

UNIT 4

Planning for Your Future

As a driver, you will make many important decisions. This unit will help you develop guidelines so that your decisions will be based on understanding your needs, intelligent planning, and informed judgment.







CHAPTER 16

Buying a Vehicle

Purchasing a vehicle requires mature judgment, evaluation of needs, and ability to manage expense. It is important to learn how to assess safety features, fuel efficiency, comfort, and insurance needs to make a wise choice.

LESSON ONE

Determining Personal Need When Considering Buying a Vehicle

LESSON TWO

Factors That Are Involved in Selecting a Vehicle

LESSON THREE

How to Obtain Financing for a New or Used Vehicle

LESSON FOUR

Choosing and Purchasing Insurance for a Vehicle

LESSON ONE

OBJECTIVES

1. List factors to consider that may determine your need to buy a vehicle.
2. Describe what you should consider in determining the kind of vehicle you need.

Determining Personal Need When Considering Buying a Vehicle

If you are considering buying a vehicle, the first question you should ask yourself is not about the vehicle—it's about you. The question is "Am I responsible enough to own and drive a vehicle?" Examine the reasons you are considering the purchase—including both your wants and your needs.

There are many reasons to *want* your own vehicle.

- A vehicle makes you more independent.
- A vehicle saves you time in getting from one place to another.
- Owning a vehicle makes you feel more mature.
- Going places in your own vehicle is fun.

Make your own *want list*. Why do you really want a vehicle? Then think about another question: "Do I really *need* to own a vehicle?"

How Can You Tell Whether You Need Your Own Vehicle?

The following questions may help you focus on your needs.

- How close to your home are the places that you go to most often?
- How do you get to these places now?
- How available is public transportation?
- Is there a family vehicle, and if so, how available is it to you?

Think about your answers. If you live close to the places you normally go to, if public transportation is convenient, or if the family vehicle is available to you, you may not need to own a vehicle at all.

You still have other questions to consider.

Can you afford a vehicle? You will need to examine all of the costs involved in buying and owning a vehicle. In addition to the purchase price, you'll have to pay for fuel, oil, maintenance, repairs, insurance, licensing, registration, tolls, and often, parking.

How will a vehicle affect your schedule? For students who have to earn the money to pay for buying and operating a vehicle, the cost can be measured in hours as well as dollars. Working to pay vehicle expenses takes away time needed for studies, and a balanced social life.

Are you mature enough to manage the responsibilities of owning a vehicle? Often, increased responsibility means increased stress. Can you cope with that stress? Are you mature enough to distinguish your wants from your needs? Are you able to evaluate honestly all of the costs (both in time and in money) involved in vehicle ownership?

Can you deal in a mature way with the social pressures of driving and owning a vehicle? Driving a vehicle always involves risk to yourself and to others. If you're not mature enough to manage that risk responsibly, you shouldn't buy—or drive—a vehicle, regardless of your age.

What Personal Factors Influence the Kind of Vehicle You Need?

Be prepared when you shop for a vehicle. Think about how your vehicle will be used and what your needs are. The following questions will help you sort out what *you* should be looking for in a vehicle.

How many passengers will you usually have? The answer may help you decide what size vehicle you should buy.

What age are your passengers? Considering your passengers' comfort and space needs can help you decide what size vehicle you need and whether it should be a two- or four-door model. For example, if your regular passengers include elderly people, you need to think about the ease with which they can enter or leave the vehicle.

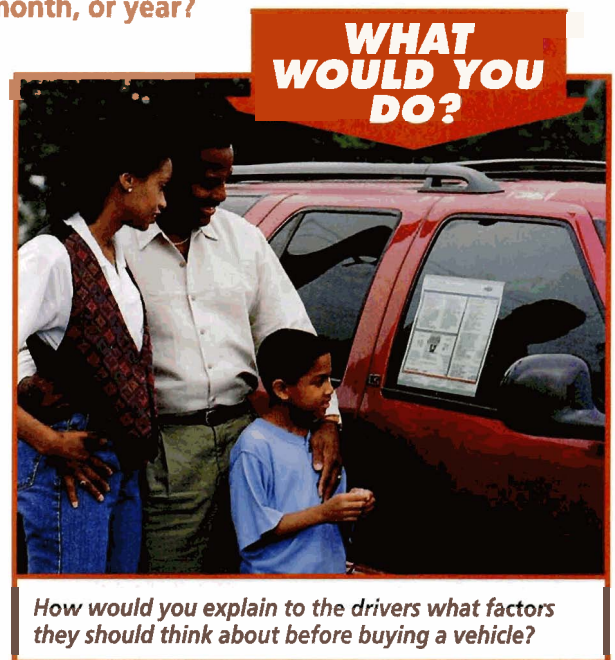
How many miles do you expect to drive each day, month, or year? Consider your expected mileage to help you determine how fuel efficient your vehicle needs to be.

What is the cost of the vehicle plus the cost of insurance? Expensive vehicles cost more to insure than less expensive ones. Insurance rates are also higher for sports vehicles than for family-type sedans.

How much will you have to spend to maintain the vehicle? A new vehicle usually costs much less to maintain than a used vehicle. You need to make sure that you can afford repairs and maintenance.

