**Classroom Counseling Lesson Plan**

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| **Lesson Title** | **Grade Range** | **Time Needed** |
| Buying A Car | 6-8 | 45 minutes |

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| **Domain** | **Mindset Standards** | **Behavior Standards** |
| Social-Emotional/Career | MS: 1, 4, 5 | LS:1, 2, 4, 5, 9 SMS: 1-5, 7 SS: 5 |

**Learning Objectives:**

* Students understand how work and money relate
* Students recognize the expenses that go into owning a car

**Supplies/Materials:**

* Computer with internet
* Buying a car worksheet

**Outline:**

1. Discuss with students things to consider when purchasing a car. (how much money they have to spend, insurance, other expenses, where to purchase a car from, if they have to take out a loan, and so on)
2. Ask if anyone has talked to their parents about getting a car or if anyone has a sibling with their own car. Discuss who is responsible for what costs. Ask, do you think you could afford a car on your own?
3. Discuss the wages they think teenagers make with part-time jobs and how realistic it is for a teen to purchase a car on their own.
4. Explain that they will get a worksheet, on the worksheet is a budget amount. This is how much money they have a month for a car. This includes the payment, gas, insurance and other expenses. Explain the worksheet will walk them through everything they need to think about.
5. Hand out the worksheets. Direct students to <http://www.kelolandautomall.com/>
6. You may want to show students how to navigate the site
7. Walk around the room and help students as they fill out the worksheet and have questions.

Buying A Car

Your monthly budget will allow you to spend \_\_\_\_\_\_\_\_\_\_\_\_\_\_ on your vehicle and related expenses.

1. Visit [www.kelolandautomall.com](http://www.kelolandautomall.com) search for a vehicle you would like to purchase.
2. Select a vehicle: What is the make and model of the vehicle you chose? What year is the vehicle? What color is the vehicle?
3. What special features made you select this vehicle?
4. What is the cost of the vehicle?
5. Would you buy or lease this vehicle?
6. What are the estimated monthly payments? How many months would you be making payments?
7. You now need to figure insurance on your vehicle. See Mrs. Solsaa for this figure

1. You now need to budget for gas. For vehicles that get 12 to 16 miles per gallon you will pay $70.00 a week for gas. For vehicles that get 17 to 20 miles per gallon you will pay $55.00 a week for gas. For vehicles that get vehicles that get 21 to 25 miles per gallon you will pay $45.00 a week for gas. For vehicles that get over 25 miles to the gallon you will pay $35.00 a week for gas. How much will you pay for gas in one month?
2. Now figure routine maintenance on your vehicle. Every vehicle requires oil changes and periodic inspections. This costs on average about $50.00 every 3 months. How much would this maintenance cost you in one year? Now how much would the maintenance cost averaged over 1 year?
3. Are you able to afford the vehicle that you wanted to purchase?

Vehicle payment:

Insurance payment:

Monthly gas:

Monthly maintenance costs:

Total Vehicle cost: