

EPISODE 619

[INTRODUCTION]

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FT: Ten years ago when our guest, Ana Homayoun, would ask her students for their biggest distractions, they would list friends, sports and maybe their pets. Now, the top distraction — Guess? The Internet, Facebook, Snapchat Instagram.

Welcome to So Money everyone. I'm your host, Farnoosh Torabi. Now, as a parent I'm not concerned yet about the Internet for my kids, they're here too, little but they're not going to be little for much longer, and so as a parent how do we enforce healthy rules around the Internet and social media and how do we, ourselves, leverage the Internet to enhance productivity as supposed to just turning it into just another big distraction?

My guess today is Ana Homayoun and she knows all. She's the author of the very new book *Social Media Wellness* and she arrives at this discussion with over 15 years of experience working with students, educators and administrators. She's the founder of Green Ivy Education Consulting. It's a firm that specializes in promoting time management and wellness issues in the classroom and school communities.

Here is Ana Homayoun.

[INTERVIEW]

[0:01:46.3]

FT: Ana Homayoun, welcome to So Money. It's nice to connect. I guess we virtually connected years ago on Twitter unofficially. Now, this is our official connection.

[0:01:57.3]

AH: Yes. Thank you so much for having me. I'm so excited to be here.

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FT: I know a little bit about you. You've been working in education for many years, specifically helping young people with organization and all those really great life skills and you have a book coming out, actually just yesterday, called *Social Media Wellness*. It seems like we can really put those words in the same sentence, can we? But you have, because social media can drive you crazy. My book will be called *Social Media Crazyness*. Your book is called *Social Media Wellness*. You really felt this was an important topic especially for young people. It seems we can't escape our screens and especially social media. Tell us how you came to this topic and why you wanted to write a book about a whole it, a whole book?

[0:02:46.3]

AH: Sure. I started working with teams in the heart of Silicon Valley in 2001, and I started working with them on organization and time management and basically would help them transform their lives. It wasn't just about grades or scores. In fact, that was the last thing we're really worried about. We really focused on changing habits and helping students figure out what their own blueprint for success was.

Based on that, what ended up happening was about 5,6, 7 years into working with students, I noticed that their distractions were changing. When they first came to me, students, in 2001, 2002, 2003 would say, "My siblings, my pet, food." All of those would be their main distractions, but suddenly more and more they would find everything online with distractions. As more and more schools had one-to-one laptop and tablet program, so that's where each student has a laptop computer or a tablet screen that they used during the day for all of their work, students were finding that they were experiencing this ultimate paradox. The thing that they needed to use in order to complete their work was also their biggest distraction from getting work done.

Here I am in the heart of Silicon Valley, I'm visiting all of these schools around the country that are implementing one-to-one tablet or computer programs with teenagers who's brains aren't

fully developed. Their prefrontal cortex around self-regulation isn't there yet and they're really struggling, but they want to do well.

I started coming up with these strategies that, now, ended up in this book, about how can we change the conversation around social media, because as we adults know social media isn't good or bad. It's a mode of communication that can make us crazy, as you say, but there are so many benefits that we can all say — I'm sure you've — We've digitally met over Twitter, or there are all sorts of things that are positive about it but at the same point if we don't give kids a framework to navigate their online world, it can be really overwhelming, for adults as well as kids.

The one that I would say is why this book is so important is because so many adults never had social media to deal with when they were younger. Unlike other typical teen issues, this is one where parents and educators really need a translator to help them understand how to navigate and how to help teens and tweens make better choices and develop their own intrinsic motivation.

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FT: Is part of the solution or part of the strategy to say, as parents, "You're just not going to get to go on social media for a while." Is their level and age at which it becomes more appropriate or less appropriate? Do you have cut offs? Maybe we could talk about that, because I know some parents, their rule is just — It's not happening, and that's the strategy. What do you say to that? How do you navigate?

[0:06:02.5]

AH: I think there's a couple of things. It really depends on the age of your child, right? When you have a middle schooler that's in maybe fifth or sixth grade, it is really appropriate to set self-regulation on structure because a lot of times they can't self-regulation. As they get older, you will find that some of the socialization of school or post afterschool that used to take place when people would call your house now takes place online. Not only that, but some of the planning

especially for high school students, whether that's for weekend events, whether that's actually for school projects, happens online.