Lesson 1 Review

1. How can you tell if you really need a vehicle?
2. How should passenger comfort and maintenance costs influence the kind of vehicle you buy?



LESSON TWO

OBJECTIVES

1. List several considerations for selecting a safe vehicle.
2. Describe how to select a comfortable vehicle.
3. Name several factors affecting a vehicle's fuel efficiency.
4. Explain what you should know about buying a used vehicle.

KEY TERMS

warranty
Blue Book

Factors That Are Involved in Selecting a Vehicle

You have decided that you really need to own a vehicle. You've thought carefully about how your vehicle will be used and what your needs are. Now you need to know what to look for in a vehicle in order to choose one that is safe, comfortable, and fuel efficient.

There's a great deal to think about when you really get down to choosing a vehicle. However, the very first thing you should check out is the vehicle's safety. In fact, if safety is *not* your first concern, you shouldn't be buying a vehicle.

How Can You Select a Vehicle That Is Safe?

You should ask a number of questions about safety before purchasing a vehicle. To find the answers, you may have to do a little research.

Does the vehicle have air bags? In head-on crashes, most fatalities occur when the driver hits the steering wheel and suffers head or chest injuries. Air bags help prevent such injuries. Passenger-side air bags help protect front-seat occupants.

How does the vehicle hold up in a crash test?

Crash test data are available from the U.S. Department of Transportation's National Highway Traffic Safety Administration.

Does the vehicle have an antilock brake system (ABS)?

Vehicles with antilock brakes can stop in a shorter distance on slick surfaces than can vehicles without such brakes. However, the main advantage of antilock brakes is that they let you steer around an obstacle even if you panic and slam on the brakes.

What is the size of the vehicle? Most recent studies show death rates in the smallest vehicles to be more than twice as high as those in the largest vehicles.

What is the death rate per 10,000 registered models of the vehicle? Getting all of the information you can about your potential vehicle's safety record could

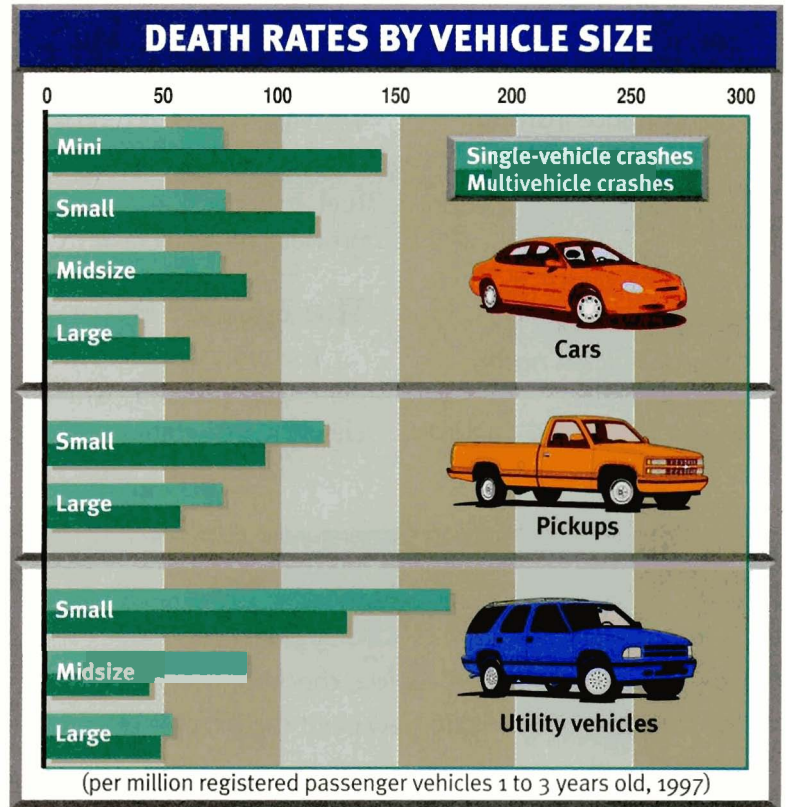
◆ *The presence of air bags is a safety factor you should consider when buying a car.*



save your life. Vehicle models differ by as much as 800 percent in their safety records. The Insurance Institute for Highway Safety analyzes the safety records of most vehicles sold in the United States.

The institute examines the death rate by manufacturer and model. Vehicle death rates range from 0.5 to 4 deaths per 10,000 registered vehicles. Generally, the higher the death rate, the less safe the vehicle. If the death rate of a particular model is more than 2 per 10,000 registered vehicles, think twice before buying.

The institute also examines the death rate in single-vehicle crashes compared to multivehicle crashes. If more than 50 percent of the deaths occurred in single-vehicle crashes, the particular vehicle model may encourage unsafe driving.



◆ You can see by the graph that small two-door cars are the least safe.

How Can You Check a Vehicle's Comfort Features?

You will spend a lot of time in your vehicle, so check to be sure that it's comfortable for you. Get into the vehicle. Does it fit you? Are the seats adjustable? Can you adjust the steering wheel height so that the top of the wheel is at or below the top of your shoulders? Do the seat and steering wheel positions give you maximum control of the vehicle?

Ask to take the vehicle for a test drive. Be sure that you can reach all accessory switches and dials easily. Be sure the seat is comfortable enough so that a long drive won't leave you with an aching back.

