



Broadcast Transcript

Broadcast: Encouraging Enterprising Moms – Part 2

Guest(s): Carrie Wilkerson

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Dr. James Dobson: Hello everyone. You're listening to Family Talk, a radio broadcasting ministry of the James Dobson Family Institute. I'm Dr. James Dobson, and thank you for joining us for this program.

Roger Marsh: Welcome to Family Talk with your host, psychologist, and best-selling author, Dr. James Dobson. I'm Roger Marsh. Family Talk is the listener-supported broadcast division of the Dr. James Dobson Family Institute. On yesterday's program, we met Carrie Wilkerson, a work from home, mother of four, and author of the book called *The Barefoot Executive: The Ultimate Guide for Being Your Own Boss and Achieving Financial Freedom*. On today's broadcast, Carrie will be sharing some practical tips for how to start a successful home-based business and why doing so might just be the best thing you do for your family. Now, this discussion was recorded a few years ago in 2017, but you will find that Carrie's advice is still very relevant for today. Here now is Dr. Dobson to begin today's conversation here on Family Talk.

Dr. James Dobson: Carrie, I'm so glad to have you back. I love talking to you yesterday. And this book has got so much practical information about how to get started. You want to have a home business or take care of your kids most of the time and supplement your income. There's just so many options for you. And for you now, you not only do that, but you speak and you write and you got a very full life and it's obvious that you're enjoying that life. So we want to hear more about it.

Now at one point, right at the end of the program last time, we talked about the fact that you were considerably overweight. You weigh 122 lbs now. You lost all that weight, but there was another problem in your life. You got deeply in debt.

Carrie Wilkerson: Yes, sir.

Dr. James Dobson: When you started this?

Carrie Wilkerson: I became deeply in debt, and it's a sneaky thing. Debt is a sneaky thing like weight and relationship issues. It typically doesn't happen all at once. It creeps in. So I became deeply in debt while I actually had my first business venture, which I did really well at, but I mismanaged my money. I didn't pay attention. I

am not great with little details. I am, ironically enough, married to a financial advisor, but I insisted stubbornly on handling all my own business finances. And I was robbing Peter to pay Paul and I was being inattentive to my finances. And before you know it, you're deeply in debt. And so then that first became a huge relationship issue because I had to break that news to my husband, and I decided to break that news to him-

Dr. James Dobson: How deeply in debt were you?

Carrie Wilkerson: Yeah, six-figures in debt.

Dr. James Dobson: Really?

Carrie Wilkerson: Not counting the house and the car. We paid off every dime plus interest. But we buckled down, we made a plan together. I saw where my weaknesses were in keeping track of things. I handed those over to him not because of any patriarchal roles that I thought needed to be handled, but because I knew I wasn't good at it, and he was. So I handed him the spreadsheets and the pencils and I said, "I'll do whatever. Let's figure this out and we can get out of this." And then I started my next business, which was a service-based desktop publishing business. And-

Dr. James Dobson: Now what does that mean?

Carrie Wilkerson: I did newsletters on the computer for women who were in the direct sales business. They had home parties. And they did those things, but they had other people on their sales force that they need to educate, recognize and motivate. And so I said, "Well, I have desktop publishing experience and I have a computer and I have some time, a little bit of time, I had two little ones at the same time, I think I can do this. I think I can make this work."

When I was in that same business of direct sales, I had someone do my newsletter and I called her and I said, "I think I want to do this. I think I can do this, but I don't want to infringe on your business. I really don't. You've been so gracious." She said, "Carrie, I can only work with X amount of people at a time. There's room for all of us. Let me mentor you."

Dr. James Dobson: Wow.

Carrie Wilkerson: And she did. And Elaine is her name. She was just precious. I took what Elaine taught me and the permission that my husband gave me to just pour myself into it. Now, I will say at that point I was so deeply in debt, I said, "Lord, I just need a job that will help me get out of debt maybe in five years. If we could just..." And I applied for 50 to 75 jobs. College educated, very experienced. I interview well. I couldn't get in the door and my husband said, "I think this is because you need to be at home. I really want you to be here at the house. Would you just try this business? Give it three months of full-out Carrie." That's a verb in our house,

right? "Three months of full out you on this. And then if the Lord doesn't bless that, we'll do something different, but just, just do this." I'll never forget that day in our kitchen and I said, "Okay. Okay, that's what we'll do."

