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Summer Sanity: Don't leave a wallet starving, pack your own food

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If you're heading to an amusement park, buying food for the family can cost a bundle. You may be allowed to bring in your own food, but if the park doesn't allow it, you'll save plenty by packing a cooler and keeping it in the car.

The amusement park marks up the food significantly because they have a captive audience, says Marnie Aznar, a certified financial planner with Aznar Financial Advisors in Morris Plains.

She gives this example: Let's say you buy a sandwich for \$10 at the park. (Note park food prices will vary, so these are guesstimates.) The ingredients could cost \$1 per person from the supermarket if you take the time to make it yourself, she says.

If you have a family of four who will be eating four sandwiches, four drinks and four desserts, bringing your own could result in a significant dollar savings, Aznar says. If you make your own, you'll save \$9 per sandwich, \$2 per drink and \$4 per dessert, he says.

"This could translate into savings of \$60 for one meal at the amusement park," Aznar says. "If the family goes two or three times a year, we are looking at \$120 to \$180 of annual savings."

The next step, Aznar says, would be to see how much this could translate into over 10 years. If you were to save that \$180 for 10 years and earn 6 percent on the money, you would accumulate almost \$2,400 at the end of those 10 years.

And this isn't a money tip, but a tip all the same. It will likely be significantly healthier to bring your own food than to eat the junk food you'll most likely find at an amusement park. Aznar says it may be a stretch, but you could ultimately save on medications and medical expenses down the road because you will be living a healthier lifestyle.

-- Karin Price Mueller