How Can You Determine Whether a Vehicle Is Fuel Efficient?

Fuel consumption is an important consideration when choosing a vehicle. An energy-efficient vehicle can save you money, reduce pollution, and help conserve this planet's energy resources.

Energy Tips

If you are buying a new vehicle, look carefully at the dealer's sticker. It contains information about miles per gallon of gasoline. The greater the number of miles per gallon, the more fuel efficient the vehicle.

FYI

The Insurance Institute for Highway Safety provides free information on death rates and crash test data. You can write to the institute at 10005 N. Glebe Road, Arlington, Virginia 22201.

Fuel consumption depends on a vehicle's weight, type of engine, design, and type of transmission, among other factors.

The Weight of the Vehicle

The less weight an engine pulls, the more efficiently it works. This saves fuel. In general, however, the heavier the vehicle, the more protection it provides you in a crash.

The Type of Engine

The more cylinders in the engine the more fuel it uses. A 4- or 6-cylinder engine probably will meet the needs of most intermediate-size vehicles. This size engine is also fuel efficient.

The Design of the Vehicle

One key to fuel economy is how well the vehicle overcomes air resistance. A streamlined vehicle has less air resistance than a vehicle with a boxy design.

The Type of Transmission

A manual transmission consumes less fuel than an automatic one. A vehicle with a manual transmission also is less expensive to buy. However, again there are trade-offs. An automatic is easier to use and to learn to drive than a manual one, and more models are available.

In addition, most drivers have more control driving vehicles with automatic transmissions.

The Power Train

The power train powers the wheels that move the vehicle. The number of times that the driveshaft revolves to make the wheels turn once is known as the axle-gear ratio. The higher the axle-gear ratio, the greater the fuel consumption.

TIPS

FOR NEW DRIVERS

Used-Vehicle Checks

When purchasing a used vehicle, check the following.

The condition of the paint New paint can indicate collision damage.

For rust Don't buy a vehicle with rusted-out areas unless you can afford repairs.

For worn tires, including the spare Uneven wear on any tire may indicate front-end problems.

The tailpipe A light gray color indicates proper combustion.

The radiator Remove the radiator cap. Is the coolant clean? Is there caked-on rust on the cap? Are there signs of leaks on the back of the radiator?

The transmission Pull out the transmission dipstick and sniff it. A burned smell may indicate an overheated transmission. Feel the oil on the crankcase dipstick. If it is gritty, there may be dirt in the engine.

The service stickers Service stickers tell you how often a vehicle has been tuned and had the oil changed.

All windows and door locks Check for ease of operation.

The engine Listen for loud or unusual noises when you start the vehicle. Check all gauges and warning lights.

The headlights, taillights, brake lights, and turn indicators

For slamming sounds or lurching as the vehicle starts An automatic transmission should take hold promptly when in gear.

Safety belts, air bags, and head restraints

Power Equipment

Power equipment and accessories add extra weight and energy requirements to a vehicle, which leads to higher fuel use. When choosing a vehicle, evaluate whether ease of operation is worth extra fuel cost to you.

What Should You Know About Buying a Used Vehicle?

Many consumers decide to buy a used vehicle, usually for economic reasons. You should consider many of the same factors when buying a used vehicle that you would when buying a new one. However, there are other considerations as well.

You can buy a used vehicle from a private owner or a used vehicle dealer. Buying from the owner can cost less, but you will not get a **warranty**, a written guarantee that the seller will repair the vehicle if something goes wrong within a given period of time. Dealers, on the other hand, often offer warranties.

The *Blue Book* is a guide to the average price paid to dealers for different makes and models of used vehicles. Actual price may differ from the “book” price depending on the condition of the vehicle and its mileage.

Before buying a used vehicle, test-drive it. Shaky steering and a wobbly ride may mean front wheels are misaligned or need balancing. Make several sharp turns at a low speed. Steering should not stiffen up. If the vehicle has power steering, there shouldn’t be any squeaks or other noises.

Slow down from 50 mph to 15 mph without braking. Step hard on the accelerator. If there is blue exhaust smoke, the vehicle may need an engine overhaul. Having diagnostic tests performed on the vehicle you choose *before* you buy it may save you money in the long run.

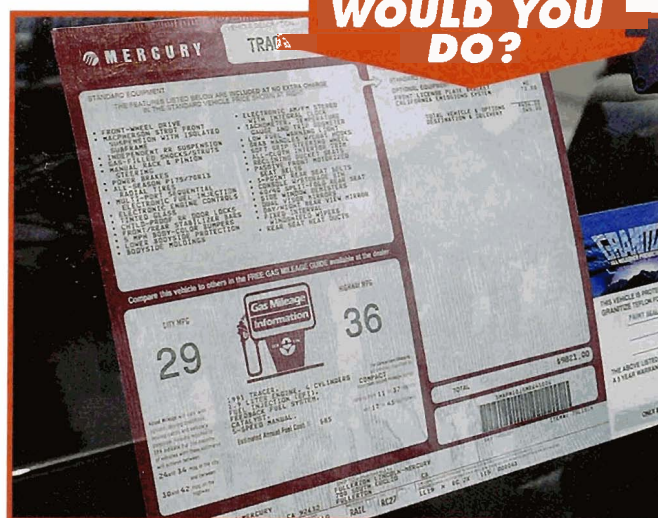
Lesson 2 Review

1. How can information from the Insurance Institute for Highway Safety help you evaluate a vehicle’s safety?
2. Describe how test-driving a vehicle can help you evaluate how comfortable it is.
3. How does the type of engine a vehicle has affect its fuel efficiency?
4. What should you check when you select a used vehicle?

