



# Consumer.gov – what to know and do Buying a Used Car

## Teacher's Notes

This lesson plan is designed to be flexible, so that you can use all or part of it depending on the level(s) of your learners, their learning goals, and the work you and they have done with other parts of Consumer.gov previously. You can also spread the activities over multiple class meetings as needed.

- The lesson plan content is complex. Start each class session with an oral elicitation activity that establishes what learners already know and focuses them on the topic at hand. Allow time for learners to review concepts orally at several points to ensure that they understand.
- The lesson plan has content objectives, language objectives, and web navigation objectives. Select the ones that are appropriate for your learners, and review them with the learners at the beginning of each lesson to prepare for learning and then again at the end to assess learning.
- The lesson plan includes a vocabulary list. Select the vocabulary items that are new to your learners or are most important, and present no more than 6-8 new items per lesson for learners with basic skills, and no more than 10-12 for those with intermediate and higher skills.
- The web page on Buying a Used Car has three sections: What It Is, What To Know, and What To Do. The lesson plan uses What It Is for initial concept development, vocabulary development, and site navigation activities. It uses What To Know for guided practice activities, and What To Do for independent practice and extension activities.
- The lesson plan is structured for two types of learners: those who read at or above the NRS Low Intermediate Basic Education / Low Intermediate ESL level and those who read at levels below those (Beginning ABE Literacy, Beginning Basic Education, Beginning ESL Literacy, Low Beginning ESL, High Beginning ESL). Where appropriate, guidance is provided for differentiating activities for English learners and native speakers. Activities can be mixed and matched across levels where learners need tasks that are more accessible or more challenging.
- Instruction for English learners will need to address the cultural information contained in the financial content of the lesson. The biggest issue is the need to get a credit card in order to establish a credit history and be able to access loans. Encourage discussion of how this is similar to or different from the situation in their home countries or other countries they know.
- Time allotments are approximations only. Activities can be extended, shortened, or skipped to meet learners' needs and to accommodate different class/tutorial schedules.

# Objectives and Standards

|  | Low Intermediate and Above   | Basic / Beginning   |
|--|--|---|
|  | <b>Learners will be able to</b>  |   |
| <b>Content Objectives</b>  | <ul style="list-style-type: none"> <li>● Identify the advantages and disadvantages of buying a used car</li> <li>● Explain what to consider when borrowing money to buy a used car</li> <li>● Describe the steps one should follow when buying a used car</li> </ul>   | <ul style="list-style-type: none"> <li>● Identify the advantages and disadvantages of buying a used car</li> <li>● List things to consider when borrowing money to buy a used car</li> <li>● Order the steps one should follow when buying a used car</li> </ul>  |
| <b>Language Objectives</b>   | <ul style="list-style-type: none"> <li>● Use vocabulary related to Buying a Used Car in speaking</li> <li>● Recognize vocabulary related to Buying a Used Car in reading and listening</li> <li>● Give and ask for advice on Buying a Used Car using the modal should</li> </ul>   | <ul style="list-style-type: none"> <li>● Use vocabulary related to Buying a Used Car in speaking</li> <li>● Recognize vocabulary related to Buying a Used Car in reading and listening</li> <li>● Identify advice on Buying a Used Car</li> </ul>   |
| <b>Web Navigation Objectives</b>   | <ul style="list-style-type: none"> <li>● Recognize and navigate among the three parts of the Buying a Used Car section</li> <li>● Recognize the relationship of the Buying a Used Car section to the rest of the Managing Your Money section and to the other two major sections of the site</li> <li>● Use the Search function to locate information on the site</li> <li>● Recognize when they need to scroll down, and use the scroll bar to do so</li> <li>● Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons</li> </ul> | <ul style="list-style-type: none"> <li>● Recognize the difference between site content and site navigation</li> <li>● Recognize and navigate among the three parts of the Buying a Used Car section</li> <li>● Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons</li> </ul>                              |
| <b>College and Career Readiness Standards</b><br>(For guidance on these, see the companion Resource Sheet <i>Using the College and Career Readiness Standards in Instruction Based on Consumer.gov Content</i> ) | <u>English Language Arts and Literacy</u><br>Language: L1, L2, L3, L4, L6<br>Speaking/Listening: SL1, SL2, SL4<br>Reading Foundations: RF3, RF4<br>Reading (Informational Text): R1, R2, R3, R4, R5, R7<br>Writing: W2, W6, W8<br><br><u>Mathematics</u><br>Mathematical Practice: *MP4, *MP5<br>*Operations and Algebraic Thinking<br>*Number and Operations--Base 10 (NBT)<br><br>* Starred standards are in the expansion activities  | <u>English Language Arts and Literacy</u><br>Language: L1, L4, L6<br>Speaking/Listening: SL1, SL2, SL4<br>Reading Foundations: RF2, RF3<br>Reading (Informational Text): R1, R2<br><br><u>Mathematics</u><br>Mathematical Practice: *MP4, *MP5<br>*Operations and Algebraic Thinking<br>*Number and Operations--Base 10 (NBT) |

