
4. How to Buy a Car

Did you know?

Wage Inequalities

In 1993, Latino men earned 64% of what Whites earned a week (Nancy Folbre and the Center for Popular Economics. 1995. *The New Field Guide to the U.S. Economy*. The New Press).

Typical (median) family income per year for three racial and ethnic groups

	Year 1979	Year 1999
African-American	\$26,057	\$31,778
Latino	\$31,899	\$31,663
White	\$46,015	\$51,224

(United for a Fair Economy, Boston, MA)

UNIT 4: HOW TO BUY A CAR

Lesson 1: How to Choose the Right Car

Pre-Class Preparation:

- Bring car magazines and the auto section of the classifieds and have students cut out photos of cars and discuss. Students could make a collage.

Lesson Objectives:

- Students will understand what to consider when looking for a car
- Students will know how to decide what car is right for them
- Students will understand how to determine the price of a used car

Language Skills:

Speaking, listening, reading, writing
Grammar review: verb identification, contractions

Vocabulary:

- | | |
|---------------|--------------|
| • Car dealer | • Model |
| • Convertible | • Negotiate |
| • Find out | • Priority |
| • MSRP | • Test drive |
| • Mileage | • Warranty |

Introduction Activity: Discussion

The discussion can give the teacher an idea of how much students already know and what experience they already have with the topic. Have students discuss these questions in a small group or with the entire class.

1. Do you have a car in the U.S.? If yes, how did you find it and buy it?
2. What do you know about buying cars in the U.S.?

Vocabulary Exercise:

Define each of the following words. If you do not know a definition, you can leave it blank. Try the exercise again after reading the following dialogue. Circle the vocabulary words in the dialogue. Use the dialogue to help you find the definitions.

Remind the students that it is not necessary to know all the words in a passage in order to understand the passage. Emphasize the use of context in reading unfamiliar passages. As an alternate activity, you could have students write sentences or dialogues using the vocabulary words below.

1. Car dealer

A person who sells cars. The car dealer showed Arturo the new cars.

gallon of gas. Betty wants to buy a car that gets good gas mileage.

2. Convertible

An automobile with a roof that folds. Samantha wants to buy a convertible because she lives at the beach.

6. Model

A design or style. The year the car was made. Carlos wants to buy a new model of the Ford Focus.

3. Find out

To discover or learn. Amy wants to find out what cars are for sale.

7. Negotiate

To discuss to try to come to an agreement. Blanca negotiated a good price for the car she bought.

4. MSRP

Manufacturer Suggested Retail Price. The price of the car determined by the company that made the car. The Honda's MSRP is \$12,000.

8. Priority

Something that's very important. Ben's priorities for his new car are leather seats and a CD player.

5. Mileage

The total number of miles that a car has traveled. A car with good gas mileage travels far with each

9. Test drive

To drive a car to see how it feels and drives. Nestor fell in love with the pick-up truck when he took it for a test drive.

10. Warranty

An agreement or contract to repair or give maintenance to something you buy. Nikki wants to buy a car with a good warranty.

Dialogue 1: Listening / speaking / pronunciation

The dialogues can be used in various ways, depending on the ability and comfort levels of the class. The teacher may record the dialogue on a cassette or videotape before class and use it as a listening exercise. Students can write down the words they hear. Two or more students can read the dialogue aloud in class. Remind students to listen for vocabulary in the context of the dialogue. Teachers can also use this dialogue as a “cloze” activity where students fill in the blank on missing words. Other ways to use the dialogues include using parts of it as a dictation and/or for pronunciation purposes.

Raimundo is talking to Fred at a soccer game. Raimundo and his family need to buy a car.

Raimundo: My wife and I decided we have to buy a car. I can ride the bus but having a car can help me get a better job.

Fred: That sounds like a good idea. What kind of car do you want?



Raimundo: I want a truck, but my wife says it will be too small for times when we travel with our two kids.

Fred: She is probably right. What does she want to buy?

Raimundo: Well, she wants a Mercedes convertible. We cannot pay that much for a car.

Fred: She likes expensive cars! Maybe you can find a car that you both like.

Raimundo: That is what we will have to do. We will go talk with different car dealers tomorrow.

Fred: Tell me what you find out next week.