SAFETY TIPS

The color of a vehicle affects how visible it is to other drivers. White, fire-engine red, mint green, and yellow are high-visibility colors. Brown, gray, navy blue, and black are low-visibility colors.

WHAT WOULD YOU DO?



You want some of these features, but you also want fuel economy. What will you do?

OBJECTIVES

1. Explain where to get financing for a vehicle.
2. Discuss the process of making monthly payments for your vehicle.

How to Obtain Financing for a New or Used Vehicle

Once you have chosen the vehicle you want to buy, you have to decide how to pay for it. Very few people can afford to pay cash for a new vehicle or for a late-model used vehicle. Most people have to take out a loan to pay for the vehicle. How do you get a loan?

What Should You Know About Financing a Vehicle?

To finance the purchase of a vehicle, you need to know where to get a loan and the amount of the monthly payments.

Where to Get Financing

If you are a full-time high school student, you will not be able to obtain financing on your own. The lending institution will require that an adult be responsible for loan repayment. You may be able to get a loan if you are 18 years old and work full-time. In most cases, however, a responsible adult will need to co-sign the loan.

Drivers finance their vehicles through banks, credit unions, finance companies, and if buying a new vehicle, often through the dealer. You

CONNECTIONS

Math

Calculate the interest on a vehicle loan to estimate the monthly payments. Suppose that you want to buy a used vehicle for \$6,000. You've saved \$2,000 and want to borrow the rest. Further suppose that a bank will lend you \$4,000 for 24 months (2 years) at 12 percent interest. Follow these steps to estimate the amount you'll pay in interest and what your monthly payments will be.

1. Multiply the amount of the loan by the interest: $\$4,000 \times 0.12 = \480 .

2. Multiply the interest by the number of years:
 $\$480 \times 2 = \960 .
3. Add the interest to the amount of the loan:
 $\$4,000 + \$960 = \$4,960$.
4. Divide the total by the number of months to find out how much you'll pay per month:
 $\$4,960 \div 24 = \206.66 .

Amount of loan	\$4,000
Interest on loan	12%
Total amount of loan	\$4,960
Loan period	24 mos.
Monthly payments	\$206.66



should check out each possible source of financing as carefully as you've checked out the vehicle you want to buy.

The Amount of Monthly Payments

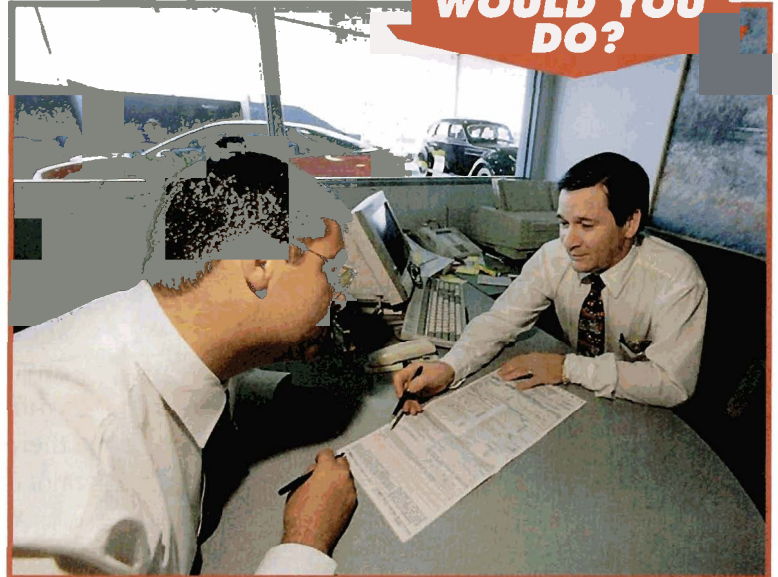
Loan agencies lend money to make money. They make money by charging interest on the money they lend. Different sources of financing often charge different interest rates. Compare rates to get the best deal.

The amount of the loan is based on the cost of the vehicle. The amount of time you have to pay back the loan is based on whether the vehicle is new or used. Used vehicle loans have to be repaid more quickly than new vehicle loans.

You should try to pay as much as you can toward the purchase of the vehicle—the down payment—and then borrow the rest. The lender will give you a schedule of monthly payments. The amount of these payments will depend on how much money you borrow, the interest rate on your loan, and whether or not your vehicle's insurance is included in the loan.

◆ *In order to finance a vehicle, you can ask about a loan at the bank where you have a checking or savings account. Dealerships may also offer financing at low interest rates as part of their sales promotions.*

WHAT WOULD YOU DO?



The buyer can make a down payment of either \$1,000 or \$1,500 on a used vehicle. Which should he choose to do? Why?

