

## ***Reflections on My First Financial Journal***

This was the first month of my financial journal... not just in Thailand, but ever. It is a good reality check to see what I have spent and what I have spent it on. First off, you should know that I spent way more in the month of November than what will be normal from here on out. The reason being is that I bought a bicycle (which I am hoping to not have to buy again!), Christmas presents for friends and family in America, many cleaning supplies that I will not have to replace for a long time, and other settling in items. I also spent more than most people on phone credit because I am a big baby and I like to talk to my mom and dad a lot. I was a little bit horrified at first when I saw my weekly totals, but luckily November was a great month for all of us working at Super English. We had a full load of classes with no holidays, and I made almost 10,000 Baht more this month than I spent. So it just goes to show that even with my reckless spending, your money goes a far way in Thailand.

On that topic, this is something I have really come to appreciate since I got here in the middle of October. Things are very cheap; and not just because the exchange rate for a US dollar is phenomenal. It is also because you really do get more for your money. As you will notice if you read through my journal, I am a huge fan of pad kraw prau (which I never figured out how to spell but means stir fried basil and chili) at everyone's favorite rice lady. It is 30 Baht and I eat it for dinner on average three times a week. I make 250 Baht per hour. This means that I could eat it every night for a week for less than what I make in one hour. There are few jobs in the United States where one could afford to eat out at a favorite restaurant every night for less than the equivalent of their hourly wage.

All things considered, I hope to cut my spending in the month of December and I am grateful for this journal in showing me first hand my spending habits. I hope that if you take the time (and have the patience) to read through the entire thing you will see not only what I spent day by day, week by week, and for the month, but also the habits of a Super English teacher.

**Monday, November 1<sup>st</sup>, 2010**

60 Baht = 7-11: Sesame Covered Cashews, Gatorade, water

Lunch FREE at Thida! And delicious!

Tuk Tuk ride from Thida to Sahathai: 20 Baht

43 Baht = Thailand Post: Postage paid for one postcard and one letter to the United States

5 Baht = corner store: peanuts

Tuk Tuk ride from Super English home: 50 Baht

30 Baht = Dinner: Pad Kra Prau Gai (chicken). Yum.

115 Baht = 7-11: Gatorade, dehydrated mangoes, salted peanuts, orange juice box, sesame covered peanuts.

TOTAL FOOD: 210 Baht, TOTAL TRANSPORTATION: 70 Baht

TOTAL: 280 Baht, only slightly more than I make in 1 hour at work.

Today I was paid for my hours worked in October: 1000 Baht (1500 Baht – 500 housing deposit), low due to very short time worked in October.

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**Tuesday, November 2<sup>nd</sup>, 2010**

Monsoon Day! Classes at Thida and Noonoy canceled. Ate breakfast at home.

Lunch: Fried rice = 30 Baht

Hospital: Blood test for Thai work visa = 235 Baht

336 Baht = 7-11: 2 Iced Ovaltines (One for me, one for Wen), 300 baht 1-2-call card

Dinner = 30 Baht = Pad Kra Prau Gai

173 Baht = 7-11: snacks for the monsoon! Juice boxes, peanuts, cashews, mango, toilet paper.

TOTAL FOOD: 269 Baht, TOTAL MEDICAL: 235 Baht, TOTAL CELL PHONE: 300 Baht

TOTAL: 804 Baht. Very high because of medical and cell phone.

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**Wednesday 11-03-2010**

Water: 5 Baht

Shopping: Dress, Belt, Earrings: 520 Baht

Lunch: Pad Kra Prau + Milo = 38 Baht

Night Market: Strawberry/Apple Shake (yum) = 25 Baht, Som Tam = 30 Baht

TOTAL FOOD: 98 Baht, TOTAL CLOTHING/SHOPPING: 520 Baht

TOTAL: 618 Baht

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**Thursday 11-04-2010**

Tuk Tuk ride to school: 20 Baht

Listerine Mouth wash (135), travel baby wipes (41), yogurt (13), and orange juice(18):  
207 Baht

