



Oklahoma Cooperative Extension Service
Oklahoma State University

Pathways to Success

A Basic Living Skills Curriculum

Finding Transportation

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Revised 2010



Leader Materials

Finding Transportation

- Objective:
1. To help the learner decide personal car needs, wants and costs.
 2. To help the person learn to evaluate a used car before buying.

Materials Needed: Learner's guide, pencils, access to the internet

Introduction: Have learner name as many car manufacturers as he or she can. (Examples: Ford, General Motors, Chrysler, Toyota, Honda, Volkswagen, Nissan, Hyundai, Isuzu, Jeep, etc.) Ask the question: "With so many kinds of cars to choose from, how do you decide which one to buy?" Today we are going to talk about buying a car. Read page 1 of the learner's guide.

To Say

To Do

How many car manufacturers can you name?

With so many kinds of cars to choose from, how do you decide which one to buy?

Today we are going to talk about buying a car.

(Examples: Ford, General Motors, Toyota, Chrysler, Jeep, Isuzu, Honda, Volkswagen, Nissan, Hyundai, etc.)

Read page 1 of the learner's guide.



Finding Transportation

Today you will learn: How to buy a car.

Buying a Car

Finding transportation is not simple.

What kind of transportation do you need?

What can you afford?

What options are available?

To Say

To Do

People buy cars according to what they need, like and can afford to pay.

Read and discuss pages 2-8 of the learner's guide. Have learner decide what kind of car he or she might need by answering the questions on page 4. The questions on page 6 should help the learner determine what kind of car he or she might like. Page 8 should be used to help the learner figure how much he or she can afford to pay for a car.

Most people need a car.

Cars are needed to go to work and school.

Cars are used for shopping and fun trips.

If you decide you need a car, there will be things you will need to think about.

What kind of car do you need?



What kind of car would you like?



How much can you pay?

\$ \$\$ \$\$\$

What kind of car do you need?

Your car needs may differ in several ways. Some people drive on city streets. Others drive on country roads. Some people drive short distances. Others drive long distances. Some people need a car to carry other people and lots of things. Others just need room for themselves.



Large cars or pickups do better on country roads than small cars.

Small cars are cheaper to run than large cars, but are not as easy to ride in. You may need a large car to hold other people and things.

Where will you do most of your driving? _____

Are gas costs important to you? _____

How many people will be riding with you? _____

Is comfort important to you? _____

What size car do you think you need?

Why? _____



Where can you find a car? Some places to look might
be in newspaper want ads, at car dealers and friends
who are selling their cars.

What kind of car would you like?

Cars differ in the way they look. Do you want a certain make or color? There are several companies that make cars. You will want to find out as much as you can about different cars before you buy. You can learn about cars from consumer magazines, your friends and relatives, repair shops, ads, and car dealers.



There are many types of cars to choose from. You will have to decide what kind of car you like.

Here are just a few questions to help you decide what kind of car you like.

Do you want a pickup? _____

Do you want a 2 door or a 4 door? _____

Do you want a  ? _____

Do you want a  ? _____

Do you want a convertible? _____

Do you want a sports car? _____

What color car do you want?

What features on a car do you want?

(Check those that apply.)

___ Automatic transmission

___ Air conditioning

___ Power brakes

___ Power steering

___ Power windows

___ Cruise control

___ Radio

___ CD player/MP3

The make, color and features affect the price of the car. You can save money by not paying extra for features you do not want or will not use.

What car can you afford?

The cost of a car is very important. Many times people do not have enough money to pay cash for a car. They have to buy on credit. To figure how much you can afford, subtract all your monthly expenses from your monthly income. How much is left? Is there enough money for a down payment and monthly payments? Will you have enough money to pay for other car costs?

These costs are insurance, repairs and gas.

Examples:	<u>Monthly Expenses</u>	
	Food (costs above food stamps)	\$100.00
	Housing and utilities	350.00
	Household supplies	35.00
	Child care	100.00
	Recreation and personal goods	30.00
	Medical plus insurance	25.00
	Savings	10.00
	Credit payments	55.00
	Clothing	40.00
	Other - gifts, church, school supplies, restitution, taxes, etc.	<u>100.00</u>
	Total	\$845.00
	Your monthly income	\$975.00
	Your monthly expenses	<u>- 845.00</u>
		\$130.00 car payment Plus insurance, taxes, title, license, gas, inspection, upkeep and repair

Figure how much you can afford for a car on the form below.

