business and business development, where are the women? There was only one other woman in the industry at that time that was teaching business. And she got to be so in demand, because there just wasn't women, you know, teaching business, but she wasn't ever available. And I'm like, I'm going to be that. I'm going to be the voice for women. I'm going to be, I'm gonna figure out how to do this. And then I'm going to do that. You know, you're just young and ignorance on fire. And I'm like, that's me. That's what I'm gonna do. Because we need to see women. You know what I think the power of your show is really showing women different examples and sizes and shapes and ethnicities and diverse businesses. And I just want to show someone if I can do it, we can do it.

**Janelle Anderson**

Yeah. Which is exactly what the show is about, is women emerging fearlessly and telling stories of women who have done that. Women who are doing it. Just I want to inspire women that they can do it too, you know, just like you're saying, like, we need to see other women doing it. And we need to encourage each other and say, Hey, you can do it. If I can do it. You can do it. So yeah, awesome. So you just wrote this book. I know you've written more than one but, Power Your Profits which I am reading Yay. Yeah.

**Susie Carder**

Are you loving it?

**Janelle Anderson**

I am. And it's really got me thinking and you have all these great exercises, which I haven't actually done yet. I'll be completely honest. I just didn't think through this. Get clear. And I started my business six years ago. without really a written plan. I just delved in and started coaching, and then learned along the way, but I and maybe many women in my audience have, are like me, like, as far as money, my money story. My relationship with money has always been more around. Well, I grew up in a big family. I think you and I have that in common.

**Susie Carder**

Yes. How many were in your?

**Janelle Anderson**

Eight children.

**Susie Carder**

Yes.

**Janelle Anderson**

Four boys, four girls.

**Susie Carder**

And where are you?

**Susie Carder**

I'm the third oldest first girl, so I blazed the trail for the girls. Yes, not always in a positive way. I was kind of rebellious. But

**Susie Carder**

I think every entrepreneur like the black sheep of the family, the rebel with it, I always say I'm a rebel with a cause I got a cause, but I'm gonna push the envelope. You know, my dad used to say, that's just going to get you in trouble. And like my sign says, "well behaved women seldom make history."

**Janelle Anderson**

Yeah, I was looking at that. I love that quote.

**Susie Carder**

Yeah, we're change agents, we're, you know, we're not okay with the status quo. We're not okay with someone telling you No, just to say no, we're not okay with, you know, just the way it's supposed to be like, why, right? When you look at traditional relationships, we just come up with like, why do you do that? Why do we have to do that? Why? I didn't sign up for that. One is that I'm watching my daughters now as new generation. And their marriage is completely different, right? But not those old beliefs of the wife stays home and cooks and cleans and the man works. And you know, we're both working, we're both contributing, like, let's redefine woman, let's redefine relationship, let's redefine our what our needs are. And I learned that right, as a young woman, right? I grew up in the era. And you know, some of you might be too young for this. But we could bring home the bacon, we could fry it up in a pan and we can never let you forget you're a man, right? We're making money. We're cooking it, we're being the ultimate wife and doing all the things, and, girl, that's tiring.

**Janelle Anderson**

It is tiring. It's too much.

**Susie Carder**

How do I truly build a business? Build a family, right and be an effective parent? So I think the new wave of women coming together and just telling the truth, right? Yes, I have a big life. Yes, I have big plans. And I've got a carve time for my family. I always say that "commitment isn't convenient." Right? If you write down and you guys do this while you're listening, listening, or make a mental note, what are your five top commitments in your life. And usually, when I'm talking to women, it's health. And we'll be right families, always number one, my family's number, health and well being my marriage, my relationship, my friendships, right. And then my, my finances, or financial wealth is usually somewhere in there. And then I'll say, That's awesome. Now give me the actions you're doing for each one of those.

**Janelle Anderson**

Wow, powerful.

**Susie Carder**

And that's where goals go, whaa, whaa. Commitment is inconvenient. I can say I'm committing into my family. And I had that realization myself. I'm not teaching from a mountaintop, I'm teaching from the reality of feeling like I got my, you know, it smacked me right in the face. So I couldn't, I was so excited to share all my commitments. I'm committed to this. And I'm committed to that. And I'm committed to this and my, what's my action? Lip service is my action. I see my family, but it was more like when I was done working. And if they came over from my Hey, come over last minute, like not really planned. And I'm like, wait a minute, if my family is a priority, and I say that's my number one priority, but my results are showing work is my priority. If it is your number one priority, then just tell the truth and say it that that sheds the guilt, that sheds the supposed to, have to, and go this is my priority. Because sometimes work is the first priority when I'm building my wealth and building, building the momentum of your business. So, you think about, Janelle, back when you started six years ago, that first year versus now. Right? There's some ease and grace, now you've got momentum going. You don't have to spend 10 units of energy to get one unit of result. You've got some momentum. So you spend one unit of energy getting 10 units of result, right you get referrals, you get people knowing you it's not as hard. I mean, business is always a challenge. As we become more seasoned, we learn what those challenges are, and go, Oh, it's just part of business. I think nobody told me that. Nobody told me that a business was designed to fight with each other. And what I mean by that is sales, marketing, operations, finance, each division, which most of us are running all divisions, right. So sales always wants more money to do a campaign. Right? Finance has to say no, we can't have we're not spending that. Right? And marketing always wants to make it prettier, better, faster. redo it like I want to redo this and again, finance is saying no. Right? So yourself, you're going no, yes, no. Yes. What do I do? How do we spend the money and just feeling like Sybil. Right? And so now?

