

EPISODE 822

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[INTRODUCTION]

[0:00:57.9]

FT: Welcome to So Money everybody. I’m your host, Farnoosh Torabi, that’s Tamanna Roashan. Our guest today who is a superstar entrepreneur with two and a half million Instagram followers. If you love makeup and beauty, then you may have heard of Tamanna.

Her first job was as a wedding photographer when she was just 13 years old. Her artistic eye in photography training helps her help brides look stunning on their wedding days. This led to a love of makeup and a path to cosmetology school but that wasn’t the end of it. Tamanna’s parents urged her from an early age to become an entrepreneur. They encouraged her to build a life being her own boss.

She earned a marketing degree from there and led her to build a massive business around her artistry. She is the founder of the company called DressYourFace and she’s created the bestselling Tamanna pallet. She is a triple certified makeup artist and has built a social media empire as well as an online makeup school at dressyourfacelive.com. Lots to learn from Tamanna, especially in particular, the importance of having an offline business and not just being an instant celebrity.

Here is Tamanna Roashan.

[INTERVIEW]

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FT: Tamanna Roashan, welcome to So Money.

[0:02:13.1]

TR: Hi, thank you for having me.

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FT: It's such a privilege to connect, we were connected by a listener of So Money, Mary Grace, who is an entrepreneur and she's been on this podcast, she was very kind to connect us because I think she just thought we would get along, I'm super impressed with your body of work and also I know you're part Middle Eastern, part South Asian, I just think that we have some overlap and probably the least the way we were raised. I know your parents were a big influence in your life.

[0:02:51.3]

TR: Huge.

[0:02:52.5]

FT: For people who are listening and may not be familiar with Tamanna's work, you have probably seen her work on Instagram, she has two and a half million followers @dressyourface. Which is a community that you started. How many years ago now?

[0:03:15.5]

TR: It's been around since like the Myspace days.

[0:03:18.4]

FT: My goodness.

[0:03:20.2]

TR: I started it off, of course not online though, it was my business name and then once I got on Facebook, I created a DressYourFace page and that's where it kind of just started growing.

[0:03:33.5]

FT: What do you think it was? I mean, part of it is that you've just been steady and consistent, I think that's really important when you're building a brand and building an audience but there obviously has to be a reason why people are coming back for more and what do you think it is about your approach that has made, what can be an intimidating thing.

A lot of women, I hear are overwhelmed with like beauty tactics and they don't know where to start when it comes to makeup and I feel like you've become such a go to resource for them but what do you think – what's your secret sauce?

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TR: Honestly, when I first started, it was really just finding what made me unique and kind of just tapping into that more. For me, a lot of it had to do with my culture and bringing the Eastern style makeup to the US. I was born and raised here but my style definitely screams drama and Bollywood and middle east and all that flare.

I think first of all, finally, having someone that can kind of show a different side of makeup instead of like the typical natural blend techniques that are taught here in the US. I was teaching layering and contouring and dramatic eyes and all that stuff. I think what really built was, my secret sauce is just being authentic to who I am and being a trustworthy source, you know?

Someone who doesn't just BS and hop on bandwagons up trends and you know, different products that are out just because they're out from celebrities or whatnot, especially nowadays. I think it's so easy to just hop on something and because it's trending, talk about it and be a part

of it but for me, it has to really be, whatever I'm talking about has to be really useful, it has to be user friendly, it has to be performing correctly in a way that I want it to and as an educator in the field, I feel like having that trust with my audience is really what built my loyalty.

[0:05:42.4]

FT: A 100%. I wonder if you noticed, as you were being yourself and maybe doing it before it was culturally relevant, you know, to be out there as someone who wasn't just a blond, white, American looking woman, right? That was like the standard of beauty, there are kind of like appreciation of beauty has really evolved and I'm so happy about that.

What else was happening in the society that was maybe was allowing you to rise? I think – I mean, I don't know how you feel about the Kardashians but I feel like that beauty, that version of beauty, we didn't - we weren't used to that. The sort of like brown hair, brown eyes.

[0:06:18.3]

TR: Exactly, it was so exotic, right?

[0:06:20.1]

FT: Armenian.

[0:06:20.8]

TR: It was different. I think you're so right. I think that definitely did kind of help during the rise, you know? Coming in as someone who kind of looked like that, you know, with more tan skin, dark hair, dark eyes and then having the rise of the Kardashians of course and having her wear more dramatic makeup and being on TV all the time.

I think finally people started to crave for more of that and here I was already doing that and I think that that definitely did help in that era when I was starting.

[0:06:58.6]

FT: Let's talk about when you were starting and even before you started, I know way back you were just 13 when you started out as a photographer for weddings which I understand was where you got the inspiration to kind of go deeper into hair and makeup and you became really fascinated with the industry.

Were your parents supportive of this? Because I feel like, my parents would think, you need to go get a law degree, Farnoosh, or medical degree like, hair and makeup is just for your hobby. Have fun with it but don't make it a job.

[0:07:30.2]

TR: Well, I'm very lucky and blessed that my parents and my grandparents are very open minded out of the box thinkers and they're very forward when it comes to ideas of what makes someone successful. Because of their push in the right direction, I was able to follow this passion and create an empire out of it. Essentially what was happening is I did help them as a photographer and videographer's assistant when my parents had their business for wedding photography.

I was very young like you said, I was 13 and with word of mouth and just helping out the brides. I was good with art, I was always good with art. With drawing, with anything. Crafty and artsy and they saw that and they knew that I was really good at that.

But somehow, I kept pushing myself into the sciences. Even though I knew that art was my passion. I just never thought that it would be able to sustain a lifestyle that I wanted. Especially at that time, makeup artistry wasn't really glamourized the way it is now and so for me, I was kind of more the conservative thinker. Just kind of keeping this as my passion and following astronomy and evolution, physics and all that stuff as my major in college.

Once I was in university, I was a science girl and I was just working so many jobs, this is where things got real. I was not getting any financial help because my parents are the type of parents just wanted me to be on my feet and figure it out, you know?

Even though I was the only child, in growing up in a brown home, usually your babied and you're taken care of and you just go to school and everything else is paid for but you just go to school you know? That's your job. For me, I had to have three jobs to pay for my school and I had to really grow up and I liked that, I loved that approach and even at that time, I never resented them, I understood what they were doing and I got it. But one day, they all had to sit down and give me an intervention, even my grandparents and my grandfather and grandmother kind of led the discussion and they're like look, Tam.

You are working so many jobs and you're just running yourself so thin just to pay for school like are you even saving anything? Is all your money going to school, what are you doing? Do you want these jobs or do you want to do something that you absolutely love, and why don't you take a year off of school, follow your passion, go to beauty school, get a certificate or degree or whatever comes with beauty school and that would be a cosmetology license.

Start your business and let that pay for school so you aren't spreading yourself so thin and you're actually having fun while making your money and building your business and school would basically be your backup and you know, do it right, you know? Go after the American dream, just do it.

[0:10:34.0]

FT: Wow, that's genius, they were ahead of their time, your family.

[0:10:36.9]

TR: Way ahead. They've always been very artsy themselves so I think they understood it. My grandparents were writers and poets, painters. My mom and dad of course, photography and all that. They're just all very artsy and so I just kind of, it fell on to my lap and knowing that I had their blessing, I went to beauty school, I got licensed and then I went back to college with this time as a marketing major so that it could just be a little bit more broad and helped me no matter what I did.

I'm so glad I did that because honestly, I mean, now marketing's so different, right? Because of social media and all of this influence that we have but it still allowed me to have a little bit of an education that could help me kind of elevate myself at that time coming and so many years ago.

