



Dr. Susie Carder

Conquering the Road to Success

By Judith A. Habert

Photos Courtesy of Dr. Susie Carder

Born and raised in San Diego Dr. Susie grew up in the Imperial Beach neighborhood, "My dad was a military man. My stepmom was a seamstress. I was one of nine brothers and sisters. We were six girls and three boys and we somehow managed to make it work. We lived in a three-bedroom house with just one bathroom. When we turned 18, our dad gave the girls two options: get a job or get a husband. In any case, we were expected to move out. I guess you could say I wasn't one to let grass grow under my feet; knowing the options, when I turned 17, I decided to leave. I was a spicy little thing, and I decided to control my own destiny."

At 17 Dr. Susie worked at Kentucky Fried Chicken while still attending high school. It was enough money to pay her rent, but not much was left over. "My upbringing was very tumultuous. My mom abandoned us when I was five,

and I didn't see her again until I turned 29. As a young girl, I was left with many unanswerable questions. Am I good enough? Am I lovable enough? Over the years I've done a ton of work to get over these feelings, but as a kid, you don't know any better."

Dr. Susie didn't have the answer, so she felt as if she was always struggling to obtain approval and love. She knew one thing for sure, and that was that she did not like being poor! From an early age she learned how to get around the being poor thing. "All of us kids had chores to do around the house, as you can imagine, doing the dishes was a huge undertaking in a family of 11. Every night was like Thanksgiving dinner as far as dishes were concerned. Of course, we didn't have a dishwasher, we were the dishwashers. Laundry was another massive chore. I learned the art of bartering. We would make cookies,

and after they were done baking, they were evenly distributed to all of us. I realized that if I hung onto my cookies while my brothers and sisters ate theirs, these homemade treats became a commodity. I watched them eat their cookies. And I was disciplined enough to not eat mine, so I could trade them to get out of doing the dishes or the laundry when my turn came around. I did really well at Halloween and Easter too, as I wouldn't eat my candy, I would save it to get out of those horrible chores"

Dr. Susie's Dad gave her a bit of advice that stuck with her. He told her, "Sue, you can have anything you want if you just work hard." Dr. Susie took that advice and started working at any job she could get. She cleaned houses, did yard work, babysat, and was always selling everything she could find to her neighbors. She knew if she wanted to do anything special, she would save money so she could go to cheer camp or sports camp. This is how Dr. Susie became an entrepreneur by the age of 9 or 10. She was a very bright young girl who realized that she should always go the extra mile. "If I was babysitting, I would clean the house as well, so when families were looking for a babysitter, they would call me because I did more than the others they would hire."

At the age of 18, Dr. Susie decided to follow her desires and went to live with her aunt in Chico, where she enrolled in cosmetology school. "That single decision

would change my life forever. I found something that I loved and excelled in. At the time, I didn't know how to build the business side. All I knew was that I was passionate about what I did. At this point, I had two babies, an 18-month-old and a 6-month-old, to care for on my own since I had just escaped from an abusive marriage. I had grown up in a bad situation and was determined not to have my girls experience the same." Dr. Susie made a point of focusing on the part of her business that was weakest. Her business acumen. So, she would go to bookstores and look for books from experts on marketing and building her business, but she knew she couldn't afford them; it was at that point a choice between buying a \$15.00 book or feeding her girls. She would venture to the used bookstore and was able to find used copies for a quarter or fifty cents. She studied them every day and soon figured out what she needed to do to make six figures.

Dr. Susie came upon a book that had an idea in it that enthralled her, "I don't even recall the name of the book all I remember was it said, if you go into corporations and speak, you can find your ideal client. So, I talked my way into Hewlett Packer to do a lunch and learn"

It seemed like the perfect road for Dr. Susie to take until the day came for her to give the speech, "I had never spoken in public before and had no desire to be a public speaker. I

just knew I needed to be in front of women who had money and who could pay me to do their hair. I remember waking up the day of my talk and I was so sick. I was throwing up. I was so scared. I called my contact at Hewlett-Packard and told her how sorry I was, but my aunt died today. Luckily, she was willing to reschedule my date several weeks later. I had picked up some books at the used bookstore on doing presentations, and even with some knowledge on how to handle a speaking engagement, I woke up that morning sick again but knew I had to go through with it this time. I did, and I wasn't great, but I did manage to get over my fear and obtain four new clients, so I knew this process worked. By the time I was 27, I was making a quarter million dollars a year as a hairdresser. And back then, the average hairdresser made about \$30,000 a year."

Dr. Susie continued to book Lunch and Learns, and her business continued to grow. Her children were the motivators to work through her fear, knowing she had to be able to provide for them. "It wasn't because I wanted to be a speaker. It wasn't about my ego. It was about survival. When you look at Maslow's Hierarchy of Needs, the bottom level is food, shelter, and clothing. And that's all I was trying to do. I needed to create a consistent income for myself so I could properly care for my family.