**Janelle Anderson**

Yes, you are totally nailing it. I'm sitting there going, Yes. Yes. To all of that.

**Susie Carder**

Yeah. If we all talked about it, right. We're all masquerading around that this isn't happening. It's like masquerading that we're perfect mother's and masquerading that we have perfect relationships. I remember I was at church and this lady, they were celebrating their 35th year of wedding of marriage. And I talked to her afterwards and I'm like, I have to ask your question. How'd you do that? She goes, listen, never, ever, ever use the D word. I'm like, okay, she was I have never contemplated divorce. Murder, but not divorce. And cutest little lady, right? It was not what I expected because she's never talked about divorce. I'm like, she's ready to lay down the law. Tell me, I'll get rid of my notes. Murder but not divorce.

**Janelle Anderson**

That's hilarious. Yeah, but I mean, you're really hitting on such an important thing there is like as women, we, the masquerading and the pretending, and the feeling that we have to be all these things. Whether you know, we were told that growing up or what society told us or somehow we got in our head, we had to be that woman that worked and came home and fried up the bacon and ran the household. And I remember what when I first married my current, my husband now is my second marriage we got married 30 years ago.

**Susie Carder**

Congratulations!

**Janelle Anderson**

Thank you.

**Susie Carder**

That's a huge accomplishment!

**Janelle Anderson**

It is a huge accomplishment. It truly is. Well, he had the idea as he took on these mindsets or whatever, that the wife was, you know, the helpmeet. Right? And all that in Christianity, but he wanted to be, he was in Bible College, and he was going to start this ministry to teenagers. And so his idea was, as his wife, I'm doing that with him, like, I don't have something to do on my own. I'm just going to do this with him. And I was teaching full time, and he wanted me to do all of the, like the admin work with this ministry and help him run it on the weekends. And he just assumed and at one point, I finally had to say, wait a minute, wait a minute, what? Whoa, timeout? Right. What do you think a wife is anyway? And he's like, well, you’re in the same industry I am. Because you're my wife. And I'm like, No, I'll help you. But I have my own. And I had to really stand up for myself and, and understand that he was just, that's what he thought what he was taught, but I could re-educate him.

**Susie Carder**

Yes.

**Janelle Anderson**

And share with him like my heart. And he did. He did. Finally, you know, come around to understand that now. He's totally supports me and has for many years. But it was a little bit of a communication thing. But I had to learn to say no, there's things I want to do to for me, and there's the passion, I have to fulfill my own calling in. You know, and I think a lot of times is women, we just need to have that voice stand up for ourselves.

**Susie Carder**

And the courage to say it, right? And the only way you're gonna have courage to say it is that somebody models it. Right, my "was-been." He's not my husband anymore. His mom and grandmother were amazing mother role models for me, I grew up without a mom. And so, I just didn't know what that meant, right? Teaching me boundaries and teaching me how to love their mate and respect them, but not give up their power. And so it was just so fascinating to go out. You have to find a role model, a role model in business, right? When you look at anyone that's up to anything, you know, I'm going to use a cliche word here, has a coach, right? You look at any top athlete, the minute they get off the court or off the field or off the greens, they go right to their coach, right? So, I have a client, she's a three -time Olympic athlete. She feels like, she's like Susie, sometimes I just, you know, I beat myself up because I don't know what to do. I'm like, Tayeba, I'm your coach. Just like you have to go to the Olympics three times, you're in the top 1% of 1%. Right to be able to go three times and be a medal winner three times like that is unheard of. But it's so natural. I'm going to hire a fitness coach, I'm going to hire you know, a sports coach, that we don't look at it. Like, sometimes you'll meet a marriage coach, like, Janelle, can tell me something about marriage? I've never Well, I've been married for 25 years. If you add them up, everybody's the same. All right. Okay, you're done. I gotta find someone in a marriage. Right? That's a commitment. It's not convenient. So finding, you know, people in your life to go if I'm the leader in business, and we resonate, and then come be a student, right? Because I want to see how are other women doing and not sacrificing themselves not sacrificing their family? Like how do you not get lost in a relationship? How do you not get lost in your business? How do you not get lost with your kids? My heart goes out to all the moms right now. You know, trying to homeschool. My daughters are great examples. I did not sign up for this. I did not sign up to be a teacher. I'm a medical esthetician. I want to poke you, I want to, I want to lift you, I do not want to teach math.

**Janelle Anderson**

Right. I know it's hard.

