

JUNE 2011 FINANCIAL JOURNAL

Wednesday 1st June, 2011

- 34 Baht @ 7-11: water, yogurt soda, raisin bread
 - 45 Baht for lunch: veggie fried rice with a fried egg on top and a bottle of water
 - 300 Baht for phone credit
 - 180 Baht for dinner at Good Health
 - 94 Baht @ 7-11: hair gel, toilet paper, soda, large bottle of water, and a pen
- Total Food / Drink: 287 Baht Total Personal: 366 Baht Total Transportation: 0 Baht **TOTAL: 653 Baht**

Thursday 2nd June, 2011

- 10 Baht at the print shop for two color prints
 - 20 Baht for a bag of watermelon from a fruit vendor
 - 70 Baht for gas to fill up my motorbike
 - 30 Baht for dinner: noodles and vegetables
 - 49 Baht for ice cream after dinner
- Total Food / Drink: 99 Baht Total Personal: 10 Baht Total Transportation: 70 Baht **TOTAL: 179 Baht**

Friday 3rd June, 2011

- 30 Baht for breakfast: rice porridge and donuts
 - 19 Baht @ Noonoy School for water and snacks
 - 32 Baht @ Family Mart: water, soda, cookies
 - 135 Baht contribution to family style roommates BBQ dinner
- Total Food / Drink: 216 Baht Total Personal: 0 Baht Total Transportation: 0 Baht **TOTAL: 216 Baht**

Saturday 4th June, 2011

- 100 Baht minivan ride to Khanom, 30 Baht motorbike to the beach, 100 Baht minivan ride home from Khanom, 10 Baht tuk tuk ride home from the bus station.
 - 200 Baht for lunch: shrimp curry, rice, and two iced teas.
 - 200 Baht for dinner @ Earth Zone: lime shake, fish dish and rice
 - 48 Baht @ 7-11: water, soda, yogurt, cake
- Total Food / Drink: 448 Baht Total Personal: 0 Baht Total Transportation: 240 Baht **TOTAL: 688 Baht**

Sunday 5th June, 2011

- 30 Baht for lunch: tofu noodle soup
 - 26 Baht @ corner store: iced tea and snack
 - 30 Baht for dinner: vegetable pad see iew
 - 69 Baht @ 7-11: large bottle of water, iced tea, soda, yogurt,
- Total Food / Drink: 155 Baht Total Personal: 0 baht Total Transportation: 0 Baht **TOTAL: 155 Baht**

TOTALS FOR THE WEEK

Total Food / Drink: 1205 Baht Total Personal: 376 Baht
Total Transportation: 310 Baht **WEEK TOTAL: 1,891 Baht**

Monday 6th June, 2011

- 167 Baht @ 7-11: one small mop, one sponge, pack of tissues, pack of antibacterial hand wipes, soda (12 Baht)

- 392 Baht for laundry. I will give the same disclaimer for laundry as I always do: you can get your laundry done for waaaaay cheaper than this in Surat, sometimes only 60 Baht (\$2) a load. These cheaper places also tend to have a faster turnaround. So why do I pay more and wait longer for my laundry? Because this lady is just amazing. Everything always comes back very clean, she has never lost or damaged a piece, it all smells good, and she irons everything. I'm hooked on her laundry skills.

- 40 Baht for lunch: vegetable fried rice with egg

- 94 Baht @ Tops: large water, apples, chocolate covered raisins and nuts

- 100 Baht for dinner @ Good Health: noodles with tofu and shrimp, iced lemon tea, and tip

- 81 Baht @ 7-11: large water, iced tea, soda, yogurt, raisins, and banana bread

Total Food / Drink: 327 Baht Total Personal: 547 Baht Total Transportation: 0 Baht **TOTAL: 874 Baht**

Tuesday 7th June, 2011

- 10 Baht @ Noonoy for iced tea

- 25 Baht for a fresh fruit smoothie

- 30 Baht for dinner: vegetable pad see iew

- 41 Baht @ 7-11: large water, yogurt, soda

Total Food / Drink: 106 Baht Total Personal: 0 Baht Total Transportation: 0 Baht **TOTAL: 106 Baht**

Wednesday 8th June, 2011

- 35 Baht for lunch: fried veggie rice with fried egg.