Comprehension Questions:

These questions can be answered individually, in small groups or as a class discussion.

1. Why is it important for Raimundo and his wife to find a car that they both like?

2. What should Raimundo do next?

Grammar Activity:

1. Beginning level students: Circle the verbs in the dialogue

2. Intermediate level students: Replace the underlined words with contractions. Make a list of the contractions below. For example, the contraction for I will is I'll.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Group Discussion:

Discuss the following questions with a classmate.

1. You need to buy a car. What kind of vehicle do you want? Why?

For example, a truck, van, convertible, sedan, etc.

2. Do you want to pay cash or get a loan? _____

3. How much money do you want to spend on a car payment per month? _____

Speaking Practice: What are your Priorities?

Priorities are things that are very important to you. Read the list and mark the things that you **HAVE TO HAVE** in a car with a 1, Mark the things that **WOULD BE NICE TO HAVE** with a 2, and mark the things you **DO NOT NEED** with an X. Use a dictionary to find the meaning of words you do not understand. Then discuss your priorities with a classmate. Please ask your teacher if there are words you do not understand in the list below.

___ Leather seats

___ Good safety record

___ Air conditioner

___ Automatic transmission

___ Standard transmission

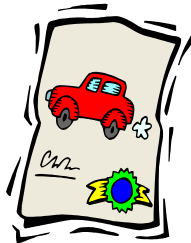
___ 4-wheel drive

___ Convertible roof

___ Cassette player

___ CD player

___ AM/FM radio



___ Driver side airbag

___ Passenger side airbag

___ Alarm

___ Extended warranty

___ Power windows

___ Sunroof

___ Good gas mileage

___ Cruise control

___ Tinted windows

___ Other _____



Group Discussion:

1. What are the advantages of buying a new car?

Low maintenance and repair costs, warranty, could possibly find a lower interest rate if financing the car.

2. What are the disadvantages of buying a new car?

More expensive, depreciates in value.

3. What are the advantages of buying a used car?

Less expensive, may be able to pay in cash.

4. What are the disadvantages of buying a used car?

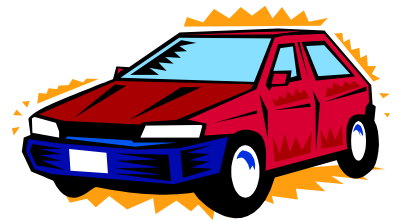
Don't know how it was cared for, repairs, could possibly have to pay a higher interest rate if financing the car.

Dialogue 2:

Raimundo: Fred, we found some great cars this weekend. There are three different cars that we like.

Fred: That is great. How are you going to decide which one is best for you?

Raimundo: I do not know. The three of them are very good cars.



Fred: Find out which ones are safe to drive. That is important for your family.

Raimundo: You are right. We also want to get a car that gets good gas mileage. I do not want to spend a lot of money on gas every week.

Fred: The dealer can give you that information. You also do not want to spend a lot of money on maintenance and repairs. Some cars are easier to repair than others.

Raimundo: Yes. I am comparing the warranties for each car. Some new cars have warranties that cover basic repairs for 60 months or 60,000 miles. Other warranties only cover the car for 36 months or 36,000 miles.

Fred: Someone told me that the insurance payments for some trucks or sports utility vehicles are more expensive.

Raimundo: I will ask about that. I am going to go for a test drive. Do you want to come?

Fred: Sure. Let's go.

Comprehension Questions:

1. What are Raimundo's priorities for the car he wants to buy?
Safety, good gas mileage, maintenance and repair expenses not too high, warranty, low insurance payments.
2. Why does Raimundo want to buy a car that gets good gas mileage?
So he will not have to spend a lot of money on gas every week. This also helps the environment.

Grammar Activity:

1. Beginning level students: Circle the verbs in the dialogue.
2. Intermediate level students: Replace the underlined words in the dialogue with contractions. Make a list of the contractions below. For example, the contraction for I will is I'll.

