

LESSON PLAN

Buying a Used Car

- IT'S A -
**MONEY
THING®**

INCLUDED IN THIS PACKAGE

- **LESSON PLAN** (2 pages)
- **ACTIVITY** (6 pages)
- **QUIZ** (1 page)
- **ACTIVITY ANSWER KEY** (4 pages)
- **QUIZ ANSWER KEY** (1 page)

COLLECT FROM YOUR LIBRARY

- **VIDEO 28** (*Buying a Used Car*)
- **PRESENTATION 28** (*Buying a Used Car*)
- **HANDOUT 28** (*Buying a Used Car*)

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LESSON PLAN

Buying a Used Car

GRADES
9 to 12

TIME
45 minutes



OVERVIEW

This introductory lesson helps students start thinking critically about what to look for in a used car and how to approach the process as informed consumers. Students will explore three essential stages: researching options, evaluating a vehicle's condition and negotiating a fair deal.

GOALS

- Help students explore the process of buying a used car and the decisions involved
- Familiarize students with the core concepts, risks and language when buying a used car

OBJECTIVES

- Identify the advantages and potential drawbacks of buying a used car
- Apply the three key steps of buying a used car (Research, Evaluate and Negotiate) to make informed purchasing decisions
- Recognize warning signs and inspection factors when evaluating a used car
- Discuss common dealer tactics and negotiation strategies

ASSESSMENT

Use the activity in this lesson plan to assess students' grasp of the topic. An optional quiz is also provided (the quiz is not factored into the lesson's 45-minute runtime).

***Did you know?** Buying used can save you thousands of dollars. In the first two years of ownership, a new car will lose about 30% of its original value.*

MATERIALS

- ☐ **VIDEO 28**—*Buying a Used Car*
- ☐ **PRESENTATION 28**—*Buying a Used Car*
- ☐ **ACTIVITY**—*Escape the Dealership and Answer Key*
- ☐ **HANDOUT 28**—*Buying a Used Car*
- ☐ **QUIZ**—*Buying a Used Car and Answer Key*

PREPARATION

- Gather digital materials (video and presentation)
- Print **HANDOUT 28** for each student
- Prepare the **ACTIVITY**: Print one copy of the Activity for each team. Assemble pages 1–5 into a packet for teams to start with, and set aside page 6 (the Decoder) to distribute later. Review the Answer Key and print a copy for reference.
- (Optional) Print **QUIZ** (Buying a Used Car) for each student



LESSON PLAN

Buying a Used Car

TIMELINE

- 5 minutes** Introduce topic and show **VIDEO 28** (*Buying a Used Car*)
- 12 minutes** Go over **PRESENTATION 28**
- 25 minutes** Facilitate **ACTIVITY** and distribute **HANDOUT 28**
- 3 minutes** Wrap up
- (Optional)** Assessment: **QUIZ** (*Buying a Used Car*)

- 5. Wrap up by sharing the following:
 - Ask students which step they think is the most challenging: Research, Evaluate or Negotiate
 - Highlight that asking questions and double-checking information are smart moves at every stage of the process
 - Encourage students to share one tip they would use if they were buying a used car tomorrow
- 6. (Optional) Distribute **QUIZ** for individual assessment, or answer the questions together as a class; decide whether or not students can reference their notes/ handouts during the quiz

INSTRUCTIONS

1. Introduce the topic: "Today we're going to explore what goes into buying a used car. Let's start with a quick video that walks through some important steps and things to watch out for."
2. Show **VIDEO 28**
3. If time is limited, move quickly through **PRESENTATION 28**; the Activity will help students apply and reinforce the key ideas
4. Facilitate the **ACTIVITY**:
 - Divide students into small teams
 - Distribute one set of **ACTIVITY** worksheets (pages 1–5) to each team
 - Give each student a copy of **HANDOUT 28** to take home and mention that it may also support their thinking during Puzzle 2
 - Explain that teams must solve each puzzle in order and complete their Team Answer Sheet
 - When a team finishes, review their answers using the Answer Key and provide the Decoder (page 6) to reveal the final answer

NOTES



ACTIVITY

Buying a Used Car

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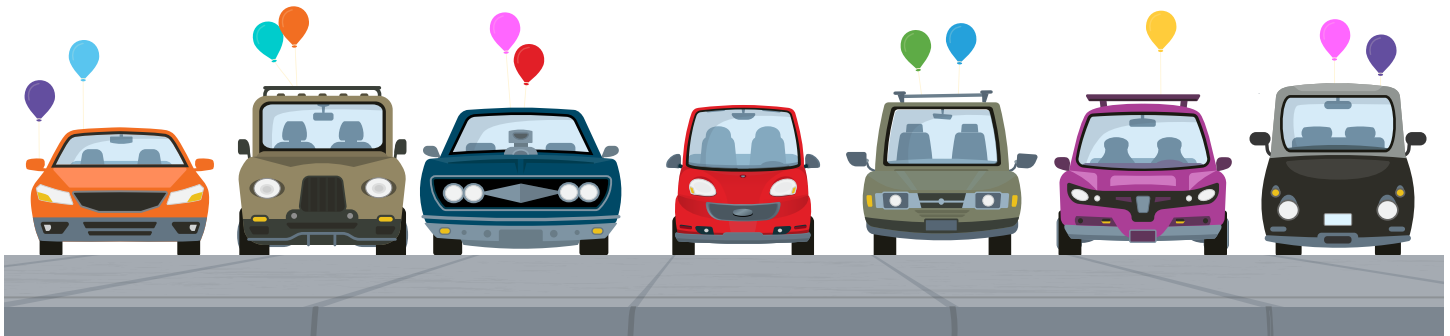
ESCAPE THE DEALERSHIP

Directions: You're stuck at a used car dealership and the only way out is to help make a smart purchase! Working as a team, solve three puzzles that take you through the stages of Research, Evaluate and Negotiate. Record your clues carefully—you'll need them to unlock the final code word and escape!



How to play

1. Complete Puzzle 1, Puzzle 2 and Puzzle 3 in order
2. Record all answers and clues on your **Team Answer Sheet**
3. Bring your Team Answer Sheet to the instructor for review
4. If your work checks out, you'll receive the **Decoder**
5. Use the Decoder to reveal the final code word and escape





PUZZLE 1: RESEARCH

Jordan is a 17-year-old looking for her first car. She’s saved \$6,500 and her parents will help cover insurance and gas. Jordan needs a vehicle that’s reliable, fuel-efficient, affordable to maintain and that has a back seat, as she needs to take her younger siblings to school and sports events.

CAR LISTINGS	2011 Mira Hatchback	2012 Atlas Cruiser	2013 Vento Compact	2009 Titan Trekker	2014 Smarty Coupe
Price	\$5,200	\$6,000	\$4,700	\$5,800	\$6,300
Vehicle type	Hatchback	Sedan	Sedan	SUV	Coupe
Mileage	36 mpg	26 mpg	33 mpg	22 mpg	45 mpg
Maintenance estimate	~\$900/year	~\$1,200/year	~\$750/year	~\$1,100/year	~\$600/year
Reliability	★★★★	★★	★★★	★★★★★	★★★★
Features	• Seats 5 • Backup camera	• Seats 5 • Cruise control	• Seats 5 • Upgraded stereo system	• Seats 5 • Roof rack	• Seats 2 • Bluetooth
Notes	Minor cosmetic scratches; good reviews	Some rust, sold “as is”	Minor accident (rear bumper); small trunk	High mileage (over 180,000 miles); worn tires	No back seat; excellent mileage

JORDAN’S CAR PREFERENCES

- **Total budget:** \$6,500
- **Maintenance costs:** Under \$1,000 per year
- **Reliability rating:** At least 3 stars
- **Must have:** Back seat
- **Nice to have:** Good gas mileage and some storage space for sports equipment

HELPFUL HINTS

- Hatchbacks often have better storage space than sedans
- “As is” means the seller won’t guarantee any repairs
- Good gas mileage is usually considered 30 mpg or higher

PUZZLE 1 TASKS

- ☐ Review the car listings and eliminate two cars that do not meet Jordan’s needs
- ☐ Choose your top-pick car and a runner-up that would be the smartest choice for Jordan
- ☐ Record your choices on your Team Answer Sheet
- ☐ Find the underlined digit in your top-pick car’s listing—that’s your hidden number clue
- ☐ Record the hidden number on your Team Answer Sheet



PUZZLE 2: EVALUATE

Jordan's top pick looks great—but smart buyers know research is only the first step. Jordan checked the VIN and the Vehicle History Report, reviewed the inspection checklist and took a test drive. Help Jordan decide if the car is truly a smart purchase.