Lesson 3 Review

1. Where would you go to get financing for a vehicle?
2. What advice would you give someone about financing a vehicle?

LESSON FOUR

OBJECTIVES

1. Describe the types of motor vehicle insurance.
2. List the factors that determine the cost of insurance.

KEY TERMS

liability insurance
uninsured motorist insurance
collision insurance
deductible
comprehensive insurance
no-fault insurance

Choosing and Purchasing Insurance for a Vehicle

In most states, when you buy a vehicle, you must purchase insurance. Many different kinds of vehicle insurance policies are available, and you should investigate each kind carefully before deciding what you will need. It should be noted that insurance laws sometimes vary from state to state.

What Kinds of Insurance Might You Need?

Suppose you are involved in a collision that results in property damage and serious injury. How will you pay the costs involved? Unless you're very rich, you'll need automobile insurance. That's why many states require anyone who owns a vehicle to have one or more kinds of motor vehicle insurance.

Liability Insurance

The word *liable* means "responsible." **Liability insurance** is proof that you will be financially responsible if you cause damage to property or injure other people. Many states require drivers to prove that they have a certain amount of liability insurance before their vehicles can be registered.

Liability insurance is the most important motor vehicle insurance protection you can have. It protects you against claims if you are at fault in a collision. It helps you pay for any injury or property damage caused by your actions. Liability insurance not only protects you, it also protects anyone else who has your permission to drive your vehicle. (Check your policy first to see if there are restrictions on who can and who cannot drive your vehicle.)

Most drivers have two kinds of liability insurance: bodily injury liability insurance and property damage liability insurance. Both are usually sold in amounts of \$10,000 to \$500,000.

◆ *Liability insurance provides coverage if you cause injury or property damage.*



Bodily injury liability insurance covers you if your driving causes injury to or the death of another person or persons. It also covers legal fees, court costs, and lost wages.

Property damage liability insurance covers you if your driving causes damage to the property of other people. It covers damage to their vehicles and property in their vehicles and damage to buildings, telephone poles, and traffic lights.

Of course, you are covered only for the amount of insurance you have purchased. If a court determines that you have caused more damage than your insurance will pay, you are held personally liable.

Uninsured Motorist Insurance

Although many states require that vehicle owners have liability insurance and show proof of it before their vehicles can be registered, some drivers allow their policies to lapse or cancel their policies after registration. If you are involved in a collision with such a driver, or if you are involved with a hit-and-run driver, **uninsured motorist insurance** protects you. Uninsured motorist insurance also protects you in states where no liability insurance is required. It pays for any bodily injury that you may suffer. Generally, it does not pay for damage to your vehicle.

Collision Insurance

Collision insurance pays for damage to your vehicle even if you are to blame in a crash or are involved with an uninsured driver. Collision insurance also covers repairs if your vehicle is damaged in a parking lot or in a parking space on the street.

Because of the increasing cost of repairing collision damage, very few insurance companies offer full-coverage collision insurance that pays the entire amount of any damages. Most drivers have a deductible policy. With this kind of policy, you agree to pay a fixed amount, such as the first \$50, \$100, \$250, or \$500 worth of damages. The insurance company pays the rest. The greater the fixed amount, or **deductible**, you pay, the less this insurance costs.

Banks and companies that finance motor vehicle loans usually require a vehicle's owner to have collision insurance with a deductible of no more than \$250. However, once the vehicle loan is repaid, it is a good idea to raise the deductible to \$500 in order to lower the cost of the insurance.

FYI

Although most vehicle owners buy insurance, some states only require that owners show proof of their ability to pay if they injure other people or damage their property. Some states permit an owner to put up a deposit in the form of cash, a bond, or stocks of a fixed amount.

◆ *Collision insurance covers the cost of damage to a vehicle no matter who is at fault.*





◆ You are responsible for the cost of repairs up to and including the deductible amount.

Comprehensive Insurance

If your vehicle is damaged by anything other than a collision, **comprehensive insurance** pays the bills. For example, comprehensive insurance covers theft or damage caused by fire, explosions, natural disasters, falling objects, or vandalism.

Medical Payment Insurance

Medical payment insurance covers medical, hospital, or funeral costs regardless of who is at fault. It pays a fixed amount if you or passengers in your vehicle are injured or killed in a collision. It also pays if you or a member of your family is injured or killed while riding in someone else's vehicle. Very often, medical payment insurance pays if you or a member of your family is struck as a pedestrian or the rider of a bicycle, bus, or taxicab. The amount paid is determined by the policy.

No-Fault Insurance

An increasing number of states have no-fault insurance laws. In this system, your insurance company pays your medical bills and any other costs resulting from a collision-related injury. The system is called **no-fault insurance** because blame is not considered before the insurance company pays your bills. In very serious crashes, the injured parties can still go to court and sue the person responsible for damages.

Towing Insurance

Towing insurance covers the costs of on-road repairs and the cost of having your vehicle towed.

What Factors Determine the Cost of Insurance?

You purchase vehicle insurance by paying a premium, or a set amount of money, to an insurance company, usually every six months. How is this premium determined?

Insurance companies rely on statistics to determine their rates. The statistics indicate the likelihood that people of a certain age, gender, or marital status will be involved in a crash. They also indicate the likelihood of certain types of vehicles being involved in a crash. Insurance companies use the following factors to determine rates.

Your age Drivers under the age of 25 pay the highest premiums.