# Vocabulary and Materials

|   | Low Intermediate and Above   | Basic / Beginning  |
|---|--|--|
| <p><b>Vocabulary</b></p> <p><i>Select the vocabulary items that are new to your learners or that are most important for understanding the content. The words with asterisks (*) are key vocabulary for the web content; the others are more general terms. For English learners and some native English speakers, you may need to teach these as oral vocabulary before introducing them in written material.</i></p> | <p>Select 10-12 items for direct teaching.</p> <p>annual percentage rate (APR)<br/>           *as is<br/>           *Buyers Guide<br/>           *dealer<br/>           *dealership<br/>           down payment<br/>           extended warranty<br/>           financing<br/>           *inspect<br/>           lender<br/>           *manufacturer<br/>           portion<br/>           pre-approve<br/>           promise<br/>           *recall<br/>           service contract<br/>           *trade-in<br/>           *vehicle history report<br/>           *vehicle identification number<br/>           warranty</p> | <p>Select 6-8 items for direct teaching.</p> <p>annual percentage rate (APR)<br/>           *as is<br/>           *Buyers Guide<br/>           *dealer<br/>           *dealership<br/>           down payment<br/>           extended warranty<br/>           financing<br/>           *inspect<br/>           lender<br/>           *manufacturer<br/>           portion<br/>           pre-approve<br/>           promise<br/>           *recall<br/>           service contract<br/>           *trade-in<br/>           *vehicle history report<br/>           *vehicle identification number<br/>           warranty</p> |
| <p><b>Materials</b></p>   | <p>Internet: Buying a Used Car section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> <li>● Partner Talk</li> <li>● Screenshots of What It Is, What To Know, and What To Do from Buying a Used Car</li> <li>● Questions for Guided Reading 1</li> <li>● Information Gap</li> <li>● Questions for Guided Listening</li> <li>● Buying a Used Car: Transcript</li> <li>● Questions for Guided Reading 2</li> <li>● What Should They Do?</li> <li>● Vehicle Information</li> <li>● Comparing Used Cars</li> <li>● Two by Two</li> </ul>   | <p>Internet: Buying a Used Car section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> <li>● Words to Know</li> <li>● Screenshots of <i>What It Is, What To Know</i>, and <i>What To Do</i> from Buying a Used Car</li> <li>● Questions for Guided Reading 1</li> <li>● Information Gap</li> <li>● Questions for Guided Listening</li> <li>● Buying a Used Car: Transcript</li> <li>● Questions for Guided Reading 2</li> <li>● What Should They Do?</li> <li>● Comparing Used Cars</li> <li>● Two by Two</li> </ul>   |