This whole idea of you can just never go online doesn't really seem to be that effective. Long-term, what we want to do is help kids build intrinsic motivation. I talk about three important ways to do that in the framework for the book, and it's healthy socialization, effective self-regulation and overall safety.

You were talking really about effective self-regulation, and what we find is if you just tell kids to not go on something and they really want to go on something, they're just going to go underground, and that is actually counterproductive, because kids really need to be able to go to adults to seek out help when things don't go as planned or when they need advice about something. If they're hiding, it doesn't give them the opportunity to do so.

While I think at younger ages that might be appropriate, it really depends on sort of what's going on in your child's age group, social group. How is socialization happening? Particularly in high school students. How can you build in time for digital detox without telling them what to do all the time? At the same time, giving them tools to self-regulate or to build intrinsic motivation for themselves.

To your point, there are some ways where it is important for parents. A lot of the parents that I know, they will take away devices at night and it's just becomes part of a habit, or there is a designated time every week or every day for an hour or two that everyone is off-line. Those are things that can work. Again, everything is really flexible in the book based on what are the needs of your family, because what works for one family might not work for another.

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FT: What is a sign that your child is on social media "too much", and how can you tell?

[0:08:45.2]

AH: Sure. One other thing that's important to know is what works for one child is not appropriate for another. Around this idea of healthy socialization I often talk about helping kids identify what is energizing about their online experiences and what is draining. An early example I give in the book is about a girl who was online every day in her room, she was in the sixth grade, on this site that was really — Kids were posting things to her profile. They were pretty mean. Her parents didn't know about it, and that was a really draining experience. She wasn't sleeping. She was irritable, but her parents thought she was just doing her homework in her room.

A lot of the signs are when things are draining you tend to get overwhelmed, you tend to feel irritable, your mood tends to be affected. I often tell parents, look out for those signs. Also, look for what happens when a kid gets their phone or the Wi-Fi or gaming device taken away from them. How do they react? If they're constantly in a bad mood until they get it back, then that's a sign that maybe there's an imbalance.

[0:09:58.8]

FT: Everything seems to be generational though, right? When we were growing up, video games were the thing that my parents literally just took away from me, because I got a little too — I went down that rabbit hole, it got a little too dark for me one summer.

[0:10:11.5]

AH: What did you play?

[0:10:13.2]

FT: It wasn't even like anything serious. It was like Mario Brothers and Duck Hunt, because, honestly, my parents wouldn't even buy the other games. I just got the free ones that came with Nintendo.

[0:10:22.2]

AH: Our parents sound pretty similar, although my parents [inaudible 0:10:24.6].

[0:10:24.0]

FT: Yeah, we're both Iranian.

[0:10:26.9]

AH: My parents didn't buy Nintendo. We went and visited somebody's house and I was like — Took on Super Mario Brothers for about two weeks.

[0:10:34.6]

FT: The sign for my mom, she was like, "This is it. I'm tossing the Nintendo," was the joystick or I guess whatever that thing is called, the control, when you're playing Mario Brothers it's like your constantly — Your thumb is on this one button and you're pressing and you're pressing and you're pressing to the point where I would have a reflex. My thumb would sometimes just start bouncing, or my shoulder would twitch at the dinner table and she put it together and she was like, "This has to go."

Maybe a generation before that, it was something else. I definitely think that the Internet and screens is a whole other level and more intense in many ways, but have you looked at maybe how generations past have dealt with innovation and our obsession with them and how to not make it such a distraction? I'm sure when TV first came out, it was like —

[0:11:31.2]

AH: Absolutely. In fact, they was this whole thing about phones being like ruining a generation, but then people made the same counterargument you're making, is that every generation has something.

The unique thing about social media and online and Internet is that it's being brought into the classroom, because kids are using it as part of their learning at many school. Also, it's part of our daily life, right? Pay phones don't really exist in the way they did before. For safety issues or

even convenience issues many parents are getting their kids phones. We talked about that a little bit, and then how that sort of changed the landscape.

If you are stuck somewhere, there's not going to be a payphone around like there was 20 years ago. At the same point, that makes it even more imperative for us to find practical solutions that aren't just take it all away, because it's not actually that practical to tell somebody just throw away your computer, or just throw away your tablet. You need to turn in your homework with, or complete an assignment with.

