

**EPISODE 415**

[SPONSOR MESSAGE]

[00:00:34.5]

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[INTRODUCTION]

[00:01:24.6]

**FT:** Welcome to So Money everyone. Happy Wednesday. I'm your host, Farnoosh Torabi. It is May 11<sup>th</sup>, 2016 and it's a big day. It's the last episode of Follow the Leader tonight. We've come a long way since getting the job, shooting the episode, meeting all the entrepreneurs, editing the episodes and now, rounding up the series with Tracy Anderson.

For those of you who aren't familiar with Tracy, she is the creator of The Tracy Anderson Method, a fitness entrepreneur who first established herself, made a name for herself as a trainer to the stars, namely Madonna, Gwyneth Paltrow and now she is scaling her personal brand, her personal business, taking her fitness methods and her healthy eating methods to the masses.

How does she actually do that? She's one person, she can't clone herself very interesting takeaways tonight, 10:30 PM, eastern pacific on CNBC, Follow the Leader. It's our last show

guys so if you haven't caught it at all this season, maybe you'd want to catch this one. It's a pretty good one I have to say. It's a female founder, you get to see me work out with Tracy a little bit, an experience I will never forget.

This interview today that you're about to hear is an experience that I will never forget and I'm actually pretty surprised that it took me this long to bring my parents onto So Money. They have been one of my biggest supporters since day one but particularly with this podcast, they knew how much it meant to me. They listen every day, they give me feedback, they're my biggest fans and we talk about it on the show so often that who we are as people especially when it comes to our values around money, our perspectives around money, our emotions around money, stem from childhood and often how our parents communicated over money and interacted with money.

So we talk about all of that with Adam and Sheila Torabi, they're here today or as they go in Farsi or in Persian, [Pharog] and [Shayda], they changed their names. I finally get to the bottom of that in our official podcast interview today and it was a blast going all Barbara Walters on them. I didn't let them off the hook. I asked them why they fought about money when I was a kid and believe me, that's the sort of stuff that really sticks with you for life, right?

I was a little scared to ask that question because I'm sure it brings up as many emotions for them as it does for me but I really wanted to know, and more importantly, how did they reconcile those differences? And of course, we'll talk about their immigration, the importance of education, my dad just got laid off, believe it or not at 62. How's he dealing with that? All that and more plus my mom's number one tip for a lasting marriage. My parents are celebrating their 38<sup>th</sup> anniversary this August.

So here we go, here is my mom and dad, Adam and Sheila Torabi.

[INTERVIEW]

[00:04:08.7]

**FT:** Mom and dad, welcome to So Money. It's kind of crazy that I haven't interviewed you yet. I feel like you're very much already a part of the show because you created me. So every day, you are represented on this podcast in some way, shape, or form. Welcome to So Money.

[00:04:26.4]

**ST:** Thank you Farnoosh, thank you for having us. We're so proud of you.

[00:04:30.8]

**FT:** Oh, thank you.

[00:04:32.6]

**AT:** Same.

[00:04:33.3]

**FT:** And selfishly, this is why I wanted you on the podcast so that you would say nice things about me. No, I'm just kidding. Where should we start? I think by now if you have been listening to the show all the time listeners, you probably know that I'm Iranian, that I grew up in the east coast, there's two kids in the family. It's me and Todd.

Todd's come on the show several times, but we don't really know who are my parents. I was mentioning in the introduction that your names legally now are Adam and Sheila and I have a brother Todd and then I'm Farnoosh as most people call me. So do you ever get that question like how come you guys changed your names? What was that decision all about? Why didn't I changed my name?

[00:05:17.5]

**AT:** I think the reason why I changed my name was I had this experience that every time I make a call and they asked me, "What is your first name?" And I have to basically pronounce the name.

[00:05:31.3]

**FT:** Pharog

[00:05:31.8]

**AT:** Well, it takes so much time.

[00:05:34.6]

**FT:** And then spell it, yeah. It's like me at Starbucks trying to tell them what my name is and I get Farah or Fanoosh, no R, yeah it's a bit of a chore. I get that. Did you feel like you did it also because you wanted to assimilate?