**Susie Carder**

And so it just will happen. But there's a skill set that, there's a need. Right. And I think right now, old jobs may go away but new jobs are on the rise, right, to go, how do I help women who have no desire to do any of that and not good at it? Like I would not be good at that. Right? Because I like doing different things, but they don't have a choice right now. Yeah. So just to look at where's the business opportunities inside of this. Most wealth is built in a down economy. It's not built in an up economy. It's built in a down economy is can you ride that wave? Can you leverage that time, that space to go, what does the market need right now? What skills do I have to bring? Right? So right now more than ever, people need my skill set because they, you know, there's not a lot of cash money out there, how am I going to make the now money now for my business to grow? You can't sit back and wait. It's not, you know, Yes, we have government funds. Yes, there's programs available, but really looking at how do I leverage that? What's available to me? And you got to ask for help. You got to raise your hand ask for help. And we're not good at that as women. Now giving help, I'm gonna say, Janelle, girl, I got you. I can help you. But then the same. Can you help me this is, It's hard for us. Hard for me.

**Janelle Anderson**

Yeah. Oh my gosh!

**Susie Carder**

I used to feel guilty cuz I had a cleaning lady. Because I'd be working at home and the cleaning lady would be cleaning. And I'm like, I feel so bad. I'm working. I don't want to spend my weekend cleaning toilets, or do I want to spend my weekend with my family? I choose family. Right? I will work an extra hour so I can have her while I'm working. But there's still that like, I should be doing this. It's so crazy.

**Janelle Anderson**

It is crazy. It's, that's why I don't have cleaning lady come to think of it!

**Susie Carder**

You're like, wait a minute. I should put that on my bucket list. And I support that movement.

**Janelle Anderson**

Thank you. Thank you. So okay, so you're touching on this. This is what I love about how you think like, it's obvious even when you started off, you know, is that salon owner like you were looking for opportunities, you have that mind of like, looking for how can I leverage this? How can I create an income out of this? How can I take what I have and build on it? So, talk to us a little bit about that. You know, you're the Profit Coach, and, you know, how do you go about, I don't naturally think that way. But if somebody like sparks me, I'll be like, Oh, yeah, yeah, I could do this. I could do that. And then I'm kind of on my way. But I, I don't naturally think of ways to make money. And I think there are people that have that gift to just grow these businesses. But I think we can learn, we can learn from you all.

**Susie Carder**

Absolutely. I would say my first. very much like Janelle, I grew up in a large family. There was nine kids, Bobby, Ronnie, Stevie, Terry, Joni, Shelley, Susie, Kelly, Debbie. There were two under me. So I'm in the middle, but nowhere, right? Like, you get to that end. It's like you're the middle but you're not. There's just a lot of kids.

**Janelle Anderson**

Yeah, yeah.

**Susie Carder**

My dad was in the military. my stepmom was a seamstress. And what I learned was don't ask, there isn't any. That was all the coaching and not around money. And if you want money, go get a job. Right? At an early age, you know, 10-11, I was in the neighborhood babysitting, cleaning houses, doing yard work, because I wanted things. Okay, I'm gonna be honest. Can I be honest? My things were underwear because in a big family and Janelle knows this, even more girls, you share everything.

**Janelle Anderson**

Everything. Oh my gosh.

**Susie Carder**

Underwear, and I just didn't, I just did not want to share my things like that. I still to this day, I'm an underwear fetish. I finally realized it because I always had hand-me-downs. And so the first, I remember getting my first $10 and buying, it was at a dime store and you know, 10 pairs of panties for $10. I was so excited. And I hid my panties from my sisters. So they could not steal my panties because you know, families, what's yours is mine.

**Janelle Anderson**

No, you had to hide stuff. Yeah.

**Susie Carder**

 You had to hide stuff. And then I learned early on in a family, in a large family, that we would have once a month, we would get cookies. And so, we would make a big batch of cookies. And then we put them in, Janelle would have her bag, Susie had her bag, Stevie had his bag, right? So y'all have your little bags. I don't like sweets, never liked sweets. And so, I realized like, this is a commodity. I would watch my brother and sister eat their cookies. Now with, Janelle knows this, 11 people in the house, every evening when you ate dinner, it was like doing Thanksgiving dishes. Right? So, we were the dishwasher. We didn't have an automatic dishwasher. We were the dishwasher. I didn't even know those things existed until I became an adult and rented an apartment. I'm like, that you have a contraption that washes the dishes? It's like, that's how broke we were, how poor we were. And so, when I look at, I learned to barter, so my brothers would eat their cookies, my sisters would and I go, who wants a cookie? You do the dishes, and then I had to barter two cookies to do the dishes. But think about Thanksgiving dishes. Nobody wants to do those. No, every single night, right? So, you want to, I learned to you know, barter and then I would get Halloween candy and then I would barter that. I won't eat the candy. Wait for them to eat all their candy and I'm like, who wants a chocolate? So, I don't know if that's trained behavior. I really just don't like candy. I don't know, but I don't care for it. I'll eat it and I'm like, naaah don't like it.