What we do is find effective ways for them to self-regulate or navigate within the world, and one of the text that I have is my students will use dual screens, and adults do this all the time too. You have a screen that you do all your work on and signed out of all social media and then you have your social screen. You're really compartmentalizing and mono-tasking.

Another thing I usually tell kids and adults is that pick the times where you don't want that digital creep to come in. For example, I go to the park and I walk my dogs every day, and when I do I don't go on my phone or any media because it gives me an actual time where I'm off-line. Those are the kind of things we're trying to implement with kids, knowing that this generation is different, because you didn't Super Mario Brothers to complete your homework, right? That becomes a paradox [inaudible 0:13:37.6].

[0:13:38.2]

FT: That's arguable.

[0:13:41.3]

AH: Totally.

[0:13:42.5]

FT: My eight-year-old self might have disagreed.

[0:13:45.0]

AH: Absolutely. I understand.

[0:13:49.5]

FT: Now, let's talk about money, because we have to. The show is called So Money.

[0:13:54.5]

AH: Sure. I love it.

[0:13:55.7]

FT: Yeah. Okay. I am curious because maybe we have some parallel experiences given that our — Were your parents immigrants?

[0:14:03.6]

AH: Absolutely.

[0:14:04.8]

FT: Yes, from Iran. I grew up on the East Coast. Were you all West Coast based or did you move there?

[0:14:12.5]

AH: I moved there when I was 12 from Connecticut. I got the best of both coasts.

[0:14:16.0]

FT: Oh, bicoastal. Okay. Tells us first, what is your money mantra? Do you have a financial philosophy that might even be routed from your upbringing?

[0:14:28.3]

AH: My money mantra is really focus on saving first, I would say. I've always been — I wouldn't say always. That is not correct say. I would say ever since I started my own business when I was 21, I really developed it like a no debt philosophy, and that was just the philosophy I really ran my life with and it's works for me.

I will say that when I was like 14, I got my first job. I was paid probably 5.25 an hour working in the antique shop that ironically is just up the street from where my office is today. I worked retail throughout high school and college in clothing stores and all that stuff and I spent so much of that money. I just wish, like now that I look back, I'm like, "Oh my gosh! If only you had put 20% in the savings account or in a brokerage account."

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FT: There's a joke that you work at Club Monica for the discount. That's basically why you're not working —

[0:15:34.9]

AH: For me it was J. Crew, quite frankly. Totally into college, that's what I did. What I ended up realizing, one of the best thing I did, and I often tell people, is that when I was 23 and I just started the business I asked somebody that I admired who was older, who was a CFO at a company, who's a client of mine. I worked with her kids very early on. I said, "Who would you recommend as an accountant?" and she recommended this accountant who's still my accountant today.

I remember my very first meeting with him and he said, "You know, they're probably cheaper options for having an accountant. You're just starting your business." I said, "I really liked him

and I thought he gave really good advice,” and I said, “Nope. I really like you. Can we work together?”

He’s the person that started me on my retirement account from day one, saving the maximum from day one and all of those things. Sometimes it just takes the right mentor at the right time that you’ll listen to, because he said — He basically was like — I was like, “Oh! I’m have a really great year.” He was like, “You have not saved anything for retirement.” I was like 24 at that time. I’m like, “Who’s thinking about retirement?”

Now, I’m like, “Oh, these are just things that you put in place early, they become second nature,” and I think we don’t do that enough because we don’t have money mentors that tell us these things. That’s why I love your show so much, quite frankly, because you give really practical advice, truly.

[0:17:05.4]

FT: It’s like subtle intervention.

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AH: Yes. Absolutely.

[0:17:08.7]

FT: You may not realize you need this advice. You’re just listening for the fun and the giggles, but then you’re like, “Oh, wait. I should really have an IRA as it turns out.” You said something interesting earlier, which was that you started a business at 21. That’s unique. Is that something that you always knew you wanted to do? Did you have a family that really pushed for that?

