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Buying an Automobile

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WebQuest Description: This webquest will take you through the steps of researching and buying a car that you can afford based on your current income status.
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Introduction

TransportationTransportation is a part of everyday life. It comprises about 15-20% of an individual's budget.Individuals need to assess and research their transportation needs. If this means purchasing an automobile, it should be well planned. Often, the automobile is the second most expensive durable good purchased, coming only after a home. Avoid impulse buying by following the steps.1. Prioritizing wants2. Pre-shopping research3. Fitting the budget4. Comparison shopping5. Negotiating6. Making the decision7. Evaluating the decisionWhere to Begin--Here!It is in the consumer's best interest to discover how much a dealer paid for a vehicle. This helps to determine which vehicles to consider and to negotiate a fair price. Many consumer publications are available with reports on cars and trucks. The public library is a good place to access this information.• Consumer Reports - http://www.consumerreports.org -- You must subscribe to use in-depth information from this Web site.• Federal Citizen Information Center - http://www.pueblo.gsa.gov• Kelley Blue Book - http://www.kbb.com• Motor Trend - http://www.motortrend.com Edmunds- http://beta.edmunds.com/tco.htmlIn this unit, you will be learning how to buy an automobile on your own. The car must be one that reasonably meets the needs of a young adult that recently graduated from high school. (What would you be able to afford? What arrangement will you make to pay for it and the required insurance?) Even if you are not looking for a car at the present time, you must still complete this unit as though you were. It is tougher to buy a car than you think!To continue this WebQuest, click on the navigation bars in the upper left-hand side of this page. Each page takes you to the next step.

Tasks

Directions for the WebQuest: Follow the lessons and activities in order. Please print and keep the worksheets together as you will assemble them in the order they are completed to turn in as a packet on the date given by your instructor.Step 1: The LessonsIn this Automobile Webquest you will complete the following Lessons:1. Vehicle Comparison Shopping2. Financing a Car Loan3. Maintaining a New or Used Car4. Monthly Budget and Operating Costs5. Auto Insurance Crossword PuzzleStep 2: Lemon LawsNext research the SD Lemon Laws and record your answers to the Lemon? Section on a Word document. Attach this to your packet of worksheets following all five lessons.Step 3: AssessmentComplete the Webquest (and your packet) as indicated on the Assessment Page. This is not a group project but an individual assignment. If any two papers appear with the same exact information a "0" will result for this plagairized assignment.

Process

In this unit, you will be learning how to buy an automobile on your own. The car must be one that reasonably meets the needs of a young adult that recently graduated from high school. (What would you be able to afford? What arrangement will you make to pay for it and the required insurance?) Even if you are not looking for a car at the present time, you must still complete this unit as though you were. It is tougher to buy a car than you think!Lesson 1 - Vehicle Comparison ShoppingObjective: You will complete a survey to determine your personal transportation wants and needs as a starting point for your comparison shopping.1. Review the Buying a New or Used Car PowerPoint presentation that is a .pdf file at the bottom of this page. Make note of specific information you will need in completing the worksheet.2. Obtain the Vehicle Comparison Shopping Student Worksheet from your instructor. Complete the worksheet according to the worksheet instructions. Print the results of your car comparison. (If you miss class, the worksheet is available in the resources below.) Lesson 2 - Financing a Car LoanObjective: You will understand how the relationship between the down payment, interest rate, and length of a loan influences the cost of a loan.1. Review the Financing a New or Used Car PowerPoint Presentation located as a .pdf file at the bottom of this page, making note of specific information you will need in completing the worksheet.2. Study the Financing a New or Used Car Information Sheet found in the resources below. This