Jordan checked the VIN on the car:

3 M 1 B R 4 F 2 9 B K 1 1 5 6 8 4

Manufacturer: Mira Model Year: 2011 Body Type: 2-door Coupe Serial Number

HELPFUL HINTS

- A VIN (Vehicle Identification Number) is a car's unique ID
- Always compare a car's VIN to the seller's listing
- A VIN mismatch might be a typo—or a warning sign of repairs, rebuilds or hidden damage

VEHICLE HISTORY REPORT

- **Title Status:** Salvage Title (Flood Damage)
- **Accident History:** Minor front-end collision reported (2018)
- **Odometer Reading:** Consistent (no rollbacks)

✓	—	✗	Area Inspected	Comments
☐	☐	☒	Brakes	Need replacement (grinding noise)
☐	☒	☐	Tires	Some wear (replace within a year)
☐	☐	☒	Fluids	Transmission fluid dark and sludgy
☒	☐	☐	Battery	Good
☒	☐	☐	Lights and Signals	Working well
☐	☒	☐	Exterior Body	Minor cosmetic scratches
☐	☒	☐	Steering	Slight looseness

Jordan's Test Drive Notes:

Steering felt loose at times. Brakes made a grinding sound when stopping. General driving felt smooth.

PUZZLE 2 TASKS

- ☐ Compare the VIN details to the car listing from Puzzle 1
- ☐ Identify any red flags from the VIN, Vehicle History Report, inspection checklist and test drive
- ☐ If you find **three or more** red flags, Jordan should switch to the runner-up car
- ☐ Record your decision on your Team Answer Sheet
- ☐ Find the correct hidden number based on your decision:
 - If Jordan proceeds with the top-pick car, use the **last digit** of the VIN serial number
 - If Jordan switches to the runner-up, use the **last digit** of the runner-up's model year
- ☐ Record the hidden number on your Team Answer Sheet



PUZZLE 3: NEGOTIATE

Jordan is now preparing to purchase a used car and has received a detailed purchase offer from the seller. Jordan's total budget for the car is \$6,500. Extra charges could push the car over budget unless Jordan negotiates wisely.

Purchase Offer Summary

Item	Amount
Car Price	\$4,700
Documentation/Admin Fee	\$495
Paint Protection Package	\$799
Extended Warranty	\$1,200
Vehicle Prep Fee	\$350
Taxes (8%)	Calculated after subtotal

HELPFUL HINTS

- Dealers often add optional products like paint protection, prep fees and extended warranties to increase profits
- Some charges (like taxes or administration fees) are normal, but others can be negotiated or declined
- Always ask for a breakdown of fees and question any add-ons you don't need

PUZZLE 3 TASKS

- ☐ Identify and cross out any unnecessary extras in the purchase offer
- ☐ Calculate the new pre-tax subtotal after removing unnecessary extras
- ☐ Calculate the final total after 8% sales tax is added
- ☐ Record the **second digit** of the pre-tax subtotal and the **first digit** of the post-tax total on your Team Answer Sheet
- ☐ Complete the budget check question on your Team Answer Sheet



ACTIVITY

Buying a Used Car

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ESCAPE THE DEALERSHIP - TEAM ANSWER SHEET

Reminder: Solve all three puzzles in order and record your answers and hidden numbers below. When you're ready, bring this sheet to the instructor to receive the Decoder and make your escape!

TEAM MEMBERS:

PUZZLE 1: RESEARCH

Top-pick car:

Runner-up car:

PUZZLE 2: EVALUATE

After the inspection, which car should Jordan go with?

☐ Top-pick car

☐ Runner-up car

PUZZLE 3: NEGOTIATE

Without negotiating, would Jordan's purchase have been under \$6,500?

☐ Yes

☐ No

HIDDEN NUMBERS

PUZZLE	HIDDEN NUMBERS
Puzzle 1	
Puzzle 2	
Puzzle 3	

Remember: Puzzle 3 has two numbers to find!



FINAL CODE WORD



Use the Decoder Keypad and hidden numbers to unscramble the final code word:

--	--	--	--



ACTIVITY

Buying a Used Car

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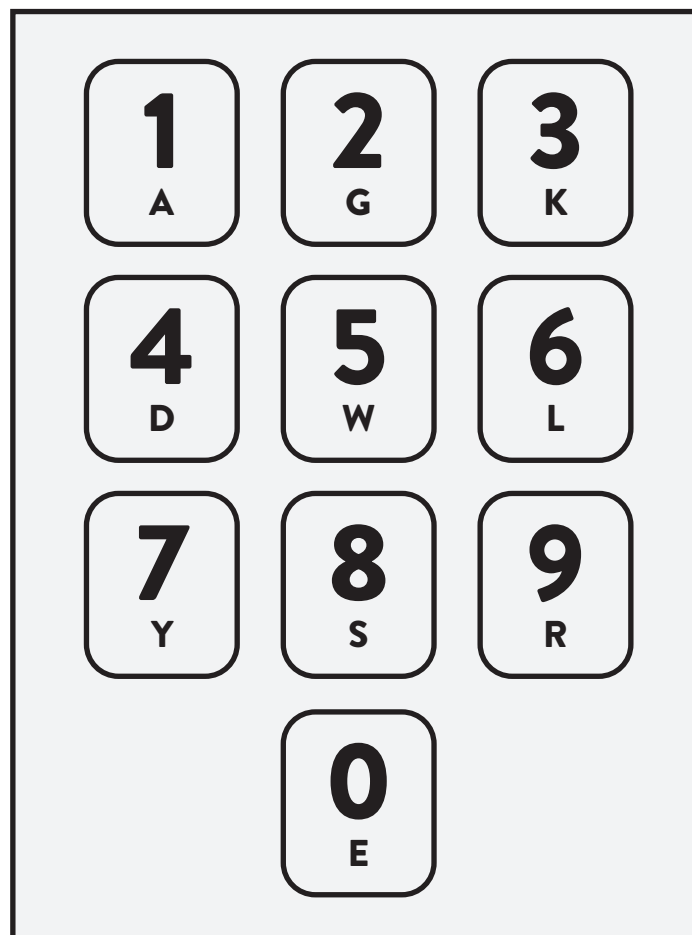


ESCAPE THE DEALERSHIP - DECODER

You've done the research, inspected the car carefully and negotiated like a pro. Now it's time to use the clues you've collected to escape the dealership!

1. Use the numbers you collected during the puzzles
2. Match each number to a letter using the Decoder Keypad
3. Unscramble the letters to reveal the final code word
4. Write the final code word on your Team Answer Sheet to complete your escape

DECODER KEYPAD



Think about what smart buyers are always ready to do. Your escape depends on it!



QUIZ

Buying a Used Car

NAME: _____

TOTAL
/8 pts

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer to each question.

- | | |
|---|--|
| <p>1. What is the main reason buying a used car can save you money?</p> <ul style="list-style-type: none">a. Used cars run more efficientlyb. Used cars cost less upfront and lose value more slowlyc. Used cars are fully repaired by the previous ownerd. Used cars require less insurance paperwork | <p>2. Which of the following could indicate a hidden problem when evaluating a used car?</p> <ul style="list-style-type: none">a. Tires have even treadb. Low mileage for the vehicle's agec. Dark, dirty transmission fluidd. No signs of previous accidents |
|---|--|

/2 pts

SHORT ANSWER

Directions: Answer the following question in a few words.

3. List the three key steps for buying a used car, based on today's lesson.

/3 pts

TRUE OR FALSE

Directions: CIRCLE either true or false.