Within three months I was having to hire help. And within two years we paid off every dime of that debt.

Dr. James Dobson: Did you really?

Carrie Wilkerson: Two years. Now we cut a lot of spending at that time. My son was diagnosed with special needs within that same timeframe. My husband travels a lot on business with his financial advising job. It wasn't peaches and cream, there were a lot of overnights. I would work when the kids were sleeping, I had two little ones. They weren't in school. And so I would work when they were sleeping. I would work when they weren't needing me, and so that meant nap times and nighntimes, and that's how I built that business.

Dr. James Dobson: Do you have a sense of reward doing that? Did people thank you for what you did?

Carrie Wilkerson: Well, I loved the women I was working with. I loved my clients. So on the previous show, I said sometimes we have an entitlement, "Well, I'm not passionate about that." Can I just say I'm not passionate about newsletters? And I'm a people person, you can probably tell. So sitting in an office in front of a computer screen and that's my only interaction for hours and hours and hours and days was not fun for me. But Dr. Dobson, paying off those bills that I created, being with my kids, being able to take care of my grandfather for a short period of time at the end of his life, being able to support my family, my parents in a big way on the mission field in Canada during that season of their life, I didn't have parents close, babysitters close. I really did bootstrap that and we did that together. So we built that business, lots of blood, sweat and tears. And within a few years, we even retired him from his executive financial advising job, and he worked at home with me for the next 10 years, raising our children.

Dr. James Dobson: Found a way to make it work.

Carrie Wilkerson: We found a way to make it work, and it was very rewarding. And that was as big as I could dream at that point. Now, my mentor worked with 120 people at a time. Remember she said, "There's enough for all of us." I worked with 1700 people a month.

Dr. James Dobson: Did you really?

Carrie Wilkerson: The Lord blessed that business. 170 people a month. We eventually sold that business because I was being called to move in a different way into mentoring and coaching and helping other people.

Dr. James Dobson: Okay, the obvious question is for the woman, could be a man, but a woman who is not satisfied going to work every day, especially at the job they have, and they want to know the answer to the question, where do I start?

Carrie Wilkerson: Okay, that's a great question. The first thing that I would say, the first way to make more money and alleviate some of your financial burden is to spend less. And I know that's not popular advice, and I know people will say, "Oh, but we actually are pretty frugal." And then I would say, well, let's look at your cell phone plans and your cell phone gadgets and your eating out budget and your Starbucks budget. Let's just look at where we can trim.

We functioned with one car for a while, bought from consignment shops. We've sold so many things on eBay. The first and easiest way is to cut your expenses so that you need to make less, so that you don't say, "Oh, well, I can't afford to quit my job because I make too much." Well, let's spend less and then see how much you really need to make.

The other thing I would say where do you start is, what do you know? What do you know how to do? What have you been trained how to do? What have you been paid to do in the past? Dr. Dobson, The barefoot executive concept is not new. My mom created money from her skills and her knowledge. She taught me to do what I do.

Dr. James Dobson: And you did the same thing.

Carrie Wilkerson: And that's what I did. I said, "What do I know?" I know how to use software on a computer. What do you know? Do you know how to take care of kids? Do you know how to cook meals for people? Do you know how to run errands and deliver things for people? You have to, number one, be willing.

Number two, what do you know and what are you willing to do? And that means what kind of time are you willing to allot? Are you willing to give up your shows on TV? Are you willing to, first of all, cut the cable if you're trying to save money? But are you willing to give up some time at night? Are you willing to involve your family? Are you willing to sacrifice some of your nice things? Are you willing to swallow your pride a little bit? We know people that have downsized houses in order to make their dream work of surviving on less and starting a business. I don't ever advocate somebody just go in and turn in their notice and then start building. I really do think a transition plan is smart-

Dr. James Dobson: You start small, don't you?

