

JANUARY 2011 FINANCIAL JOURNAL

Saturday, January 1, 2011

* I was with my father, which meant that (I am a huge spoiled brat and) I didn't have to pay for anything, so I didn't keep track.

TOTAL: 0 Baht

Sunday, January 2, 2011

* I was with my father, which meant that (I am a huge spoiled brat and) I didn't have to pay for anything, so I didn't keep track.

TOTAL: 0 Baht

Monday, January 3, 2011

- 20 Baht tuk tuk ride to Super English
- 28 Baht at Family Mart: large bottle of Sprite
- 20 Baht tuk tuk ride home from Super English
- 22 Baht @ 7-11: waters and bread

Transportation Total: 40 Baht, Food/Drink Total: 50 Baht, TOTAL: 90 Baht

Tuesday, January 4, 2011

- 40 Baht for Amoxicillin at the pharmacy (how amazing is that?)
- 20 Baht tuk tuk ride to Noonoy
- 52 Baht @ 7-11: 1 water, 2 Sprites, bread
- 15 Baht tuk tuk ride to Super English
- 10 Baht @ night market for plain white rice
- 101 Baht @ Thailand Post: letters to America

Food/Drink Total: 62 Baht, Transportation Total: 35 Baht, Personal Total: 141 Baht, TOTAL: 238 Baht

Wednesday, January 5, 2011

- 22 Baht @ 7-11: 2 waters and 1 7-Up
- 10 Baht at night market for plain white rice
- 53 Baht @ 108 Shop: coconut crackers (13 Baht), incense, and baby powder

- 199 Baht @ 7-11: 2 waters (12 Baht), Noodles (10 Baht), trash bags, gloves, toilet bowl cleaner, bathroom cleaner, etc.

Total Food/Drink: 67 Baht, Total Personal: 217 Baht, TOTAL: 284 Baht

Thursday, January 6, 2011

- 70 Baht at the Night Market for chicken curry, rice, etc.
- 125 Baht for Yoga class
- 37 Baht @ 7-11: 2 waters, yogurt, raisin bread
- 65 Baht for dinner: vegetarian sukiyaki at Earth Zone

Total Food/Drink: 172 Baht, Total Personal: 125 Baht, TOTAL: 297 Baht

Friday, January 7, 2011

(free lunch at Noonoy)

- 24 Baht at 7-11: water, yogurt, and coconut crackers
- 300 Baht: Cell phone credit
- 105 Baht for dinner at Earth Zone

Total Food/Drink: 129 Baht, Total Personal: 300 Baht, TOTAL: 429 Baht

Saturday, January 8, 2011

- 20 Baht at 7-11: water and dried mangoes
- 50 Baht for tuk tuk to Exercise Island
- 50 Baht on Exercise Island for a sweet ceramic Hello Kitty figure that I painted.
- 25 Baht at Tops Market: water and an apple
- 20 Baht at the night market: coconut treats and spring rolls
- 11 Baht @ Family Mart: Noodles
- 50 Baht @ 7-11: paper towels

Food/Drink Total: 76 Baht, Transportation Total: 50 Baht, Personal Total: 100 Baht TOTAL: 226 Baht

Sunday, January 9, 2011

- 45 Baht @ 7-11: two yogurts and sesame snacks
- 10 Baht @ fruit stand: large apple
- 70 Baht for dinner: vegetarian sweet and sour stir fry

- 133 Baht @ 7-11: 2 bottles of water (12 Baht), one icecream (12 Baht), banana cake (10 Baht), mouthwash, hair elastics, and super glue.