We were talking about like the year 2002, 2003. Yeah, that's how my parents kind of really supported me in that sense that I had their blessing, I learned from them as you know, entrepreneurs of a small business themselves.

I had great role models and great support.

[0:11:50.6]

FT: One of the questions that we're asking guests this month, this episode is airing in May and we know a lot of people are young people are graduating from school. Since we're already on the topic of your college experience, what is a piece of financial advice that you wish you'd had coming out of school and this question I should say is in partnership with our sponsor Chase.

We both care a lot about young people and young financial literacy but what's something that you wish that you had known as you were coming into your 20s and you know, leaving school?

[0:12:28.8]

TR: Again, because of like my very forward family, I had a very different mindset like not a very traditional mindset about school and about like living the real world. For me, I don't think I had any real major lessons or regrets happening during the school process or things I wish I knew that I didn't know at the time. I feel like for me because I took that year off, I was able to work and gain a lot of experience coming back to school as an experienced worker.

I felt like that was really cool. I thought that, I'm not in any way saying, everyone leave school for a year, go work and then come back. Everyone has a different path, but for me, I think that if I would have known this earlier, I probably would have saved a little bit more time instead of spending six years in a four-year program.

I think I probably would have finished a lot faster had I known that you know, what path I was going through. But basically for me, you know, going into my 20s and going back to school basically, at that time, I was like I guess 19 when I went back to school after I got licensed. I honestly felt so much older than all the students around me because I'm basically coming back like a freshman because I only went to one semester before.

I came back and I just felt like a mother. I kind of already knew a lot of stuff and I was participating a lot in the discussions that the instructor was hosting during the classes but again, I felt like, oh my god, do I even belong here? I'm already thriving in my business, right? Do I really need this?

[0:14:11.0]

FT: It's a really important question that more people should ask themselves. Truly, I think that in some ways, this idea that if you go to college, all your dreams will come true, I think is a false bill of goods. I think that that can be true in some ways but I think you have to be really strategic.

[0:14:27.9]

TR: Exactly, it really depends on the field that you're going in. Is your field a super academic field where you need to go the whole way and I think nowadays too, like having a bachelor's in certain fields is just not enough. I feel like so many people can easily get that and you know, things are very cutthroat right now but when it comes to entrepreneurship and finding your niche and creating a need and fulfilling it and being able to do that successfully.

I feel like that alone is its own education and you – if that's your path, you may not even need to go to college, For me, that was a part of my deal with my family is that if I do take that year off and become this self-employed person, that I would go back with the money that I'm making and finish up my degree which is what I had to do.

I didn't want to but then I was like, oh my god, why am I here? I said, I just felt so much older than all the students and I'm like, I really don't need to be here. I'm not learning anything I already know all this.

But, it's kind of nice now like having that.

[0:15:32.5]

FT: To say that you have a degree, yeah.

[0:15:34.8]

TR: Yeah. You do get that factor, year.

[0:15:39.5]

FT: What's been – as you look, as I look at your resume, your business profile, your super popular on Instagram but I also love that you have a lot of offline success as well that it's not just this Instagram celebrity that you have, you have products, you have courses and I wonder, was that strategic? Because I know that a lot of us can get hung up on our businesses and our self-worth even as entrepreneurs because maybe we don't have online following that amass and that are six digits or whatever, seven digits or even just four digits.

We can get down on ourselves. I would love to hear from you as somebody who has achieved so much on all these levels. How important is social media and if social media is not that great, does it really matter? I mean, at the end of the day, I feel like life's too short to obsess over Instagram.

[0:16:34.9]

TR: Right. I mean, honestly, speaking as someone who has grown organically before all these crazy algorithms and all these shout out pages and buying followers and all that stuff. I can't, don't even get me started on that. I mean, having something tangible, right? Having an actual business that like I said, fulfills needs, like a real need.

I feel like that is so much stronger than the number of following. Of course having a great following and building that great following, really helps to create a platform to help you build greater things and bigger things to a wider audience.

