

## Unit 4 Web Activity

### So You Want to Buy a Car . . . What Do You Need to Know?

#### Introduction

The decision to buy a car is a big one, with many elements to consider. This lesson will walk you through the steps you need to consider when buying a car. Before you begin, please learn these abbreviations:

- FTC = Federal Trade Commission
- EPA = Environmental Protection Agency
- NHTSA = National Highway Transportation Safety Administration

Your teacher will place you in a group with three or four other students. You will receive a scenario that tells you what kind of car shopper you are. For example, you will know your age, gender, driving record, and budget. Each member of the group will also receive instructions regarding what information to find. Use the links below to research the information you need, and then check back in with your group.

#### [New Car or Used Car?](#)

#### [Buy a Car or Lease a Car?](#)

#### [Details about Various Cars](#)

#### [Warranties](#)

#### [Lemon Laws](#)

#### [Pricing and Financing Your Car](#)

#### [Automobile Insurance](#)

#### [State Laws Regarding Cars](#)

#### [Whom Should You Trust for Information?](#)

#### **New Car or Used Car?**

Should you buy a new or a used car? Click on these links to learn the pros and cons of each decision.

[FTC New Car Buying Info](#)

[FTC Used Car Buying Info](#)

[FTC Tips for Buying a Used Car](#)

#### **Buy a Car or Lease a Car?**

Is it better to buy or lease a car? Explore the link below to help you weigh your options.

[Federal Reserve Board's Guide to Leasing vs. Buying](#)

#### **Details about Various Cars**

Click on the links below to gather information about a variety of things you should know about all cars.

[NHTSA Safety Testing Info](#)

[NHTSA Website About People—Many Links about Keeping People Safe](#)

[NHTSA Research and Development Information](#)

[EPA Environment Guidance for Cars](#)

[FTC Guide to Car Advertising](#)

[FTC Guide to Auto Repair](#)

[NHTSA Information on Injury Prevention](#)

[FTC Guide to Alternative Fuels](#)

• [FTC Guide to Gas Saving Products](#)

• [FTC Guide to High-Octane Gasoline](#)

[NHTSA Regulations and Standards Regarding Cars](#)  
[NHTSA Information about Anti-Lock Brakes](#)  
[More NHTSA Information about Anti-Lock Brakes](#)  
[Hot Topics at the NHTSA—contents vary](#)

### **Warranties**

Click on this link to gather information about car warranties.

[Advice about Car Warranties, Financing, and Credit from Edmunds.com](#)

### **Lemon Laws**

What are “Lemon Laws”? Click on the links below to find out what they are and how you are protected if you purchase a “lemon.”

[Introduction to Lemon Laws](#)

- [Lemon Law Summaries for each state](#)
- [Lemon Law Statutes with Links to Attorney General's Office for Each State \(and other useful state links\)](#)

[Check to See if There Are Complaints About Your Car \(NHTSA\)](#)

### **Pricing and Financing Your Car**

The links below will help you gather information about how much a car is worth and how you can pay for it.

[Kelley Blue Book—Pricing and Other Information](#)

- [Find the Value of Your Car](#)
- [Kelley Blue Book Decision Guide](#)
- [Kelley Blue Book Links to Other Advice](#)

[FTC Guide to Vehicle Financing](#)

[What Happens if a Car is Repossessed? \(FTC\)](#)

[Car Invoices.com](#)

### **Automobile Insurance**

Click on the links below to gather information about automobile insurance.

[Insurance Information Institute \(GSA\)](#)

[Better Business Bureau Tips](#)

[Auto Insurance Primer and Comparisons](#)

[Auto Insurance In-Depth](#)

[Yahoo Auto Insurance Information](#)

[Tampa Bay Business Journal Report: Car Features Affect Auto Insurance](#)

[Car Invoices.com](#)

Below are links to some (not all) major insurance providers.

- [Geico](#)
- [Progressive](#)
- [Liberty Mutual](#)
- [State Farm](#)
- [Travelers](#)
- [Allstate](#)
- [Metropolitan Life](#)
- [The Hartford](#)

### **State Laws Regarding Cars**

Click on a link below to gather information about requirements for cars in your state.

<a href="#">Alabama</a>	<a href="#">Georgia</a>	<a href="#">Massachusetts</a>	<a href="#">New York</a>	<a href="#">Texas</a>
<a href="#">Alaska</a>	<a href="#">Hawaii</a>	<a href="#">Michigan</a>	<a href="#">North Carolina</a>	<a href="#">Utah</a>
<a href="#">Arizona</a>	<a href="#">Idaho</a>	<a href="#">Minnesota</a>	<a href="#">North Dakota</a>	<a href="#">Vermont</a>
<a href="#">Arkansas</a>	<a href="#">Illinois</a>	<a href="#">Mississippi</a>	<a href="#">Ohio</a>	<a href="#">Virginia</a>
<a href="#">California</a>	<a href="#">Indiana</a>	<a href="#">Missouri</a>	<a href="#">Oklahoma</a>	<a href="#">Washington</a> (Look in the “Public Services” menu for “Automobiles and Transportation Alternatives.”)
<a href="#">Colorado</a>	<a href="#">Iowa</a>	<a href="#">Montana</a>	<a href="#">Oregon</a>	
<a href="#">Connecticut</a>	<a href="#">Kansas</a>	<a href="#">Nebraska</a>	<a href="#">Pennsylvania</a>	
<a href="#">Delaware</a>	<a href="#">Kentucky</a>	<a href="#">Nevada</a>	<a href="#">Rhode Island</a>	
<a href="#">District of Columbia</a>	<a href="#">Louisiana</a>	<a href="#">New Hampshire</a>	<a href="#">South Carolina</a>	<a href="#">West Virginia</a>
	<a href="#">Maine</a>	<a href="#">New Jersey</a>	<a href="#">South Dakota</a>	<a href="#">Wisconsin</a>
<a href="#">Florida</a>	<a href="#">Maryland</a>	<a href="#">New Mexico</a>	<a href="#">Tennessee</a>	<a href="#">Wyoming</a>

[NHTSA Web Site About Cars—Many Links About Many Topics](#)

**Whom Should You Trust?**

You have read information provided by a variety of government agencies and private organizations. You can also listen to a new or used car salesman, your dad, your grandmother, your cousin Melissa, or your uncle Joe. When it comes to actually buying the car, however, whom can you trust? Think about the points below as you answer this question.

- Why is the person/organization providing information to you? Is the goal to inform? To sell? To make a profit?
- Will the information be presented with any bias? Is the information reliably balanced, or is it skewed toward a specific goal?
- Given the inherent bias in certain sources of information, how can you ensure that you obtain the most balanced data available?