Total Food/Drink: 159 Baht, Total Personal: 99 Baht, TOTAL: 258 Baht

Weekly Food/Drink Total: 715 Baht, Weekly Transportation Total: 125 Baht, Weekly Personal Total: 982 Baht,

WEEKLY TOTAL: 1,822 Baht

Monday, January 10, 2011

- 24 Baht @ 7-11: a bottle of water and dried strawberries
- 15 Baht @ Sahathai: birthday card/wrapping stuff for Amy's birthday present
- 320 Baht @ Yoga Classic: birthday present for Amy: really nice body scrub and a candle. They have expensive stuff, but it's just all so wonderful.
- 25 Baht @ night market: palmello
- 26 Baht @ Family Mart: crackers and yogurt
- 300 Baht – donation to a charity for HIV positive Thai kids
- 150 Baht @ Milano restaurant: dinner for Amy's birthday
- 20 Baht tuk tuk ride home from Amy's birthday party
- 30 Baht at store next door: 10 baht for bathing water and 20 baht for drinking water

Total Food/Drink: 245 Baht, Total Transportation: 20 Baht, Total Personal: 645 Baht, TOTAL: 910 Baht

Tuesday, January 11, 2011

- 13 Baht for snack at Noonoy: barbeque chicken dumpling and coconut treats (free lunch at Noonoy)
- 365 Baht @ Sahathai: school supplies (notebooks, computer paper, pens, markers, envelopes, etc.)
- 46 Baht @ Thailand Post: mailed letter to the United States
- 30 Baht @ night market: vegan spring rolls and coconut
- 10 Baht @ corner store next to Super English: 2 waters
- 125 Baht for yoga class at Yoga Classic

- 140 Baht for dinner at Earth Zone: delicious vegetarian stir fry and white rice.

Food/Drink Total: 193 Baht, Personal Total: 536 Baht, TOTAL: 729 Baht

Wednesday, January 12, 2011

- 49 Baht @ 7-11: water, yogurt, crackers, and nasal spray (18 baht)
- 380 Baht for laundry—I want to again stress that it is totally and completely unnecessary to spend this much money on your laundry. I could have had the same amount of laundry done at a “normal” place for anywhere between 60 and 100 Baht. I choose to bring it to this place because they are the best cleaners I have ever been to, including in the United States. They clean every article so that it looks brand new, iron everything, and package it in plastic. It’s amazing.

(free lunch at Thida)

- 10 Baht for two waters at the corner store next to Super English
- 60 Baht at the night market: palmello, apple, spring rolls.
- 125 Baht for yoga class
- 120 Baht @ 7-11: 2 waters, crackers, chips, yogurts, banana cakes, etc.

Total Food/Drink: 221 Baht, Total Personal: 523 Baht , TOTAL: 744 Baht

Thursday, January 13, 2011

- 50 Baht at the night market: chicken and oranges
- 125 Baht for yoga class
- 25 Baht for pad Thai for dinner
- 55 Baht @ 7-11: waters, banana cake, yogurt, dried strawberries

Food/Drink Total: 130 Baht, Total Personal: 125 Baht, TOTAL: 255 Baht

Friday, January 14, 2011

- 15 Baht for snacks at Noonoy
- 10 Baht at corner store next to Super English: 2 bottles of water
- 65 Baht for food at the Night Market: oranges, chicken, and coconut treats

Total Food/Drink and TOTAL: 90 Baht

Saturday, January 15, 2011

- 31 Baht @ 7-11: water, yogurt, and banana cake
- 20 Baht tuk tuk ride to the bus station

- 150 Baht for a bus to Khanom
- 400 Baht for a hotel room in Khanom (hotel rooms can be had for much cheaper in Khanom, I decided to be indulgent and get a really nice room with an ocean view because it was my birthday weekend).
- 315 Baht for dinner in Khanom (dinner can also be had for much cheaper in Khanom, but we decided to eat at a really nice hotel that has a pizza oven... and they had cheesecake; it was worth it).