[00:05:50.7]

**AT:** Yeah, I wanted to make it easier for people to call me, and also...

[00:05:55.6]

**ST:** We wanted to blend in actually.

[00:05:57.3]

**AT:** Yeah and that happened actually when we both became American citizens.

[00:06:02.8]

**FT:** What year was that?

[00:06:04.4]

**AT:** 1992.

[00:06:06.0]

**FT:** Okay, so I was 12 years old, right? Todd was born in '91 and you decided to give him an American name. I think that really represents because by then, how long have you been living in the country like 12, 13 years? I think that was really symbolic of where that journey had brought you that you have now a new child and you want to give him an American name. Do you really love America that much you wanted to give him an American name?

[00:06:32.0]

**AT:** Yeah and also your mother in particular, she really love the name Todd.

[00:06:37.2]

**FT:** Yeah, mom why did you like the name Todd?

[00:06:39.5]

**ST:** Well, one of my friends actually, her son is named Todd and I really liked him, liked him a lot.

[00:06:45.9]

**FT:** Yeah, you admired him, yeah I know who you're talking about.

[00:06:48.9]

**ST:** Yeah.

[00:06:49.1]

**FT:** He grew up to be a doctor everybody so just so you know, that's what my mom admires. Well, I mean he looks like a Todd. I don't know, sometimes you become your name, right? It's funny that Todd was a perfect name for him.

[00:07:01.8]

**ST:** Yes, it is and Farnoosh is also a perfect name for you.

[00:07:04.7]

**FT:** Oh, well do you remember I had a bit of an identity crisis growing up. I had a lot of different names that I was recycling.

[00:07:11.2]

**ST:** That's true.

[00:07:12.5]

**FT:** Ashley, Tina, Christina, were there others?

[00:07:17.3]

**ST:** That's it, I think.

[00:07:19.3]

**FT:** That was it, yeah but you guys were so cool. I remember one time we moved to a new neighborhood and you were introducing me to the neighbors and I think mom, you came over to me and you were like, "Okay, what am I introducing you today as? What's your name today?" I

think I was 10 or 11. I was like, "Um, let's go with Christina". I remember that distinctly and then I ended up sticking with Farnoosh, go figure.

[00:07:41.1]

**ST:** Yeah.

[00:07:42.2]

**FT:** Let's talk about your immigration. You came to America in 1979, '78, when was it?

[00:07:52.0]

**AT:** I came in 1976.

[00:07:54.5]

**FT:** Okay.

[00:07:55.2]

**AT:** Your mom came 1978.

[00:07:57.9]

**ST:** I joined him in 1978.

[00:08:00.0]

**FT:** And then you had me in 1980, you had full intention to go back to Iran but you didn't. Were you saddened by that? Were you heartbroken? Because the war broke out in Iran and things were perfect there.

[00:08:14.6]

**AT:** Back in that time in 1979 because of the revolution, they asked all Iranians to go to the immigration office and they did not extend anyone's visa in 1979 and so I was at that time a graduate student and I graduated in 1980. So I could not stay in the United States unless I had a full time job and so I decided to go home.

Then obviously, when we went home the war between Iran and Iraq started and then I figured that's not the place I can find a job. I'm not going to have any future so we all decided to go back. So we returned in 1981. So your mom and you and myself we were all in Iran almost more than 10 months and so basically, your second visit was back in 1981.

[00:09:12.9]

**ST:** Lucky for us.

[00:09:14.0]

**AT:** Yeah.

[00:09:15.0]

**FT:** So you're living in Worcester, Massachusetts where I was born and did you see actually Worcester, there was a big article on Worcester in the New York Times magazine recently because Worcester used to be known as the City of Opportunity. A lot of immigrants would come there, working class, educated. This place where you could really accomplish the American Dream. There was a really strong middle class there.

Now, 35 years later, you're either really poor or you're really wealthy in Worcester. There's really a shrinking middle class. It's like a snapshot of what's happening all across the country and I thought that it was really interesting that they chose Worcester because no one really talks about Worcester. It was shocking to see them in this major piece of journalism but did you like

Worcester as Iranians and now in America during a tumultuous political time? Did you feel welcomed?