But again, it truly depends on the field that you're in. For me, doing hair and makeup before I was Instafamous or Facebook famous. I grew in my community because of word of mouth. Good old fashioned word of mouth. A bride, all her cousins would see her at her wedding and ask, "Oh my god, who did your hair and makeup?" I would just grow my business that way. Not even through real advertising. I think a couple of times I may have advertised on Google or Yahoo or something but that really didn't bring in anything.

All of my real business was just from word of mouth and happy clients. I feel like the good old fashioned method of keeping clients very happy, always knowing that they come first, never forgetting about them, even in your fame, even as you grow, never forget about your clients and your early bread winner and money makers.

For me, it really started with that and having a really strong foundation. Now, when it came to social media, I feel like social media is honestly very important for me at least because in the arts, you have to have something to show, right? You have to have your – basically your portfolio has to be very visible.

Everything for me used to be on my website and of course, I had to constantly put out my business cards, put them up in stores, like the Middle Eastern shops and just like stick them on their bulletin board like whatever I had to do to get my business card out there. My website out there.

But when social media became what it is, it was so much easier for me to basically hand out my card because I was like –

[0:19:07.8]

FT: Just Google me or just Instagram me, right.

[0:19:10.3]

TR: Yeah. Just find me on Instagram and all my work was there and I feel like if you really want to grow your following, you have to be able to share something that a lot of people really want to see. Whether that sharing be knowledge in your field or for me, it's both the knowledge and the art.

I became known as an educator because I started sharing the tricks that I figured out over the years through experience. That also set me aside and apart from the other artist that may have been online at the time because I was actually kind of teaching as I was showing online. Doing pictorials and listing. Okay, first, this goes here and this goes here.

Really, that kind of helped my audience come back to my page over and over because they knew that it was not just a source of beauty. It was a source of real tips and real education. So from my field it was equally important to have the offline strong business and grow my online following so that I can take it to the next level and my next level was teaching on a larger platform and creating dressyourfacelive.com. Before that I was teaching individuals.

They would come to my house, I didn't have a studio, they would come to my house and I would certify them. I am certified myself and I do have the following that wanted to learn from me just again from word of mouth first and then it started on Facebook and Instagram and all that stuff. Now once my following just skyrocketed that is when we knew okay, it is time to go global. I was starting to get a lot of messages from my overseas fans.

Saying, "Hey, we can't afford to come out here to California to learn from you, can you do it via Skype?" and I'm like, "Look, I can't teach you if I am not holding your hand like this but I am trying to see how I can teach online." Skype wasn't especially at that time, Internet just wasn't very, as fast as it is now. The webcams were very blurry. I didn't want a low quality production and for me I have to think smart about it, right?

So if you are going to spend all this time teaching someone online, why can't you teach a huge mass audience at the same time and make it really worth your while? So that's why we developed dressyourfacelive.com. So I was able to teach everyone at such a low price point

where it still made sense for me even though for them it is only \$19 a month like what class is \$19 a month. You cannot learn beauty secrets for that price.

And YouTube is completely different, you are not learning two hour tutorials. It's like 10, 15 minute tutorials that are completely edited. This is raw live stuff like you see the mistakes and you see how I fix it. So for me, keeping that low price point is really the formula and having mass audience and that way I was able to really focus on this and a few other of my little fun things and this is what's sustaining the lifestyle where I was able to move my parents out here to LA, they don't have to work a day in their life.

[0:22:22.6]

FT: Wow, where are you originally from.

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TR: I am from the Bay area. So I was born here in LA but I was raised in the Bay area and once I accomplished everything I could there, I came right back to LA.

[0:22:34.8]

FT: So what was the tipping point for you or tipping points? As you know that's looking back that there is always like that moment where, "Oh my gosh I did this and it was this out pouring of followers" or I don't know, do you have anything like that? Any anecdotes?

