



Lesson 2 Transportation

Name:

Directions: Use the links below to find a vehicle you would like to buy. If you are searching within North Dakota, the newspaper classifieds will be most helpful. After you find your vehicle, click [worksheet](#) to print a copy of the worksheet in PDF format. Then fill in all the blank spaces for questions 1-7 on your worksheet. After you have completed questions 1-7, go on to [lesson 3](#), or go back to the [homepage](#).

To search for a vehicle you want to buy, click one of the following links:

- [AutoTrader.com](#)
- [Cars.com](#)
- [CarPrice.com](#)
- [PriceQuotes.com](#)

- | | |
|---------------------------|----------------------------|
| ACURA | LINCOLN |
| AUDI | MAZDA |
| BMW | MERCEDES- |
| BUICK | BENZ |
| CADILLAC | MERCURY |
| CHEVROLET | MITSUBISHI |
| CHRYSLER | NISSAN |
| DODGE | OLDSMOBILE |
| FORD | PONTIAC |
| GMC | PORSCHÉ |
| HONDA | SAAB |
| HYUNDAI | SATURN |
| INFINITI | SUBARU |
| ISUZU | SUZUKI |
| JAGUAR | TOYOTA |
| JEEP | VOLKSWAGEN |
| LEXUS | VOLVO |

To search for a vehicle in North Dakota, select a newspaper below and click Classifieds:

- | | |
|----------------------------------------------------|------------------------------------------------------------|
| Ashley Ashley Tribune | Linton Emmons County Record |
| Beulah Beulah Beacon | Lisbon Ransom County Gazette |
| Bismarck Bismarck Tribune | MAFB Northern Sentry |
| Bismarck Farm & Ranch Guide | McClusky McClusky Gazette |
| Center Center Republican | Minot Minot Daily News |
| Cooperstown Sentinel-Courier | Napoleon Napoleon Homestead |
| Crosby The Journal | New Town New Town News |
| Devils Lake The Daily Journal | Parshall Mountrail County Record |
| Dickinson The Dickinson Press | Steele Steele Ozone & Kidder Co. Press |
| Fargo The Forum | Turtle Lake McLean County Journal |
| Finley Steele County Press | Underwood Underwood News |
| Garrison McLean County Independent | Velva Velva Area Voice |
| Grand Forks Grand Forks Herald | Valley City Times-Record |
| Harvey The Herald-Press | Wahpeton Wahpeton Daily News |
| Hazen Hazen Star | Washburn Leader News |
| Hebron Hebron Herald | Watford City McKenzie County Farmer |
| Jamestown The Jamestown Sun | West Fargo Midweek Online |
| Kenmare Kenmare News | Williston Williston Daily Herald |

[What is the Best Day to Purchase a Car?](#)

[Kelly Blue Book](#)



1. **Choose:** Choose your Vehicle and print the information on your screen for later reference, then fill in the spaces below:

Make	<input type="text"/>	Year	<input type="text"/>
Model	<input type="text"/>	Price \$	<input type="text"/>

Help: Please list the Make Model, and year of the Vehicle as well as the total Price in the space provided on the left.

2. **Monthly Payments:** Most people have to finance the purchase of a new or used car. You will be using a calculator on the web to determine your monthly payments. First you will need to determine your loan amount, the term of the loan, and the interest rate. You will type these numbers into the loan calculator at [Bankrate.com](#) and then click on calculate to determine your monthly payments. [Click here for the loan calculator.](#)

Help: First of all, you must fill in the Loan Amount to be Financed in the space provided on your worksheet.

Help: Next, click on [Bankrate.com](#) and find the auto loan rate for the type of loan you will be getting. You may also click on "Compare Auto Loan Rates in Your Area" to look for a better rate. Write the loan term and

Write the answers in the spaces provided below:

Loan Amount to be Financed \$
Loan Term
Interest Rate %
Monthly Payments \$

interest rate on your worksheet.