Cookie snack @ SE = 5 Baht

Green Tea Frappe from Coffee Zone = 45 Baht

Rain Poncho = 30 Baht

Dinner = 40 Baht

Water + Milo = 17 Baht

2 loads laundry pickup = 60 Baht

FOOD/DRINK TOTAL = 138 Baht, CLOTHING/PERSONAL CARE TOTAL: 266 Baht,  
TRANSPORTATION TOTAL = 20 Baht

TOTAL: 324 Baht

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**Friday 11-05-2010**

Tuk Tuk ride to Noonoy = 15 Baht

Lunch = 35 Baht

Tuk Tuk ride to Super English = 20 Baht

Sahathai: Leggings, Nylons, Whiteboard markers = 353 baht

Drinks/Snacks at the corner store = 38 Baht

Beer for Janet/John Dinner = 224 Baht

7-11 Snacks: Water, Ovaltine, Cashews: 59 Baht

TOTAL FOOD/DRINK TOTAL: 356 Baht, TOTAL TRAVEL TOTAL: 35 Baht

TOTAL CLOTHES/PERSONAL TOTAL: 353 Baht

TOTAL: 744 Baht

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**Saturday 11-06-2010**

35 Baht = orange juice and water

800 Baht = cleaning supplies and gardening tools @ big c for cleaning new house

7-eleven: trash bags: 25 baht

40 Baht = lunch: som tam and grilled chicken

7-eleven: squeegee, ovaltine, flip flops, etc: 206 Baht

7-eleven: 1-2-call 100 baht, ovaltine, cashews, water: 41

TOTAL Food/Drink: 116 Baht, TOTAL, TOTAL Cell Phone = 100 Baht, TOTAL cleaning supplies/house care, etc: 1031 Baht

TOTAL: 1247 Baht

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**Sunday 11-07-2010**

55 Baht @ Amphur Coffee Shop = Strawberry smoothie drink

20 Baht @ 7-11 = Raisin Bread and water

12 Baht = juice box of ovaltine

Tesco Lotus = clothes (4 sweaters, shorts, t-shirt), earrings, wasabi peanuts, toilet paper, cotton swabs, perfume = 1444 Baht

River Market: 30 Baht chicken nuggets, 30 Baht Som Tam, 15 Baht Thai iced tea, 50 Baht ceramic painting, 150 Baht Surat t-shirt. = 275 Baht

TOTAL FOOD/DRINK: 162 Baht, TOTAL CLOTHES/FUN: 1594 Baht

TOTAL: 1756 baht

**Week grand total: 5773 Baht**

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***Monday 11-08-2010***

7-11: Umbrella and Banana Cake: 209 Baht

Thailand Post: Package EMS ship to America: 1,226 Baht

Family Mart: Cough Drops, 2 waters, peanuts: 43 Baht

Watch at the night market: 199 baht

Yoga class: 125 Baht

TOTAL FOOD/DRINK: 53 Baht

Total Personal Items: 523 Baht

Total Postage: 1,226 Baht

TOTAL: 1,802 Baht

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***Tuesday 11-09-2010***

26 Baht @ 7-11; raisin bread and waters

15 Baht Tuk Tuk ride to Noonoy

15 Baht Tuk Tuk ride from Noonoy

24 Baht @ Family Mart: Fanta & gum

35 Baht at night market: dinner

Transportation Total: 30 Baht

Total Food/Drink: 85 Baht

TOTAL: 115 Baht

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***Wednesday 11-10-2010***

Tops: 70 Baht = 1 bottle of water, 1 orange juice, 2 bags of nuts, 1 yogurt

18 Baht for nasal spray at pharmacy

100 Baht donation to Wen's temple.

100 Baht 1-2-Call Credit

Dinner: 30 baht at pad kra prau lady

7 Eleven: 25 baht for prickly heat powder, 62 baht for yogurts, peanuts, and Ovaltine.

Total Food and Drink: 162 Baht

Personal Total: 143 Baht

Donation Total: 100 Baht

TOTAL: 405 Baht

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**Thursday 11-11-2010**

20 Baht – Pineapples at street vendor

34 Baht – Thailand Post – letter to USA

26 Baht – Family Mart: Iced tea and two bottles of water

Dinner: Pad kra prau rice lady: 30 baht

7-eleven: 67 Baht: Waters, ovaltine, sesame cashews.

