

Unit Web Activity Lesson Plans

Unit 4: Consumer and Housing Law So You Want to Buy a Car . . . What Do You Need to Know?

Overview

This lesson is designed to help students learn about a wide variety of subjects associated with buying, leasing, insuring, and researching cars. The students are not expected to follow every link in the lesson, but to follow the ones that answer their specific questions or interests. This lesson is structured as a group activity. Students must work together to form a consensus about the best course of action.

Correlation to Textbook

This lesson correlates to the following chapters from Unit Four in the *Street Law* textbook:

- Chapter 24: Warranties
- Chapter 25: Credit and Other Financial Services
- Chapter 27: Becoming a Smart Consumer
- Chapter 28: Cars and the Consumer

Correlation to the National Standards for Civics and Government

V.C.6. Personal responsibilities: Students should be able to evaluate, take, and defend positions on issues regarding the personal responsibilities of citizens in American constitutional democracy.

Objectives

At the conclusion of this lesson, students will be able to:

1. Determine where to go on the Internet to find information about car purchases.
2. Evaluate options that affect the decision to buy or lease a car.
3. Research lemon laws and consumer protection options.
4. Compare insurance quotes received via the Internet.
5. Describe their state's legal and permitting requirements regarding automobiles.

Before You Teach This Lesson

1. Before you take your students to the computer lab or assign this lesson for independent research, go through it yourself to make sure that it suits your purposes and that all the links work.
2. This lesson is structured as a group activity. Students must work together to form a consensus about the best course of action. You can modify the activity and have students work independently, but you must allow much more time and you will lose the cooperative element.

3. Determine which students will be in your groups and decide if you want to assign the roles or if you want to let them choose. (See the roles in the lesson plan below.)
4. If you want to give the students a specific format for their summary report, you may create one. Allowing the group to determine the format of the report, however, will help them demonstrate their priorities in the information they uncovered.
5. This lesson is best done in a lab, so that students can follow their own roles in their research.

Lesson Plan

1. Review the lesson outcomes with the students.
2. Divide your students into groups of five. Give each student in the group a role. If you do not have enough students in a group, two roles may be combined.
 - Person #1: research buying a new car
 - Person #2: research buying a used car
 - Person #3: research leasing a car
 - Person #4: research automobile insurance
 - Person #5: research laws covering cars, including lemon laws and state laws
3. Give each group a different set of circumstances. You can design the circumstances to suit your needs, but some suggestions are:
 - 16-year-old boy, no driving record (he just got his license), parents will contribute \$2,000 cash on hand and \$150 toward monthly payments/insurance
 - 16-year-old girl, same circumstances as the boy
 - 35-year-old woman, clean driving record, \$4,000 cash on hand and \$350/month available for loan payments/insurance
 - 40-year-old man, spotty driving record with two moving violations in the past five years, \$2,000 cash on hand and \$200/month available for car payments/insurance
 - 25-year-old woman, . . .
 - 25-year-old man, . . .
 - And so on . . . design circumstances that allow students to explore several options
4. Have the students navigate through the Web sites that seem to provide the best information for their roles.
5. Tell students to check in regularly with the rest of their group, so that they share information and do not duplicate their efforts. If they can do this independently, you do not need to set a time limit, but if you want more structure, you can call out or flash the lights every 7–8 minutes so that they share information frequently.
6. Each group should produce a summary report, indicating their options: buy a new car, buy a used car, lease a car. They should also report what information they need to consider in each decision,

including insurance, lemon laws, laws of your state, condition of used car, etc. Finally, they should come to a consensus regarding the best course of action. (Note: The best course of action might be to ride a bike!)

7. Have the members of each group present to the class the information they discovered and what the group decided to do.
8. After the presentation, have the class turn to the last question in the lesson, "Whom Should You Trust?" This can be closure in-class or a reflective homework assignment. Students should reflect on the sources of information available to them, and answer the following questions, either in writing or in group discussion:
 - Why is the organization providing information to you? Is it looking to inform or to make a profit?
 - Is the information presented with any bias? Is the information balanced, or is it skewed toward a specific goal?
 - Given the inherent bias in certain sources of data, how can you ensure that you get the most balanced data available?

Timing of Lesson

This lesson will be very interesting to your teenage students, and they will spend days on it if you allow it. Ideally, this lesson can be done in two 45-minute class periods or one 90-minute block lesson. Suggested times for each section of the lesson are:

- Form groups and assign roles: 5 minutes
- Students research their assigned topics and gather information: 25–30 minutes
- Groups convene to produce summary report: 15–20 minutes or overnight homework assignment
- Groups present findings to class: 4–5 minutes each (6 groups will require 25–30 minutes)
- Students reflect on question "Whom Should You Trust?": 10–15 minutes in class or complete as a written homework assignment