

# Bucket List Budget

Pam Van Londen, Winter 2021

## A trip to Mexico City

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

Khalo's work could **influence my own painting** and to study it close-up and in person would make a bigger impact on the future of my style. Not only is the art of Mexico City alluring, but there are many gardens, canals, ruins, and street vendors to visit while there, which would inspiration my work a great deal.

**Other people** have taken tours of the city and have written about it. [Viator](#) tour company lists 5 different tours of Khalo's blue house/museum. Some tours include canal transportation. The best time to go is off season mid-week. Laura Bronner, AKA the Eternal Expat, recommends [Xochimilco](#) and [Coyoacan](#) tours on her blog. These tours may be unavailable during the pandemic.

**Obstacles** to booking this trip include time and the pandemic. When I paid off debt credit card debt, I immediately accumulated more by purchasing a house and a car. Though I have room in my monthly budget to take a trip, the pandemic has made travel impossible. When it is over, the only times I have available for travel are at Christmas break and Summer break between mid-August to mid-September.

I am comfortable using **online banking systems** for checking and credit cards to see my monthly income and expenses. I typically connect my checking, savings, mortgage, and credit accounts to [Mint.com](#), so I can download all transactions from all accounts all at once. Then, I categorize the income and expenses in Google Sheets. Each category gets added to separate worksheets, so I can quickly see what I've spent when and where for household/utilities, business, medical, etc., which helps me complete my tax returns. I track business income and expenses in separate sheets, so I can account for them when completing Schedule C of the tax forms.

The following table compares **three spending scenarios** for the dream of going to Mexico City. I'll go alone unless I can find a friend to travel with me. I'll leave from

Portland or Eugene, depending on flight times and costs. Ideally, I would leave in the Winter, assuming it is cooler there.

1. The first scenario uses inexpensive airfare, ground transportation, lodging, and misc expenses.
2. The second scenario spends more on airfare and lodging, primarily, and
3. the third scenario is first class all the way!

I'll start saving as soon as my debts are paid off.

| <b>Trip to Mexico City</b>            |                        |                             |                       |
|---------------------------------------|------------------------|-----------------------------|-----------------------|
| <b>Expenses</b>                       | <b>Least Expensive</b> | <b>Moderately Expensive</b> | <b>Most expensive</b> |
| <a href="#">Passport</a>              | \$110                  | \$110                       | \$140                 |
| <a href="#">Airfare</a>               | \$481                  | \$955                       | \$1,675               |
| <a href="#">Ground transportation</a> | \$33                   | \$84                        | \$280                 |
| <a href="#">Lodging</a>               | \$147                  | \$448                       | \$994                 |
| <a href="#">Attractions</a>           | \$91                   | \$140                       | \$224                 |
| Gifts                                 | \$100                  | \$200                       | \$300                 |
| <a href="#">Dining</a>                | \$105                  | \$154                       | \$189                 |
| Drinks                                | \$16                   | \$26                        | \$400                 |
| <a href="#">Tips</a>                  | \$42                   | \$84                        | \$84                  |
| Int'l Call fees                       | \$0                    | \$0                         | \$0                   |
| <b>Total Expected Expenses</b>        | <b>\$1,125</b>         | <b>\$2,201</b>              | <b>\$4,286</b>        |
| Monthly Savings for 1 year            | \$94                   | \$183                       | \$357                 |
| Monthly Savings for 2 years           | \$47                   | \$92                        | \$179                 |
| Monthly Savings for 3 years           | \$31                   | \$61                        | \$119                 |

**Conclusion:** I see now 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.

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

Mexico City, ¡aquí vengo!