will help you with the calculations you are about to begin!3. Obtain the Financing a New or Used Car Student Worksheet from your instructor. Complete the worksheet according to the worksheet instructions. (If you miss class, the worksheet is available in the resources below.)Lesson 3 - Insurance BasicsObjective: You will review basic insurance concepts and then match insurance terms with insurance vocabulary.1. Review the Insuring a New or Used Car PowerPoint Presentation as a .pdf file located at the bottom of this page, making note of specific information you will need in completing the worksheet.2. Study the Auto Insurance Information Sheet and Types of Auto Insurance found in the resources below.3. Obtain the Auto Insurance Crossword from your instructor (should be in your packet). Complete the crossword to include in your packet. (If you miss class, the worksheet is available in the resources below.)Lesson 4 - Maintaining a New or Used CarObjective: You will understand the importance of maintaining your new or used car.1. Review the Maintaining a New or Used Car PowerPoint Presentation located as a .pdf file at the bottom of the page, making note of specific information you will find helpful.Lesson 5 - Monthly Budget and Operating CostsObjective: You will develop a budget for personal expenses and car-related expenses to determine if you are able to afford a car.1. Obtain the Monthly Budget and Operating Costs Student Worksheet from your instructor. Complete the worksheet according to the worksheet instructions. (If you miss class, the worksheet is available in the resources below.)Taxes & Fees Worksheet Section2. Review the Licensing Information that is attached. Also review the Fees for cars, motorcycles or trucks. The documents will help you determine the Taxes & Fees for your vehicle. SD does not require emissions testing.Maintenance Worksheet Section3. Determine Maintenance costs for the month. Go to Repair Pal and work through the estimate for services on your worksheet. Print out the results page of all maintenance estimates.Section Two on Worksheet-Personal Budget4. Complete Section 2 on your Personal Monthly Budget. Write down all expenses you incur in a month.For example, snacks, entertainment, meals, gas, insurance, cell phone, and any other bills you incur and pay for with your paycheck and/or allowance.5. Go to Edmunds.com True Cost to Own (if the vehicle you are purchasing a 2005 or newer) and enter the information for the vehicle you have chosen. Print a copy of the results showing the 5 Year Details. Circle/highlight the 5 Yr Total True Cost to Own your chosen vehicle. orGo to MoneyZine.com (if your vehicle you are purchasing is 2004 or older) and enter the information in the Buying a New or Used Car Calculator. Print a copy of the results showing the 5 Year Details. Circle/highlight the Total Cost of Ownership of your chosen vehicle.Include this printout in your packet behind the Monthly Budget and Operating Costs Students Worksheet. This exercise helps you identify whether you can afford a car payment or not. However, it's important to emphasize that it is always preferable to avoid or minimize car loans.Assemble your worksheets in a packet in the order they were assigned to be completed. You should have nine documents to turn into the instructor.Continue on to the next tab.

Evaluation

Now What?Complete the Cars Quiz from the link on the left. (Be sure to type your full name at the bottom of the test so you receive credit!)Now that you have completed the Auto Web Quest, you need to assemble the assignment sheets in the following order and turn them into your instructor. This is due on the date given by the instructor, no excuses.Attach the following worksheets in this order: 1. Driving and Texting Score2. Vehicle Comparison Shopping Student Worksheet3. Results of Car Comparison4. Financing a New/Used Car Student Worksheet5. Monthly Budget and Operating Costs Student Worksheet6. Auto Insurance Crossword7. Repair Pal Estimate Printouts Maintenance work8. 5 Yr Total True Cost to Own Printout9. Lemon Laws Word DocumentThen, try http://autotown.unl.edu/ just for fun!!

Category and Score	Beginning	Developing	Very Good	Examplary	Score
				Total Score	

Conclusion

Start Here!Before we begin learning more about Automobiles, try your hand at a texting and driving game: http://www.nytimes.com/interactive/2009/07/19/technology/20090719-driving-game.html. What was your score? Print out your score using landscape orientation when printing. To do this go to your print dialog box and select 'Preferences' under 'Finishing' you will find the portrait and landscape orientations.Did you know that “distracted driving” was the 2009 word of the year according to Webster’s Dictionary? But unfortunately, this is no passing fad. Distracted driving has become a trend with deadly, real consequences. For anyone who thinks they can talk on their phone, text, apply make-up, or do any other distracting activity while driving, it’s time for a crash course in reality from the National Highway Traffic Safety Administration (NHTSA):In 2009, nearly 5,500 people were killed and a half million more were injured in distracted driving crashes. (NHTSA) Drivers who use hand-held devices are four times as likely to be involved in a serious crash. (Insurance Institute for Highway Safety) Twenty percent of injury crashes in 2009 involved reports of distracted driving. (NHTSA)Younger, inexperienced drivers under 20 years old have the highest proportion of distraction-related fatal crashes.

Teacher Page

If, for some reason, you are not sure how to follow this webquest, go to your instructor's Sharesite for information that may help you complete the webquest.

Reviews

Footer

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