Help: Then type your Loan Amount, Loan Term, and Interest Rate into the loan calculator at Bankrate.com. [Click here for the loan calculator](#). Calculate and the results will show your monthly payments. Be sure to write your monthly payment on your worksheet.

Multiply your Monthly Payment by 12 to determine your total yearly payment for your vehicle.

Monthly Payment \$ x 12 = Yearly \$

3. **License Plates:** Contact your local Department of Motor Vehicles to get an estimate for your License Plates or add \$125 in the space below:

Help-License Plates: License plates can be expensive in some states. Figure \$125.00 for the purpose of this lesson.

Yearly Cost of License Plates \$

4. **Maintenance for your Vehicle:** Estimate the cost of your yearly maintenance for your vehicle and fill in the spaces below:

Help: Estimate the number of oil changes you will need each year according to how many miles you expect to put on your vehicle. You should change the oil every 3000 miles. The cost for each oil change will range from \$20- \$25.

Oil Changes (estimate) . \$
 Maintenance & Repairs (estimate) + \$
 Tires (estimate) + \$
 Car Wash & Wax (estimate) + \$
 Total Yearly Maintenance = \$

Help: Budget some money for maintenance and repairs even if you don't expect anything to break. You should have money set aside just in case. Suggested amount per year set aside is \$300.00.



Help: Determine how many times a year you expect to go to the car wash and multiply by the cost for each time you wash.

Help: Tires last from 40,000 to 60,000 miles. Make sure you set aside money each year for your tire fund. Suggested amount per year is at least \$100.00.

5. **Gasoline:** Estimate the cost per year of Gasoline for your Vehicle and write the results in the spaces below:

Help: To figure the cost per day for the gasoline you use in your vehicle, take the Miles Driven per Day and divide it by the Miles per Gallon that your vehicle will get. Then multiply the results (times) the cost per Gallon of Gasoline. The results will tell you how much money you spend on gasoline each day in dollars.

Miles Driven per Day
 Divided by your Miles per Gallon
 = Gallons of Gas used per Day
 x (times) Cost of Gasoline per Gallon \$
 = Cost of Gasoline per Day \$
Calculate your yearly cost of Gasoline:
 (Cost of Gasoline Per Day x (times) 365 Days Per Year =Yearly Cost of Gasoline) \$

Help: To figure Gasoline cost per Year multiply the Gasoline cost per day times 365 days in a year.

6. **Insurance:** Click [here for an Auto Insurance Quote](http://www.insurance.com/auto.aspx). Then fill in the blank spaces below. If you don't receive a quote, try : <http://www.insurance.com/auto.aspx>

Help: Click [here for an Auto Insurance Quote](http://www.insurance.com/auto.aspx). Then Click where it says "Get an Auto Insurance Quote". Follow all instructions and fill in all the information. This will take you about 5 minutes. When complete you should receive a quote for your insurance cost. If you do not receive a quote, try <http://www.insurance.com/auto.aspx>

Insurance Quote for 6 Months	\$	<input type="text"/>
Yearly Auto Insurance Cost	\$	<input type="text"/>

PLEASE NOTE: Do not give out your Social Security Number for a price quote, if you are asked for this, either leave it blank, make up a number, or call your insurance agent for a quote..

7. **Total Yearly Cost of Owning a Vehicle:** fill in the spaces and add the following together to get your yearly total cost of owning your vehicle.

Help: Add your total yearly car payments, your cost for your license plates, yearly maintenance cost, yearly gasoline, and yearly auto insurance to calculate your total yearly cost of owning your vehicle.

Total Yearly Car Payments	\$	<input type="text"/>
Total Yearly License Plates Cost	+	\$ <input type="text"/>
Total Yearly Cost of Maintenance	+	\$ <input type="text"/>
Yearly Cost of Gasoline	+	\$ <input type="text"/>
Yearly Auto Insurance Cost	+	\$ <input type="text"/>
Total Yearly Cost of Owning a Vehicle	=	\$ <input type="text"/>

[\(Home\)](#)

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