## Activities

|   | Low Intermediate and Above   | Basic / Beginning   |
|---|--|---|
| <p><b>Build Background</b></p> <p><i>Use this discussion time to connect the lesson content with learners' existing knowledge.</i></p>  | <p>Introduce the topic of buying a used car with learners by asking them about their experiences finding a car to buy and negotiating the purchase. If learners have different experiences purchasing from a dealership or from a private party, encourage several of them to relate their experiences and the process they went through. If any of them has worked with a dealership or other lender to secure a loan to buy a car, and is comfortable discussing that, ask him/her to describe the process and steps that were required. Make a note of any vocabulary words they use when talking about their experiences on the board.</p>   | <p>Introduce the topic of buying a used car with learners by asking them about their experiences finding a car to buy and negotiating the purchase. If learners have different experiences purchasing from a dealership or from a private party, encourage several of them to relate their experiences and the process they went through. If any of them has worked with a dealership or other lender to secure a loan to buy a car, and is comfortable discussing that, ask him/her to describe the process and steps that were required. Make a note of any vocabulary words they use when talking about their experiences on the board.</p>  |
| <p><b>Vocabulary Preview</b></p> <p><i>Use the worksheet version that is most appropriate for your learners. Edit the handout to include only the words you need or want to emphasize.</i></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> <li>● <i>Partner Talk (low Intermediate &amp; above)</i></li> <li>● <i>Words To Know (basic/beginning)</i></li> </ul> | <ol style="list-style-type: none"> <li>1. If learners have used any vocabulary words during the Build Background discussion and you have noted those on the board, ask them to explain what those words mean. If appropriate, ask them if they've seen these words in other sections of the site, and whether they think the words have the same or different meanings related to Buying a Used Car.</li> <li>2. Put learners in pairs and distribute the <i>Partner Talk</i> worksheet. Partners take turns reading the words and example sentences; then they create sentences of their own. You may want to shorten the list if some of the items are already known. If you have a mixed native speaker and non-native speaker class you may want to pair up native and non-native speakers. Circulate during this activity to answer questions and note items that may be confusing to learners.</li> <li>3. When all pairs have finished, discuss any confusing terms with the whole group to be sure all understand the vocabulary.</li> </ol> | <ol style="list-style-type: none"> <li>1. If learners have used any vocabulary words during the Build Background discussion and you have noted those on the board, ask them to explain what those words mean. If appropriate, ask them if they've seen these words in other sections of the site, and whether they think the words have the same or different meanings related to Buying a Used Car.</li> <li>2. Without distributing the <i>Words To Know</i> worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide the definition yourself when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site.</li> <li>3. Distribute the <i>Words To Know</i> worksheet and have learners take turns reading the words and the example sentences. Then ask them to make up sentences of their own orally.</li> <li>4. Write learners' sentences on a white board or poster paper and ask other learners to read them aloud. Save the sentences for later use in reading practice.</li> </ol> |

|  | Low Intermediate and Above   | Basic / Beginning  |
|--|--|--|
| <p><b>Preview Webpage</b></p> <p><i>These activities are designed to help learners identify the difference between site content (different on every page) and site navigation (same on every page), and understand how to use site navigation and functionality.</i></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> <li>● <i>Screenshots of What It Is, What To Know, and What To Do</i></li> <li>● <i>Printouts of the three sections (if computers are not available)</i></li> </ul> | <ol style="list-style-type: none"> <li>1. Explore the Buying a Used Car section of Consumer.gov with the learners, using one central computer so that all can follow along, but allowing individuals to use their personal devices if they have them. Answer the following questions as a group:               <ol style="list-style-type: none"> <li>a. How many parts does the Buying a Used Car section have? What are they? Why do you think they have these names?</li> <li>b. How do you know which part of the Buying a Used Car section you are in?</li> <li>c. How can you change the size of the letters on the screen?</li> <li>d. How can you listen to someone reading the text aloud?</li> <li>e. How can you adjust the volume?</li> <li>f. How can you read the text that goes down below the bottom of the screen?</li> </ol> </li> <li>2. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What To Do.</li> <li>3. Ask learners to find the vocabulary items from <i>Partner Talk</i> in the Buying a Used Car section of the site. They can do this orally using the computer, or on paper using printouts of the pages.</li> </ol> | <ol style="list-style-type: none"> <li>1. Distribute the screenshot handouts for the three parts of Buying a Used Car. Have learners work in pairs or small groups to identify which things are the same on every page and which things are different.</li> <li>2. Discuss the answers in the whole group. Using one central computer so that all can follow along, show learners that the navigation and function buttons stay the same on every page, and the informational text is what changes. Demonstrate the navigation among What It Is, What To Know, and What To Do, and demonstrate the use of the <i>text size</i> and <i>listen</i> buttons, the volume control, and the scroll bar.</li> <li>3. Do a round robin in which each learner asks another to demonstrate how to do a specific task (for example, “Show how you change the text size,” “Show how you move to What To Do”). If learners are more experienced, you can extend this activity to the rest of the Managing Your Money section.</li> <li>4. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What To Do.</li> </ol> |