After a while, the fear subsided, and Dr. Susie started to enjoy speaking.



It is known that the number one fear in life is public speaking, and the number two is death by fire. So, most people would rather burn to death than speak in front of a group.

Dr. Susie also has a passion for helping women, especially single moms, so she pushed forward and continued to do what she did because the feedback made her strong enough to keep going and let women know that they could do whatever they set their minds to.

Shortly after Dr. Susie started speaking, she was approached by the Paul Mitchell team. They wanted her to do these little cluster classes for them to teach salon owners and technicians how to build their businesses. She had a marketing calendar, and they loved her approach to growing a business. As with many businesses, you are taught how to execute and improve your skills in your field but are rarely taught how to run a business that utilizes these skills. "The fact is that 15% of anybody's success is their vocation. It's the job we do, it's the skillset that we have. It's the vocation we choose but 85% is sales. It is necessary to learn marketing, operations, finance, and communication.

I started teaching these elements in the beauty industry. Because they were not being taught in cosmetology schools."

Having interviewed so many professionals over the years, I can tell you that this happens not only in the cosmetology business, but I have found this lacking even in the medical field, dental field, and law field. Students are taught how to excel at their chosen profession but not how to become good business owners.

"Today, I not only speak to groups of hairdressers but am often asked to speak at medical, legal, and dental conferences and just about any field where running a business is central to success regardless of your chosen area of expertise."

Dr. Susie continued on her journey and ended up building the largest training and development company in the beauty industry. She then sold it to Thompson Learning Publishing for an eight-figure deal. "I thought that this would be my chance to retire. I was 40 years old. I was living well. I remarried, finally finding the love of my life, and we also had a real estate development company. At this point, we had been married for seventeen years. Then 2008 came around and the

market crashed. We had spent 20 years building it, and it was destroyed overnight. We were too heavily leveraged in real estate. So, when the market crashed, we lost 90% of our portfolio. And to give you a sense 90% of that portfolio was \$10 million in real estate. It devastated me. I remember being on the floor bawling and praying and saying why? I was not saying Oh, poor me, I knew I had been a good steward. I read the books. I hired coaches and consultants and did everything I was supposed to do. But there was one thing I lacked. I didn't know asset protection. I was too over-leveraged."

Dr. Susie's marriage of 17 years crumbled. Her husband couldn't handle the failure, so he left and moved to Singapore. "This person who said, I will never leave you, I will always be by your side was suddenly gone. While he went to Singapore and sunk his toes in the sand, I was left holding the bag. I had to clean up the mess. I had to go into foreclosures and short sales. It was awful. I was like, wait a minute. We're supposed to be brave or die in this together. It took a lot of therapy to get over that and to be able to talk about it without bawling my eyes

out. But when I was on the ground praying, I heard a voice, I'm going to call it my God, and the voice said to me, 'I will never leave you. I will never forsake you. I will be here for you. You don't need a man. You've always done this on your own. It's always been you. Get up and tell your story!' At first, I couldn't deal with telling people I just lost all my money. I am supposed to be a well-respected coach; how could I admit this?"

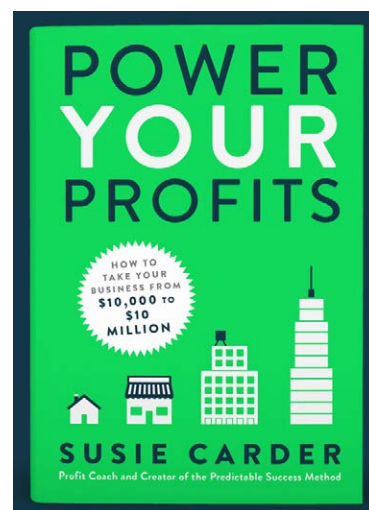
At the time Dr. Susie had signed a non-compete in the beauty industry, so she could not go back into this industry. "I felt desperate. I didn't know what to do. I only knew this industry. I didn't know any other industry. I was an icon in this field. I would walk into a room, and everybody knew who I was. I would walk into a regular room, and nobody knew who I was.

Dr. Susie's identity was wrapped around this business. "At the time I still had two clients. I had John Assaraf, and Lisa Nichols, both very influential in the speaking world. They were very high-profile clients. I decided I would do for them what I did for myself. So, I leveraged that expertise and just did what I knew how to do, which was build businesses. I realized

in that journey that business is business is business. What's different is the cost of goods. What's different is percentages. And if you do enough research, and I've always been a researcher, you could find the answers. I supported them in building their business. I took Lisa Nichols from \$80,000 to \$10 million and we took the company public. We did a complete turnaround situation with John Assaraf's company as well. That was my springboard into entrepreneurship.