[0:17:33.1]

AH: Yeah. It’s a great story actually. That takes me all the way back to being six in rural Connecticut, and my grandma had come to visit from Iran. My grandma is like a master knitter,

like she knits everything. She would just do it, because rural Connecticut is kind of boring for your grandma who's like used to living in the city. She was knitting up a storm. I was like, "Grandma, you're making like three or four hats a day. I could stand at the end of the driveway and sell them for this amount and then we'd make this amount." My dad was like, "We're never going to have to worry about you." There's an entrepreneurial brain. I was putting grandmother to work knitting hats.

I always had like this idea that I wanted to start a business, but I really didn't think that it would be a reality. Shortly, after I graduated from college I was working for an investment bank and about two weeks before 9/11 my appendix burst and I was taking the train into the World Trade Center every day up until that time. My appendix burst. I took myself to the hospital at 4 a.m. in New York City, St. Vincent's Hospital and my mom flew out after I had the emergency surgery and then I flew back to California, recovered. Three months later I was laid off. 2001, economy tanked, but they had given me a severance package. I really sat there. I was like, "Okay. All of these crazy things have happened within four months of graduating from college," and I just said, "I want to do what I love doing," which is working with kids.

I used the severance package essentially to just the business, and that was 16 years ago and I still run the business today. We have quite a few employees. Our office is in this very cute downtown in the heart of the Silicon Valley and I travel to schools all around the world. *Social Media Wellness* is my third book. My work is all about helping teens and young adults design their own blueprint for success and. I say it really comes out of what I did for myself, and yourself as well is very similar. You created your own blueprint for success with the work that you do around money and teaching money and financial literacy.

[0:20:00.4]

FT: Thanks to getting laid off as well.

[0:20:03.8]

AH: See? This is what I often tell people. I remember writing a holiday card to a friend of mine from college and she was like, "Oh, how are things doing?" By the way, it was just 2001, so I

was writing her an actual card. I remember writing, I was like, “Yeah! I had the appendix out, and barely missed 9/11, and then I got laid off. Things are going great. I’m working with kids.” If you told me 16 years ago I was going to still be doing this today and love my job every day I wouldn't really know that that was true, but things have certainly evolved. When I first started out I was working only directly with students and then I my first book, *That Crumpled Paper Was Due Last Week*, and then my second book. Then, now, *Social Media Wellness*. Because of those I've now traveled all over the world visiting students, parents, consulting with schools. It's evolved. It isn't what it was in 2002, 2003, but the heart of it is the same and it's based on what I love doing. That's important to me. That's what I really help teens and young adults start figuring out.

A great story for me is one of my students, I just heard from his father a couple days ago. I helped him with all his organization and time management things and within three weeks, he came back. He was an athlete, so I really had his buy-in that he wanted to get more sleep and getting more organized with help him get more sleep. He came back in and he said, “I’m getting an hour and a half extra sleep per tonight. This is amazing.”

His father — This is now 10 years later. He was my student 10 years ago. He's now getting a Ph.D. in physical therapy. He was really interested in kinesiology as a high school student. One of the things I say is around building your own blueprint for success, whether that's building your own business or going and finding your own career is a lot of times kids know what they want to do earlier on than we give them credit for. They just don't have the organization, the time management, and a lot of times the financial literacy skills to make that a reality. If I didn't really get that advice early on about saving, living below my means, always having a cushion, there're always times that things come up where I haven't been stressed about whereas other people have. I think those are important things.

[0:22:40.4]

FT: Yeah. That's a really optimistic observation, and I like it, because I do think that there's — Whenever we find ourselves in life later in life, in our 40s and 50s, we're, “Oh! I always wanted to be a journalist,” or “I always wanted to be a writer, because I remember being a kid —” You think that's true. You think that, actually, even though the prefrontal cortex hasn't maybe fully

evolved, we're not super mature at 12, at 10, but there are signs that we're getting very close to identifying what it is that makes us fulfilled and happy in all of life. I think that's true for me. I think I always loved communicating and sharing and helping and writing and so maybe I didn't know what I wanted to do exactly what I'm doing, but I was getting very warm.

[0:23:30.1]

AH: Right. I always ask kids, "What are the skills that you like, or what the qualities that you like and the things that you do? Whether those are activities or other things." It's interesting, because I do think some of the happiest adults, what they love doing starts out of something they enjoyed doing as a child. Exactly what you're saying. You might've not done financial literacy as a seven-year-old, but you liked talking, you liked helping people, you liked working with others, you liked communicating, and all of those are qualities that you see in your job today.

