

EPISODE 1002

“FA: A number of men in full SWAT uniforms kind of surrounded the corners of my bed and my mom was standing in the doorway and they were like, “Get up. Go downstairs.” It was kind of those moments where you don’t really say or do anything. You just know that in that moment as a marginalized community and as a person of color, you just follow instructions.”

[INTRODUCTION]

[00:00:54]

FT: As you probably know, I’m a first generation Iranian-American, and so the beginning of this year was a time filled with worry. We learned that our president had ordered the assassination of Iran’s General Soleimani, the leader of the foreign wing of Iran’s Islamic Revolutionary Guard, and that raised what was already heightened tensions between Iran and the U.S. Like a lot of us, I was really scared, really scared about a war erupting and the probability of more lives being sacrificed over something that honestly I don’t think can be solved on the battlefield. Then subsequent to this, we had Iran admitting to accidentally taking down the Ukrainian jet liner where 176 people on board perished.

In this aftermath, here I am, I have this financial podcast and I thought, “Well, what could I share here that was of relevance to us?” I recently came across an NPR interview with Farnoush Amiri. She is an Iran-born U.S. citizen and I realized she’d make a great guest. Farnoush came here when her family was 5-years-old. She experienced something pretty traumatic in those early years that you just heard a clip of, but I think the bigger takeaway is from our conversation that you’ll hear now. Her immigrant experiences, lessons both unique and universal. Her life today as a financially independent millennial living in New York City and how she is, despite some challenges, creating a so money life for herself in the context of all that is happening between the two countries that she knows and loves.

Here is Farnoush Amiri.

[INTERVIEW]

[00:02:35]

FT: Farnoush Amiri, welcome to So Money.

[00:02:37]

FA: Hi. Thanks for having me.

[00:02:39]

FT: I don't just have you on the podcast because we share a name, but have you ever met another Farnoush, by the way, or Farnoush as our parents would say?

[00:02:48]

FA: I have not. I know there's like a guy out there also in L.A. named Farnoush, but I've never met him, so this is quite a day for me.

[00:02:57]

FT: I didn't know that men could have our name until I was much older. I met a Farnoosh who was a man from England. He actually had a YouTube video that went viral. There's been another Farnoosh on this show, Farnoosh Brock, who is a business leader, business expert. She's also a yoga enthusiast. People think I am her sometimes when I go to conferences and wearing the Farnoosh nametag and they're like, "Oh! I love your yoga videos."

[00:03:22]

FA: No one has confused me for anyone yet. I think, yeah, that's interesting.

[00:03:28]

FT: Well, I admire you so much. I wouldn't mind if people confuse me with you. You're so brave and I first learned about you a short while ago, earlier this year in January. I was listening to NPR. My husband actually sent me the clip and you said you got to listen to this not just because this woman shares your name, but you have to listen to her incredible story.

You went on National Public Radio to talk about something that you never talked about in your entire life, an episode that you and your family experienced many years ago while living at home in Orange County, California. We should mention that both of your parents are Iranian, born in Iran. You're also born in Iran. You moved here. You and your family immigrated here with your brother at age 5.

In 2005, a very scary morning at your house, you woke up, you came downstairs. Tell us what did you see and what did you experience.

[00:04:20]

FA: Yeah. It started really early. It was around 5AM, 6AM. It was still dark outside and a number of men in full SWAT uniforms kind of surrounded the corners of my bed and my mom was standing in the doorway and they were like, "Get up. Go downstairs." It was kind of those moments where you don't really say or do anything. You just know that in that moment as a marginalized community and as a person of color, you just follow instructions.

I went down the stairs and my mom and my brother followed behind and we were told to sit on this couch. We didn't have much furniture in the house because we just moved in. My dad was already sitting there and there like I think 6, 7 other men around every corner of the house and my dad was handcuffed. That was kind of the first thing I saw. Then from there, it was a 6, 7-hour raid of our home.

[00:05:17]

FT: Unbelievable. Was there anything that you remember communicated to you to your family? Why they were there? That's got to be so scary, right? These strange men in uniform camping out at your house. What else do you remember?

[00:05:31]

FA: Nothing was communicated. I knew that this wasn't random and these weren't people from the – I knew that this had something to do with like a larger law enforcement agency in America. I did not know who they were or specifically what they were looking for, but they didn't speak to us much. When they did it was to tell us to stand up or sit down or leave the house or not saying anything. Any sort of communication about what they were looking for or if they had warrant or anything was not communicated with us. It was a very confusing and scary couple of hours.

[00:06:05]

FT: Yes. Again, this is 2005, right? Soon after 9/11, Iran is part of the axis of evil as our president at the time announced we're at war with Iraq. I know personally my family, my friends definitely experienced various levels of aggression during that period, my family and friends Iranian, or anyone from the Middle East, anyone who had brown skin frankly. There was a lot of fear at the time, a lot of ignorance. Your family never talked about this. Not even amongst each other really. They didn't talk about this with friends. Why? Was it mostly fear?