Food and Drink TOTAL: 143 Baht

Postage TOTAL: 34 Baht

TOTAL: 177 Baht

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**Friday 11-12-2010**

7-11: 8 baht bun for breakfast

Tuk Tuk ride to Noonoy: 15 baht

Lunch at Noonoy: 25 Baht

Tuk Tuk ride from Noonoy: 15 baht

Thailand Post: mailed letter to my mother: 28 Baht

Sahathai: School Supplies: 289 Baht

Share of monthly water bill: 70 baht

Travel Total: 30 Baht

Postage Total: 28 Baht

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Bills Total: 70 Baht

School/Personal: 289 Baht

Food/Drink Total: 33 Baht

TOTAL: 450 Baht

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**Saturday Nov. 13, 2010**

40 Baht – Thai iced tea at Amphur coffee

289 Baht – 7-11: Cleaning supplies: gloves, bathroom cleaner, windex, paper towels, etc.

45 Baht – broom

40 Baht – lunch

30 Baht – dinner

50 Baht – painting a ceramic at exercise island

20 Baht – orange soda at exercise island

Food/Drink Total: 130 Baht

Personal: 384 Baht

TOTAL: 514 Baht

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**Sunday Nov. 14, 2010**

Amphur coffee shop: 125 Baht: Fried rice with chicken, fresh strawberry shake, bottled water

7-11: Waters, Ovaltines, yogurts, banana muffins: 189 Baht

New Bicycle from LA bike shop: 3,200 Baht

Food/Drink Total: 314 Baht

Total Personal: 3,200 Baht

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TOTAL: 3,514 Baht

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**WEEK GRAND TOTAL: 6,977 Baht**

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**Monday Nov. 15, 2010**

Drinks @ lunch at Thida: water and Ovaltine: 22 baht

45 baht – strawberry smoothie @ amphur

Laundry – 360 Baht: It should be noted that this is an unusually high price for laundry. I have had the same amount of laundry from another place cost me only 60 baht. Like most things here, however, you get what you pay for. This laundry was exceptionally done, everything was pressed, ironed, neatly folded, and packed in plastic. It is beyond American standards, whereas the cheap place ruined a dress shirt of mine and everything comes back in a wrinkled heap, sometimes still damp.

40 baht = dinner

71 Baht @ 7-11: Ovaltine, cashews, waters.

Food/Drink Total: 178 Baht

Personal: 360 Baht

TOTAL: 538 Baht

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**Tuesday Nov. 16, 2010**

7-11: 30 Baht: water and Ovaltine

100 Baht: Korean BBQ / Buffet dinner

15 Baht at corner store: waters and peanuts

180 Baht: helmet for my bike

Total Food/Drink: 145 Baht

Total Personal: 180 Baht

TOTAL: 325 Baht

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**Wednesday Nov. 17, 2010**

105 Baht @ tops: apple, juice, water, crackers, cookies

40 Baht @ night market: som tam and rice

70 Baht @ 7-11: Ovaltine, coffee cake roll (44), Toilet paper + tissues (36)

Total Personal: 36 Baht

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Total Food/Drink: 189 Baht

TOTAL: 225 Baht

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**Thursday Nov. 18, 2010**

143 baht: scissors, glue stick, glue @ school supplies store

17 Baht: water and Milo at corner store near SE

40 Baht: Chicken curry for lunch

20 Baht: Chicken nuggets at night market

25 Baht: Fruit shake at night market

190 Baht: 2 stone elephant figurines (Christmas present for someone back home)

200 Baht: Wooden jewelry box (Christmas present for someone back home)

24 Baht: Water, juice, gum at 7-11

Total Gifts: 390 Baht

Total Personal: 143 Baht

Total Food/Drink: 126 Baht

TOTAL: 659 Baht

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**Friday November 19, 2010**

26 Baht at 7-11: 2 waters and raisin bread

14 Baht @ Noonoy: waters

30 Baht for lunch: Pad Kra Prau Gai

30 Baht for dinner: Pad Kau Prau Gai

Food/Drink total and TOTAL: 100 Baht

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**Saturday November 22, 2010**

(free breakfast and lunch at Thida camp)

7-11: Ovaltine and waters, cookies, tape, etc: 72 Baht

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***Sunday November 21, 2010***

10 Baht: rice porridge for breakfast at church

10 Baht: jet soda for snack time at church

30 Baht: flower float for river festival

40 Baht: fried chicken over rice for dinner

20 Baht: boat ride to release flower boat into the river

Food/Drink Total: 60 Baht, Personal/Activity Total: 50 Baht

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*TOTAL: 110 Baht*

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***WEEK GRAND TOTAL:2029 Baht***

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***Monday, November 22, 2010***

55 baht: fresh fruit smoothie at coffee shop.