**Janelle Anderson**

But the thing is, you didn't not just like, but you looked for the opportunity. You know, like I probably would have just not eaten the candy, but you looked for how can I make this work for me? Like how can I use this as a bartering tool and an opportunity for me for whatever I do want?

**Susie Carder**

Well, my want and my why was greater than. So, what I wanted was not to do the dishes, my laziness. What I wanted was my own pair of panties, right? What I wanted was a bike so I could pedal my way to work. What I wanted was a scooter, a motor scooter. Then I gave the bike up and got the scooter to drive to work. What I wanted was a car. And the only way to get that was to work. And so underage, right and back then you had to be 15 to get a work permit. And so before then, right, 10, 11 and 12, 13, right? I had to get odd jobs to go I want these things. So, my want was bigger. As I got older, you know, my dad's belief was when you're 18, go get a job, go get married, like we didn't have the opportunity to go to school or college. That was never discussed. I never even knew it was a possibility until I got into my 30s like, oh, people's parents support them into going to college. Right? I literally, Janelle, I'm at lunch with my girlfriend, she just you know, she finished college graduated, we were working at Paul Mitchell together and she's mad. She's hot. She's like, my parents cut me off. I'm like, What do you mean? They're not talking to you? She goes, No, they're not paying for anything anymore. I'm like, what are your parents paying for? Like, what do they pay for? She's like everything, my rent and my car and my insurance and my spending money, and I'm like, man like, what your parents paid for? I didn't even know that was a world that existed, like parents did that. Because we grew up scrappy was like, yeah, no, you there's no money, go get a job. That was the standard answer. So, I moved out early because I'm feisty. And you know, still went to high school finished high school. Graduated, had a job, right. So I moved out, 17 never looked back. And my want was freedom. My want was, you know, to get out of a toxic environment. My want was wanting to grow up. Right. And so my dad said, go get a job, go get married. Those were our marching orders. And I'm very coachable. So I got a job and found a man. He walked in, beautiful. He had a car, Janelle, a checkbook. And looks.

**Janelle Anderson**

There you go. What else do you need?

**Susie Carder**

Little did I know, you know, values plays a part in that, right, really looking at the characteristics of a husband. So needless to say, it ended in divorce. Right away, not a good match. And I realized that oh my why now became my children. And I was a hairdresser, had gone to school, got my license and was starting to work in that vocation. But I had these two kids. So, I was working part time or some time. I was, it wasn't really the career that I needed. But now all of a sudden, I found myself divorced, no child support, no alimony. My picker was off, girl. I didn't have a good picker. Yeah. And so, my why became my children, how I provide food, shelter, clothing, Maslow's Hierarchy of Needs, that basic food, shelter clothing. And so, I got really, really systematic about how do I grow the business side of this business called hairdressing. Right? Because that wasn't taught in school. That wasn't there, no classes about that at all. And so, I went to a library, books were my teachers, right? And I was so broke that I would go to the real bookstore, find the book, and go to the used bookstore and buy it used because I didn't have the, $25 and $20 at that time, right? That's daycare, that's, you know, food for your kids. I'm like, I didn't have that money. And then started implementing it. But you know, I learned how to market, I learned how to do referral campaigns, I learned how to get customers and I learned how to upsell them. I learned, right, that retail equals retention. And if people bought stuff from me, that meant they trusted me and valued me. And then so in two years, I went from struggling at $30,000 a year to $250,000 a year.

**Janelle Anderson**

Wow.

**Susie Carder**

And Paul Mitchell said, What are you doing? How are you doing that? And I'm like, I use referral campaigns. I didn't have a system. I didn't have a how, I just, here's what I do. I use referral campaigns. And I go to all these networking groups, and all these networking group has 30 people and I meet them and I get my card and they come in, I give them a free haircut. And then I get them for life. And they're like who are you? But I just take care of my children, right? Pay my rent, pay my car payment, food for their food for the table, like it was just serious survival. And then as I started doing these cluster classes, I realized people don't know how to do this. They're just like me. And I think that's the beauty is like, Oh my gosh, you're just like me, I didn't know how to do this either. I thought everybody else had the answer. I thought everybody else knew how to do it because most business professionals look like they got it together. Right? It's pretty, they're pretty, they're articulate. So, I'm thinking I'm the only ding-dong in the group, not knowing how to do this.

And so, for me, it was like that, oh, and then I could share, like Janelle, let me show you because I had to learn how to do this. And my clients were like, teach me, teach me how to do this, because they didn't know the business side. You know, then we went on to build the largest training and development in the beauty industry and did that for 15 years and sold it to Richter's Publishing for millions. And so, for me that was the entrepreneur's dream. You start something from your kitchen table, as a single mom of two little girls, a hope and a dream, called survival. And then really just started looking at. I always did it from serving my community. I didn't do it for money. Because I didn't know what I was doing when I started the speaking side and afraid. Most people in large families are introverts. There's two underneath me. So, I'm very introverted. And people don't believe that when they meet me. But I am very shy. I have learned to be this way. Like I turn it on like a camera. Right? And then at the end of the day, I look at my man and go, I so sorry, I have no words. They're all gone. They're all gone for today, I will sit here with you. I'll make you dinner, right, you make me dinner, whatever you want to do. And we go, oh, this is training. And I think that when you have the tenacity, you have the drive, you have the desire, but your why is big enough. Well, my why was never money. Security was my why. And money meant security so that I could always provide for my children. And I didn't need a man. I didn't need somebody else. And that was that was a hard lesson for me. Right? Because I thought go get a job, go get a husband. That was the plan, right? That's what we learned. But that plan didn't work for me. I had to create a new plan. I think for entrepreneurs, for women, we need to find our own way like you did with your husband. He's like, you should just want to do this. This is my calling my purpose. You're like, ah, no.