Dr. Susie was teaching at the Millionaire's Forum. People went there to learn how to raise money. Dr. Susie talked to the founder and said, "You're teaching these people how to raise money, but you're not teaching them how to build a business. So, they're blowing all this money that they are raising from these investors. He suggested I teach a class there. So, I did."

Although this wasn't her expertise, Dr. Susie knew she could get up to speed and find the answers. What she did have was a knowledge of money. "It's simple, money in money out. Don't spend as much as you make and invest. I've always invested in real estate and done well. The first thing I did when I accumu-



lated money was invest in another property. Because investing made me millions. I knew it was a long game, not a short game. It had worked for me over and over and over again.

Teaching at the Millionaire's Forum put Dr. Susie in front of all types of professionals, and after hearing her story, many asked her if she would do one-on-one coaching with them. These were individuals in various fields. There were doctors, lawyers, and C-level professionals. She hesitated at first, afraid that not knowing their specific businesses would be an issue, and then she realized. Money is money, so there was no reason that she couldn't teach another individual regardless of what field they were in. Her business started to grow, and she was able to increase her fees and as they say, the rest is history.

Soon, Dr. Susie was getting businesspeople wanting to buy her system, and she said sure, not admitting she didn't have a structured program to sell. Like everything else she attempted, she knew she could figure it out and build it, and so she did.

Standing up on stage in front of 300 people. Dr. Susie queried her audience. She asked, "If you were to

buy my system, how much would you pay for it?" The response was that they were willing to pay a thousand dollars. And her follow-up question was, how many of you in this room would pay a thousand dollars for this? About 25 people raised their hands. She calculated it and realized that in 15 seconds, she had made \$25,000.

"At that moment, I didn't know how I was going to create the product—I didn't know how I was going to produce 25 of them—but I did it. I told the audience I needed six weeks to fulfill the request because I was going to have to create it, especially for them. To my surprise, they said they didn't care; they would wait." That evening, I went home to my partner and announced as I walked in the door, "We have just made \$25,000. He looked up at me quizzically and said, "How did you do that? I told him I sold my system. He said, "We don't have that for sale." And I said, "We do now!"

"I believe that my gift from God is my life. My responsibility and my gift back to God is what I make of my life? How I impact my community? How I am impacting my tribe, my children's, and my friends'

lives for the better. Not to selfishly take advantage of this gift that I have, but to leverage it to support other businesswomen and men. I've made millions, I've lost millions. I've raised my children. They're both very successful businesswomen in their own right. My daughter Amanda is an equity investor in San Francisco, and Megan is a medical esthetician in San Diego and works with some famous clients. They're both amazing moms. And I look at that and know that I did my job."

In all aspects of Dr. Susie's life, she has not let life get her down, and if it did, she pushed through and made it better than it was previously. Aside from the ups and downs in her personal and business life, she was involved in some very serious car accidents. The last one was so serious that her surgeon told her she might never walk again. She sustained injuries that required back and neck surgery.

"I looked at the walker, and I looked at the doctor, and I told him, 'I will not be using this. I will use it now, but I will not be using this long term.' I did my physical therapy, but I'm still in excruciating pain mostly every day. But I manage it through exercise, massage,

and CBD oil. I've had to learn to adjust to my new norm. We need to realize that we go through many different phases in our lives. And who we were then might not be who we are now. We need to accept that we may not be the same, but we can be just as good or even better. I've realized that I can't produce like I did before. I used to be on a plane every weekend; that was my life before, but that's not my life now.

Dr. Susie shared with me a conversation she had with her husband, Dan. "I said, Honey, I'm going to be in my HOE phase going forward. I've never had a HOE phase. I've always focused on my kids. I've always been working to improve my business. I've always done everything for everybody else. He looked at me and said, 'Okay, what does that mean? I told him **Happiness Over Everything**. That's my new motto."

What does that mean for Dr. Susie? Is she still working to help people grow their businesses? "Yes, but now I am a fractional

COO. I work with clients to help them leverage what they have. There's so much money all around us and most entrepreneurs have never learned to leverage it. I teach them that the key is always to build a business that they can sell. Most entrepreneurs own a job even if they're doing millions, they own a job. There's no freedom in owning a job. The freedom is having something that you can at any point in time sell. Dr. Susie is a prolific author, having written ten books, with her latest one published by Simon and Schuster, entitled *Power Your Profits*. It tells her story of how she built ten multimillion-dollar companies.

In closing, I asked Dr. Susie if she had one thing to say to women who are struggling in business. And maybe even personally, since she has gone through that turmoil a few times. I asked her what would be the one thing you would tell them? She responded, "I would tell them that wealth is our birthright. It's not for some of us; it's for all of us."

To learn more, pick up Dr. Susie Carder's book *Power Your Profits* by clicking on the link below <https://susiecarder.com/power-your-profits/>
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