[00:10:10.0]

**AT:** At the beginning, I personally had a lot of difficulty adjusting to the environment and the culture there but as I get closer, go to school and get to know people and our friends then I started to actually like Worcester. In fact during the Iran-American hostage situation back in '79, all the professors in our department, the Physics Department, were really kind to me. They were even asking me, "Do you want to stay with us, if you feel like you're..."

[00:10:42.6]

**ST:** Move with them, yes.

[00:10:43.6]

**AT:** So, I really liked and enjoyed my time while I was there. I was really welcomed.

[00:10:51.7]

**FT:** Mom, you didn't speak English for the first couple of years. You and I were learning English together watching Sesame Street.

[00:10:58.6]

**AT:** You remember that, right?

[00:10:59.8]

**FT:** Yes, I do. Well yeah, you tapped recorded a lot of my voice and I think dad you had one of the first video cameras in history. Worcester was a tough city, right? There was a lot of crime

and you were really afraid of being in America weren't you? This was a pretty scary place, you didn't speak English, remember stranger danger? It was all that we talked about.

[00:11:24.7]

**ST:** No because I was overprotective of you, that's why. Well I was 19 years old when you were born, remember that and I was growing up myself. The thing is because there I had no family, no relatives around us and it was only me and your dad. Mostly, your responsibility it was on me. The only thing I could do is just to make you afraid of things that I don't want you to get close to. That's all I knew, that's how I can protect you.

[00:11:58.8]

**FT:** Well it worked.

[00:11:59.4]

**ST:** And it worked, yes. It worked for you.

[00:12:01.3]

**FT:** Yeah it still works, the fear of my mother in me. On this show, we talk a lot about what money represents and a lot of that depends on your culture, your experiences. What would you say is the way that we value money? We talked about money pretty openly growing up in the household, which is not something that happens, I don't think, as much in a traditional American household.

[00:12:26.6]

**AT:** It seems to me that in our culture, the role of the money is just primarily to pay for necessities and anything that you get extra you need to save and I think as a result, most parents, most kids that are brought up in that culture, they seem to be a little bit tight with their

money. They always hear that the money is, you have to have money for a day that you need it in urgency. So unlike what I see in the western society, it's not like that.

[00:13:03.1]

**FT:** They go into debt, they overspend, yeah.

[00:13:04.8]

**AT:** They just overspend. So in our culture, we always go with we basically spend below our means.

[00:13:13.1]

**FT:** Because there's a sense of scarcity like you have experienced wars, we know what it's like to not have a job but I watched Shahs of Sunset. Do you watch Shahs of Sunset?

[00:13:25.1]

**ST:** Yeah.

[00:13:25.4]

**FT:** What is happening in Los Angeles in the Iranians.

[00:13:27.9]

**ST:** That's not our culture. That does not represent our culture, that's totally different. It's not at all. I don't even watch it. I watched it once and I hate it and it's not us at all. I never experienced that.

[00:13:42.2]

**FT:** Well no reality show is a true representation of any — it's an exaggeration, yeah. There's a reason it's on television, it's very entertaining. It's just unfortunately, I think it's a bad representation. It's fun, it's funny but yeah, I don't like it when people who aren't familiar with other Iranians believe that that is how we live our lives.

[00:14:03.8]

**ST:** Right, I was born in a very wealthy family. My parents were very wealthy but I wasn't spoiled at all. They never spoiled me. My dad gave me anything that I needed like for example, they bought me new clothes twice or three times a year and that was it. It was for our New Year, it was for the beginning of school and maybe occasionally when we were going to a wedding or a party or something like a big, big party, then they would buy us some new clothes and that was it. That was it, you know? It wasn't more than what we really needed. Even though they were very wealthy, we go on a vacation once a year and that was it. So everything was on a budget.