**Janelle Anderson**

Nope, not mine. Yeah, I think that's really powerful, though, is knowing your why because your why is what gives you your motivation and that drive to do the work. And it has to be bigger than just money. I guess some people, their why is money. But to me, that's not going to be very sustainable.

**Susie Carder**

It's just not fulfilling. It's never enough money, right? There's always the next, always the next, so if your why is just monetary, like you never get there. To go What determines success? Yes, I have financial indicators that determine success. But for me, it's my relationship with my children, my relationship with my grandchildren. Do they want to spend time with me? Do I want to spend time with them? Right, because vacationing together, money is the vehicle that allows me to support them, allows me to help them, allows us to travel, allows me to create my wealth, allows me to invest in my communities, allows me to sponsor different organizations and associations. Money is just a tool. When you see people just focus on money, you feel it. Like it feels slimy, it feels manipulative, it feels like you just want my money. And that's okay, people run their business that way. But that's not the kind of business I want to partake in as a student. Right? As a business owner, it has to be reciprocal, right? That, you know, Law of Reciprocity I give to you, and you give to me, you know, and whether it comes from you or comes from somebody else. But I know when I'm serving, right, that I'm perpetuating that universal law.

**Janelle Anderson**

For me, like that makes so much sense, is seeing money as a tool. And most of my life, I saw money as kind of like, I think the best way to say it is I wouldn't say enemy, but kind of like that thing that I can never have. Because in my life in my childhood, it was also scarce, scarcity, you know, we never had enough money we just had, you know, had to make do kind of thing. And my dad was in the Navy with eight kids, all that. And so, in my mind, it was always like, there's not enough money in the world. And I probably will not make very much like I always had this mindset. And so of course, I didn't think of ways to make more because it was kind of like I just got to make do with what I have. And I have to hold on to what I have. And so, it's just been in the last 10-15 years where I've started to really switch that around and realize, wait a minute, that's what's been limiting me and I was afraid of looking at money. I was afraid of like digging into it because I didn't have enough. And it made me feel like, well, I don't have enough to invest, or I don't have enough to plan for the future. So, if I look at money, it's just going to remind me that I don't have enough and that that's really why I kept avoiding it. So, I'm learning how to turn that around to realize that, no I can look at money is not something to be afraid of. And it's a tool and I have the power to make wealth and you say, you know, wealth is your birthright? It's a different way of thinking about money.

**Susie Carder**

Right. We all think it's, you know, it's for the other guy, but it's not for the other guy, right? It's our divine righ to create wealth. That's why we live in this country. Right? This country was built on entrepreneurships backs, right? When you look at the big conglomerates, they started out as a solopreneur, entrepreneur, and then built into this business, right? You look at the economy today, and you look at the businesses, small business is truly the backbone of how our economy thrives. It isn't that one, not that the bigger businesses, yes, they support it. But all the jobs you and I provide for people that your clients provide for people, it's one or two people, but that's one or two households that I am, I'm responsible for, right, and their family. And you know that, it makes me proud that I'm supporting other women in living their dream and, you know, supporting them and creating their own destiny. In chapter eight, it's Math is Money. Money is Fun. I didn't like math, either. I didn't want to look at my checking account. I didn't want to look at the balance, I literally would have to close my checking account every single month because I couldn't balance it. And finally, my banker said, Susie, what are you doing? I'm fine. I'm opening a new account. They're like, I know you do it every month. Why am I? Because I can't balance it. And it just it gets a big cluster. And then I'm bouncing checks everywhere. I don't understand. It's confusing. He goes, let's get you QuickBooks. Let me show you. And I'm like, Okay, please show me. That day forward, I was able to balance my books and, you know, input everything. It made it so much easier. I'm like, oh, and then I started creating spreadsheets because I'm like, I gotta figure out a way. This accountant is telling me I have money, and then they tell me I don't have money. Right? They give me the P&L. One is accrual. One is cash. One says I have money; one says I don't. I don't like the one that says I don't. Right? It did not make any sense to me. I'm like, I don't care. I just want to know; how much do I need to bring in every single month.