|   | <b>Low Intermediate and Above</b>   | <b>Basic / Beginning</b>  |
|---|---|---|
| <p><b>Guided Reading 1</b></p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> <li>● <i>Questions for Guided Reading 1</i></li> </ul> | <ol style="list-style-type: none"> <li>1. Distribute the <i>Questions for Guided Reading 1</i> handout. Ask learners to read the questions with a partner and predict what the answers will be.</li> <li>2. Direct learners to the What It Is page of Buying a Used Car. Have them work in pairs or individually to read the webpage and answer the questions. Remind them that they can use the Listen button to hear the text read aloud if they wish.</li> <li>3. When all have finished, review the answers with the whole group. Have learners say or show where on the page they found each answer.</li> <li>4. Ask learners who have bought a used car from a dealership to compare their experiences with the information on the page: <ol style="list-style-type: none"> <li>a. Did they see a Buyers Guide?</li> <li>b. Did they buy a car “as is”?</li> <li>c. Did it include a manufacturer’s warranty, or did they buy an extended warranty?</li> </ol> </li> <li>5. Ask learners to think about the advantages/disadvantages of buying a used car from a dealership or private party (as is) and share those out loud. Make a list on the board.</li> </ol> | <ol style="list-style-type: none"> <li>1. Distribute the printout of What It Is, or direct learners to that page on the site. Play the audio of the section aloud for the whole group, or read it aloud for learners to follow along. Ask learners to find 2-3 of the vocabulary words on the page, or listen for them, and to report back on what they find/hear.</li> <li>2. Ask learners the first question from <i>Questions for Guided Reading 1</i> and then play the audio aloud until the question is answered. Pause the recording and ask learners to repeat the answer back to you.</li> <li>3. Repeat this process for the remaining <i>Questions for Guided Reading 1</i>. You may need to repeat the recording 2-3 times for each question until learners hear and understand the answer. Alternately, if learners’ skill levels permit, you can ask the questions orally and have learners search for the answers on the printout or page.</li> <li>4. Ask learners who have bought a used car before to compare their experiences with the information on the page: <ol style="list-style-type: none"> <li>a. Did they see a Buyers Guide?</li> <li>b. Did they buy a car “as is”?</li> <li>c. Did it include a manufacturer’s warranty, or did they buy an extended warranty?</li> </ol> </li> </ol> |