- | | |
|------------------|--|
| 4. TRUE or FALSE | When setting a price range for buying a used car, you should include potential costs like insurance and repairs. |
| 5. TRUE or FALSE | Researching the average price of the car you want can help you spot a fair deal. |
| 6. TRUE or FALSE | If a seller seems honest, it's safe to skip checking a used car's history and paperwork. |

/3 pts

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ACTIVITY ANSWER KEY

Buying a Used Car

ESCAPE THE DEALERSHIP

Directions: Use the following guide to facilitate the Escape the Dealership activity. This answer key includes setup and gameplay instructions, a completed Team Answer Sheet with the final code word, and common pitfalls and tips for each puzzle.

SETUP

Divide students into teams of **2–4 players**.

Each team will need a full Activity packet:

- Activity page 1: How to play
- Activity pages 2–4: Puzzles (Research, Evaluate, Negotiate)
- Activity page 5: Team Answer Sheet

Set aside Activity page 6 (**Decoder**) to be handed out only after all puzzles are complete.

Provide each student with a copy of **HANDOUT 28** to take home. Let teams know it may also help while working on Puzzle 2.

Teams will also need:

- Pencils
- Calculators (optional but recommended)

GAMEPLAY

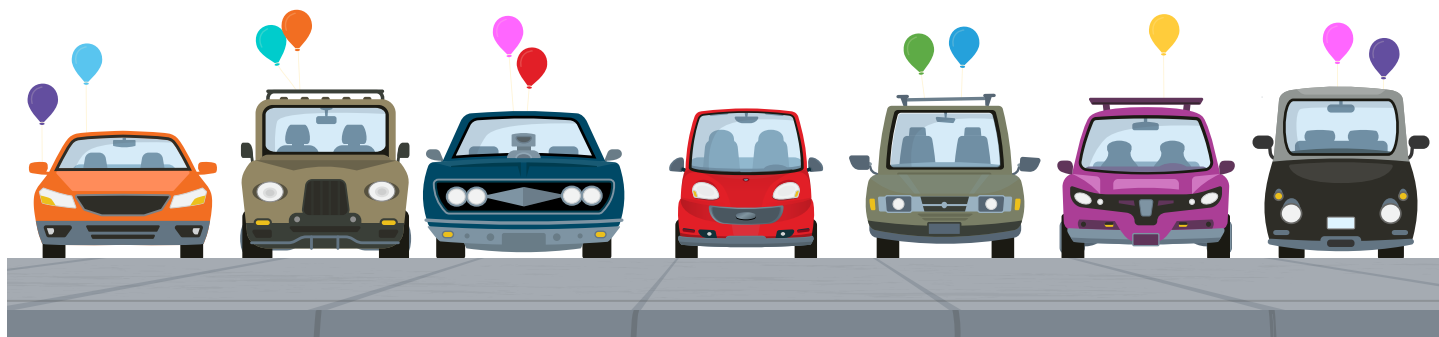
Begin by reviewing **page 1 of the Activity** with the class to introduce the scenario and to outline how the game will unfold.

Teams then work through the three puzzles in order, recording their answers and hidden numbers on the **Team Answer Sheet**.

Each puzzle reveals at least one hidden number, which will be used to decode the final code word.

Once teams have completed all three puzzles, they'll check in with you. If their answers are correct, you may provide the **Decoder** page. If not, you can choose to offer hints, partial feedback or ask them to revisit specific steps.

Remind teams to read closely and think critically—just like real-life car buyers!





ACTIVITY ANSWER KEY

Buying a Used Car

ESCAPE THE DEALERSHIP

COMPLETED TEAM ANSWER SHEET

PUZZLE 1: RESEARCH

Top-pick car:

MIRA HATCHBACK

Runner-up car:

VENTO COMPACT

PUZZLE 2: EVALUATE

After the inspection, which car should Jordan go with?

☐ Top-pick car

☒ Runner-up car

PUZZLE 3: NEGOTIATE

Without negotiating, would Jordan's purchase have been under \$6,500?

☐ Yes

☒ No

HIDDEN NUMBERS

PUZZLE	HIDDEN NUMBERS
Puzzle 1	6
Puzzle 2	3
Puzzle 3	1 and 5

FINAL CODE WORD

Once a team has correctly completed all three puzzles and recorded the hidden numbers, they can use the Decoder page to convert the numbers into letters and unscramble the **final code word: WALK**.