So, I can do whatever I want. I can pay my childcare, I can pay my house payment, I can pay my car payment. I can have money to spend, I don't want anyone to tell me. No, I want you to tell me how much. Right so that was my learning. And so, I put spreadsheets together that made sense for me. Not they're not accounting spreadsheets. I'm not a CPA, I am not a bookkeeper. I am a rebel entrepreneur. And then I would be talking like Janelle and I'd be at lunch, and like I had this spreadsheet I made. If you want to see it, it helps me write this. It's not confusing, and it's exactly what we need to produce. And then you guys are like, can I get that? You want my spreadsheet? I'm not an accountant. They're like, exactly. That's why I want it. It makes sense. Yeah, it's not all and I'm not, I have an accountant, I have a CPA, I have a bookkeeper, have all of it now. But in the beginning, we're the butcher, the baker, the candlestick maker, right?

In the beginning, if you're running your household budget and neither one of you want to look at the finances, there's no way we're going to build wealth, right? We have to look at it. And so, you know, in my relationship, and in my marriage, my husband and I had a financial goal. And we would sit down every month and go over our expenses and go over our income and go over a plan. And then every month like clockwork, I would spend more money. And he was so gracious. He said, Listen, you can spend whatever you want. But if you look at your spending trap pattern, you're spending about $24,000 a year on nothing. I'm like, it's not nothing. I bought this and I bought the kids that. He's like, I don't mean it that way. I mean, we're not building anything. Like it makes you feel good. But can we find other ways to make you feel good? And if you want to spend that money on nothing, right? Like nothing means that you have that credit card that you can't tell me today what that 5,000 10,000, 20,000 represents, right? Every single charge on my credit card, I can tell you exactly what it represents. Because I'm not buying nothing. I'm being strategic. I buy what I want. But I'm buying it knowing I want this because of this. Like I've earned this, I'm doing this, I don't have frivolous spending anymore. I have strategic spending, right. My thing now is taking my kids out to dinner or posting family stuff. I can say exactly this is what I spend on my family in these different events so that we can create that relationship. I want to create memories not by nothing. I don't want to fill my void with shoes. I don't want to fill my void with earrings. Right, I want to create memories for myself and for my children.

**Janelle Anderson**

That's really beautiful.

**Susie Carder**

So, math can be fun when you start looking at how do we play the game called accumulation. Right? That becomes really fun. That's funner than spending now is the game of accumulation. Oh my gosh, look at how much we accumulated!

**Janelle Anderson**

I would really like to play that game.

**Susie Carder**

Yes!

**Janelle Anderson**

So, I will definitely, I don't think I'm to that chapter yet, but I'm getting there. I'm in leading, let's see, leading your business with, leading your business with power.

**Susie Carder**

Well, here's the great thing about this book. You can do it numerically. But I want you to look at what do you need help with? If you are not good in sales, go to page 199. And go to my stair step questions. I've been using this for 20 years; I pose $900 clients or $100,000 clients with this script. So, go right to the stair step questions. If you suck at math, and you're not good at it go directly to Math is Money, Money is Fun, which is on page 243. Right? If you're learning to lead a team and holding accountable, go to the chapter that Janelle is in right now. So, you can ping pong. Because the chapter in itself is the solution for that, whether it's sales, marketing, operations, finance, what's something I need right now, to go I need to understand this money thing. Now, I need to know how to set my prices. Now, I need to learn how to put a forecast together that I'm gonna follow and I'm gonna honor, right, because we all set goals. But uh, do you have a forecast that you honor? Right that you look at. I'm in my forecast every single day. Where are we at? What are we doing? Where are we at? What are we doing? My team is texting me the number every day. Where are we at? What are we doing? Where are we at? What are we doing? Like it's that important to me just like you do with your family, just like you do with your dogs, did I feed the dogs, did I not feed the dogs? You would never go a day without feeding the dogs. Right? Or the children, right, or your husband? Like it's just, there some have to do's. And when you have that roadmap, when you have that barometer to go, am I on target with my goals or not, then it's not a surprise at the end of the month, at the end of the year, the end of the quarter, whenever you look at it. I'm looking at it every day. So, if it's not a surprise, my team knows. You guys were down. What are we going to do? What are we going to do? Because we're down? Like I'm doing my part. I'm doing everything I can I am rowing my boat over here. I need you to row the boat because we're going in a circle right now. And accountability is hard for women. Right? Because then we feel like we're bitchy and you don't have to be right system to hold people to their greatness. Right? How do you hold them accountable and have them empowered, that's a skill set. That I took years to learn to go, Oh, you just can't fire people and you just can't get mad at people. That was my management style. Let me get mad at you and then let me fire you.

**Janelle Anderson**

That's really wise. I love the idea of being aware every day, which I need to do. And to look at it as just like anything else in life really, like the whole thing of I would not go a day without feeding my dog. Sometimes I miss feeding my husband. But he feeds himself. He's a driver out on the road. So he's good. But I don't go without feeding my dogs. So that's really, really great way to think of it.

