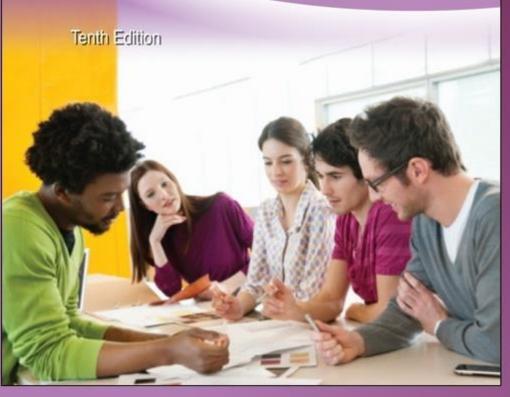


Frances Baynor Parnell



Presentations for PowerPoint

Succeeding in Life and Career

by Yvonne Gentzler



The Goodheart-Willcox Co., Inc. Tinley Park, Illinois

Chapter 24

Transportation

Section 24-1

Types of Transportation

Objectives

- List different forms of transportation.
- Evaluate your transportation options.

Types of Transportation



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Choosing transportation is an important decision

continued

Types of Transportation

- Your transportation needs may change over time
- Your choices may depend on where you live
- Each form of transportation has advantages and disadvantages

Mass Transit



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Mass transit is public transportation

Mass Transit

- Advantages
 - Usually less expensive
 - No fighting traffic
 - No worries about parking

Think Further

➤ What forms of mass transit are available in your community? What accommodations are made for people who have disabilities?



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Mass Transit

- Disadvantages
 - Transit schedule may be inconvenient
 - Getting to the station or stop may require walking or driving and parking
 - May be crowded and uncomfortable
 - May be unsafe

Taxicabs

- Advantages
 - Works well in large cities or for short-term specific needs
- Disadvantages
 - Taxis can be expensive
 - Availability may be uncertain

Cars

- Car ownership advantages
 - Convenience and freedom
 - May be necessary
- Disadvantages
 - Expense
 - Responsibility



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Car Pools

- A <u>car pool</u> is a group of people who commute together in one of the member's vehicles
- Advantages
 - By sharing costs, each person saves money
 - Reduces amount of traffic on the road
 - Helps the environment

Two-Wheelers

- Two-wheelers include
 - bicycles
 - mopeds
 - motorcycles
- They can be economical, but also more dangerous and less convenient

Bicycles

- Advantages
 - Good for the environment
 - Requires physical activity
 - Inexpensive



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Mopeds and Motor Scooters

- Advantages
 - Inexpensive
 - Good for short trips
- Disadvantages
 - Unsuitable for long trips
 - May require permits, licenses, and insurance

Motorcycles

- Motorcycles come in many different models and sizes
- Disadvantages
 - Safety risk (wear a helmet)
 - Insurance is more expensive



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Evaluating Your Choices

- How far and how often do you need to travel?
- What options are available to you?
- What are the long-term costs?
- What is most convenient to you?
- Which option is safest?



Evaluating Your Choices

- Think about what you value most
 - time
 - comfort
 - environment
 - money

Section 24-1 Review

- What are three possible disadvantages of using mass transit?
 - > (List three. Answers may include:)
 scheduling, getting to and from a station or
 stop, crowds, not comfortable, not safe

- List several examples of two-wheelers.
 - ➤ bicycles, mopeds and motor scooters, motorcycles

Section 24-2

Buying a Car

Objectives

- Identify different types of car sellers.
- Evaluate your transportation options.
- Explain practices to use when buying a preowned car.
- Estimate costs of buying a car.
- Discuss criteria for choosing a service center.

Shopping for a Car

- Traditional dealerships
 - sell new and used cars (and <u>certified used</u> <u>cars</u>)
 - provide financing
 - have a service department



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Shopping for a Car

- The Internet
 - Use it to find nearby dealers or private sales
 - Provides the most current information on available cars
 - Provides information about vehicle features and prices

Auto Superstores

- Offer new and used cars for fixed prices
- Often offer financing
- Often offer servicing

Private Sellers

- Unless the original warranty is still in effect, cars have no warranty
- Cars should be checked by a reliable service technician before purchase



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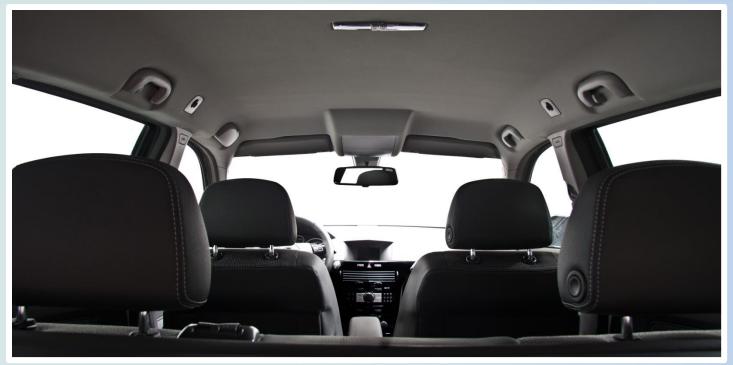
Consider Your Needs

- Before shopping, list what you need and want in a car
- Prioritize your list
- Determine how many of your criteria you can afford to meet; budget for factors most important to you

Consider Your Needs

- Resources include
 - Kelly Blue Book
 - Official Used Car Guide
 - Auto Safety Hot Line

Size, Style, and Make



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 Think about how much space you need and what fits your personality

Options

- Basic features on a car are referred to as standard equipment and are included in the price of a car
- Options are features that cost more and can be added for appearance, safety, performance, or convenience

Warranty

- New cars have warranties
- To keep the warranty in effect, car owners have to meet requirements outlined in the warranty

Pre-Owned Cars



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 Used or pre-owned cars are usually less expensive than new cars, but the buyer must beware

continued

Pre-Owned Cars

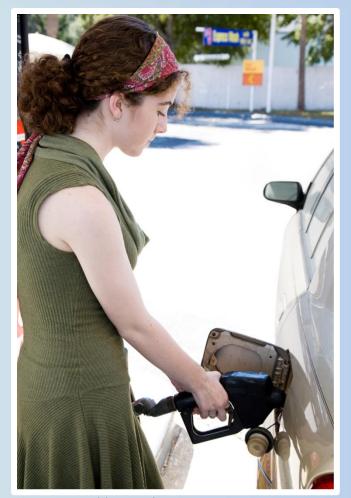
- Sources of information about the status of a car
 - Buyers Guide sticker on the car's window
 - Vehicle identification number (VIN)
 - Previous owner
- A used car that needs many repairs may become more costly than a new car

Estimating Car Costs

- Purchase price (many people make a down payment and take out a loan)
- Interest charges on a car loan
- Taxes and fees
- Insurance premiums

Estimating Car Costs

- Licensing and registration
- Fuel and other operating costs
- Maintenance costs
- Car repair costs
- Parking



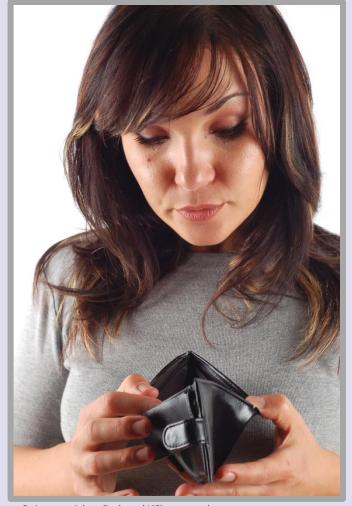
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Making a Final Choice

- Before buying
 - test-drive the car and listen for noises and note smoothness of drive
 - check engine, all fluid levels, tires

Think Further

The cost of fuel can quickly empty your wallet. What are some ways you can save gas while driving a car?



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Financing

- Instead of paying the entire amount in cash, many people use financing—get a loan and make payments in installments
- Part of the payment includes interest on the loan

Financing

- Sources of financing
 - dealer
 - banks, creditunions, financecompanies



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Financing

- Compare rates and terms
- You usually can qualify for a loan if you
 - are 18 or older
 - earn income from a job
 - have a favorable credit report

Cost of Financing

- Cost of financing includes interest, which depends on APR and length of repayment period
- The more you borrow, the more interest you will pay over time

Leasing

- Leasing is generally less expensive than buying a car
- Lessee makes a down payment and installment payments over time
- When the lease ends, the lessee does not own the car

Leasing



 Make sure you understand the terms before signing a lease

Maintaining Your Car

- Car owners are responsible for the maintenance of their cars
 - Oil changes
 - Tire rotation
 - Other routine servicing

Maintaining Your Car

- Get a problem checked right away to limit the cost of repairs
- Servicing a car can be costly

Maintaining Your Car

- To find a reliable service shop,
 - ask friends and family members
 - check with the Better Business Bureau
 - choose a shop that meets the American Automobile Association's standards
 - choose an ASE-certified mechanic

Section 24-2 Review

- What is a certified used car?
 - ➤ a used car that has been inspected and repaired and is often under new warranty

- *True or false.* An *option* is a basic feature on a car, or standard equipment.
 - ➤ false—an option is an additional feature that is added to a car at additional cost

continued

Section 24-2 Review

- Where is a vehicle identification number, or VIN, located on a car?
 - > on the dashboard and on a sticker on the driver's side doorjamb

- Why does a car cost more when it is purchased using financing?
 - interest must be paid in addition to the amount borrowed