Your driving record Traffic-violation convictions, collisions, and insurance claims can increase your insurance costs. Some companies offer discounts to those who drive a specified number of years without a collision or traffic ticket.

Mileage per year The farther you drive, the more your vehicle insurance will cost.

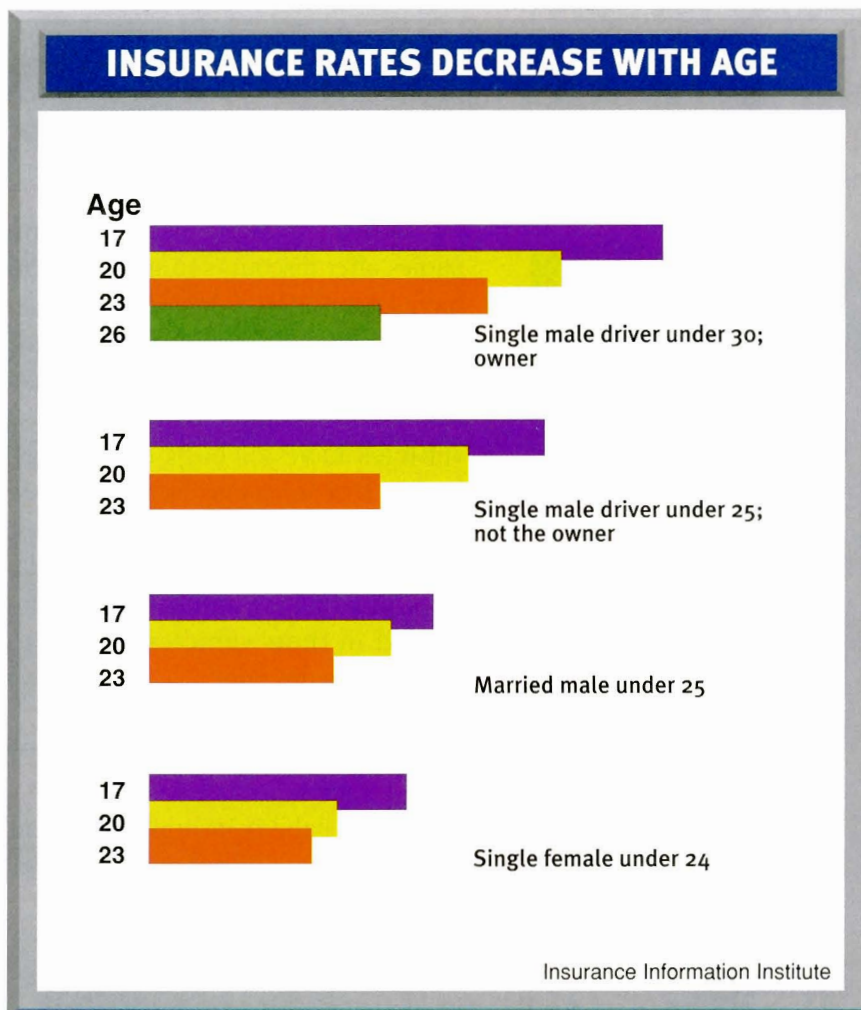
If you drive to work Carpooling reduces the cost of insurance.

Where you live If you live in a city, your insurance costs will be greater than those of a person who lives in the country.

Your gender Women pay lower insurance rates than men. Statistics show that men drive more often and farther and are involved in more collisions.

FYI

Insurance companies usually pay damages only up to a vehicle's "book" value. This amount can be less than an owner thinks the vehicle is worth. Any special or custom equipment may not be covered either unless specifically noted in your policy.



◆ Many drivers receive minimum coverage at a base rate. You can see that single males pay the highest insurance premiums.

ADVICE FROM THE EXPERTS



David Van Sickle

Director, Auto and Consumer Information, AAA International

Shopping for a car? Consider safety features first. Safety belt systems, air bags, antilock brakes, and traction control should top your list.

Stick to basics with your first car. Features like a 4-cylinder engine and a manual transmission can make a vehicle more affordable to buy, operate, and maintain.

Try to stay away from high-performance vehicles. Even though they can be affordable to buy, high insurance rates for young drivers can make them unaffordable to operate.

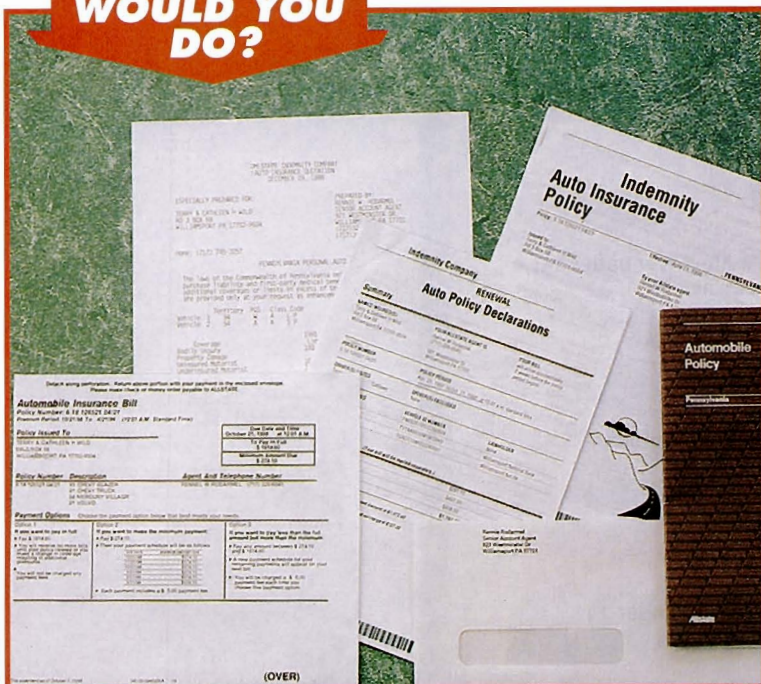
Your marital status Young married men pay less than men of the same age who are single. Young married men are involved in fewer collisions than young single men.