Carrie Wilkerson: Uh-huh. I think so. And when you're not desperate, when you're not desperate to pay off debt. And you need to really be in a good mental state as well.

Dr. James Dobson: You talk in this book about the common mistakes that are made in the early days. What are they?

Carrie Wilkerson: Not even just early days. It's like we don't learn from our mistakes. We tend to chase other people's dreams, other people's monetization. For instance. "Oh, I see that Carrie does really well as a desktop publisher doing newsletters." This happened a lot when I was in this business, that several copycat businesses immediately, several people that worked for me that took clients of mine and started the same business.

Dr. James Dobson: Really?

Carrie Wilkerson: Yeah. So grace and mercy. Grace and mercy. So at that point they say, "Oh, that's working for Carrie? That's what I'll do for me." Or, "Oh, so-and-so's doing really well with financial services. That's what I'll do." Even though they may not have any background in financial services or no interest or no background in desktop publishing, they are chasing what somebody else is doing. That's why I advocate start with what you know and what you're willing to do, not what is everybody else doing. So one of the mistakes is chasing somebody else's dream.

The other is chasing the money. Yes, most of us create a business because we need the money, but chasing it just for the dollars. For instance, "I'm going to go into social media management because I know people are making a lot of money in that right now, so therefore that's what I'm going to do." You won't really have a heart for it. It won't really be sustainable. It doesn't necessarily mean that's a great space for you. Stop chasing just the dollar. I always say you have to know why the dollar matters to you.

So in my case, why the dollar matters has evolved. First, it was to be home with my kids and just bridge the gap. My husband was a young executive at that time, the paycheck was not very big just to bridge the gap. And then once his paycheck got bigger, it was to pay off debt. So then I was very motivated to pay off the debt. After we took care of my grandfather for a little while, we decided to invest in long-term care insurance for our parents so that our parents would have some options when they became older. It's not a tangible that we can see. It's not something that our neighbors see as status, but it was something that was very important to us because if you've taken care of an aging relative that has had his dignity stripped because he didn't have any options, you want your parents to have options. So that is something we invested in, and that's why the dollar mattered.

Then it became college funds for our kids. And now a big portion of what we work for is we have a special needs adult son who will quite possibly never be independent. He's 21 years old and he's in a work training program, a residential program where he's with other adults learning skills and learning life skills as independent as he can be right now. But there's tuition with that. And there's no scholarship for that. And there's no, "Oh, he graduates in four years." Mark will be my little boy forever. And that's quite a big financial commitment. That becomes one of the reasons why I'm motivated to work. I want my son to have options.

So we have to know why we're driven by the dollar because the dollar in and of itself for most people, it doesn't matter. Are you passionate about clean water for communities? Are you excited about funding orphans? My husband said I had to stop adopting, but that I could fund other people's adoptions. And so we fund adoption grants through organizations. So y'all don't email me and ask for a grant. I go through organizations. But we also fund orphanages in other countries that teach the gospel and that provide healthy medicines and education. That's why my dollar matters, Dr. Dobson.

So when you say to me, I'm ambitious, I'm ambitious about taking my skills and affecting change. I had a client that used to say, "It's hard to help the poor if you are one of them." And Shauna would say that. And the more you think about it, we can affect some amazing change with our discretionary dollars. And so I don't care about doing newsletters, but I loved what that funded. I love what my keynotes fund. I love being able to empower other people to work for causes that matter to them.

Dr. James Dobson: Carrie, was your husband always supportive of you from the beginning and you are doing this or did he think you ought to stay at work?

Carrie Wilkerson: My husband, Eddie, we've talked a little bit today about beyond what we can ask or imagine and how if God just answers the one prayer we ask for, we kind of limit Him. My husband's one prayer in college when we were good friends was, "Lord, don't give me that woman, please. Please don't let that be the woman you give me." I've always scared him a little bit. I was a little much. He's very calm and steady. And in our house, we always say, if you're familiar with Winnie the Pooh, "Carrie is Tigger and Eddie is Eeyore." And the fact is he is an anchor in a lot of ways.