Total Transportation: 170 Baht, Total Personal: 400 Baht, Total Food/Drink: 346 Baht, TOTAL: 916 Baht

Sunday, January 16, 2011

- 160 Baht for breakfast in Khanom
- 55 Baht for bus back to Surat from Khanom
- 23 Baht @ 7-11: yogurt and marble bread
- 100 Baht for dinner at Earth Zone
- 35 Baht for my share of the monthly water bill
- 12 Baht @ 7-11: waters

Total Transportation: 55 Baht, Total Personal: 35 Baht, Total Food/Drink: 295 Baht, TOTAL: 385 Baht

WEEKLY FOOD/DRINK TOTAL: 1,520, WEEKLY
TRANSPORTATION TOTAL: 245 Baht, WEEKLY PERSONAL
TOTAL: 2,139 Baht, **WEEKLY TOTAL: 3,904 Baht**

Monday, January 17, 2011

- 680 Baht for poster boards and white copy paper at stationery store for Noonoy projects... this was a lot, but I did buy 50 large, color posterboards and three reams of paper.
 - 140 Baht for lunch at MK. MK is really good but more expensive than local eateries. I felt like I could splurge because it was the day before my birthday. MK is a once-a-month type of a place for me.
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- 10 Baht for 2 waters at the corner store next to Super English
- 119 Baht @ 7-11: 4 bottles of water, dried fruit, cashews, crackers, banana cakes, and yogurts
- 45 Baht @ the fruit stand: an apple and three oranges

Total Food/Drink: 314 Baht, Total Personal: 680 Baht, TOTAL: 994 Baht

Tuesday, January 18, 2011

- 20 Baht for a tuk tuk to Noonoy
- 8 Baht for snack at Noonoy School
- 20 Baht for a tuk tuk to Super English from Noonoy.
- 369 Baht @ Mister Donut: donuts for all of my students at Super English because it was my birthday. Mister Donut is delicious but a bit pricey.

Total Food/Drink: 8 Baht, Total Personal: 369, Baht, Total Transportation: 40 Baht, TOTAL: 417 Baht

Wednesday, January 19, 2011

- 66 Baht @ Tops: yogurt, crackers, and an apple.
- 499 Baht @ Tops: a bottle of red wine for Kru Ying for her birthday. Yes, this is incredibly expensive... but it's the reality of buying wine here. You can get some for around 300 Baht at Big C.

Total Food/Drink: 66 Baht, Total Personal: 499 Baht, TOTAL: 565 Baht

Thursday, January 20, 2011

- 300 Baht for phone credit
 - 24 Baht @ 7-11: 2 bottles of water and crackers
 - 120 Baht at stationery store for more poster boards for continuation of projects tomorrow at Noonoy.
 - 15 Baht tuk tuk ride to Super English
 - 40 Baht at the night market: rice, spring rolls, and tofu.
 - 150 Baht at the night market for a new watch. Having a watch here is pretty important. This is now the third watch I've bought at the night market. I am hoping for the best but I really should just suck it up and buy a real watch.
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Total Food/Drink: 64 Baht, Total Transportation: 15 Baht, Total Personal: 570 Baht, TOTAL: 649 Baht

Friday, January 21, 2011

- 37 Baht @ 7-11: 2 waters, one banana cake and one yogurt:
- 20 Baht tuk tuk ride to Noonoy
- 7 Baht for a bottle of water at Noonoy
- 15 Baht tuk tuk to Super English
- 46 Baht @ Thailand Post: mailed letter to the United States
- 34 Baht @ Family Mart: 2 waters and a pack of crackers
- 150 Baht for dinner – kind of a fancy girls night out dinner situation which is why it was a bit pricey, but I had some of the best green curry ever.

Food/Drink Total: 228 Baht, Transportation Total: 35 Baht, Personal Total: 46 Baht, TOTAL: 309 Baht

Saturday, January 22, 2011

- 91 Baht @ Sahathai for Tristan's appreciation party present
- 140 Baht for lunch for Mitch and I at an Isan restaurant... delicious.
- 32 Baht @ 7-11: 1 water, 1 yogurt, 1 pack of coconut crackers
- 45 Baht for dinner: rice, chicken, water
- 88 Baht @ 7-11: 2 waters, 1 bread cake, 2 packages of anti-liners (sorry men folk...66 Baht)

