

## Objective

By the end of this lesson, Fiona will understand the essential steps to buying a car, including how to assess her budget, choose the right type of car, evaluate safety ratings, and navigate the processes of insurance, registration, and necessary inspections.

## Materials and Prep

- Notebook and pen for taking notes
- Access to the internet for research
- Calculator for budgeting
- Sample car listings (printed or digital)
- Websites for safety ratings and insurance quotes

## Activities

- **Budgeting Exercise:** Fiona will create a budget for buying a car, considering her income, expenses, and how much she can afford to spend on a car. This will help her understand the financial commitment involved.
- **Car Type Exploration:** Fiona will research different types of cars (sedans, SUVs, electric vehicles) and list the pros and cons of each type based on her needs and lifestyle.
- **Safety Ratings Research:** Fiona will visit websites like the National Highway Traffic Safety Administration (NHTSA) to find safety ratings for her top car choices and understand what makes a car safe.
- **Insurance Quote Comparison:** Fiona will look up insurance quotes for her selected cars, learning how different factors affect insurance rates.
- **Understanding Registration and Inspections:** Fiona will research what a pink slip and green slip are, and the importance of car registration in her state.

## Talking Points

- "Before you buy a car, it's crucial to set a budget. Think about how much you can afford monthly for payments, insurance, and maintenance."
- "What type of car do you think fits your lifestyle? Consider how often you'll drive, where you'll go, and how many passengers you may have."
- "Safety ratings are important! They tell you how well a car protects its passengers in a crash. Always check these before making a purchase."
- "Insurance can vary greatly. Factors like your age, driving history, and the type of car you choose can affect your rates."
- "A pink slip is a certificate that shows your car is roadworthy, while a green slip is insurance that covers injury to other people in an accident."
- "Research where to buy your car. Dealerships, private sellers, and online marketplaces all have different advantages."
- "Don't forget to factor in ongoing costs like fuel, maintenance, and repairs when budgeting for your car."
- "Consider the resale value of the car you choose. Some cars depreciate faster than others."
- "Test driving is a must! It helps you get a feel for how a car handles before you commit to buying it."
- "Always read reviews and ratings from other car owners to get a sense of reliability and user

experience."

- "Negotiating the price can save you money. Be prepared to discuss and make offers."
- "Think about the environmental impact of your car choice. Are there more eco-friendly options?"
- "Ask about warranties and what they cover. This can save you a lot of money on repairs down the line."
- "Remember, buying a car is a big decision. Take your time to research and make the best choice for you."
- "Finally, enjoy the process! Buying a car can be exciting, especially when you find the right one for you."