The value of your vehicle The more expensive the vehicle, the greater the cost of insurance.

The type of vehicle A sports car or sport utility vehicle costs more to insure than a larger sedan.

Other factors Many insurance companies offer discounts to students who have completed a driver education program and to students whose grade average is B or higher. Companies may also offer discounts to drivers whose vehicles have air bags or antilock brakes. Discounts may be given as well to drivers who garage their vehicles. Those who buy cars with antitheft devices, or who have antitheft devices installed in their vehicles, may also qualify for a discount.

WHAT WOULD YOU DO?



You plan to drive in a state that does not require liability insurance. What will you do to be sure you are adequately covered?

Lesson 4 Review

1. How is liability insurance different from other kinds of motor vehicle insurance?
2. How does being male or female play a role in the amount you pay for motor vehicle insurance?


BUILDING SKILLS: READING MAPS

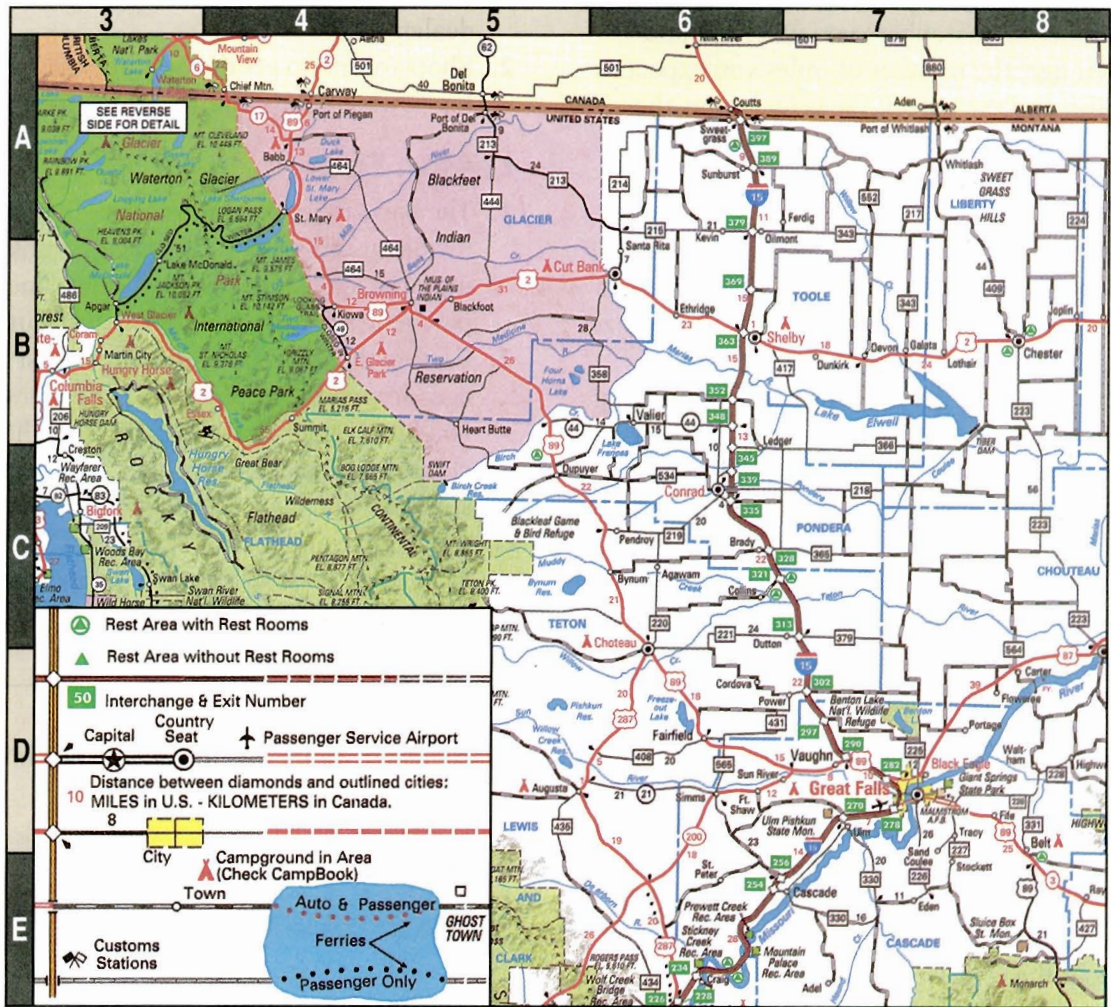
Understanding Map Symbols

Look at the symbols and the legend on a map to learn about the area you are traveling through.