[0:22:53.9]

TR: I think the biggest turn in my career was my move to LA. As an artist, I had to go where the demand was great and also where I could really – I guess express myself in different ways. I feel like in the Bay Area for me, like I said I did everything that I wanted to do. I accomplish everything I could. The celebrity scene in the Bay area is not great. You know everyone is here in LA or in New York and I figured out to either end up in New York or LA no matter what and once I was just bored I guess in the Bay Area.

And this was after I got married, my husband and I sat down, we were like, “Look we are ready for the next step” we are ready to make a risk. Like we have saved up enough and I think financially too you have to kind of be ready, right?

[0:23:49.4]

FT: You have to be able to afford the risk.

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TR: Yes, exactly. That is a perfect way to put it. I was able to save up a good amount because of all my clients. I was literally hustling 18 hours a day. I was up at 3 AM and I would come home at 9 PM and of course stay up forever because that’s the time I would eat. So the hustler’s life was like that in the Bay. I think I was just ready to start working smarter not harder and you know I paid my dues and so we came to LA.

We were able to afford a nice place and kind of I told him too. I said, “Look our first year in LA we’re probably not going to make much money because this is where I am going to be networking a lot. I will be going to a lot of events, meeting a lot of people, trying to get my foot into a celebrity door, meaning I will probably have to do a lot of makeup for free but know that we have some savings. We’re okay.”

So I planned it out where I was able to take a year off, right, if needed. Well, when I came to LA, a lot of doors opened. I met people that were able to take me to the next step in my career without really even realizing what it was at the time. So for example, with the DressYourFaceLive website, the very first year I moved to LA, that’s when we launched the website and that wasn’t even originally the plan.

The plan was for me to continue teaching, continue doing weddings, continue doing this but then also do celebrities so that I can have stuff in my portfolio and have fun but I met a celebrity that I did who told me that her partner was looking for someone to be an online instructor if we

were to build a website together and be partners in something, and so I told her my ideas and what I thought I wanted to do and how I didn't like Skype.

And how I wanted my own website for this and not go through a third party website, which is also another point. You know going to third party websites for streaming or doing anything, a lot of times you don't own the client information, the website does. So for me, I wanted to have my own website where people sign up, I own their information. Those emails are mine, you know I can take them and do what I want with them.

So I met this partner of hers and him and I literally signed papers within two weeks and we were able to launch within the first month of signing and it literally changed everything. So my move to LA and working with this person facilitated my connection with my current partner and that's when everything changed and everything grew and even the industry changed like creating a platform that is based on a subscription.

It is a membership based community where people actually have to pay to watch tutorials when there is already YouTube where tutorials are abundant and completely free, a lot of people are like, "Oh my god, what are you doing? Why would you do this? This is like suicide. You are competing against a free platform" and if you believe in yourself and you know you have something to offer that no one else can offer the way you can.

And everyone does have that thing. Everyone has that talent or that knowledge or something that makes them unique from everyone else. For me it was teaching. The way I teach is unique. The way I do things is unique and I knew that even if YouTube is there and a lot of people don't sign up for DYFL because of YouTube, once people give DYFL a chance it will spread and it will grow and people will realize and that is exactly what happened.

So there was a huge risk but I believed in myself, my partner believed in me, my husband believed in me, my family believed in me and that is just what I needed to flourish.

[0:27:48.8]

FT: You had savings and so I want to ask just one question about that, which is really impressive that you saved enough to afford yourself a year of not working. I think that is ideal for anyone who is thinking of building a business, it is the runway that you hoped for. How did you get to that point? Did you feel like you had to be on a budget? Did you have any tricks? How did you consciously save that?

[0:28:16.0]

TR: Oh my god, I am the worst person to ask this question because I am not a budgeter but I am also not a spender. So I think it is just in me to not spend. I don't shop really; I don't really spend money on anything except for my house now but back then the only thing I spend money on was back in the business. You know replenishing my kit and gas and airfare. That is really all I spend on. I think my biggest advice for those who want to be able to have enough savings so that they can take their risk, is stop shopping, man.