|   | Low Intermediate and Above  | Basic / Beginning   |
|---|---|---|
| <p><b>Guided Listening</b></p> <p><i>Handout</i></p> <ul style="list-style-type: none"> <li>● <i>Information Gap</i></li> <li>● <i>Questions for Guided Listening</i></li> <li>● <i>Printouts of What To Know (if computers are not available)</i></li> </ul> | <ol style="list-style-type: none"> <li>1. Ask learners to pair up at a computer station or distribute printed copies of What To Know to each learner. Then distribute one copy of <i>Information Gap A</i> and one copy of <i>Information Gap B</i> to each pair. Instruct them not to show their partner their paper.</li> <li>2. Learners should take turns asking one another the questions on their sheet and searching for the answers on the site or the printout. Instruct them to make notes of the answers their partners find.</li> <li>3. When all pairs have finished the activity, review the responses to both <i>Information Gap A</i> and <i>Information Gap B</i> with the whole group, asking for volunteers to respond to the questions.</li> <li>4. Distribute <i>Questions for Guided Listening</i> and ask learners to read the questions and predict what the answers will be.</li> <li>5. Play the Buying a Used Car video once for the whole group or allow learners to watch it at their own computer stations, and then ask if their predictions were correct. Then review the correct answers with the group. You may play the video a second time if necessary.</li> </ol> | <ol style="list-style-type: none"> <li>1. Ask learners to pair up at a computer station or distribute printed copies of What To Know to each learner.</li> <li>2. Orally ask the questions from <i>Information Gap A</i> and <i>B</i> aloud to the whole group (moving between lists) and ask pairs to raise their hands when they find the answer. If learners are working at computer stations and are comfortable using the site, instruct them to listen to the audio recording of the page until they hear the answer.</li> <li>3. Record the answers they find on a board for all to see, and if using a main computer with projector, ask volunteers to point out in the text where the answers are.</li> <li>4. Read aloud <i>Questions for Guided Listening</i> and ask learners to predict what the answers will be.</li> <li>5. Play the Buying a Used Car video once for the whole group, pausing each time a question is answered. You may need to re-read the questions before playing each segment and play the segment more than once until all the questions can be answered.</li> </ol> |

|   | Low Intermediate and Above   | Basic / Beginning  |
|---|--|--|
| <p><b>Guided Reading 2</b></p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> <li>• <i>Questions for Guided Reading 2</i></li> </ul> | <ol style="list-style-type: none"> <li>1. Ask learners to work individually or in pairs to predict the answers to <i>Questions for Guided Reading 2</i>. After working individually or in pairs, they should pair up with another learner or another pair of learners to compare answers.</li> <li>2. Distribute printout copies of What To Do or direct learners to that section of the site to check their answers.</li> <li>3. Briefly ask different groups to review the answers they found to each question.</li> </ol> | <ol style="list-style-type: none"> <li>1. Orally ask learners the <i>Questions for Guided Reading 2</i> aloud to the whole group.</li> <li>2. After they have predicted the answers, direct them to printout copies of What To Do, the website, or play the audio recording of the text on the website. Pause after each question is answered and ask for a volunteer to repeat it back to the group.</li> <li>3. Ask learners to work with a partner to think about all of the steps they've learned about the process of buying a used car.</li> <li>4. Acting as a scribe for the whole group, ask each pair to share one step and decide where in the sequence it falls before noting it on the board in order.</li> </ol> |



