

Dream Description:

My dream is to go to Sweden. While there, I would love to visit with an indigenous group of people in the country known as the Sami. Sweden also has thousands of coastal Islands and inland lakes, making the country an interesting travel destination for an outdoor person like me. From a research I carried out, the least I can spend in a day is \$70, and the most goes to about \$150. This variation depends on places I choose to visit, where I choose to stay, how often I eat out, and the number of gifts I will be buying.

Why this dream?

Sweden has a serene environ, that calms the mind and soothes the soul. This for me would be more than just an opportunity to experience a different culture or way of doing this. It's more of therapeutic and a way of cooling off and strategizing on a few areas of my life. This country has thousands of coastal islands and inland lakes, glaciated mountains and vast forests. There are royal palaces, old towns and museums in one of its principle cities known as Stockholm. As such this will be a rejuvenating, enriching and knowledgeable experience aside from being fun and memorable.

Other who fulfilled the same dream:

Different people have achieved the same dream and fell in love with Sweden by saving up and planning to visit in advance. Getting the right gear that suits where you're visiting makes it easier to fit in with the people. Another point to note would be affordable choices of accommodation and working with cheaper air fare options. [Nomadic Matt](#), for instance, gives good leads on how to go about achieving a travel dream. Adventure is for everyone by [the planet D](#) also sheds light on relevant tips towards saving up for one's dream travel destination.

Obstacles:

The main obstacle to these trip would be finances and finding enough time to visit anywhere I would want in this nation. Sweden is an expensive country to visit, with daily spending ranging from a minimum of \$55 a day. This is relatively costly for a student like I am. Another obstacle would be when to visit, given that there different seasons and changes in climate. The different seasons influence spending costs more so when there more people traveling to visit with the nation. Being spoilt for choice on where to go might also be an obstacle because most things about Sweden are indeed breath taking. To overcome this challenges I must save more than I spend and look out for other sources of income such as a better paying job and going out less often. I also intend to read more about the country and how I may be able to visit more places and still save on costs. Researching on the most convenient time to visit will also save me a lot.

Current Finances:

My finances are not so badly off, I am not a spend thrift and I seldom eat out unless my friends tag me a long. I track my spending every week and I save, though not much. I do not use any banking application to see how much I spend, I do the math manual and mostly I am not as accurate as I would love to.

Income	Monthly
Job	\$1,000
Family	\$75
Financial Aid	\$1,250
Other	\$50
TOTAL Income	\$2,375

Expenses	
Tuition	\$1,220
Books	\$90
Rent	\$120
Water/Sewer	\$15
Electric Power	\$15
Phone service	\$20
Tv and Internet	
Service	\$50
Groceries, dining, drinks	\$60
Car payment	\$0
Gas and Oil changes	\$0
Car insurance	\$0
Entertainment	\$20
Hair cuts	\$25
TOTAL Expenses	\$1,635

TOTAL	
Discretionary	\$740

My family takes care of my transportation and in some months Electric Power or Groceries and drinks. I receive financial aid though it varies each month depending on term fees. The job I have currently is not so well paying but I am able to get income from it.

Three spending Scenarios for the dream:

The most affordable option would be good but not as intruding or interesting because I would be limited. The second option would be fun but not as interesting because finances will limit me to what I can do, eat, drink or ride on. With the third option which I can afford will be much more fun and memorable. I will tag a friend along because I can afford the trip and be able to finance them at the same time. Having a friend will give room for more memories and travel ideas. I will therefore work with the expensive option.

Expense	Most Affordable	Affordable	Expensive
<u>Passport</u>	\$154	\$160	\$165
<u>Airfare</u>	\$261	\$350	\$398
<u>Ground Transportation</u>	\$62	\$80	\$93
<u>Lodging</u>	\$28	\$33	\$40
<u>Attraction fees</u>	\$0	\$15	\$27
Gifts	\$0	\$50	\$100
<u>Activities</u>	\$10	\$100	\$1,000
Int. Calls fees	\$0	\$0	\$5
Foods and drinks	\$20	\$45	\$60
Miscellaneous	\$0	\$5	\$100
Total Expected Expenses	\$535.01	\$838.00	\$1,988.00
Monthly Savings for 1year	\$45	\$70	\$166
Monthly Savings for 2years	\$22	\$35	\$83
Monthly Savings for 3 years	\$15	\$23	\$55

Conclusion:

I will definitely work with the expensive option. Enjoy the first class flight to Sweden, go to the best hotels, eat good food and visit as many indigenous places as I can. I will be able to save at least \$700 monthly and in an year and can comfortably visit Sweden with or without a friend.

Adjustments:

I will not need to adjust on my spending because I can comfortably travel to my dream destination.