Like you don't need all these designer purses, all these designer shoes. Obviously if you want to, you know there is a thing that you dress – what is that saying? You do dress how you want to be perceived as like –

[0:29:06.7]

FT: Dress for the job you want not the one you have.

[0:29:08.5]

TR: Yes, so that, a part of that can be true right? But I never spent frivolously. I never bought designer unless it was on sale or unless I had a friend that worked at Sachs or something. You just don't make poor decisions because of a quick desire that you want something, right?

[0:29:33.4]

FT: No impulse buys, right.

[0:29:35.1]

TR: No impulse buys at all ever and I am really disciplined.

[0:29:38.6]

FT: I think you are just working so many hours a day. You don't have time to be shopping.

[0:29:43.3]

TR: That's exactly what it was. When you are working that much like I said from 3 AM to 9 PM. It is really hard.

[0:29:52.1]

FT: There's no time, stores are closed.

[0:29:52.7]

TR: Exactly, I mean only on Black Fridays I know it is the only time that I would go and get a few things and online shopping but honestly, just stop spending so much and when you are working that much I mean you are bound to save and also, live within your means. You don't want to be house broke, you don't want to be paying rent at a ridiculous price just because you like that luxury apartment.

I never lived in a luxury apartment. I knew I could afford it but then I wouldn't that have much savings. In fact, my husband is from LA but when we got married he moved to the Bay Area so he had a job only for a short time because then he had to help support me. I was working so much that nothing was done around the house. Not to say that he does things around the house all the time with us not his job, but I needed support, right?

I needed someone to handle the things that I couldn't handle, and so he had to quit his job. So really it was me making all the money for our household and working all that much so that he

could support me behind the scenes and help me with the house. I was driving, for example I would be driving from San Francisco to Sacramento, back to San Francisco down to Oakland, San Jose, Monterey like just everywhere in the same weekend and with no sleep.

I mean I had to be at these brides' houses, it is early weddings, be there by 3 AM so I can get them ready by 7 or 8 AM and so he quit his job so that he could drive me and make sure that I would fall asleep behind the wheel. So having a partner who is willing to put his stuff in the backseat and let you go along your hustle and understanding that it is for the both of you, I think that is also really important and having that.

But I know a lot of the entrepreneurs these days, it's like an opposite thing like, their husbands or their wives have that nine to five job, that steady income, the benefits, the health insurance and all of that stuff while one of them is doing the whole entrepreneurship thing and trying to build their business and I think that is also a smart way to do it just for that extra security I guess for your family, have one of you do the whole nine to five thing for the job security.

And then the other one chase the dream but because my dream and my hustle was so hard and required a lot of me just not being around, I needed him to do it.

[0:32:36.8]

FT: Yeah and now you are parents so that's an additional focus, a big focus, the most important focus. So it is helpful to have someone who is a little bit more of a primary caretaker.

[0:32:47.5]

TR: Yeah, absolutely. So like with my parents, they always supported my dreams and following my dreams but they are also I wouldn't say conservative but they are not major risk takers, right? So me, I have been more willing to take major risks with career moves and just doing things but it is nice to have someone kind of keep you grounded or help challenge your ideas just so you have that other opinion.

And it will help form your next business move. Of course being around people who are completely negative and completely shoot down everything, you definitely want to stay away from that. I think that is a given. It is just going to shoot all of your ideas down and you'll probably never want to try anything new for yourself. So like I said, I was very lucky to have that kind of support.

And then now, they are still supporting me like I have a kid and when I am out on shoots I have my mom and my kid come with me so that at least I am still being that hands on mom but I have my mom as a caretaker while my husband is taking care of finances and business on the home front. So keep your family close and especially if they are willing to help you build your dream you know, employ them.