That being said, he really thinks I can do anything. That's why when I said to him, "I can't go back and teach," and he said, "I know we are going to figure it out," he really meant I would figure it out because he is very much a rule follower, a dot connector, and I'm more of an out of the box solution finder. And so he was very, very supportive. And I have to say, even when you blindsided your financial planner, spreadsheet-driven husband with six figures of debt, and you think there is no possible hope there, he put his hands on my shoulders and looked me in the eyes and said, "You know what? Give this three months and I know. We're going to figure this out."

Dr. James Dobson: You do need his support though, don't you?

Carrie Wilkerson: Yes and no. I'll be controversial again, yes and no. Yes, it's helpful. Yes, he's amazing and he's supportive. He even worked with me for 10 years at home. Yes. However, there are other spouses, men and women, who are unsupportive of their spouse being in business. There are parents that are unsupportive of their adult children. There are kids that are unsupportive and friends that are naysayers, and sometimes they're that way because they're being protective of

us or because we've let them down several times before. And so I will say, you can do it. Mary Kay Ash used to say, "You have to say wow with or without them." And I don't mean violate your family values, and I don't mean depart from your vows. I don't mean any of that. What I mean is sometimes we have to prove ourself. And that may seem unfair, but sometimes it's also justified.

And so Cuba Gooding Jr, the great theologian and philosopher, in *Jerry McGuire* said, "Show me the money, Jerry. Show me the money." And so I tell people that have unsupportive spouses, "You know what? Show them a series of small successes. Show them that you're keeping your promises to yourself and to your family. Show them that you mean business and show them the return on investment." And when I say that, it's not always cash. Sometimes we want to build something and we take time away from our family.

One of my mentors, Pam Shaw, said, "Time invested in one area is time taken away from another area." And so if we are taking time away from our kids or our spouse, there has to be a return on that investment. Or if we're taking affection, attention or energy away from them, or if we are having all takeout or all boxed food because we can't be bothered, yes, they're going to weary of that. And yes, they're going to lag in their support because there's no return on the family's investment of energy support or attention. So we have to show them a return on their investment in some way. And that will make some people mad that I say that, but how often are you going to get irritated when you're not seeing a return on investment of time, energy, or resources? So I think we just have to prove ourselves for that support sometimes.

Dr. James Dobson: I may have missed it in this book, but I don't think you have mentioned, at least not here, this kind of home business as an avenue toward homeschooling. It's very hard for parents to pay for homeschooling with one wage earner, maybe not even one. And if you can find things to do in the non-schooling hours where you can earn the money to pay for that, that's a good thing, isn't it?

Carrie Wilkerson: Yeah. So with our kids, we've done private school, public school, charter school, homeschool, and the university model school, which is a hybrid of both. And the reason we've been able to do what is best for each child in our opinion is because I've worked at home and had the time freedom and the financial freedom to make that possible.

I know amazing women in my circle that homeschool large groups of kids and they are able to do that because they are monetizing their time either by couponing or crafting or Etsy or cleaning or doing other things. They are also barefoot executives. Executive doesn't have to mean that you're working with professionals. It's just a term, it's just a nickname. I said the reason we fund long-term care insurance is so my parents will have options. The reason we wanted me to be at home was so my kids would have options. The reason I believe people want and deserve some financial freedom is so that they have options. Options on geographically where do you want to live. Being financially

free doesn't have to do with wealth of money. It has to do with a wealth of options and being able to be obedient to that best work the Lord has called you to do.

Dr. James Dobson: Carrie, I can't believe how rapidly these two programs scurried by, and we're down at the end of the second one now. There are two quotes that I want to end with.

Carrie Wilkerson: Sure.

Dr. James Dobson: I love them both. The first one is from Pamela Waldrop Shaw from Bowling Green, Kentucky. I have no idea who she is, you know, but she said, "You need to be willing to do what others are not, so that you will have a life that others will never have."

Carrie Wilkerson: Yes. And-

Dr. James Dobson: Isn't that a great quote?

Carrie Wilkerson: It's amazing. And she and I just spoke on the phone a couple of days ago. I have had the opportunity now to mentor one of my mentors.