[0:24:07.7]

FT: Alright. Let's talk about a failure. We talk about financial failure on this show, and it doesn't have to be my house got put in foreclosure or I declared bankruptcy, but something that was a setback or a hard lesson learned when it came to your — It could be your financial life. It could be your career life. Indulge us, because we all love to hear about other people's mistakes. It makes us feel better about our own.

[0:24:37.2]

AH: There sure is your failure. I really have to say — This book was one of the toughest things I've ever done and I will tell you why. I rewrote it from scratch. When I got the original deal for this book, and my first book took eight-month. My second book took 10 months. This book, I like to think that some of it was because I had to go online to do research and then I would go into the vortex of like, "Oh, I need to read one more article online," but it really wasn't that. The first draft was terrible, I thought. I made the conscious decision, "Are you going —" and it was pretty much a failure, but it was also two years' worth of work.

I was like, "I don't want this to be out there." So I rewrote it from scratch, which was really hard, and I'm the kind of person that likes to write a list, check it off, done, move on to the next. I remember in 2015, 2016, there were times that I had to be like get really philosophical and spiritual about this book Somewhere along the line, and this is what happened, I had surgery in 2011. I'm totally fine, but it set me back another six weeks. I had all these speaking engagements lined up for the book that was supposed to come out that didn't come out. I ended up going to them, because I called the schools, I was like, "My book hasn't come out, but do you still want me to come? I can talk about what I'm going to talk about in the book."

What it ended up doing is it totally reframed this new book that I'm really happy with because I think it gives a foundation for people and it came up with my argument that's pretty timeless around how to build strategy around social media. I will tell you, 2014, 2015 were a sludge when I realized I had to completely start over. That would be my — When I think about my biggest failure, it would be finding out, "This is going to have to start over from scratch."

[0:26:42.1]

FT: But so glad that you did, right? I mean because now you have something that is timeless and much more, I think, in tune and in touch with what the reality is. You went in the trenches. You didn't just go online. You actually went and spoke to kids and got some great feedback and you were able to sort of test drive the idea, get some social proof. That has to happen sometimes. Write a book is a marathon, and whether it takes you six months or six years, it always feels like it's never going to end. I think the more time you take, the better, because it's one of the things where once that book is done and published, you can't go back and edit it, and it's got your name on it and you want to be proud.

[0:27:29.0]

AH: Yeah. One thing to think about is — Right? Snapchat wasn't really — When I got this book contract, Snapchat really wasn't a thing. Musically, a lot of the things that kids and teens and tweens are on today either didn't exist or weren't as popular. The whole landscape has changed in a way that you are able to come up with some foundational ideas, but I agree with you.

You've written several books as well so you know it is, as you said, a marathon. Sometimes you're like, "This is done, right?" Then you're like, "It's actually not done."

[0:28:03.7]

FT: You have to through on a terrible draft before you get to the final draft. Yeah. For sure.

[0:28:07.7]

AH: Absolutely.

[0:28:10.2]

FT: All right. Ana, let's do some So Money fill in the blanks. This is when I start off a sentence and you finish it really fast. If I won the lottery tomorrow, let's say, a hundred million, billion dollars, the first thing I would do is —

[0:28:25.7]

AH: Oh, segment it out, like taxes, savings, spending. Truly, create buckets. I really would. I'm totally that person.

[0:28:37.4]

FT: Then you really know how much is left, right?

[0:28:39.3]

AH: Yeah. It's probably the immigrant philosophy in me like my dad. He's be like, "Hmm — Yeah, just take a moment. It's not really a hundred million. Figure out what you have. Figure out where you'd get —" I would actually give a lot of it probably away, and I'd also still do what I'm doing. I really like my job.

[0:29:01.2]

FT: Yeah. It's good to give it away, because you don't need a hundred million. You could do really well with 50. You'll still be very happy. All right. One thing that I spend on that makes my life easier or better is —

[0:29:17.7]

AH: Oh, wash and fold laundry, for sure, because I live in the city and so that might seem a — I live in a place that doesn't have laundry in the unit. It's just like all those city apartments in San Francisco, and the wash and fold has been a God send, I would say. It saves me so much time.