[00:06:40]

FA: I think it was a mixture of things. I think it was fear. I think it was shame. I think it was not knowing what had happened. A lot of times when something horrible happens, I think there's a lot of – A lot of time there's closure or there's a conversation and there's a grieving process or there's something. But with this, it was kind of like we actually didn't have any proof that this happened to us except our memories, which is hence why the – I say it's called the day that never happened, because for all of us, we kind of just unconsciously repressed that memory for close to 15 years.

[00:07:17]

FT: Earlier this year you chose to share your story bravely with NPR. Why did you decide to do that and why now?

[00:07:24]

FA: Yeah. I actually had been working with an editor at NPR's Code Switch, which I felt like was the perfect place to go and publish this essay and to kind of break the silence for the first time, and it was a very cathartic and therapeutic experience of discussing it and going to how to best talk about this. As a journalist, you're never supposed to make a story about yourself, and I'm very uncomfortable with writing about myself or talking about myself publicly and I've kind of conditioned myself to take myself out of the story.

This was very difficult and especially with something so raw and so private and personal, especially an Iranian-American community, we're very much tightlipped about stuff like this for fear of retaliation or fear of like a public shaming or just any sort of vulnerability that is shown is not really seen as a positive thing in our community. This was very hard to do, but NPR and Code Switch felt like this [inaudible 00:08:28] and honestly the response was then amazing.

[00:08:32]

FT: I so admire you for doing this and I know that on the interview you mentioned your family was not in love with the idea of you going on a national platform and sharing this story once and for all, but there was no stopping you. What has been their feedback since?

[00:08:49]

FA: I think in the beginning I'm more of a do now, ask for forgiveness later kind of girl. I think it was kind of – It felt for me as tough love type of thing to do and take the story that I felt was in part my story but also obviously they were a huge characters and I wanted them to be okay with it. So I made sure that they were – Everything was accurate, because obviously it happened when I was 12-years-old and a lot has changed since that and your memory of traumatic moments are sometimes not as accurate as you think it is. So I wanted to make sure that

everyone felt that they were being represented. That they're feeling even to the point the details of like were you actually wearing pajamas? Did you say this one thing? Like as a journalist, wanted to fact check my own story. But they definitely had a very good response. My dad has been playing the NPR piece at family parties that he's been going to and he's very proud, sharing it on Facebook. Yeah, I think everyone feels like for the first time that we have words to share about this experience. So it feels good.

[00:09:53]

FT: Your family moved here when you were 5. My family moved here back in the late 70s and I was born here. My mom was very pregnant when they came here. The plan was actually to go back to the state to Iran and raise their family, but as it happened, it was the revolution. There was a lot of turmoil back in their country and all signs were pointing to stay put. Don't move back yet. But then 40 years later, here we are.

I want to learn a little bit more about what was your family's motivation for moving here and what can you remember? What do you remember about your first 5 years in Iran?

[00:10:32]

FA: I was very, very lucky to have lived in Iran and was born in Iran and have 5 years of truly just amazing and memorable experiences. I cannot say anything bad about my time there and actually go – Until 2015, I would go back every single summer. For me, Iran is still a place that has – All my family lived there. I had barely any family here except my mom, my dad and my brother. It a very special place for me and those first 5 years, I think because I wasn't forced to hijab and because I had just a very privileged upbringing, it was an amazing time in my life.

Moving to U.S. I think before 9/11 is a very different experience than moving to the U.S. after 9/11 as an Iranian or any sort of Middle Eastern family. But for me I was a citizen before I came here because of my dad. My dad is a citizen of the U.S. since he was 17. We did not have to go through the insane and really arduous process of becoming U.S. citizens that a lot of Iranians face now. I know that I was very privileged in that and we moved to Southern California. It was a very much as a class difference. We were living very well and privileged in Iran. When we

moved to the U.S., we had nothing. My dad started to work at Denny's and he worked from like 11 PM at night to 5AM and we didn't speak English. We kind of learned everything on the job and provided for us. It was still even though quite a start difference from my life in Iran. It was some of the best years of my life, the first few years when we moved to the U.S.

[00:12:18]

FT: Wow! That's really humbling to come here and have to start over like that. If they had to do it again, would your family come to the U.S.? Do you think that they're happy with their choice?

[00:12:30]

FA: I think they would. I think a lot of people similarly to how maybe Iranian-Americans have a relationship with the U.S. I think a lot of our parents and our grandparents who left Iran had very complicated relationship with Iran, because their view and their understanding of the country is very different than what it is now. I think the separation of Iran and the culture and the traditions and the family and the food and all of that versus the relationship that Iranians, older Iranians, have with the government is very different. I think my parents, as much as they miss Iran, as much as they fell in love there, they had kids there, their whole families are there, I think life in Iran seems more and more impossible every day. I think we're very lucky to have been able to come here when we did and have the life that we have.