Total Food/Drink: 239 Baht, Total Personal: 157 Baht, TOTAL: 396 Baht

Sunday, January 23, 2011

- 100 Baht @ 7-11: one pack of toilet paper (49 Baht), one box of tissues (20 Baht), one water, one yogurt, and one banana bread.
- 52 Baht at the fruit stand: 2 large apples and 3 large oranges
- 12 Baht @ 7-11: 2 bottles of water
- 30 Baht at rice lady for chicken with rice dinner

Total Food/Drink: 125 Baht, Total Personal: 69 Baht, TOTAL: 194 Baht

WEEKLY FOOD/DRINK TOTAL: 1,044 Baht, WEEKLY
TRANSPORTATION TOTAL: 90 Baht, WEEKLY PERSONAL
TOTAL: 2,390 Baht, **WEEKLY TOTAL: 3,524 Baht**

Monday, January 24, 2011

- 30 Baht for noodles with chicken
- 27 Baht @ Family Mart: two bottles of water and a yogurt
- 125 Baht for yoga class
- 30 Baht at the Night Market: 2 large pieces of fried tofu and coconut treats
- 80 Baht @ 7-11: one large and two small bottles of water, one yogurt, one package of cereal crackers

Total Food/Drink: 167 Baht, Total Personal: 125 Baht, TOTAL: 292 Baht

Tuesday, January 25, 2011

- 37 Baht @ 7-11: 2 waters, yogurt, and banana cake
- 15 Baht tuk tuk ride to Noonoy
- 10 Baht for snack at Noonoy: two small steamed chicken buns
- 40 Baht for lunch: rice with chicken and fried egg
- 15 Baht for tuk tuk ride to Super English
- 13 Baht @ Tops: large bottle of water
- 5 Baht for a snack at Super English
- 10 Baht at the Night Market for coconut treats
- 125 Baht for yoga class
- 20 Baht tuk tuk ride home from yoga
- 30 Baht @ 108 Shop: bag of cashews and two bottles of water

Total Food/Drink: 135 Baht, Total Transportation: 50 Baht, Total Personal:
125 Baht, TOTAL: 310 Baht

Wednesday, January 26, 2011

- 42 Baht @ 7-11: 2 bottles of water, coconut crackers, and a yogurt
- 15 Baht tuk tuk ride to Super English

- 455 Baht @ Thaksin Hospital—for a checkup—health care is so amazingly cheap here. Even with my copay on my insurance at home this same thing cost me 450 Baht.
- 30 Baht for noodles and chicken for lunch
- 37 Baht @ Thailand Post: letter home to America
- 40 Baht @ the Night Market: guava and chicken

Total Food/Drink: 112 Baht, Total Transportation: 15 Baht, Total Personal: 492 Baht, TOTAL: 619 Baht

Thursday, January 27, 2011

- 15 Baht tuk tuk ride to Super English
- 30 Baht for noodles and chicken for lunch
- 52 Baht @ print shop to get documents printed
- 190 Baht @ copy shop for 120 double-sided copies and a stapler
- 400 Baht for a really nice sweater at a clothing boutique. I should feel guilty because I've been trying to save some money, but I don't because I was having a bad day and I needed to shop. ☺
- 125 Baht for yoga class
- 135 Baht @ Tops, water, crackers, chocolate, breakfast bars
- 20 Baht for tuk tuk home from yoga class

Total Food/Drink: 165 Baht, Total Transportation: 35 Baht, Total Personal: 767 Baht, TOTAL: 967 Baht

Friday, January 28, 2011

- 15 Baht tuk tuk ride to Noonoy
- 7 Baht for a snack at Noonoy
- 15 Baht tuk tuk ride to Super English
- 400 Baht for my laundry – again at the fancy place because I had a lot of linens and dresses that needed to be cleaned, and they do such a good job. But again, you can get laundry done for a fraction of the price if you're not a brat like me.
- 110 Baht for my share of pizza from the Pizza Company—a rare and delicious treat.