[00:14:54.5]

**FT:** Well, we talk about money a lot and we were very open about money, which was great at the same time, I also witnessed a lot of arguments around money. Can you take me back to those childhood memories? What were the arguments mostly about and how did you ultimately resolved those differences?

[00:15:11.7]

**AT:** Yeah, I think you're right. In the beginning, we had of course the different ideas about money because for me, I feel that I have to work and bring the money. And then your mom...

[00:15:28.6]

**FT:** It's hard being a bread winner, right?

[00:15:30.6]

**AT:** Yeah.

[00:15:30.9]

**ST:** Yeah, he was the only bread winner.

[00:15:32.9]

**AT:** Yeah but I think what really helped us the most was the fact that your mom went to school and then she started working and then she started realizing and to have more value for the money and then appreciated what it really takes to make money and I think that really helped us a lot to have a mutual understanding of what the money is for.

[00:15:58.0]

**FT:** The two of you really believed in education. You guys really insisted that Todd and I not only go to college but go to grad school but I also feel like your generation didn't have the student loans that the current generation has. So back 35 years ago when you got your scholarship to get your PhD dad, that made sense because it was at no cost to you.

You had a jump start in your life but now, I don't know if education is the ticket if it means going into all these debt. Do think that you've changed your perspective or do you have like a different take on the value of education these days?

[00:16:37.2]

**AT:** I think in our family, I can say and in particular my father, he was so much in favor of or in support of education. I think he was probably one of the reasons why I was succeeding in my education and where I am today. My goal was that since I was brought up in that culture, I wanted to become a professor back in my own country. So if you have a bachelors degree, a master's degree, you'll never really were able to accomplish that. You have to really get your PhD.

During 1980 in our country, we didn't have any grad school for PhD program in science. So the path for me was to come to the United States and I think from that point of view, I think I did the right thing. The emphasis on education again is not just my parents. I think in Iran culture, pretty much most parents' value education.

[00:17:41.7]

**FT:** Was it the same for men as it was for women, the emphasis on education? Did you sisters get a similar lecture about school?

[00:17:48.4]

**ST:** It wasn't the same, obviously.

[00:17:50.9]

**AT:** Right, because they expect the girls to get married.

[00:17:55.4]

**ST:** They get married, yeah.

[00:17:57.3]

**FT:** Young too, you got married at 18.

[00:17:59.3]

**ST:** Right, exactly.

[00:18:00.8]

**FT:** So what was your choice? Get married or?

[00:18:03.8]

**ST:** When I got my high school diploma that was the beginning of the revolution. I didn't have a choice to go to school because all the universities and colleges were closed. My only choice was to get married or my parents wanted to send me to the United States and stay with my sister. She was already in the United States.

So when I got my high school diploma, when you dad asked for marriage and he was already in the United States, then they'd feel more comfortable for me to get married and then come to the United States. So it's just to give them some kind of security.

[SPONSOR BREAK]

[00:18:44.8]

**FT:** Need a website? Why not do it yourself with Wix.com? No matter what business you're in, Wix.com has something for you. Used by more than 84 million people worldwide, Wix.com makes it easy to get your website live today. You need to get the word out about your business, it all starts with a stunning website.

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[INTERVIEW CONTINUED]

[00:19:45.6]

**FT:** What was your first impression of the United States? Both of you? Was it everything you thought, and how did Iran portray it?

[00:19:52.1]

**AT:** Your mom and I both came to the United States before the revolution and that was during Shahs regime and at that time, America was one of the best places to be. I think the way they told us about America and the technology, the future and everything, everybody loved to basically go to America.

[00:20:16.2]

**FT:** I remember you would say to me, I was too young to understand but you'd say like, "You know Farnoosh, life would be a lot different right now if we were in Iran." Like when I was being spoiled or something, you'd say, "You know you could have it a lot different," and I had no idea what that meant but now I know.

[00:20:33.1]

**AT:** Definitely, yeah.

[00:20:34.7]

**ST:** Because a lot of our friends, actually the time that we were coming to the United States, a lot of our friends are also coming to the United States to pursue their education. So it was something very common for the young people to come to the United States. Either you go to college or university in our country or you have to go and continue your education in the United States. There was no other country we were considering at all. It was just United States, that's it.

