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**1.1 My First Car: Student Exploration**

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| 1. List some advantages of buying a new car and a used car:  |  |  | | --- | --- | | **New Car** | **Used Car** | | *Typically have lower interest rates when financed* | *Typically have higher interest rates when financed* | |  |  | |  |  | |  |  |  1. Hover over the vocabulary words or explore definitions using the website. Explain the meaning of each in your own words:  |  |  | | --- | --- | | **Word** | **Explanation** | | *Interest* |  | | *Amortization/Monthly Payments* |  | | *(Amortization) Period or Term* |  | | *Down payment* |  |  1. Prior to purchasing your vehicle, you will need to reflect on its features to suit your lifestyle. Discuss these desired features in 4-5 sentences.  |  | | --- | |  |     **New Car Exploration**   1. It is now time to shop for your new car. Complete the table below.  |  |  | | --- | --- | | **Car Make** |  | | **Car Model** |  | | **Year** |  | | **Features** |  | | **Subtotal (no tax)** |  | | **Taxes** |  | | **Total (with tax)** |  |  1. Interest rates vary depending on the financing term or amortization period. Investigate the financing rates for each of the following scenarios. Then, use the car payment calculator to complete the remaining columns.  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **Scenario** | **Term or Amortization Period (years)** | **Down payment ($)** | **Interest Rate (%)** | **Monthly Payment ($)** | **Total Interest ($)** | | A | 3 | 5,000 |  |  |  | | B | 5 | 10,000 |  |  |  | | C | 7 | 15,000 |  |  |  |   6. Discuss how the following variables affect the total interest you pay on your car:   |  |  | | --- | --- | | *Amortization Period* |  | | *Down payment* |  | | *Interest Rate* |  |   7. Look at the amortization formula. How does it work?   |  | | --- | |  |   **Used Car Exploration**   1. It is now time to shop for your used car. Complete the table below.  |  |  | | --- | --- | | **Car Make** |  | | **Car Model** |  | | **Year** |  | | **Kilometers** |  | | **Features** |  | | **Subtotal (no tax)** |  | | **Black book Value** |  | | **Taxes (show calculation)** |  | | **Total (with tax)** |  |  1. Research and explain how to best select a used vehicle.  |  | | --- | |  |  1. Complete the following for your used vehicle.  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **Scenario** | **Term or Amortization Period (years)** | **Down payment ($)** | **Interest Rate (%)** | **Monthly Payment ($)** | **Total Interest ($)** | | A | 3 | 500 |  |  |  | | B | 5 | 1,000 |  |  |  | | C | 7 | 2,000 |  |  |  |  1. Use your findings to evaluate and discuss whether you would choose to purchase a new or used vehicle.  |  | | --- | |  | |

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**1.2 My First Car Reflection**

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| Describe two concepts you learned and provide details of your learning.  Which new concept(s) were most interesting to you? Provide an explanation.    Which factors would you consider when making a down payment on your car?  Your friend is debating whether to buy a new or used vehicle. Discuss the financial consequences of both decisions. |

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* 1. **Ma première auto : Exploration**

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| 1. Citez quelques avantages de l'achat d'une voiture neuve et d'une voiture usagée :  |  |  | | --- | --- | | **Voiture neuve** | **Voiture usagée** | | *Taux d’intérêt plus bas* | *Taux d’intérêt plus élevé* | |  |  | |  |  | |  |  |  1. Survolez les mots de vocabulaire ou explorez les définitions à l'aide du site Web. Expliquez la signification de chacun d'eux dans vos propres mots :  |  |  | | --- | --- | | **Mot** | **Explication** | | *Intérêts* |  | | *Amortissement/paiements mensuels* |  | | *Période ou terme d'amortissement* |  | | *Mise de fonds* |  |  1. Avant d'acheter votre véhicule, vous devrez réfléchir aux caractéristiques qui conviennent à votre style de vie. Discutez de ces caractéristiques souhaitées en 4 à 5 phrases.  |  | | --- | |  |     **Voiture neuve**   1. Il est maintenant temps de faire les courses pour votre nouvelle voiture. Complétez le tableau ci-dessous.  |  |  | | --- | --- | | **Marque de la voiture** |  | | **Modèle de voiture** |  | | **Année** |  | | **Caractéristiques** |  | | **Sous-total (hors taxes)** |  | | **Taxes** |  | | **Total (avec taxes)** |  |  1. Les taux d'intérêt varient en fonction de la durée du financement ou de la période d'amortissement. Étudiez les taux de financement pour chacun des scénarios suivants. Ensuite, utilisez la calculatrice de paiement de voiture pour remplir les colonnes restantes.  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **Scenario** | **Terme** | **Mise de fonds ($)** | **Taux d’intérêts (%)** | **Paiement mensuel ($)** | **Intérêts ($)** | | A | 3 | 5,000 |  |  |  | | B | 5 | 10,000 |  |  |  | | C | 7 | 15,000 |  |  |  |   6. Discutez de la façon dont les variables suivantes affectent le total des intérêts que vous payez sur votre voiture :   |  |  | | --- | --- | | *Période d'amortissement* |  | | *Mise de fonds* |  | | *Taux d’intérêts (%)* |  |   7. Regardez la formule d'amortissement. Comment fonctionne-t-elle ?   |  | | --- | |  |   **Voiture usagée**   1. Il est maintenant temps de magasiner pour votre voiture usagée. Complétez le tableau ci-dessous.  |  |  | | --- | --- | | **Marque de la voiture** |  | | **Modèle de voiture** |  | | **Année** |  | | **Kilométrages** |  | | **Caractéristiques** |  | | **Sous-total (hors taxes)** |  | | **Valeur du livre noir** |  | | **Taxes (montre la démarche)** |  | | **Total (avec taxes)** |  |  1. Rechercher et expliquer comment choisir au mieux un véhicule usagée.  |  | | --- | |  |  1. Complétez le tableau suivant en utilisant votre voiture usagée.  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **Scenario** | **Terme** | **Mise de fonds ($)** | **Taux d’intérêt (%)** | **Paiement mensuel ($)** | **Intérêts totals ($)** | | A | 3 | 500 |  |  |  | | B | 5 | 1,000 |  |  |  | | C | 7 | 2,000 |  |  |  |  1. Utilisez vos résultats pour évaluer et discuter si vous choisiriez d'acheter un véhicule neuf ou d'occasion..  |  | | --- | |  | |

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**1.2 Réflexion : Ma première auto**

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| Décrivez deux concepts que vous avez appris et donnez des détails sur votre apprentissage.  Quel(s) nouveau(x) concept(s) vous a/ont paru le(s) plus intéressant(s) ? Fournissez une explication.  Icon  Description automatically generated  Quels facteurs prendriez-vous en compte pour verser un acompte sur votre voiture ?  Votre ami se demande s'il doit acheter un véhicule neuf ou usagé. Discutez des conséquences financières de ces deux décisions. |