You can see that there is an airport near Great Falls, Montana, at D, 7, and a campground near Choteau at C, 6.

Try It Yourself

1. At what coordinates can ski areas be found?
2. How many campgrounds can you find in the Blackfoot Indian Reservation?
3. What does  stand for at A, 4?



CHAPTER 16 REVIEW

KEY POINTS

Lesson One

1. To determine your need for a vehicle, think about how close you are to places that you go to most often, how available public transportation is for you, how available the family vehicle is, and whether you are mature enough to take on the responsibilities of owning a vehicle.
2. Before buying a vehicle, think about the number of passengers you will have and their age; the number of miles you expect to drive; and the cost of the vehicle plus the cost of maintenance and insurance.

Lesson Two

1. To select a safe vehicle, consider its equipment; what its death rate per 10,000 models is, how it holds up in crash tests, and its size.
2. To select a comfortable vehicle, sit in the driver's seat and adjust the seat and steering wheel (where possible), making sure you can reach accessory switches and dials easily.
3. Factors that affect fuel efficiency are a vehicle's weight, engine and transmission type, design, power train, and whether it has power equipment and other fuel-consuming accessories.

4. If you're thinking of buying a used vehicle, find out if a warranty is available, know the *Blue Book* value, test-drive the vehicle, and have it checked by an independent professional.

Lesson Three

1. You can get financing through banks, credit unions, finance companies, or the vehicle dealer.
2. Shop around to get the best interest rates, and know what your monthly payments will be.

Lesson Four

1. The basic types of insurance are liability (bodily injury and property damage), uninsured motorist, collision, comprehensive, medical payment, no-fault, and towing insurance.
2. Factors that determine insurance cost include age, driving record, mileage per year, where you live, gender, marital status, and the vehicle's value. Insurers may offer discounts to students who have completed a driver education course and to drivers who have safety devices, keep their vehicle in a garage, and have anti-theft devices.

PROJECTS

1. Visit several vehicle dealerships in your area. Talk to salespeople and compare prices, safety features, and service facilities. Select a vehicle that you might want to own. Interview a mechanic certified by the National Institute for Automotive Service Excellence (NIASE) about the vehicle you have selected.
2. Interview a local insurance agent to find out if there are differences in rates for new drivers under the age of 25. Use what you learn to propose ways a new driver can

reduce insurance costs. Share your information and ideas with your class.

internet CONNECTION

Cruise Glencoe's Web site to investigate how vehicles for sale are advertised over the Internet.

drivedred.glencoe.com



CHAPTER 16 REVIEW

CHAPTER TEST

Write the letter of the answer that best completes each sentence.

1. A driver interested in fuel efficiency would
 - a. buy a vehicle with 4 cylinders.
 - b. buy a vehicle with 8 cylinders.
 - c. buy a vehicle with 16 cylinders.
2. When buying a vehicle, most people
 - a. pay with a credit card.
 - b. pay cash.
 - c. take out a loan.
3. Before buying a vehicle, consider
 - a. how clean it is.
 - b. how many passengers you will have.
 - c. whether it is a convertible.
4. A driving record and marital status can affect
 - a. the cost of your insurance.
 - b. the purchase price of a vehicle.
 - c. your concentration at the wheel.
5. Expensive vehicles
 - a. cost more to insure than inexpensive vehicles.
 - b. cost less to insure than inexpensive vehicles.
 - c. use less fuel than inexpensive vehicles.
6. The death rate in the smallest vehicles is
 - a. lower than that in the largest vehicles.
 - b. the same as that in the largest vehicles.
 - c. twice as high as that in the largest vehicles.
7. The *Blue Book* is a guide to
 - a. vehicle dealerships in the United States.
 - b. the average price paid to dealers for various used vehicles.
 - c. different types of vehicle engines.
8. Liability insurance
 - a. protects you against claims if you are at fault in a collision.
 - b. is available to drivers over 21 years of age.
 - c. protects you if you are accused of lying.

9. The purchase price of a vehicle is
 - a. one of the many expenses associated with owning a vehicle.
 - b. the only expense in owning a vehicle.
 - c. generally lower than it was ten years ago.
10. Bodily injury insurance covers
 - a. any damages to the body of your vehicle.
 - b. the death or injury of other people while you are driving.
 - c. only the driver of a vehicle.

Write the word or phrase that best completes each sentence.

fuel consumption	warranty
comprehensive insurance	financing
uninsured motorist insurance	deductible

11. A(n) _____ is a written guarantee that the seller will repair your vehicle.
12. If your vehicle is damaged by anything other than a collision, _____ will pay the bills.
13. There can be large differences in _____ among different vehicle models.
14. Vehicle dealers can offer you a(n) _____ arrangement when you buy a new vehicle.
15. If you are involved in a collision with a hit-and-run driver, _____ can protect you.

DRIVER'S LOG

In this chapter, you have learned some considerations to keep in mind when you are ready to buy a vehicle. Write a paragraph in response to each of the following questions.

- Describe the guideposts you use to measure maturity. Which do you need to work on?
- What will you look for when you buy a vehicle? What do you think your choice will say about your maturity? Why?