[00:21:05.6]

**FT:** I'm curious when you got here and I was very young and did you ever talk about your goals? Because at that point as the saying goes, "The world is your oyster." You're in America, the land of opportunity, American Dream, dad's getting his PhD, it seemed like the opportunities were endless but did you actually have a vision, a clear idea about what you wanted to accomplish?

[00:21:32.1]

**AT:** As I said, my dream was to become a university professor and establish a job and grow my family and I actually, after graduation I actually tried to pursue that but what happened was it was during 1982 to '84, the job situation was really tough in America in terms in university and in general, the unemployment was really high.

So then I ended up going to post-doc, trying to continue my education just to delay this dream but I ended up working for industry, which was very different. Now, I'm sort of close to retirement and I really want to go back.

[00:22:16.1]

**FT:** I remember you would teach at night. You had a side hustle before...

[00:22:18.6]

**AT:** Yeah.

[00:22:18.8]

**FT:** ...there were side hustles.

[00:22:20.4]

**AT:** Yeah so while I was working for the industry, I was teaching for 12 years part time at night school even four hours or five hours at night because I really enjoyed seeing students and educate them things that they don't understand, especially in math and physics which are typically tough topic subjects.

[00:22:40.1]

**FT:** Oh yeah, I was terrible at physics. I did not get the genes. How unfair is that that I could not master most sciences, I would say? Physics was definitely my worst subject. I got a D one quarter, did you even know that?

[00:22:57.5]

**ST:** Yeah. I remember that.

[00:22:58.7]

**AT:** I think you were definitely good in Math and in general but I think your passion was something else, it wasn't in Math.

[00:23:06.8]

**FT:** Some people ask me, I actually was asked this question the other day, "Why do you work so hard? Why do you feel this urge to always be working and doing new projects?" I always have so much going on and I don't really have a good answer for that other than maybe it's just something that I learned from my parents? But what do you think, as my parents?

[00:23:29.7]

**AT:** I think working hard, at least based on what I remember it runs in our family. I'd always see my father work after hours, work over the weekends. He was an account, a CPA and chief financial officer of a telephone company. He was really a workaholic. If you look at the history of Iran and the history of the Middle East, you'll find that every 20, 10 years it has been a

revolution. There has been uncertainty and because of that feeling of insecurity, people try to work hard. They try to work to gain more, to save money for a day that things are going to be a disaster and they can survive and go through that process.

Also, I think when I came to the United States, I actually felt that I have to work hard there relative to the general population to show my strengths, to show my performance. Because otherwise, I would be considered as someone coming from Iran, not really being from the same culture.

[00:24:36.8]

**FT:** Yeah so minority, I think that's true of any minority. You almost feel like you have to work a little bit harder.

[00:24:43.0]

**AT:** Now I see that actually was part of the success story because I worked for an American industry for 30 years. I never get laid off.

[00:24:53.6]

**FT:** Except you did and that's my next question.

[00:24:57.9]

**AT:** I will to say to record.

[00:25:01.0]

**ST:** That's today.

[00:25:01.3]

**AT:** I was working for straight 30 years.

[00:25:02.9]

**FT:** I know, we should say that you got laid off recently which is on the one hand, I think it's awesome because I've been laid off, mom you've been laid off, I feel like everybody gets laid off at some point in their career. For me it happened early on in my career, mom it was mid-way through your career. Dad, you went 30 plus years and they didn't ask you to leave which is very impressive especially in your industry, engineering, software during the 80's and 90's so much consolidation, so much merger that people were getting laid off left and right.

I remember one of the distinct conversations. I don't know what it meant at the time but I remember when I was growing up, there was this term that kept going around the house which was "the package" and I was like, "What's the package?" I was like, "Get the package because there will be some toys in the package?" I wanted the package. I was expecting like balloons and toys because that's what package meant to me like a birthday package or a gift.