|  | Low Intermediate and Above   | Basic / Beginning  |
|--|--|--|
| <p><b>Grammar Practice</b></p> <p>Handout:</p> <ul style="list-style-type: none"> <li>• <i>What Should They Do?</i></li> </ul> | <ol style="list-style-type: none"> <li>1. On the board or projector, write the sentence: Before you buy a car, you should _____. Ask learners for at least 3 ideas to complete the sentence. Then underline “should.”</li> <li>2. Ask learners what “should” means, or if anyone can define it. Explain that “should” indicates a strong suggestion, but is not an obligation. Review their ideas again.</li> <li>3. Ask learners to return to Questions for <i>Guided Reading 2</i> again and with a partner, orally practice making sentences about what they should do or know when buying a car.</li> <li>4. Ask learners to form small groups and distribute one of the scenarios from <i>What Should They Do?</i> to each group. Instruct them to think of at least 3 things the person in their scenario should do. You may ask them to do so orally or in writing as is appropriate.</li> <li>5. Review how “should” is used to make suggestions in their examples and responses.</li> </ol> | <ol style="list-style-type: none"> <li>1. On the board or projector, write the sentences: <ol style="list-style-type: none"> <li>a. Before you buy a car, you should decide how much you can pay.</li> <li>b. Before you buy a car, you should compare offers from several lenders for financing.</li> <li>c. You should think about other expenses like gas and insurance.</li> </ol> </li> <li>2. Underline “should” and ask learners if they know what it means. Explain that “should” indicates a strong suggestion, but is not an obligation. Review the sentences again.</li> <li>3. Ask learners if they can add other suggestions to the examples you’ve given. Write those on the board also.</li> <li>4. Read aloud one or two of the scenarios from <i>What Should They Do?</i> and ask the group to think of at least 3 things the person in each scenario should do. You may want to note their ideas on the board.</li> <li>5. Review how “should” is used to make suggestions in their examples and responses.</li> </ol> |
| <p><b>Independent Practice</b></p>   | <ol style="list-style-type: none"> <li>1. Ask learners to watch the Buying a Used Car video again, and then write Manuel an email/note giving some advice on what to do before he goes car shopping again.</li> <li>2. Alternately, they might compose a dialogue with a partner representing a conversation with Manuel and read it for the class.</li> </ol>   | <ol style="list-style-type: none"> <li>1. Ask learners to watch the Buying a Used Car video again, and then to imagine they are having a conversation with Manuel. What advice will they give him before he goes car shopping again?</li> <li>2. If appropriate, ask learners to write a dialogue with a partner representing a conversation with Manuel and read it for the class.</li> </ol>   |

|  | Low Intermediate and Above   | Basic / Beginning   |
|--|--|---|
| <p><b>Extension / expansion 1</b></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> <li>● <i>Vehicle Information</i></li> <li>● <i>Comparing Used Cars</i></li> </ul> | <ol style="list-style-type: none"> <li>1. Ask learners to visit the two external websites mentioned in What To Know and complete <i>Vehicle Information</i>.</li> <li>2. If learners have a car and know where to find the VIN, encourage them to use <a href="http://safercar.gov">safercar.gov</a> to find information about their cars.</li> <li>3. Ask learners if they've ever shopped for a used car at a dealership and what they considered when buying the car, or return to the brainstorm from the beginning of class.</li> <li>4. Distribute <i>Comparing Used Cars</i> and explain that Jimmy wants to buy a used car at the dealership. There are two different deals for him to consider.</li> <li>5. Allow learners to work in pairs to complete the addition/subtraction activities with or without a down payment and additional costs.</li> <li>6. Then ask each pair to share their thoughts on what Jimmy should do.</li> </ol> | <p>*<i>Vehicle Information</i> activity is not recommended for learners at this level.*</p> <ol style="list-style-type: none"> <li>1. Consider completing <i>Comparing Used Cars</i> with the whole group using a large version of the worksheet or projecting it for the group to see. Demonstrate adding extra costs and comparing costs.</li> </ol>  |
| <p><b>Assessment</b></p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> <li>● <i>2 x 2</i></li> </ul>   | <p>Choose one of the following options:</p> <ol style="list-style-type: none"> <li>1. Collect the email/note learners wrote to Manuel for Independent Practice and provide feedback for the next class.</li> <li>2. Ask learners to complete the 2x2 assessment and turn it in.</li> <li>3. Station yourself by the door and have learners tell you one thing a person should do before buying a used car. This is their exit ticket out of the class. Alternately, you could have them write down one or two suggestions and turn those in as their ticket out.</li> </ol>  | <p>Choose one of the following options:</p> <ol style="list-style-type: none"> <li>1. Orally complete the 2x2 assessment with the group, making notes for the group on the board.</li> <li>2. Station yourself by the door and have learners tell you one thing a person should do before buying a used car. This is their exit ticket out of the class. Alternately, you could have them write down one or two suggestions and turn those in as their ticket out.</li> </ol> |