**Susie Carder**

An interesting, you know, it's an interesting little pivot to go, what are the things that I you would never go without brushing your teeth right? Or you might get up and then forget it for a little bit but then you're like, bleh, I haven't. How did I miss that? Right? You do the same thing as your financial wellbeing. We just close our eyes and then wake up and we're 60 and going, I didn't manage this. I didn't brush my teeth. Imagine if you didn't brush your teeth for 60 years, right, you'd go, oh, what happened? So, it's just the barometer of your health, in your personal life. Not just business life in your personal life. Right and in your business life and it gives us freedom. It gives me freedom, right to really navigate what's next for me. What's next for my family? How do I weather the storm? Right? And each of us have our own storms whether that's a health storm, or the pandemic storm or family's storm or business storm. If we don't have financial reserves to weather the storm, that's when sickness comes in. That's when illness comes in. Stress wipes us out. Yeah. And to go.

Let's look at this differently. Let's create a new relationship. And that's all I did. What I did know is I didn't want to be poor. I didn't like that feeling of there's not enough, don't ask, there isn't any. I didn't know what rich meant. I didn't know what nice meant, I didn't know. But I knew I didn't want this. And sometimes when you're discerning what you don't want, it's just as powerful as what you want. And then I had to flip it like okay, if I don't want that then what do I want? That was a harder muscle for me to build. It was easier for me to go I don't want this. I don't want that. So, when your spouse says, what do you want? Where do you want to go eat? I don't want to say I don't want Chinese. I don't want to tell you. I don't want, you know, it's like well, what's left? Right, but you go through what do you don't want to find what you want.

**Janelle Anderson**

Yeah, that’s.

**Susie Carder**

I think, in looking at your financial wellbeing is to go well, what do I want to create for my family? Because that's your why, what's that legacy? Now? The legacy for yourself, the legacy for your family, right? The legacy? Are you going to create generational wealth? Right? Are you gonna be able to contribute to communities? There's got to be a bigger why than just the bank account? Because that bag is boring. I know that people are like, Susie, how is it boring? Trust me, it can be. It's boring. Every new invention of what I did, I did it because I was bored with the old thing. Bored with just being a hairdresser making a quarter million dollars a year, that was great money to go into this training business. I didn't know how to do that. I spent more money, right, trying to figure out how to do it than just sitting back and making a quarter of a million dollars. Right to go. There's a there's a fulfillment need for me. Right? I believe that our gift from God is our life. And our gift back to God is what we do with our life. Right, money allows me to do more for my communities, for my families for, you know, charities for my business, for my team. Right? I'd rather spend money on my team than spending money frivolously on I don't know what, right.

**Janelle Anderson**

Yes. Oh, that's powerful. And I think for me, like I'm 67. And I, you know, you never think you're gonna get when you're younger, you think your retirement age is so far away. And you have all this time. Yeah, and it comes really fast. And here we were, and we just hadn't planned very well for this. But I decided, you know, it doesn't do any good really to live with regrets and think, oh, if I'd only done this, I'm like, what can I do now? Like, I'm still healthy, I'm still alive. And I'm going to do what I love doing. But how can I go from here and at least build the wealth that I can from here. And my thing is, like, I want to build enough wealth that I leave, I'm not in debt anymore. And I leave my daughter with something like, that would be amazing. Because right now she thinks, oh, gosh, my parents are gonna get old and I'm gonna have to take care of them because they don't have you know, any money. Which isn't true. We do have some, but I want like, that's like a big why for me, for her to not have to worry, for her to say, wow, mom actually left me with something. And to leave a legacy and to empower other women to do the same. I think it would be amazing to say, Hey, I I built my wealth in my 60s. I mean, you know, why not?

**Susie Carder**

Well, isn't it Julie Child who didn't start cooking till she was 40? And didn't get married till she was 40 something.

**Janelle Anderson**

Well, Mary Kay started her business in her 70s, I think.

**Susie Carder**

Right! So, you want to look at it, like what I love now, and this truly is, you know, if I look at 67 is truly the new 47. Right, there is what we're doing to take care of our health and wellbeing. How do we create a new legacy? You're paving the way for our generation the generations after us to go. I remember my grandma. She must have been 50 but she looked 80, right? Stark gray hair. She looked like a little old lady. But she couldn't have been old. Like when I go back and kind of do the math and like she couldn't have been old. It was 50 probably my age now. I'm like this like people call me grandma. I'm like, this isn't grandma. It's not what my grandma looked like; I'm just saying. So, my grandkids call me Gigi. Oh, it's my nickname, I know, my vanity. But it's my you know, so Gigi I'm Gigi, so that they, you know, I can be with, this is a new season for me and a new celebration for me and grandma just didn't hit right for me.

**Janelle Anderson**

Yeah, I know me either. My step granddaughter calls me Pasta.

**Susie Carder**

Oh, that's so cute.

**Janelle Anderson**

When I first met her, I made a pasta dish she loved, and she just started calling me Pasta.

**Susie Carder**

That's awesome.