So I wanted the package but of course, now I know what that package meant. It was take the package or risk losing your job without a package. 62 years old, recently unemployed for the first time. You've never had to really look for a job in a long, long time. What are you doing now? What's next?

[00:26:24.9]

**AT:** As any changes in your life, at the beginning you will get shocked. You go through this cycle of emotion and acceptance and recovery. So I think for me, I try to stay positive and I think this has given me a new opportunity to define in the process of thinking what I want to do and hopefully, I'm sure I might end up in a university job or perhaps even back in the industry somewhere closer to my house but I'm feeling good. I know I needed this.

[00:26:59.9]

**FT:** Mom told me you are taking a data science class?

[00:27:03.3]

**AT:** I'm taking a big data...

[00:27:04.3]

**ST:** Big data.

[00:27:05.0]

**AT:** Yeah, big data.

[00:27:05.1]

**FT:** Big data class, brilliant.

[00:27:06.5]

**AT:** Yeah. So there are some missing in my career and credentials, I need to fill up those gaps and I'm looking forward, maybe I can work for x more years and...

[00:27:21.3]

**FT:** I'm so glad you got laid off, can I just say that? I wanted to send you balloons because one, it was a terrible commute. It was two to three hours a day, every day, driving. You had a terrible boss.

[00:27:36.4]

**ST:** He was lucky, Farnoosh. Not everything is about money at this stage of our life. We have to work on ourself, our health, just let go of whatever that is not important to us anymore and have a simple life. These are the things that right now are important to us. I'm very confident that your

dad definitely is going to find a job and maybe he won't make the same money as he did before but that's okay as long as it makes him busy and it makes him happy.

[00:28:12.5]

**FT:** Don't be following her around dad, because she's got things to do.

[00:28:17.7]

**AT:** I know.

[00:28:17.8]

**FT:** She's got places to go, lunches to be had, don't be sharing all the day with her. She wants you busy.

[00:28:25.5]

**AT:** Yeah.

[00:28:26.5]

**ST:** So you're so funny Farnoosh, I love you.

[00:28:28.7]

**FT:** Oh my God. It's what I'm here for.

[00:28:31.3]

**ST:** Oh you got it from your dad, you know?

[00:28:33.3]

**FT:** I got it from my dad. If you think I'm funny which I'm not, my brother Todd is the funniest person I think.

[00:28:39.7]

**ST:** Yeah oh my god, Todd, he is...

[00:28:42.4]

**FT:** And he doesn't go around making jokes but if you really spend time with him, his impressions, he actually left me a voicemail. I'm going to make him do it again because I deleted — I lost my phone and I lost it but he left me a voicemail pretending to be Barack Obama. Well, I mean I really didn't think it was Barack Obama, the President. But I was like, "This could be a really great trick that he could play on somebody else."

But anyway, yeah Todd's great and I'm going to bring him back on the show because people are missing Todd. They're like, "Bring him back. I want him back." Okay, this is not a financial question but because you've been married, how many years now? 38 years?

[00:29:25.3]

**ST:** 38 years, that's right.

[00:29:27.6]

**AT:** Yeah.

[00:29:28.2]

**FT:** Wow, so the best piece of marital advice?

[00:29:31.6]

**ST:** For me it's a sense of humor. One of us should have a sense of humor.

[00:29:35.6]

**FT:** Who has the sense of humor, its dad right?

[00:29:38.4]

**ST:** Of course your dad.

[00:29:39.2]

**FT:** Well, you know what's good about you mom? Is that you're really easy to make laugh.

[00:29:42.9]

**ST:** I know, yes.

[00:29:44.3]

**FT:** So for people who are not that funny but love to be goofy, we like to be around people like you because you're always up for a good laugh.

[00:29:53.9]

**ST:** I always laugh, even if they make fun of me, I always laugh.

[00:29:57.7]

**FT:** Yeah, you're a good sport.

[00:29:58.9]

**ST:** Oh yeah.

[00:30:00.2]

**FT:** All right, let's really quickly, this has been so much fun. I've learned a lot about you guys again, I've relearned a lot of things and I've learned a few new things and I think it would be fun to finish the interview with how I end all my shows which is, I start a sentence and you finish it the first thing that comes to mind and either one of you can jump in and offer a way to finish the sentence okay?