- 29 Baht @ corner store next to SE: milk, gum, and Coke Zero.

- 110 Baht @ corner store next to our house: black tea and a 6-pack of "Quick" noodle soup.

Total Food / Drink: 174 Baht Total Personal: 0 Baht Total Transportation: 0 Baht **TOTAL: 174 Baht**

Thursday 9th June, 2011

- 70 Baht for gas for my motor bike

- 72 Baht @ 7-11: two big waters, small water, soda, yogurt, banana cake

- 30 Baht @ fruit stand for watermelon and guava

- 125 Baht for yoga class

- 28 Baht for my share of the monthly water bill

- 30 Baht for dinner: noodles with vegetables

Total Food / Drink: 132 Baht Total Personal: 153 Baht Total Transportation: 70 Baht **TOTAL: 355 Baht**

Friday 10th June, 2011

- 20 Baht @ Noonoy for snack—4 curry puffs. Yummmm.

- 41 Baht @ Family Mart: tea, yogurt, snack

- 20 Baht for fried bananas

- 20 Baht @ the Pharmacy

- 25 Baht @ 7-11: big water and soda

- 40 Baht for dinner: fried veggie rice with egg

- 300 Baht for phone credit. I will give the same disclaimer about this that I've given before—I am pretty sure that I spend more on phone credit than any other teacher and it's totally not normal. I go through so much because I text with my Dad and my boyfriend—which is an expensive venture being that they live in the US. I think most people spend at least half of what I spend in a month on phone credit.

Total Food / Drink: 146 Baht Total Personal: 320 Baht Total Transportation: 0 Baht **TOTAL: 466 Baht**

Saturday 11th June, 2011

● 452 Baht @ Tops: 2 apples, 2 yogurts, 2 iced teas, bread, peanut butter, jelly, hair spray (18 Baht), super glue (49 Baht), paper towels (20 Baht). Peanut butter and jelly are both pretty expensive buys, but this is only the 2nd time I've done it in 8 months. Sometimes I just reeally miss PB&J.

● 100 Baht @ 7-11: 6 pack of Ovaltine juice boxes, 2 sodas and cookies.

Total Food / Drink: 465 Baht Total Personal: 87 Baht Total Transportation: 0 Baht **TOTAL: 552 Baht**

Sunday 12th June, 2011

Total Food / Drink: 0 Baht Total Personal: 0 Baht Total Transportation: 0 Baht **TOTAL: 0 Baht**

TOTALS FOR THE WEEK

Total Food / Drink: 1,350 Baht

Total Personal: 1,107 Baht

Total Transportation: 70 Baht

WEEK TOTAL: 2,527 Baht

Monday 13th June, 2011

● 38 Baht @ Tops Daily: large water, yogurt, and banana bread

● 40 Baht for lunch: veggie fried rice with an egg

● 56 Baht @ 7-11: water, soda, and cashews

● 120 Baht for dinner at Earth Zone: sweet & sour veggies and rice

Total Food / Drink: 254 Baht Total Personal: 0 Baht Total Transportation: 0 Baht **TOTAL: 254 Baht**

Tuesday 14th June, 2011

● 25 Baht for breakfast: rice porridge and donuts

● 44 Baht @ Noonoy for drinks and snacks: 2 bottles of water, 2 iced teas, chicken bun

● 70 Baht @ Tops Daily: large water, can of ginger ale, snack cakes.

Total Food / Drink: 139 Baht Total Personal: 0 Baht Total Transportation: 0 Baht **TOTAL: 139 Baht**

Wednesday 15th June, 2011

● 89 Baht @ Tops: large water, apple, M&Ms, cashews

● 100 Baht for dinner – contribution for group Pizza Company meal

● 58 Baht @ Family Mart: body spray (30 Baht), soda, large water

Total Food / Drink: 217 baht Total Personal: 30 Baht Total Transportation: 0 Baht **TOTAL: 247 Baht**

Thursday 16th June, 2011

● 53 Baht @ 7-11: iced tea, yogurt, water, soda

● 24 Baht @ print & copy shops: worksheets for classes

● 125 Baht for yoga class

● 150 Baht for dinner at Good Health: curry, rice, and a drink.