- | | |
|----------|----------|
| 1. _____ | 6. _____ |
| 2. _____ | 7. _____ |
| 3. _____ | 8. _____ |
| 4. _____ | 9. _____ |
| 5. _____ | |

Reading Practice:

Things to Consider when Buying a Car

- Past maintenance. Ask if you can see the records of the car.
- Take the car to a mechanic you trust to find any problems.
- History of the car. A company called Carfax can give you information on the car you want to buy, including accidents, flood damage and how the car was used (for example, as a taxi or rental). Call 1-888-422-7329 or visit www.carfax.com. It costs about \$15 to find information about each car. You can ask the car dealer selling the car for a copy of a Carfax report. The dealer may charge you a fee for this information.
- Does the car have a warranty? In some states, used cars have to have a sign that says "AS IS" if they don't have a warranty.
- Ask about cars used by rental agencies or by the dealer that are for sale. Sometimes these cars are almost new but are much less expensive.
- Ask about used cars sold by dealers as certified vehicles. Certified vehicles are inspected and they have a warranty.

Writing Practice:

Write the answers to the following questions.

1. What should you consider when buying a used car?

2. What should you consider when buying a new car?

Reading Practice:**More Recommendations**

- Find out about the dealer selling the car. Do you know anyone who bought a car there? Did they have a good experience?
- Ask for a lower price and negotiate.
- Find out how that model has maintained its value through the years.
- At the end of the month and at the end of the year, dealers try to sell cars to reach their sales goals and introduce new models. This is the best time to look for your vehicle.
- Go for a test drive.
- Ask for copies of all the documents and contracts (including the warranty). Read the contract very carefully. Verify the interest rate they are charging you.
- Do not sign any papers or give any money until you are absolutely sure you want to buy the car.

In the U.S., car sales people sell an average of 8 to 10 cars per month and receive an average commission of \$250 per car.

If you have to sell your car, try to sell it yourself and do not sell it to a dealer. The dealer will probably pay you less for your car.

Speaking Practice:

Answer the following questions in a small group.

1. What advice would you give someone who wants to buy a car?
2. What is important to remember and do when shopping for a used car?

Reading Practice: Shopping for a Used Car

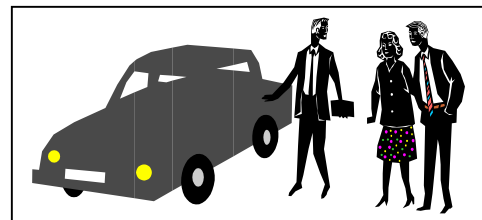
When shopping for a used car, look at:

1. The car's condition
2. If it has been in an accident or in a flood
3. The vehicle identification number to see if the identity of the car has been changed
4. How the car feels during the test drive
5. The engine, under the car and the exhaust after the test drive
6. Signs that the car is stolen or that the mileage has been changed

Reading Practice: Do you Know how Much to Pay for a Vehicle?

MSRP: The MSRP is the Manufacturer Suggested Retail Price. When you're shopping for new cars, compare the MSRP with the price that the dealer paid for the vehicle. You can find this information on the window of the car. This shows the difference between what the manufacturer thinks the vehicle costs and what they are charging you.

NADA: The National Automobile Dealers Association (NADA) publishes books to determine the cost of cars. NADA publishes books several times each year with new information. You can find the price of the car you want on the Internet (<http://www.nadaguides.com>) or you



can buy a book by calling 1-888-232-6232. You can also look for the NADA books in the library. You need to know the model of the car, how many miles it has and what is included in the car. Also look at the car's condition.

Skills Practice: How to Read the NADA Book

- 1) Find the book for the year the car was made
- 2) Find the make and model of the car (for example, 2000 Toyota Tacoma Pickup, 4 cylinders, 5 speed)
- 3) Read the price of the car under the column that says "Retail"
- 4) Find the mileage category (for example, the Toyota Tacoma is I)
- 5) Look at the section at the beginning of the book that says "High mileage table." Find the number of miles that the vehicle has, the mileage class and the year. **Subtract** this number from the price of the car that you found on the book. If the car doesn't have many miles, look at the "Low mileage table" and **add** the number to the price of the car.