So here we go, if I won the lottery tomorrow, let's say \$100 million, the first thing I would do is \_\_\_\_\_.

[00:30:31.6]

**AT:** Well, I would give part of the money to charity.

[00:30:35.9]

**ST:** I would give it all to you. You decide it for me.

[00:30:38.6]

**FT:** I would give you a salary mom. When I spend, the one thing that makes my life easier or better is \_\_\_\_\_.

[00:30:47.9]

**AT:** I think I enjoy the massage and in particular the foot massage.

[00:30:52.4]

**FT:** Foot massage, all right.

[00:30:53.6]

**AT:** The reason is very funny but that's because of my driving.

[00:30:57.1]

**FT:** Who gives you a foot massage?

[00:30:59.1]

**AT:** Oh in the mall.

[00:31:00.9]

**FT:** Oh, you can get that at the mall?

[00:31:03.1]

**ST:** Yes.

[00:31:03.8]

**FT:** A foot massage? Wow.

[00:31:05.2]

**AT:** Yeah. It's everywhere. That's give me a good feeling.

[00:31:11.1]

**FT:** “One foot massage please.” All right to each their own. Mom, one thing I spend on that makes my life easier or better is \_\_\_\_\_.

[00:31:19.5]

**ST:** Going to my club.

[00:31:20.8]

**FT:** Your gym?

[00:31:21.9]

**ST:** My gym, yeah.

[00:31:23.0]

**FT:** Good.

[00:31:24.0]

**ST:** It’s not only a gym, you know that.

[00:31:25.4]

**FT:** Yeah, it’s like a vacation every day you go there. How about this, the one thing I wish I had learned about money growing up is \_\_\_\_\_.

[00:31:34.8]

**AT:** I think for me, this magic about exponential growth.

[00:31:39.7]

**FT:** Compound interest? You can teach your child a lot of things about money but sometimes, they're like abstract stuff like compound interest, it's really hard to teach that so that they really understand and appreciate it. You know what you did that really worked well for me? You took me to the bank when I was younger, I still have my Roth IRA that you opened up for me.

[00:31:57.7]

**AT:** Yeah, I know. I know.

[00:31:59.9]

**FT:** All right, well this has been a lot of fun. We went places I didn't think we were going to go.

[00:32:03.9]

**ST:** Actually you made us so comfortable. At the beginning I was kind of afraid. I asked your dad to do it alone. I don't want to do that.

[00:32:10.9]

**FT:** "Don't make me do it."

[00:32:12.1]

**ST:** Don't make me do it! But then, you start talking and I feel so comfortable talking to you as if you are here and we were just having a real conversation, you know, a home conversation. So you made us very, very comfortable and it was so easy and thank you for that.

[00:32:31.6]

**FT:** You're welcome. Well make sure that tonight you watch CNBC.

[00:32:36.5]

**ST:** Definitely yeah.

[00:32:37.4]

**FT:** At 10:30, eastern and pacific, I know that's late but you can DVR it. It's the last episode of the season. All right, last but not the least. I'm So Money because \_\_\_\_\_.

[00:32:48.3]

**AT:** Well, I'm So Money because I have such a great wife and kids and grandson, Evan. I cannot be more proud and happy.

[00:32:58.7]

**FT:** Awh thank you. Mom really wanted you to answer that one because she wanted to hear herself get called out. She's staring at you while you're saying it.

[00:33:08.0]

**ST:** I was looking at him.

[00:33:12.4]

**FT:** Mom, why are you So Money?

[00:33:13.7]

**ST:** Having your dad, you, Todd, Evan and Tim is a blessing.

[00:33:20.4]

**FT:** I appreciate that. I love you guys, have a good night and I'll talk to you tomorrow.

[00:33:25.9]

**ST:** Thank you Farnoosh.

[00:33:26.7]

**AT:** Sure. Thank you Farnoosh.

[00:33:27.5]

**ST:** Have a good night too.

[END]