Total Food/Drink: 117 Baht, Total Transportation: 30 Baht, Total Personal: 400 Baht, TOTAL: 547 Baht

Saturday, January 29, 2011

- 15 Baht for breakfast: fried egg and steamed rice
- 55 Baht for lunch at Amphur Coffee Shop: fried rice and water
- 1100 Baht at various boutique shops around town: So I went on a bit of a shopping spree with Janet. We got paid today, and in the States I was a constant shopper. This is really the first time since I've been here that I've gone shopping with just the intention of buying myself clothes. Justification: successful. Skirt for work: 550 Baht, sweater for work: 200 Baht, heels: 200 Baht, two rings: 100 Baht, and 3 pairs of earrings: 50 Baht.
- 15 Baht tuk tuk ride to the Night Market/Saturday River Market
- 70 Baht at the Night Market: 40 Baht for steamed chicken and white rice, 10 Baht for coconut treats, and 20 Baht for guava slices
- 20 Baht tuk tuk ride home from the markets
- 17 Baht @ 7-11: two bottles of water and a small package of cookies

Total Food/Drink: 157 Baht, Total Transportation: 35 Baht, Total Personal: 1100 Baht, TOTAL: 1,292 Baht

Sunday, January 30, 2011

- 316 Baht @ 7-11: Toilet paper (49), Listerine (83), 3 pack of baby powder (49), two packs of trash bags (50), Mr. Sang's Oil—for bug bites (20), three bottles of water, 1 yogurt, two banana cakes, and a package of crackers.
- 38 Baht @ 108 Shop: MaMa noodles, popsicle, and small candy bar

Total Food/Drink: 103 Baht, Total Personal: 251 Baht, TOTAL: 354 Baht

WEEKLY FOOD/DRINK TOTAL: 956 Baht, WEEKLY

TRANSPORTATION TOTAL: 165 Baht, WEEKLY PERSONAL

TOTAL: 3,009 Baht, WEEKLY TOTAL: 4,130 Baht

Monday, January 31, 2011

- 20 Baht for a tuk tuk to Super English
- 116 Baht @ Tops: two large bottles of water, a yogurt, and packaged seedless grapes (seedless green grapes are hard to find and kind of pricey).
- 68 Baht @ Family Mart: chicken pao, chips, cashews, and yogurt

- 105 Baht @ the Night Market: 8 large oranges and fried tofu
- 125 Baht for yoga class

Total Food/Drink: 289 Baht, Total Transportation: 20 Baht, Total Personal: 125 Baht, TOTAL: 434 Baht

MONTH OF JANUARY TOTALS—MONTHLY FOOD/DRINK
TOTAL: 4,524 Baht, MONTHLY TRANSPORTATION TOTAL:
645 Baht, MONTHLY PERSONAL TOTAL: 8,645 Baht,
GRAND TOTAL FOR THE MONTH: 13, 814 Baht

Reflections on the January Financial Journal:

First of all, I feel like I went a little bit crazy at the end of the month—I was feeling somewhat financially responsible at the beginning. I know that I spent a little too much on clothes and other things for myself this month, but it was my birthday month so we'll let it slide. I did spend a lot, but before I got paid at the end of the month I still had 16,000 Baht in my bank account, so I am pretty happy with that. I am going to try my best to be really financially responsible and conscious for the month of February, because my goal is to have 30,000 Baht in the bank before the next paycheck. The reason being for this is that whatever I have in the bank combined with that next and last paycheck of the year will be my money for the months of March, April, and half of May. I figure that if I have 50,000 Baht at the start of April I should be able to make it through these months with no problems.

Again, I spent too much money and more than I should have. And more than probably many of my coworkers. But again, I have spent almost 10,000 Baht less than what I made for the month, so in the end the lesson is the same as it was in both November and December—even if you're as financially irresponsible as I am, and even if you buy on the higher end of things around here, the salary is still good enough in comparison with the cost of living to allow you to save some money.