[0:29:38.8]

FT: I hear you. I think the fold part is my favorite than the wash.

[0:29:38.8]

AH: Oh, yeah. Absolutely.

[0:29:45.3]

FT: I hate folding clothes. Your biggest splurge? My biggest splurge, I am insistent upon this. I don't care. It's my guilt free splurge.

[0:29:57.3]

AH: I would say — I'm trying to think. I splurge on travel. I think that I travel very comfortably, because it makes my life that much easier and I am happy to spend money on my travel experiences. That's what I would say.

[0:30:19.8]

FT: First class hotels. Things like that?

[0:30:22.4]

AH: Or even just like economy. Anything that would make things easier, like sometimes you pay extra to pre-board order something. If I know that it's going to be a really full flight, maybe I'll do that. Just like little things that I think that would make my life easier and happier. Yeah, I totally have no issues with the upgrading, because I do travel a lot as well, or I'll stay in a nicer hotel, and I'm happy to do that. That's a totally new built splurge.

[0:30:57.8]

FT: In Gretchen Rubin's book, the *Pursuit of Happiness*, that's one of the conclusions, which is that if there's something that you do a lot of, like if you work from home and you're in your office at home, a little bit of happiness into your life could mean buying a candle that is like a huge splurge, like \$35, \$50 candle, but you love it fills up the room and it makes you more interested and excited to be at home writing, then it is a wonderful investment. I think, for you and others who travel a lot, anything that can create a better experience even if it means paying a little bit more to get the extra legroom or buying the stuff — Like buying your favorite pack of gum at the airport or candy that's like 10-X because it's at the airport, but whatever. It's going to get you through boarding and the flight. Those little things can actually lead to higher level of happiness, so I'm all for those tiny splurges.

One thing I wish I had learned about money growing up. You seem to have had a pretty good introduction of money as a child, but is there something that you wish you had learned more about?

[0:32:12.5]

AH: I think I wish I had learned more about investing early, although I think just in general, like the whole concept of saving and saving up and saving even not just for retirement, but for bigger things, I wish I'd learned earlier. I don't think that my parents were — They didn't teach

me that. I just think sometimes teenagers just don't listen. Your parents can say something. This is why I think money mentors are so important.

I say this in my own work, parents can say something and I can say the same thing and parents don't know what they're talking about and kids will tell me I'm super brilliant. I literally said word for word what their parents said. That's why I wish I had learned a little bit more about different buckets. Okay, you can spend but spend one third of it and then save a third of it and just don't worry about it, or automate. I don't know that automating was as easy as it is today. Maybe that's another thing. I don't know. You would you be more an expert on that.

[0:33:17.5]

FT: Yeah, I still remember as a child going to the bank with my parents. My mother going to the store to pay off her credit card bill, although she probably could have mailed it in, but there was no going online to pay it off.

You bring up something really interesting, which is I do wonder if a good hack for parents to get their kids to really appreciate money concepts at an early age is to have someone else tell them about it. Not you and mom —

[0:33:43.7]

AH: I agree. My parents were actually — They were the great combination, or they are the great combination. My dad is like a super saver, is worried about every rainy day that hasn't happened ever. Then my mom is one of those people who's like splurge on experience. She's like, "I'm not concerned about spending \$20 if it makes my life that much easier." Both my parents were graduate students. They were like that and that I never had the feeling of strain around money even when they didn't have a lot of money.

That combination was actually pretty good, but I'm just saying I probably just didn't listen to them because I wasn't going to listen to my parents. Not because they weren't giving great advice. Also, I think parents don't really talk about how much money they made or how much money — Taxes are, all these different things, because there are certain taboos in general

about talking about money in our society in general. I think we need to do maybe a little bit more, but not to scare kids, but also to make them aware.

[0:34:58.2]

FT: In my family, I think it's because we were Iranian, like money was relatively affluent topic in our household. We just talked about it a lot. We weren't afraid of it. I think the next-door neighbor dinner table would have been a much different conversation. Did you find that to be the same in your upbringing as well, that money was not necessarily as taboo as it might have been in some other households?