**Janelle Anderson**

 It took us awhile to figure out what was she doing? And then we realized that was my name. So now that's my name when I'm with you know the grand, there's two kids, Pasta. It's so cute. But yeah, I mean we have, we've re not invented but reprogrammed or whatever what what it looks like, I think our generation like the boomers because we're not quitting and we're not stopping a lot of us aren't and there's no point in that I'm going to keep doing what I love to do and what I feel like I'm called to do and purposed to do until I'm not you know till I'm gone s. Make the most of the day, make the most of your time right now, and that's, so that's where I'm at with like the money and powering my profits and my business and so that's why I love your business and what you do with women and I know I'm going to be in your your program you're doing here in February.

**Susie Carder**

Oh awesome! Big Money Business Summit! Big Money Business Summit! And this one is called the growth explosion. So, we're focused on growth, like grow our finances, grow our database or social media, grow our mindset, grow our community, grow our relationships, growth, growth. Right, how can we grow and propel and support each other in doing that. Right? So, we host that three times a year, right, to allow our customers and they're the same same but different. Right? We have different things for each one. So, love to share with the audience. I know we have another lead generator, but this is coming up and it's juicy and delicious and would love to share that with you guys.

**Janelle Anderson**

Yes. So, we'll put a link there in the show notes. And also, you have a free gift, Path to Profits.

**Susie Carder**

Oh, girl, this gift. This was one of my secret spreadsheets that I made that I had to figure out like, okay, we haven't, we have customers coming in. But we're not breaking even and how many leads Do we need to get in order for those customers to find me. So, I took all the confusion away. Because what I realized is, you'll have fans, or you'll have people in your database. But those aren't customers. Those are fans. They're not buyers. They're people who are interested, but they're not buyers. So, it'll show you how many people you need to be in front of or close to the amount of sales you need to get the dollar you want. I took all the guesswork out to go, oh, if I want to close 60 of these things, I need 600 qualified leads. Right? So where am I going to find those people? Right? Because we get distracted on speaking on podcasts that have nothing to do with your niche or speaking that has nothing to do with your niche or doing these phone calls and discovery calls and they can't afford you. All we have as entrepreneurs is time. How do I use that time wisely? How do I leverage that? So, half the profits is my secret spreadsheet and then I walk you through it in a video. Right? And I auto-formulated so you don't have to create the Excel. I already did it. But it is the money. It's the quickest way to cash.

**Janelle Anderson**

Awesome. I'm going to grab that myself. Perfect. Yeah. So, grab that ladies and we'll have Susie's website there as well. So, if you want to connect with her, and she's awesome to work with, she's also, you have a big program, don't you, that you work with people for like a year, that if they want to get that.

**Susie Carder**

 I support the in building their business from foundation, right? Build it on a foundation, not sinking sand. It's my 30 years of doing it wrong to doing it right. Right, from my mistakes to my triumphs and go that's you know, the foundation of this book was what are all the things that I did to build 10 companies, two $10 million companies, right? $7 million companies? What did I do? What was the consistent thing? So, success leaves clues. So, this is the core book, the Big Money Business Summit is the cool book in action. And then we have different ways that you can play so that it's not, you know, you know, a blow and go where you get excited, and then you leave, right I have to be fun or you won't listen to this topic. I learned that a long time ago, is I gotta make it fun. We Janelle and I both have to be edu-tainers. I got to educate you. And then I got to entertain you to keep your attention because we are you know, Google download society. You know, hit it and quit it. We're in. We're out. Oh, she's not fun. Oh, she's not that. Hey, you gotta sit for a minute to get the content.

**Janelle Anderson**

You do. Yeah.

**Susie Carder**

I know. I talk a mile a minute. I just get excited.

**Janelle Anderson**

No, I love it. Good stuff. Well, thank you again, so much for coming today and being on my show and sharing. I mean I could sit here and listen to you all day, I think.

**Susie Carder**

I love that.

**Janelle Anderson**

We don't have all day. People won't listen all day, but

**Susie Carder**

They will when they come to the Big Money Business Summit. So, go on over there to go Come and see. You'll see Janelle. We got breakout rooms. We got dancing. It's a fun event.

**Janelle Anderson**

Oh, awesome. Well, I'm also going to be sharing that with my list and promoting it anyway. But thank you again for coming. And I will see you in the Big Money Summit. And I hope, ladies, that whoever's listening that you've gotten a ton of value out of listening to Susie today and go get her book, Power Your Profits, it's awesome. And jump into that summit if you can, and just get everything you can. Get that free download and let's power our profits.

**Susie Carder**

Awesome. Thank you, Janelle. I appreciate you. Have a blessed day.

**Janelle Anderson**

Ladies, as usual. Until next time, be confident, be real, and be you.

**Janelle Anderson**

I hope you enjoyed that episode and got a lot out of it that will help you on your journey to becoming fearlessly confident. If you would like to know how to work with me, to help you to become fearlessly competent. Just email me Janelle at emerging life coaching.com you can also go to my website. There's lots of great resources on there, including a free mini course called Be confident, be real, be you it's a three-video course with downloadable action guides that will definitely help you to get on this journey to becoming fearlessly confident. My website is emerginglifecoaching.com Thanks for listening and until next time, be fearless. Be confident and be you.