[00:13:25]

FT: Does your family talk often about – Especially now with all the tensions between the U.S. and Iran. Do they ever talk about a day, a hope for a day where there is peace or at least not as much English and not even so much between the U.S. and Iran, but in Iran, there's so much disparity between the leadership and the people, the leadership being these very strict, very sort of antiquated leaders who do not reflect the opinions and the values of the populous, much like I would say in America, but on a very different scale of course. So many freedoms have been taken away from the Iranian people. Are your parents hopeful of things going back to the way they used to be in Iran?

[00:14:11]

FA: I think my family and I think a lot of my family in Iran when I talk to them about the future, I think everyone kind of – I obviously can only speak for my family because I think one mistake that is really often made in media when reporting on Iran or talking about Iran is that looking through it, looking at the country through a monolithic view, and I think that's really dangerous to any country, but specifically Iran with more than 80 million people and with so many different religious beliefs, there are so many different socioeconomics. I think that from my parents, I think they kind of given up on the idea of Iran ever becoming what they grew up with it being. I think because there doesn't seem to be any sort of plan B for Iran in comparison to the current government. I think a lot of people are just honestly trying to survive. That's how with my family in Iran is trying to do and I know so many others are trying to do. I think it's kind of – We don't really have any other choice. Not everyone was privileged like my family was to be able to leave and when they did. I think that's kind of the view that my family has.

[00:15:22]

FT: What was the most important financial principle that your family taught you? For me, I know watching my parents build a life here from scratch was such an impactful experience and I think that's true of a lot of immigrants, a lot of children of immigrants. Whether you came from Iran or anywhere to see your family start from the ground level and try to assimilate, and not just even assimilate, really. Immigrants are ambitious. They want to achieve that "American dream". Is there any financial wisdom that your family bestowed upon you even if it was just by watching them?

[00:15:58]

FA: I think the lessons I learned from my family is to never be dependent on anyone else but yourself financially. Even though I had a pretty privileged upbringing, my dad made me and my brother get jobs when we're really young and I was 16 and I was in high school and I was working and I think I've always kind of had this idea that I want to be financially independent. Even in situations where I did have to be. I think that that had a huge impact on my ability life in New York, my ability to move away from home, which is something not a lot of Iranian-

Americans do especially in Orange County. A lot of my friends still live either at home or they live nearby home. I definitely wanted a life that was very different than the one that I could have in Orange County. I knew that I had to be financially dependent and that was something that my dad really bestowed on me at a young age.

[00:16:54]

FT: Yeah. I can definitely relate to that, this insistence upon financial independence. My mom said to me when I was like 19 in college, she said if you ever get into debt, don't let me know because I'm not bailing you out. I was like, "Okay. Better get rid of that credit card debt." Seriously, it helped.

So now as you are in New York City, you're working as a journalist, how are you building your financial life? Do you think about building wealth? If so, what are you practicing?

[00:17:23]

FA: I think something that I have kind of struggled within and I think it's because of this idea that not a lot of immigrant families are raised with the kind of practical financial skills or idea of how much things cost and of college and grad school and savings and stuff. I unfortunately wasn't given the tools that I probably should have been given to be able to be prepared for the burden that is student loans and this idea of saving and having a foundation. So I kind of had to create those on my own. I think things that I'm doing now is kind of living with the means that I have and not beyond that, and I think if you know anything about Iranian-Americans, we tend to live way beyond our means mostly for this idea to show luxury and exuberance to the outside communities and to kind of really impress our friends and impress our family and kind of show that we have all these. I think that's something that I cannot relate with at all and I think that makes very different than my family and the community that I grew up in Orange County is this idea of even if you don't have it, spending it as if you do or putting it on credit cards or – I think that's something I'm very proud of that I don't have that quality, but it was difficult to break out from that because that was a huge part of my upbringing.

[00:18:53]

FT: I hear that. Now you're living on the East Coast. You have experiences from both coasts now, and I have a theory that there is a difference in financial mentality between West Coast Iranians and East Coast Iranians, and I could be wrong, but I never grew up with this insistence upon having flashy things. My parents definitely liked the nicer things, but they always would save up to buy those things. We never really had credit card debt.

Now I'm not saying that people on the West Coast have credit card debt, but there's just a lot more far bigger insistence upon having the big house, the brand new nose, all the fancy stuff, the designer this, the designer that. I mean, there're real housewives of Orange County. It's not just limited to the Iranian community. It's a whole culture out there in the Los Angeles area. Now that you are living on the East Coast and you have this West Coast past, do you notice the difference?