TOYOTA		
MILEAGE CATEGORY: Tacoma-I		
2000 TACOMA PICKUP-4 Cyl.-5 Spd.	Retail	
Base		\$11,725
HIGH MILEAGE TABLE		
Mileage	Class	Year 2000
25,001 to 30,000	I	\$300
	II	\$400
	III	\$625
	IV	\$725
30,001 to 35,000	I	\$450
	II	\$600
	III	\$925
	IV	\$1075

Example:

The example above is for a Toyota Tacoma 2000 truck (Base)
The car has 29,000 miles

1. The retail price is \$11,725
2. The mileage category is I
3. The high mileage table says that we have to subtract \$300 from the retail price
4. The final price is \$11,425 (\$11,725 – \$300 = \$11,425)

FORD		
MILEAGE CATEGORY: Mustang-II		
2001 MUSTANG-V6-RWD	Retail	
Coupe 2D		\$14,075
HIGH MILEAGE TABLE		
Mileage	Class	Year 2001
25,001 to 30,000	I	\$150
	II	\$225
30,001 to 35,000	I	\$300
	II	\$425
	III	\$650
	IV	\$750

Activity:

Look at the box on the right and answer the following questions.

The car has 33,000 miles

1. The retail price is: \$14,075
2. The mileage category is: II
3. The high mileage table says that we have to subtract: \$425 from the retail price
4. The final price is: \$13,650
(\$14,075 – \$425 = \$13,650)

Speaking Practice:

Have students role play negotiating to buy a car.

Review Activity:

Match the vocabulary words to their definitions.

1. MSRP

2. Warranty

3. Mileage

4. Car dealer

5. Negotiate

6. Test drive

7. To find out

To discuss to try to come to an agreement.

A person who sells cars.

Manufacturer Suggested Retail Price. The price of the car determined by the company that made the car.

Something that is very important.

An agreement or contract to repair or give maintenance to something.

The total number of miles that a car has traveled. A car with good gas mileage travels far with each gallon of gas.

An automobile with a roof that folds.

8. Convertible

To drive a car to see how it feels and drives.

9. Model

A design or style. Year the car was made.

To discover or learn.

Homework:

1. Look at the classifieds in the newspaper and bring in examples of cars you'd like to buy.

2. Write a brief composition about the advantages and disadvantages of buying the kind of car you want (or already have).

Evaluation:

Write one thing you learned.

What is one thing that you do not understand?

Teacher Evaluation:

What did students find difficult or challenging about this lesson?

What did the students learn that was NOT in the lesson plan?

What worked well in this lesson?

What will I change about this lesson for next time?

Restate the lesson goals. Where they achieved?

UNIT 4: HOW TO BUY A CAR

Lesson 2: How to Obtain a Loan for a Car

Pre-class Preparation:

You could invite a loan officer as a guest speaker to explain the process of applying for a car loan.

Lesson Objectives:

- Students will understand how to finance a car
- Students will know more about car insurance
- Students will understand what to do in case of an accident

Language Skills:

Speaking, listening, reading, writing
Grammar review: time order words

Vocabulary:

- Afford
- Calculate
- Down payment
- To finance/refinance
- Insurance policy
- Interest rate

Introduction Activity: Discussion

The discussion can give the teacher an idea of how much students already know and what experience they already have with the topic. Have students discuss the question in a small group or with the entire class.

Why is it good to understand how to get a loan for a car?

Vocabulary Exercise:

Define each of the following words. If you do not know a definition, you can leave it blank. Try the exercise again after reading the following dialogue. Circle the vocabulary words in the dialogue. Use the dialogue to help you find the definitions.

Remind the students that it is not necessary to know all the words in a passage in order to understand the passage. Emphasize the use of context in reading unfamiliar passages. As an alternate activity, you could have students write sentences or dialogues using the vocabulary words below.

1. Afford

To be able to buy or make the payments. If you can't

afford something, you should not buy it. Bruce can't afford a new car so he will buy a used one.

2. Calculate

To use mathematics to estimate a number. Before buying her car, Pearl calculated how much money she needed to save.

3. Down payment

Money that you pay to get a loan. It is a percentage of

the total cost of the loan. Nina paid \$1,000 as a down payment when she bought her car.

4. To finance / refinance

To borrow money to buy something. To refinance means you get a second loan with a lower interest rate and you cancel the first loan. Kelly is refinancing her car.

5. Insurance policy

A contract that pays for costs if you have an accident. You have to get car insurance when you buy a car. Chris found a good price for his car insurance policy.

6. Interest rate

The amount of interest that you will pay to get the loan.

It is calculated as a percentage (%). Hilda wants to find a low interest rate for her car loan.