Total Food / Drink: 203 Baht Total Personal: 149 Baht Total Transportation: 0 Baht **TOTAL: 352 Baht**

Friday 17th June, 2011

● 95 Baht to fill gas tank

● 56 Baht @ Tops: tea, water, yogurt, and banana cake

● 387 Baht for laundry

● 25 Baht for snacks/drink at Noonoy

● 53 Baht @ Family Mart: soda, popcorn, whiteboard marker (23 Baht).

- 100 Baht @ gift shop for two birthday cards
- 40 Baht for dinner—pad see iew with veggies
- 300 Baht for 1-2-Call phone credit
- 100 Baht for admission to a Muay Thai fight
- 21 Baht @ 7-11 for water and soda

Total Food / Drink: 172 Baht Total Personal: 910 Baht Total Transportation: 95 Baht **TOTAL: 1177 Baht**

Saturday 18th June, 2011

- 40 Baht for lunch: noodle soup
- 200 Baht for a birthday present
- 40 Baht for dinner
- 300 Baht for drinks/karaoke/general birthday festivities
- 310 Baht for a (different person's) birthday present

Total Food / Drink: 80 Baht Total Personal: 810 Baht Total Transportation: 0 Baht **TOTAL: 890 Baht**

Sunday 19th June, 2011

- 50 Baht @ corner store: 3 bottles of water, black tea, soda
- 190 Baht contribution to house pizza party

Total Food / Drink: 240 Baht Total Personal: 0 Baht Total Transportation: 0 Baht **TOTAL: 240 Baht**

TOTALS FOR THE WEEK

Total Food / Drink: 1,305 Baht Total Personal: 1,899 Baht Total Transportation: 95 Baht **WEEK TOTAL: 3,299 Baht**

Monday 20th June, 2011

- 13 Baht @ 7-11: large bottle of water
- 140 Baht @ Good Health for lunch: green tofu curry and rice
- 97 Baht @ fruit stand: 1 kilo of rambutan and a bunch of grapes
- 71 Baht @ print/copy shops for Noonoy worksheets
- 122 Baht @ post office: mailing a birthday card/gift to US
- 20 Baht @ corner store: drink and gum

Total Food / Drink: 270 Baht Total Personal: 193 Baht Total Transportation: 0 Baht **TOTAL: 463 Baht**

Tuesday 21st June, 2011

- 20 Baht @ Noonoy for iced tea and snack
- 35 Baht @ Tops Daily: water, soda, popcorn
- 100 Baht for dinner

Total Food / Drink: 155 Baht Total Personal: 0 Baht Total Transportation: 0 Baht **TOTAL: 155 Baht**

Wednesday 22nd June, 2011

- 2,300 Baht @ the Dentist: check up, full cleaning, and a filling. Rather expensive, but really a lot cheaper than it would be in the US with no dental insurance and at the nicest private practice in town... in short: no regrets. Totally worth it.
- 35 Baht for lunch: veggie fried rice with egg
- 75 Baht to fill the gas tank of my motorbike
- 100 Baht for dinner

Total Food / Drink: 135 Baht Total Personal: 2,300 Baht Total Transportation: 75 Baht **TOTAL: 2,510 Baht**

Thursday 23rd June, 2011

- 210 Baht @ Tops: peanut butter, jelly, apples, and yogurt
- 60 Baht for dinner: shrimp and rice
- 100 Baht @ 7-11: waters, sodas, milk, iced tea

Total Food / Drink: 370 Baht Total Personal: 0 Baht Total Transportation: 0 Baht **TOTAL: 370 Baht**

Friday 24th June, 2011

- 30 Baht @ Noonoy for snacks: curry puffs and iced tea
- 67 Baht for fruit: grapes and dragon fruit
- 185 Baht @ Sahathai: erasers, pencils, whiteboard marker ink

Total Food / Drink: 97 Baht Total Personal: 185 Baht Total Transportation: 0 Baht **TOTAL: 282 Baht**

Saturday 25th June, 2011

- 40 Baht for lunch: noodle soup and iced tea
- 140 Baht for dinner: Isan food by the river with other SE teachers
- 160 Baht @ the movie theater: 70 Baht for ticket, 90 for soda, water, and popcorn
- 354 Baht @ Tops: cereal, two large waters, large milk, apple, and face wash (155 Baht).