[0:34:16.9]

FT: Yeah, keep them close and be good to them, because it takes a village, it certainly does. Okay, let us finish out here with some So Money fill-in-the-blanks. This has been a real – I have been taking notes. I've been taking notes as you have been talking but to wrap, let us just do something really – hopefully not too I guess thoughtful, whatever first thing that comes to mind, finish the sentence.

[0:34:44.3]

TR: Oh my god I am the worst.

[0:34:46.2]

FT: All right, I am sure you are going to be fine. Okay, so here is the first one: If I won the lottery, the first thing I would do is?

[0:34:53.8]

TR: Buy a huge house for my family and for us to live in together.

[0:34:58.2]

FT: Yeah but big enough, right? So that you can have your privacy.

[0:35:02.9]

TR: Oh yeah, I mean like two separate houses kind of put together.

[0:35:07.7]

FT: Yeah, we share a garden, that is how I'd like it. All right nice, when I spend – okay here is the next one: one thing I spend on that makes my life easier or better is?

[0:35:19.2]

TR: Oh my god, I am not even a spender, oh my god.

[0:35:26.0]

FT: But is there something that you buy that makes your life easier or better like something you purchase regularly? I mean for me it is my cleaning person.

[0:35:34.6]

TR: Oh my god, yes. I have a weekly cleaning person and her daughter is actually my unboxing assistant so I have her come in and help me unbox packages.

[0:35:43.4]

FT: Oh you must get so much free product.

[0:35:45.0]

TR: Yes.

[0:35:46.2]

FT: Well let me ask you, let me side bar, what are your favorite drugstore buys because I know a lot of makeup is just marked up in the packaging right? So what are your favorite makeup buys at the drugstore?

[0:35:58.1]

TR: I love LA Girl cosmetics. I think that is one of the best brands that are super low priced found at drugstores. I think even I believe Walgreens and all those drugstores have them. Their concealers are a couple of bucks and they are so full coverage and so good. I have been actually using them since I discovered them many years ago when I started on Instagram and they are still my favorite.

[0:36:29.1]

FT: So LA Girl cosmetic concealers.

[0:36:31.6]

TR: LA Girl, their concealers, honestly their everything, like every single thing I have used from them has been incredible.

[0:36:38.2]

FT: Do they sell them in New York? LA Girl seems LA focus.

[0:36:40.6]

TR: Oh yeah, they are everywhere.

[0:36:41.8]

FT: Okay cool. I am going to look out for that. Okay cool, one thing that I wish I had learned about money growing up, I know your parents were superb and role models for you but is there something you wish you had learned even earlier about money?

[0:36:57.2]

TR: I wish I learned more about investing. My parents were savers not investors. For me, I wish I knew a little bit more about investing from the beginning.

[0:37:13.4]

FT: That makes sense. I hear that a lot from men and women, I guess it is just not something you bring up in the house. It is not dinner conversation but.

[0:37:22.2]

TR: No it really isn't.

[0:37:24.1]

FT: All right, when I donate, I like to give to "blank" because?

[0:37:29.7]

TR: Animals and kids because I feel like they really can't help themselves and I love to be able to help them.

[0:37:38.2]

FT: Yes, that is perfectly said and last but not the least, I am Tamanna Roashan, I am So Money because?

[0:37:44.9]

TR: Oh my god, you put me on the spot. I am Tamanna Roashan and I'm So Money because I am independent, self-made and I give back.

[0:37:56.8]

FT: Yes, that was a really good, well-rounded answer. Thank you so much for coming on the show Tam. I am so excited to share your story with our audience and I know you are out in LA, we would love for you to check us out at Stacks House, bring your salon.

[0:38:12.0]

TR: Oh my god I would love to.

[0:38:13.8]

FT: And thank you for coming.

[0:38:15.0]

TR: Thank you so much for having me.

[END]