I'm sure that some of this blog's readers have wondered how the heck, on a UM-Missoula's professors salary, we were able to pull off this NZ experience. Well, it's complicated and was a good deal more challenging than I had originally expected.

The first key ingredient is the sabbatical. One of the blessings of my job is that every 7th year, I can apply for a sabbatical. The purpose of a sabbatical is to remove the professor from university life, which is schizophrenic in its demands, so that he/she can pursue research in a more relaxed environment and rejuvenate, both professionally and otherwise. To receive a sabbatical at UM, the professor must write a research plan, submit it to the university, and compete against other applicants. A one year sabbatical comes with full pay, while a full year comes with three-fourths pay.

Needless to say, the biggest challenge of pulling off this experience has been financial. I had to figure out how to pay for a year's worth of living, and then travel on top of that, on a reduced salary.

In order to cover my lost salary, I paid myself from my current National Science Foundation (NSF) grant, which I also used to help with my travel expenses to and from NZ. The airline tickets for the rest of the family were paid for with help from both UM and my host here at University of Otago.

And finally, to give ourselves as much cash flow as possible, we rented out our house in Missoula.

What we didn't expect was that NZ living expenses would be as much as they are; even after the above measures, we were losing ground every month. Part of this is that we bought a cheap car ($3500 US) and with gas here being about $6 US a gallon, the many trips to the beach for surfing added up.

And then there was the travel away from Dunedin; we weren't going to come all the way here and then just hang out in town the entire time. So we needed more cash flow still, and for that we refinanced the house back home. We were lucky enough, with rates as they've been, to be able to pull out enough equity, while keeping our monthly payment and the pay off date for the loan about the same. Refinancing a house from abroad, however, is a bit of a challenge.

Looking back, knowing the way things have worked out, it all seems pretty clear cut, but living through it was a challenge. There were several months where we were living and travelling on borrowed money,
waiting for the refinance to come through. And although we made our Australia condo trade in the first month we were here, we didn’t finalize our Australia trip until less than two months before we left, because things had been uncertain.

Quite frankly, the whole thing has been a stress for me, and it’s only in the last couple of weeks, with the uncertainty and frenetic travel temporarily over, that I’ve felt myself come down. It would have been much more relaxing, and financially beneficial, to spend the year in Missoula, and I’ve often wondered why I didn’t do just that.

So the natural question is, Why do something like this? And I’d answer, it’s not for the faint of heart, so only do it if you must. We are among those who must.