[0:35:26.9]

AH: It wasn't taboo in my household, but I don't know that my parents talked a ton about it and only because they — Again, my mom had the attitude that she wasn't going to worry about something that made her life easier, and that was just the way she was or is. She is still this way. She's has a beautiful attitude around money and yet she saves and all of those things.

I do agree. We probably talked about it more than the average family next-door, for sure. What do you think you talked about the most around your dinner table? I'm curious.

[0:36:05.3]

FT: I think we were very quick to talk about how much things cost, obviously, amongst ourselves. Even when we had people over or we were out, my parents and their friends were also Iranian. They would talk about how much things cost. Real estate was a big topic in my household.

[0:36:27.5]

AH: Oh, yeah. We talked about real estate.

[0:36:29.4]

FT: Iranians love real estate.

[0:36:31.3]

AH: We used to go to Sunday open houses, like it was a thing to do. I have been to thousands of open houses with my mother. I can walk into a house and tell the layout right away.

[0:36:44.6]

FT: Yes. I could turn on the real estate agent shtick in a heartbeat. I actually do think that in an alternate universe or in a past life I was a real estate agent for Coldwell Banker and I do think that it may still be in my future. I think that when I retire I will be bored and may want to go get my real estate license once and for all and sell some condos in Florida.

[0:37:08.9]

AH: You didn't even know that that's what my mom did. She retired and she became a real estate agent.

[0:37:13.1]

FT: See? I know the language, and I love it. I'm on real estate websites like two minutes ago. I'm actually on there right now. I'm multitasking. No, I'm kidding.

[0:37:25.1]

AH: I do think you're right. We talked about real estate and housing and all of these things, and growing up, it's so part of what we did that I was like people, "Oh, people don't talk about this all the time. Sunday afternoon isn't open house time?"

[0:37:42.1]

FT: Yeah. I do remember a story. We also talked about salaries, and I remember my mom was going in to ask for a raise at work and my dad was the one who was insisting upon it and was giving her the script and everything. She went in and she asked for a raise and they said, “No, and in fact we’re going to fire you now.”

[0:37:42.1]

AH: Oh, wow! I’m so sorry to hear that.

[0:38:04.5]

FT: Yeah. She hated the job, so it was probably a good thing. Ever since then she's been fearful of like — My dad was always the one who is like, “Ask for a raise. Ask for a raise,” and sometimes she would listen to that and role her eyes because she's like, “It happened to me. It didn’t work out for me.”

I think it was also the 80s discrimination and it was more rampant against women. Yeah, if you were a woman and you walked in and asked for a raise from your male boss in 1987, he may not like that very much. It’s already proven that when women ask for raises the same script is a man, the women are perceived to be less likeable as a result of just asking for what they're worth.

We talked about a lot of that. I member those stories and, fortunately, it didn't deter me from asking for more in my career. Didn’t always get it, but I remember my dad was very much always the advocate for us in doing that for better or worse, literally.

All right. That was a tangent.

[0:39:09.1]

AH: No, and it’s really important. We never actually talked about salaries in our house, I have to say, but I do — What my dad did do a really good job of is helping us believe in whatever blueprint we wanted to create for ourselves. He is such a supporter. Didn't even matter what it

is. My sister is a professor at Santa Clara University teaching ethnic studies and he was just like, “Go for it.” Literally, figure how it’s going to happen.

[0:39:34.6]

FT: Go for it.

[0:39:35.7]

AH: Yeah, exactly. Go for it.

[0:39:38.4]

FT: Go for it. Go for it. Oh, some queue. Alrighty. Last but not least, I'm Ana Homayoun, I'm so money because —

[0:39:49.9]

AH: I love being able to design my own blueprint and be able to be very comfortable in doing so.

[0:39:56.3]

FT: I love it. Congratulations on your book and thank you for writing about this topic. I think every parent, every educator, every person — Because, really, at the end of the day this is going to teach readers themselves how to also keep it balanced when it comes to social media and all the distraction that’s out there.

[0:40:17.5]

AH: Absolutely. It's really all about how we can all; parents, educators, and children have this conversation around how to make better habits online and in real life.

[0:40:29.0]

FT: All right. That's a wrap. Thank you so much, Ana.

[0:40:32.1]

AH: Thank you for having me.

[END]