The code word reinforces a key message: sometimes, the smartest move is to walk away from a bad deal.

ACTIVITY ANSWER KEY

Buying a Used Car

ESCAPE THE DEALERSHIP

PUZZLE	COMMON PITFALLS AND HINTS
PUZZLE 1 RESEARCH	Common pitfalls: • Focusing too much on a single detail (like price or features) instead of weighing all the details • Reversing the top-pick car and the runner-up when recording answers Hints: • Start by eliminating two cars that clearly don't meet Jordan's needs, based on seating capacity and reliability rating • Use the maintenance estimate to eliminate a third car with higher long-term costs • When deciding between the Mira Hatchback and Vento Compact, don't focus on price alone—consider mileage, reliability, safety features, past damage and storage space
PUZZLE 2 EVALUATE	Common pitfalls: • Continuing with the wrong top-pick car from Puzzle 1 (e.g., Vento instead of Mira) • Missing that the VIN body type mismatch is a potential red flag • Overlooking red flags in the history report, inspection checklist or test drive notes • Forgetting to switch to the runner-up after identifying three or more red flags • Using the wrong hidden number instruction (e.g., taking the last digit of the VIN instead of the model year) Hints: • Review and confirm Puzzle 1 choices if there's confusion • If students are confused by the VIN mismatch, explain that while it could be a harmless typo, it might also mean the car has been rebuilt or had its paperwork altered to hide past damage • Encourage close reading of all three sources; HANDOUT 28 can help identify issues like dirty transmission fluid • Red flags to watch for include a VIN mismatch, a salvage title, flood damage, an undisclosed accident in the vehicle history, brake problems, dirty or dark transmission fluid on the inspection checklist, and loose or unresponsive steering during the test drive • The hidden number comes from the runner-up's model year, listed in Puzzle 1

ACTIVITY ANSWER KEY

Buying a Used Car

ESCAPE THE DEALERSHIP

PUZZLE	COMMON PITFALLS AND HINTS
PUZZLE 3 NEGOTIATE	Common pitfalls: • Forgetting to eliminate some or all unnecessary fees • Confusion over whether the extended warranty is optional or required • Miscalculating tax or totals • Missing that two hidden numbers must be recorded on the Team Answer Sheet • Forgetting to answer the budget question on the Team Answer Sheet Hints: • The Helpful Hints box on the puzzle page identifies which fees should be eliminated for the purpose of this activity • While an extended warranty can sometimes be helpful, in this scenario it's treated as a non-essential add-on • Jordan's pre-tax total without extras should include only the car price (\$4,700) and the documentation fee (\$495), totaling \$5,195 before tax and \$5,610.60 after tax • Teams should record two hidden numbers: one from the subtotal before tax, and one from the total after tax • To answer the budget check question, teams must total all the extra fees; this brings the pre-tax amount to \$7,544—well over Jordan's \$6,500 budget



QUIZ ANSWER KEY

Buying a Used Car

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer to each question.

1. What is the main reason buying a used car can save you money?
 - a. Used cars run more efficiently
 - ☒ b. Used cars cost less upfront and lose value more slowly
 - c. Used cars are fully repaired by the previous owner
 - d. Used cars require less insurance paperwork
2. Which of the following could indicate a hidden problem when evaluating a used car?
 - a. Tires have even tread
 - b. Low mileage for the vehicle's age
 - ☒ c. Dark, dirty transmission fluid
 - d. No signs of previous accidents

/2 pts

SHORT ANSWER

Directions: Answer the following question in a few words.

3. List the three key steps for buying a used car, based on today's lesson.

RESEARCH, EVALUATE, NEGOTIATE

/3 pts

TRUE OR FALSE

Directions: CIRCLE either true or false.

4. ☒ TRUE or FALSE When setting a price range for buying a used car, you should include potential costs like insurance and repairs.
5. ☒ TRUE or FALSE Researching the average price of the car you want can help you spot a fair deal.
6. TRUE or ☒ FALSE If a seller seems honest, it's safe to skip checking a used car's history and paperwork.

/3 pts