Your monthly expenses

Food	\$ _____
Housing and utilities	\$ _____
Household supplies	\$ _____
Child care	\$ _____
Recreational and personal goods	\$ _____
Medical plus insurance	\$ _____
Savings	\$ _____
Credit payments	\$ _____
Clothing	\$ _____
Other - gifts, church, school supplies, restitution, taxes, etc.	\$ _____
Total	\$ _____

Your monthly income \$ _____

Your monthly expenses - \$ _____

\$ _____

**Plus insurance
taxes, title, license, gas,
inspection, upkeep and
repair**

To Say

To Do

Many people buy a used car instead of a new one.

Read and discuss page 9 of the learner's guide.

You can buy a good used car if you shop carefully.

When you find a used car you like, check it out using the form on the next pages. Then drive the car. Take it to a mechanic. Ask if you should buy the car.



Ask these questions about the car.

1. Why are you selling the car?
2. Is there a service record available?
3. Was the car driven in town or out of town?
4. Who owned the car?

To Say

To Do

<p>When looking at a used car, consider these factors.</p>	<p>Read and discuss pages 10-11 of the learner's guide. Use the checklist to evaluate the learner's present car, the leader's car or make arrangements to go to a used car lot and evaluate a car.</p>
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Buying a Used Car

Outside

	YES	NO
Is the paint color on the inside of the door frame different?
Is the paint different colors?
Is there chipped paint or rust?
Are there any dents?
Are the tires worn?
Are the lights not working?
Is it hard to close the doors, hood or trunk?

Inside

Are the seats worn?	.....	.....
Is it hard to roll the windows up or down?	.....	.....
Are the floor mats or floor worn?	.....	.....
Is the brake or clutch pedal worn?	.....	.....

Under the hood

Are there wet spots on the radiator?	.....	.....
Is the water in the radiator rusty or dirty?	.....	.....
Are the hoses cracked?	.....	.....
Is the air filter dirty?	.....	.....
Is the electrical wiring frayed or cracked?	.....	.....
Is the oil on the dipstick heavy or dirty?	.....	.....

Under the car

YES NO

Is the muffler or exhaust pipe worn?

Does the car bounce after you rock it?

Behind the wheel

Is there too much play in the steering wheel?

Does the brake pedal sink to the floor when you push it down?

Are there any gauges on the dashboard that do not work?

Test Drive

Does it shift gears roughly?

Is there any smoke when you take off?

Does it shake or swerve when you brake?

Does it shake when you take off?

Does it overheat?

Does it make unusual noises?

Is it hard to steer?

Are there grinding noises when you stop?

Do the wheels shake?

To Say

To Do

<p>A car is a major expense. Buying a car requires planning and consideration.</p>	<p>Read page 12 of the learner's guide. Show learner a "Blue Book" or "NADA Book" for finding car prices. Role play negotiating a car deal. Discuss any questions and concerns.</p>
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If you answer yes to most of the questions, forget
about the car. If you answer no, it might be a good
buy. Take it to a mechanic for his or her opinion.

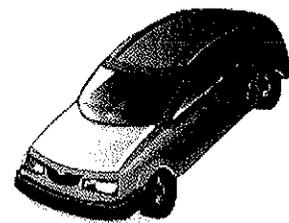
If the mechanic says the car is working good, you
will want to negotiate a fair price for the buyer
(you) and the seller. Find out what the "blue book"
price is by calling a bank and asking.

The price on the car can be less if you trade-in your
old car. Ask for a lower price even if you do not have
an old car to trade-in.

Buying a car costs a lot of money. You can buy

a car that meets your needs if you shop

carefully.



To Say

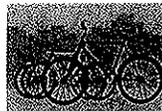
To Do

Having a reliable way to get to work is very important, but sometimes we just can't afford to buy a car.

Look at transportation options on page 14. Have learners come up with other options. Ask if there are any questions about today's lesson.

If you can't afford to buy a new or used car:

Ride a city bus or get a ride on a school bus.



Get a bicycle for shorter distances.

Car pool.



Pay someone gas money to give you a ride to work.



Extra Activities:

- Look at articles about cars in consumer magazines. Discuss how cars are tested.
- Visit a car repair shop or dealer to talk about repair and maintenance costs.
- Review car ads in the newspaper. Have learner pick out a car they might be interested in. Make arrangements to go see the car.
- Show learner a "Blue Book" or "NADA Book" to use as a price guide when buying a car. The local library or bank will have these books or may be purchased at most bookstores.
- Bring in a Consumer Report Annual Buying Guide and let the learners look at the car repair records to see how reliable different kinds of cars are.

Lesson References:

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Consumer report buying guide. current year.

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Survival skills for the real world. (1982). Oklahoma City, OK: Oklahoma State Department of Education.