

Dream Description:

My dream is to go to Mexico City, to visit art museums, which house Frida Kahlo and Diego Rivera's paintings and murals. Kahlo's work was so influential that she and her iconic portrait are known to most Americans. Her relationship with Rivera was fascinating and I am interested in studying her influence on him.

Why this dream?

Kahlo's work could influence my own painting, and studying it up close and in person would make a bigger impact on the future of my style. Not only is the art of Mexico City alluring, but also there are many gardens, canals, ruins, and street vendors to visit while there. This would in turn inspire my work a great deal.

Other who fulfilled the same dream:

Other people have taken tours to the city and have written about it. Viator Tour Company lists five different tours of Kahlo's blue house/museum. Some tours include canal transportation. The best time to go is off season midweek. Laura Bronner, AKA the Eternal Expat, recommends Xochimilco and Coyoacan tours on her blog. ***

Obstacles:

Obstacles to booking this trip include, time and finances. I expect to pay off all credit and card debt by Spring 201, but still owe too much on my home to go on a major vacation. However by 2020, I should have enough room in my budget to take a trip! The only times I have available for travelling are Christmas break and summer break, mid-August to mid-September.

Current Finances:

With my upcoming increase in pay, I'll be able to eliminate debt and start saving. I'll be helping my daughter pay off school debt if she is unable to defer till graduate school starts. If I were a student, monthly income and expenses might look different. Most students have a job where they earn wages, some family support, some financial aid, and some gifts or loans from other sources.

Income	Monthly
Job	\$800
Family	\$75
Financial Aid	\$200
Other	\$50
TOTAL Income	\$1,125
Expenses	
Tuition	\$620
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	\$1,035
TOTAL Discretionary	\$90

I am comfortable using online banking systems to track my monthly expenses and bills, as well as merging all accounts together at Mint.com. This allows me to download and categorize income

and expenses from all my financial accounts including, checking savings, mortgage and credit. I then clean up any wrong information in Google Sheets and move major itemized expense categories to separate worksheets, which helps me complete my tax returns.

Three spending Scenarios for the dream:

The first scenario uses inexpensive air fare, ground transport, affordable lodges, and accounted for miscellaneous expenses. The second spend more on air fare and lodging primarily. The third is first class all the way. I intend to go alone, unless I find a friend who is willing to join me.

Expense	Most Affordable	Affordable	Expensive
Passport	\$100	\$150	\$160
Airfare	\$219	\$430	\$1,240
Ground Transportation	\$25	\$25	\$65
Lodging	\$200	\$560	\$1,900
Attraction fees	\$80	\$55	\$250
Gifts	\$100	\$350	\$900
Activities	\$120	\$180	\$500
Int. Calls fees	\$5	\$7	\$10
Foods and drinks	\$120	\$160	\$654
Miscellaneous	\$0	\$0	\$0
Total Expected Expenses	\$969.00	\$1,917.00	\$5,679.00
Monthly Savings for 1year	\$81	\$160	\$473
Monthly Savings for 2years	\$40	\$80	\$237
Monthly Savings for 3 years	\$27	\$53	\$158

Conclusion:

I see how easily I can save for this trip. Less than \$100 per month of savings for a year will do the job, if I choose the first scenario. If I wait two years then I can still do the job with less than \$100 per month in savings.

Adjustments:

I can make adjustments to my finances by selling more paintings and eating out less. I can choose less expensive options when I travel, such as spending less on gifts and choosing to drink non-alcoholic drinks in the evenings.