Total Food / Drink: 379 Baht Total Personal: 315 Baht Total Transportation: 0 Baht **TOTAL: 694 Baht**

Sunday 26th June, 2011

- 40 Baht for lunch: noodles soup and iced tea
- 120 Baht for a new inner tube and installation for the rear tire on my motorbike
- 60 Baht for food at the Sunday night river market: a whole lot of delicious things
- 50 Baht for fruit from fruit stand: dragon fruit and watermelon

Total Food / Drink: 150 Baht Total Personal: 0 baht Total Transportation: 120 Baht **TOTAL: 270 Baht**

TOTALS FOR THE WEEK

Total Food / Drink: 1,556 Baht

Total Personal: 2,993 Baht

Total Transportation: 195 Baht

WEEK TOTAL: 4,744 Baht

Monday 27th June, 2011

- 500 Baht at the print and copy shops—this is a really unusually high total for me, it is only so because I was printing a collection of worksheets for reproducing and making many photocopies for Noonoy School. Thida has free photocopying, and you will never have to pay for copies there.

- 40 Baht for lunch: veggie fried rice with egg
- 50 Baht @ Coffee Zone for iced green tea
- 118 Baht @ Tops: 2 large waters, ginger ale, iced tea, and hand sanitizer (59 Baht)
- 90 Baht for dinner—worth it for the delicious fried coconut strips and spicy seafood salad thing.

Total Food / Drink: 239 Baht Total Personal: 559 Baht Total Transportation: 0 Baht **TOTAL: 798 Baht**

Tuesday 28th June, 2011

- 24 Baht for snacks at Noonoy: chicken dumplings
- 60 Baht at the fruit stand: two dragon fruits and a kilo of rambutan.
- 40 Baht for dinner @ the night market
- 28 Baht @ Family Mart: large water and a soda

Total Food / Drink: 152 Baht Total Personal: 0 Baht Total Transportation: 0 Baht **TOTAL: 152 Baht**

Wednesday 29th June, 2011

- 55 Baht @ 7-11: large water, soda, yogurt, banana cake
- 50 Baht for dinner at the Night Market

Total Food / Drink: 105 Baht Total Personal: 0 Baht Total Transportation: 0 Baht **TOTAL: 105 Baht**

Thursday 30th June, 2011

- 223 Baht @ Tops Daily: dried cranberries and a box of cereal (both of these things are clearly really expensive here in Surat).
- 300 Baht @ print and copy shop for worksheets and photocopies for Noonoy School
- 180 Baht for my share of the monthly electricity bill
- 100 Baht for gas for my motorbike—filled the tank.
- 100 Baht for Thai language class
- 175 Baht for dinner at Ciao Italia—the best Italian place in town with the yummiest pizza; expensive but totally worth it.
- 50 Baht: 3 dragon fruits at the fruit stand

Total Food / Drink: 448 Baht Total Personal: 580 Baht Total Transportation: 100 Baht **TOTAL: 1,128 Baht**

TOTALS FOR THE WEEK

Total Food / Drink: 944 Baht Total Personal: 1,139 Baht
Total Transportation: 100 Baht **WEEK TOTAL: 2,183 Baht**

TOTALS FOR THE MONTH

Total Food / Drink: 6,360 Baht
Total Personal: 7,514 Baht
Total Transportation: 770 Baht
TOTAL FOR THE MONTH: 14,644 Baht

Reflections:

As always, my first reflection is that I spent way too much money and that next month I would like to be a lot more frugal. Also, again, if you were to read the monthly financial accounts of many other teachers they would not have spent as much money as I did. I did go to the dentist, which set me back over 2,000 Baht, so that is an unusual expense. I also did a lot of printing and photocopying—something that is both an uncommon expense for me as well as something other teachers have done for free at Thidamaepra School. And last but not least, as always, I still did not spend close to what I made for the month of June (30,525 Baht) so even when being financially irresponsible like me, it is possible to save money while working and living in Surat Thani. I didn't even spend half of what I made, and I'm sure I spent more than most of the other teachers. You too can save money while living the good life in Thailand!