Dr. James Dobson: And here's the other one. This came from you. "Are you willing to work harder than you've ever worked in your life for two years of concentrated, intense, relentless action so that you can never have to work quite that hard again in your life?" I love that quote. That's especially an encouragement for the woman who's thinking about doing this, it's going to cost you.

Carrie Wilkerson: We are in a sacrifice-resistant culture right now. We don't want to give anything up. We're in deserve culture. One thing I say to my audiences and my family is, we don't deserve it until we earn it. Did you earn it? If you really want something different than your life, if you say you have these aggressive goals, if you say you want to get out of debt or affect more missionaries or be a light or have impact in the world, let's earn it first. We don't get paid before we do the work. Nine times out of 10, we don't. Let's earn it. You have to earn the reputation. You have to earn the right. You have to earn the privilege.

We have to be willing to pay some dues, Doctor, and it's not always fun. Getting out of debt is not as much fun as getting in it. Getting out of fat is not as much fun as the eating that got me there. Getting out of marital conflict is not as simple as letting your marriage decay. And getting out of other things is not as much fun as the sliding in, right?

Dr. James Dobson: Right.

Carrie Wilkerson: So it takes effort and sacrifice and time.

Dr. James Dobson: Making the most of life is often a lot of hard work.

Carrie Wilkerson: A lot of hard work.

Dr. James Dobson: Let's face it. It's discipline.

Carrie Wilkerson: And there is a school of thought. Too many times, we give up what we really, really want for what we want right now. So before we got on air, you and I were talking about how I eat, my eating plan, and you said, "That sounds boring." And I'll say-

Dr. James Dobson: Sounds depressing.

Carrie Wilkerson: And I will say that my results and my clothing size and my confidence and my health and the role model that I am for my four kids, and especially to my three girls about body image, is worth the sacrifice of an exciting diet. Nothing tastes as good as this feels for sure. And so I would say the same. We give up what we want most, what we desire most, whether that's to be a kingdom impactor, or to be able to go and do or experience, or to be able to fund somebody else going and doing, or to have freedom with our spouse or freedom with our kids or options to school our kids. We give that up because we would rather be on the couch and watch this or because we would rather buy the new shoes or the iPhone upgrade or go out to that certain restaurant. We give those things up because we're not willing to sacrifice, and it's a shame.

Dr. James Dobson: Well, we've been talking to Carrie Wilkerson these two days. She's written the book called *The Barefoot Executive*, of what a creative title, *The Ultimate Guide for Being Your Own Boss or Achieving Financial Freedom*.

And Carrie, it's been great having you here. We'd like to have you back. *The Barefoot Executive* was published by Thomas Nelson, and they can find it in Amazon and everywhere-

Carrie Wilkerson: Everywhere. Amazon has the audible, the eBook, the hardcover, all of it.

Dr. James Dobson: Yeah. I hope they've enjoyed this. I have.

Carrie Wilkerson: Thank you.

Dr. James Dobson: Thank you for being our guest.

Carrie Wilkerson: Thank you.

Roger Marsh: Well, that was certainly some practical advice and also some very encouraging words of wisdom from author Carrie Wilkerson on today's edition of Family Talk. By the way, to listen to any part of this program that you might've missed or to share part 1 and part 2 of this conversation with a friend, visit our

Broadcasts page at drjamesdobson.org/familytalk. While you're there, you can also learn more about Carrie Wilkerson and find out how to get a copy of her book *entitled The Barefoot Executive: The Ultimate Guide for Being Your Own Boss and Achieving Financial Freedom*.

Here at the Dr. James Dobson Family Institute, we want to emboldened and inspire moms on their most important journey, and that is raising kids. Let's face it. Being a mom is perhaps the toughest job on the planet, and that's why we've created a special "Empowering Mom" series, which provides practical parenting advice packed with timeless scriptural truths and an uplifting prayer for you and your family each and every day. It only takes about five minutes to go through each of these different entries, but it will totally change your outlook on motherhood, on parenting, and on living for the Lord. Just visit our broadcasts page at drjamesdobson.org/familytalk, and then click the link on the page.

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Announcer:

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