40 Baht: Chicken with rice at the night market

294 baht at Sahathai: peanut butter, jelly, bread, knife, dustpan (19 baht)

Total Food/Drink: 370 Baht, Total Personal/Cleaning: 19 Baht

*TOTAL: 389 Baht*

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***Tuesday, November 23, 2010***

(already had food at home for breakfast, free lunch at Noonoy)

Drinks at Noonoy: water and Thai iced tea: 17 baht

Birthday dinner for Chris A: 240 baht

*Food/Drink total AND TOTAL: 257 Baht*

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**Wednesday, November 24, 2010**

120 Baht: 7-11: 82 Baht = cashews, banana cakes, and water, rest was tape

37 Baht at post office: mail to America

15 Baht: water and orange juice before class

30 Baht: Massaman chicken curry, 25 Baht: fresh fruit smoothie, 10 Baht: chicken nuggets at the night market

17 Baht: water and Ovaltine at corner store

Food/Drink Total: 279 Baht, 75 Baht personal

TOTAL: 354 Baht

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**Thursday, November 25, 2010 (Thanksgiving! OMG!)**

1-2-Call 100 Baht Credit

Tuk Tuk ride to SE: 15 Baht

24 Baht @ 7-11 Apple Juice and water

275 Baht at night market: assorted baked goods and 15 corn on the cobs for Thanksgiving dinner.

Transportation: 15 Baht, Food/Drink total: 299 Baht, Personal: 100 Baht

TOTAL: 415 Baht

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**Friday, November 26, 2010**

Dinner: Pad Kra Prau Gai with fried egg: 40 Baht

(had breakfast at home and lunch was free at Noonoy)

127 Baht @ 7-11: water, soda, assorted dried fruits, 59 Baht pencil case

Total Food/Drink: 108 Baht, Total Personal: 59 Baht

TOTAL: 167 Baht

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***Saturday, November 27, 2010***

380 Baht – laundry pick up (expensive laundry again because more than half of the things in my armoire had grown a considerable amount of mold)

55 Baht: Cow Soi Gai – spicy curry soup for lunch

490 Baht: Birthday presents for Super English friend

25 Baht – fresh fruit smoothie at night market, 30 Baht – Massaman curry at night market

20 Baht – ceramic for painting down by the river

Food/Drink Total: 110 Baht, Personal: 890 Baht, TOTAL: 1,000 Baht

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***Sunday, November 28, 2010***

1-2-Call 100 Baht phone credit

Amphur Coffee shop: 65 Baht for fresh strawberry smoothie and water

494 Baht at Big-C: broom, toilet paper, paper towels, air freshener, other cleaning and household supplies, gift boxes, wrapping paper

40 Baht – soup and water for lunch

7-11: 95 Baht for soup, waters, nasal spray (18 Baht) and vapor rub (42 Baht) and cough drops (13 Baht)

Food/Drink Total: 127 Baht, Total Personal: 667 Baht, TOTAL: 794 Baht

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***WEEK GRAND TOTAL: 3376 Baht***

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***Monday, November 29, 2010***

25 Baht – fresh fruit smoothie, 20 Baht – chicken nuggets at night market

Food/Drink Total & TOTAL: 45 Baht

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***Tuesday, November 30, 2010***

30 Baht at Tops: Water and orange juice

30 Baht for dinner: Pad Krew Prau at the rice lady

Food/Drink Total & TOTAL: 60 Baht

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*TWO DAY TOTAL: 105 Baht*

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**TOTAL FOR THE MONTH OF  
NOVEMBER: 18,260 Baht.**

**TOTAL SALARY FOR THE MONTH OF  
NOVEMBER: 26,370**