Dialogue 1: Listening / speaking / pronunciation

The dialogues can be used in various ways, depending on the ability and comfort levels of the class. The teacher may record the dialogue on a cassette or videotape before class and use it as a listening exercise. Students can write down the words they hear. Two or more students can read the dialogue aloud in class. Remind students to listen for vocabulary in the context of the dialogue. Teachers can also use this dialogue as a “cloze” activity where students fill in the blank on missing words. Other ways to use the dialogues include using parts of it as a dictation and/or for pronunciation purposes.

Fred: Tell me about buying your car?

Raimundo: We gave a small down payment. The interest rate is 8 percent (%).

Fred: I'm glad you can afford the car you wanted.

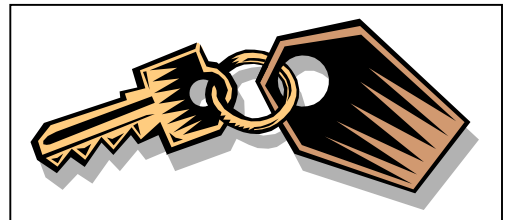
Raimundo: Yes, we like the car very much.

Fred: Did you find a good insurance policy?

Raimundo: We found a very good insurance company after we called several companies.

Fred: Take me for a ride in your new car!

Raimundo: Let's go!



Reading Practice 1: How Interest Works

When you get a loan, you have to pay the money you borrowed plus the interest. The interest is always calculated as a percent (an amount over a total of 100) over a period of time. If a loan costs you 8% annually, for each \$100 you borrow you have to return \$108 after 12 months ($\$100 + 8$). You can calculate the interest by multiplying ($100 \times 0.08 = 8$).

Example: You borrow \$6,531.75 at an annual interest of 11.75% to buy a used car. You want to pay it back in one year. You can find out how much you will pay in interest by multiplying $\$6,531.75 \times 0.1175 = \767.48 . After you pay back the amount you borrowed plus the interest, you will pay \$7,299.23.

Skills Practice: Calculating Interest

Please keep in mind that because of varying education levels, some students may not be able to calculate the answers.

Calculate the simple interest for the situations below.

1. Nadia has a \$1,000 loan. She is paying 15% annual interest. She wants to pay it back in one year. How much money will she pay in interest at the end of the year?

($1,000 \times 0.15$)

\$150.00

2. Juan is receiving 3% interest on his savings account. He will leave \$500 in his account for one year. How much will he receive in interest for the year? (500×0.03)

\$15.00

Reading Practice 2: Basic Concepts

Interest rate: The cost of the loan is greater when the interest rate is higher. Always check with a few banks or your credit union to find the best interest rate.

Down payment: When you pay a larger down payment, the total amount of the loan will be less and you will pay less in total interest.

Number of payments: If you have more monthly payments, you will pay less each month but you will pay more interest in total. When you get a loan, ask if you can make extra payments or pay the loan early. If you can do this, it can save you a lot of money.

Costs of getting a loan: After your loan application is approved, some banks or institutions charge a fee. Ask how much you will have to pay in fees. Do not pay more than 5% of the total loan amount in fees.

Reading Practice 3: Refinancing a Car

Tony has an \$8,000 car loan and pays 29% in annual interest. He has 3 years (36 months) to pay the loan back. Tony will pay approximately \$12,061.46 at the end of the loan, including \$4,061.46 in interest.

Tony can refinance the loan with a bank or credit union and pay less in interest. The bank or credit union will pay his original loan. He will then only have to pay the new loan. For example, if his new interest rate is 11.75%, he will pay approximately \$9,531.85 for the car, including \$1,531.85 in interest. He will start paying \$265 each month instead of \$336. He can save \$71 each month or \$2,556 in three years!

Homework:

1. If you have a loan to pay your car, look at your contract. How much are you paying in interest? _____% Do you think it is a good idea to refinance your loan?

2. Call or visit your bank or credit union. What interest rate do they offer for used cars? _____% What interest rate do they offer for new cars? _____%

Skills Practice: How Much can I Afford?

Before you get a car loan, make sure you can pay the monthly payment. Look at these examples with down payments of 10% or 20% of the price of the car (In this example, used cars have an interest rate of 11.75% and new cars have an interest rate of 7.9%). This will give you an idea of your how much your monthly payment will be. Remember that the monthly payment will depend on the amount of the loan, the amount of the down payment, the interest rate and the amount of time you have the loan.