[00:19:48]

FA: Oh! Definitely. I think that even to get more specific, I lived in Northern California. I went to school in San Francisco. It's not like that there. It's a very specific Southern California, L.A., Orange County kind of vibe that they have and it's very different than let's say like Massachusetts Iranians, or D.C. Iranians, or New York Iranians. Very completely different set of priorities and interests and how they want to present themselves. I think it's been quite a culture shock to move here and probably be surrounded by Iranians that makes probably a lot more money than some of my family friends. But it doesn't show in a very in your face type of way, and I think that's been really interesting as like an anthropological view to kind of take that in.

[00:20:38]

FT: Yeah. I'm not going to try to dissect that any further than just saying, "Here's what I observe." Very interesting that you also experienced the same thing. Okay, talking even more about money. I heard you say something about student loans. I know that you're a journalist. I'm just wondering how you're doing for yourself now. How would you rate your financial life and is there anything that you're particularly proud of? Have you experienced a so money moment?

[00:21:04]

FA: Yeah, I think as anyone knows, if you think about journalism, you don't get into it or the money. Definitely, you do not get into this business for the money or the stability. It truly for the public service that you feel like you're doing and the work. I definitely would have never been money motivated, which I be as both a blessing and a curse. I always thought I'd rather if I spend 40 hours a week, 8 hours a day at a job that if I make so much money and was so financially comfortable, but if I hated it, that would be so much worse than truly working on a job that – And I'm maybe making ends meet, but I can go to bed at night happy with what I'm doing and proud of the work.

I think my ability to be able to make my life in New York possible and living, being able to have an apartment that I'm proud of, being able to travel, being able to go out with friends. I think that is a financial win especially in journalism and more specifically journalism in New York. I think that's been a financial win.

Definitely, student loans are a real thing and I think it's important for people to talk about it and to talk about the fact that some people have been very privileged and the reason that they're able to have the kind of life that they have and that they were able to get out of school or grad school without those things. I love my education both an undergrad and my master's at NYU. I have no regrets with my student loans and I know they will eventually get paid off. But if I think if I could give advice to someone else, it's kind of the same idea of the Persian upbringing and live within your means. Take out the loans that you can. Pay off and don't do anything beyond that.

[00:22:53]

FT: Yeah. To give you a lot of credit, and I know starting out in New York as a journalist, it's great. It's an amazing experience, but financially, yeah, you really have to stretch every dollar. Now has this recent interview with NPR inspired you to maybe expand your coverage? So maybe you're traveling more? Becoming a Middle Eastern correspondent, a foreign correspondent? What do you like to cover?

[00:23:16]

FA: Actually, that is the ideal goal, career goal, is to be able to transition into working in the Middle East and working out in the field. I'm currently the associate of press where I handle mostly domestic news, more specifically in the east, which is we cover 10 states in the desk that I'm on. But I'm able to help out with a lot of international coverage and translating a lot of stuff to Farsi. That's kind of the end goal is to be able to go and cover Iran specifically because of my interest in kind of bridging the gap of what American audiences or global audiences know about Iran and how reporting on that can kind of illuminate the nuances of that country and break past this idea that the only narratives about it are the nuclear deal or the tensions between U.S. and Iran and how there's so much more. It's important to have context when recording on it.

[00:24:12]

FT: If you were to go live on TV right now, on a round table, one of maybe 20 talking heads as it is was the cover on cable news, the day's top headlines. If you only had one minute and you really wanted to set the record straight and share with the American audience something about Iran that you feel is underreported, misunderstood, not factual, what would it be? Something that would be you think helpful to us as we try to just better understand what's happening.

[00:24:40]

FA: Yeah. I think what I would provide on that table though, it might be different than others, is more as a journalist and as a reporter is kind of giving a contextual view instead of my opinion about things. I think through my time reporting about Iran or obviously reading a lot of the reports that my colleagues do from the region and around the region, I think the most important thing and I think they will agree with it, is what I mentioned before, not looking at Iran through a monolithic view. There are people who, and I think there's been great stories done about this, but I think it should be [inaudible 00:25:19] more is there are people who are angry at the U.S.'s ordering of the assassination of General Soleimani, but also angry at their government for the shooting down the airliner that had 170 people on board. I think that nuance is really important. A lot of times, people don't look at Iran with varying of shades and kind of put one sort of narrative on the 80 million plus population. I think if I could say one thing, is look at the country with more nuance and it's much more complex than I think a lot of us think it is.

[00:25:56]

FT: Very well said. Farnoush Amiri, thank you for joining me and sharing your brave story. I didn't realize before the interview that you are based in New York. So you and I need to go have a Chai.

[00:26:07]

FA: Yes, we do. It sounds good.

[00:26:08]

FT: That's Persian tea. Very soon. A delight to have you on. Thank you so much.

[00:26:13]

FA: Thank you.

[END]