Used cars

Car price	Down payment (10% of the price)	Amount financed	Interest rate	Number of payments	Approximate monthly payment	Total cost	Total interest paid
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\$6,000	\$600	5,400	11.75%	24	254.00	6,081.29	681.29
\$6,000	\$600	5,400	11.75%	48	142.00	6,785.37	1,385.37
\$8,000	\$800	7,200	11.75%	24	338.00	8,110.33	910.33
\$8,000	\$800	7,200	11.75%	48	189.00	9,051.48	1,851.48
\$10,000	\$1,000	9,000	11.75%	24	423.00	10,136.46	1,136.46
\$10,000	\$1,000	9,000	11.75%	48	236.00	11,317.59	2,317.59

New cars

Car price	Down payment (10% or 20%)	Amount financed	Interest rate	Number of payments	Approximate monthly payment	Total cost	Total interest paid
\$8,000	(10%) \$800	7,200	7.9%	48	176.00	8,414.25	1,214.25
\$8,000	(10%) \$800	7,200	7.9%	60	146.00	8,732.90	1,532.90
\$10,000	(10%) \$1,000	9,000	7.9%	48	220.00	10,517.81	1,517.81
\$10,000	(10%) \$1,000	9,000	7.9%	60	183.00	10,908.46	1,908.46
\$12,000	(20%) \$2,400	9,600	7.9%	48	234.00	11,224.50	1,624.50
\$12,000	(20%) \$2,400	9,600	7.9%	60	195.00	11,638.35	2,038.35
\$14,000	(20%) \$2,800	11,200	7.9%	48	273.00	13,095.26	1,895.26
\$14,000	(20%) \$2,800	11,200	7.9%	60	227.00	13,584.73	2,384.73

Comprehension Questions:

1. What is the monthly payment for a **used** car that costs \$8,000 when you make 24 payments? \$338 a month

How much would you pay in interest at the end of the two years? \$910.33 total

2. What is the monthly payment for a **used** car that costs \$8,000 when you make 48 payments? \$189 a month

How much would you pay in interest at the end of the four years? \$1,851.48 total

3. What is the monthly payment for a **new** car that costs \$8,000 when you make 48 payments? \$176 a month

How much would you pay in interest at the end of the four years? \$1,214.25 total

Speaking Practice:

1. Why is it important to have car insurance?
2. Is it required to have car insurance in your country? Explain.

3. What do you know about car insurance?

Reading Practice: Car insurance

You need to buy car insurance when you buy a car. The price that you will pay for insurance depends on (1) your age, (2) how long you have had your driver's license (3) your driving record, (4) the type of car you have and how old it is and (5) where you live. Young drivers with little experience pay more for insurance. If you have had accidents you will have to pay more than people with a good driving record. You will have to pay more if you have a pick up truck, sports utility vehicle (SUV) or a sports car. Cars or vans that are considered to be safe will generally have lower insurance costs. If you live in a large city or if you drive far to get to work, your insurance company may charge you more money. Try to check with several companies to compare prices.

Types of car insurance

There are several types of car insurance. You should decide what kind to buy based on (1) what is required by law in the state you live, (2) what is required by the institution giving you your loan, and (3) how much the car costs.

Type of insurance	What it covers	Includes	Notes
Bodily Injury Liability	If the accident is your fault or if someone gets hurt or dies.	Covers hospital and medical costs, legal and court costs, and lost income.	Required by law in some states for all car owners.
Property-Damage Liability	If the accident is your fault and you damage private property.	Covers the other car. It also covers the costs if you damage a building or other property.	Required by law in some states for all car owners.
Uninsured Motorist	It pays for costs when the other driver does not have insurance or if he runs away.	Covers hospital and medical costs, legal and court costs, and lost income.	You can decide if you want this type of insurance, but it is important to have it.
Collision	Costs to repair or replace your car.	Covers repairs or the replacement of your car	Important for new or expensive cars. In some

		if you or another person drove it with your permission. It does not matter who was at fault.	states it is not required for cars that are 7 years old. It may be required if you have a loan for the car.
Comprehensive	Pays medical costs for you and your passengers in case of an accident.	May cover fire, theft, storms, floods, earthquakes and damage caused by someone else.	Important for new or expensive cars. In some states it is not required for cars that are 7 years old. It may be required if you have a loan for the car.
Medical Payments	Pays for medical costs for you and your passengers.	Covers immediate medical costs related to the accident.	Doesn't require a legal process to determine who is at fault for the accident.
Towing/ Road side assistance	Pays costs for towing or minor repairs.	Covers the battery, running out of gas, flat tire or costs of the accident.	It is good to have this coverage, but you don't need it if you have a similar service like AAA.

Comprehension Questions:

1. How is the price of car insurance determined? The price of a car insurance policy depends on (1) your age, (2) how long you have had your driver's license (3) your driving record, (4) the type of car you have and how old it is and (5) where you live.
2. How do you decide what kind of insurance to buy? The insurance you need depends on (1) what is required by law in your state, (2) what is required by the institution giving you your loan, and (3) how much the car costs.
3. What type of insurance do you need if you have a new or expensive car or if you have a loan to pay for the car? Collision and comprehensive (full coverage).

Activity Suggestion: Comparison Shopping

Include an activity on how to "shop around" for prices on car insurance policies. Have students write questions to ask insurance companies. For homework, students can call or visit several insurance companies to obtain answers to the questions they prepared.

Activity Suggestion: Time Order Words

In preparation for the following activity, review time order words such as:

- Immediately
- Right away
- Right now
- Later
- Afterward
- Soon
- Now
- Last

Group Discussion:

1. Have you ever been in an accident? _____
2. What did you do? _____
3. Would you do something different now? _____

Skills Practice: In Case of an Accident

Nobody knows if they are going to be in an accident. That's why it's a good idea to know what to do in case it happens to you.

Work with a partner to decide the order in which these events need to happen. Write "immediately" beside the first things that need to happen, "later" for the things that can wait a few minutes, and "last" for things that can happen at the end.

The order can vary, so you can be flexible with the students' answers.

Later Write down the names, addresses and phone numbers of everyone involved, including witnesses.

Imm. Call the police immediately, even if the accident is minor.

Last Ask the police officer where and when you can get a copy of the report. Write down the name and badge number of the officer.



- Last Notice the location of the accident (street names, buildings, exit numbers in a highway, etc.), time of day, weather conditions and road conditions.
- Imm. Don't argue with the others involved, don't say it's your fault, don't discuss the accident with anyone except for the police.
- Imm. Check to make sure no one was injured. Call 911 for an ambulance if necessary.
- Later Notice how much damage was done to all vehicles and where they are located.
- Last Call your insurance company.
- Last Notice the direction of travel of each car, road signs or signals, and the number of lanes.
- Imm. If possible, don't move the cars. Move the cars if they're not in a safe place.
- Later Write down the year, model and license plate number of all cars involved.
- Last If you have a camera, take photographs of the scene from all directions and also photograph the damage.
- Later Get the names of the insurance companies and policy numbers of all drivers involved.

Speaking Practice:

1. In small groups, role-play an accident and what to do and say.
2. In pairs, role-play calling an insurance company to report an accident.

Important Note:

Always keep your driver's license and auto insurance card with you!

Activity Suggestion:

Have a discussion on how to respond to the police and the role of police in the U.S. Discuss how this may be different from the role of police in the students' countries.

Review Activity:

Fill in the blanks with the correct word.

1. When you take out a loan, you have to pay the money you borrowed plus the interest.
2. If you have a car loan and you are paying a lot of money in interest, you can try to refinance the loan.
3. When you buy a car, you need to buy a car insurance policy.
4. If you are in a car accident, you need to call the police immediately.

Homework:

Bring information from insurance companies about car insurance policies to share with students when you discuss the homework. Bring copies of a sample car insurance application.

1. Call two insurance companies and ask for information about their car insurance policies.
1. Practice completing a sample car insurance application.
2. Write a dialogue about being in a car accident.

Evaluation:

Write one thing you learned.

What is one thing that you do not understand?

Teacher Evaluation:

What did students find difficult or challenging about this lesson?

What did the students learn that was NOT in the lesson plan?

What worked well in this lesson?

What will I change about this lesson next time?

Restate the lesson goals. Where they achieved?
