

Pick a Word

Use the word or words in the box that matches each statement below.

assigned-risk insurance
blue book
bodily-injury insurance
car pooling
collision insurance
comprehensive insurance

deductible
depreciation
financial responsibility law
leasing
liability insurance
mass transportation

no-fault insurance policy
policy
premium
property-damage insurance
solar-powered
warranty

1. Decrease of vehicle value due to its age

Warranty

2. Written guarantee that the seller will make repairs for a time period
3. Lists the average price paid to dealers for various used vehicles

Financial Responsibility

4. Law
Requires you to prove that you can pay for damages you may cause with your vehicle

Deductible

5. Specified amount you pay to an insurance company for insurance
6. Set amount of money you personally pay for damages that is not paid by your insurance company

No-Fault Insurance

7. Written agreement between you and your insurance company
8. Type of insurance that is not concerned with who is to blame
9. Provides minimum coverage for high-risk drivers

Mass Transportation

10. Several methods of moving large numbers of passengers
11. Several people commuting to work or school in one vehicle

Leasing

12. An alternate method of obtaining a vehicle other than by purchase
13. A vehicle that captures sunlight and transforms it into electrical power

Liability Insurance

14. Protects you against claims for another person's injuries or property damages when you are at fault
15. A type of liability insurance that covers drivers who are at fault for injuries to other people up to specified limits

Property-Damage Insurance

16. A type of liability insurance that covers drivers who are at fault for damages to another person's property up to specified limits
17. A type of insurance that provides coverage to pay the costs of repair or replacement of your vehicle up to specified limits

Comprehensive Insurance

18. Insurance that covers damage to your vehicle from noncollision events

Test Your Knowledge

Check the box to the right that best applies to each statement below.

1. Probably best selection of good used vehicles due to trade-ins on new vehicles
2. History of the vehicle is known
3. Will usually make no repairs
4. Largest variety of used vehicles
5. Dealer might not have repair facilities
6. Price probably will be highest of all
7. A warranty is usually offered
8. Usually gives lowest price
9. Dealer seldom provides a warranty
10. Also offers a lease along with a buy option

	Private Owner	Used-Car Dealer	New-Car Dealer
1.			
2.	✓		
3.			
4.		✓	
5.			
6.			✓
7.			
8.	✓		
9.			
10.			✓

Check Plus or Minus

Check if the information below is a plus or minus for buying a used vehicle from a private owner.

1. There is rust around the fenders, under the chrome trim, and around the headlights.
2. There are oil spots under the vehicle, and a small oil leak from the engine when it is running.
3. The front and rear seats feel firm and comfortable when you sit in them.
4. The brake and gas pedals are not new, but they do not look worn.
5. The brakes grab and pull to one side.
6. Some of the accessories, such as the heater and defroster, do not work properly.
7. You see signs of collision damage in the trunk.
8. The owner refuses to let you test-drive the vehicle and demands a deposit.

	Plus	Minus
1.		
2.		✓
3.		
4.	✓	
5.		
6.		✓
7.		
8.		✓

Match Each Statement

Study the types of insurance coverage listed at the right. Write the letter of the coverage that best matches each situation below.

 1. Driver loses control of vehicle and hits utility pole.

A

 2. Someone is injured and the owner of the vehicle is at fault.

 3. Your damage is covered if you are in a collision with another driver who is not insured.

C

 4. Repair of the owner's vehicle is covered if it is damaged by a storm or vandalism, or if it is stolen.

 5. It covers the cost if your vehicle stalls and must be taken to a service station.

C

 6. The cost is covered when your windshield is broken by a rock from a passing truck.

 7. Medical costs are covered for its owner no matter who was to blame for collision.

B

 8. Claims against the owner are paid if the owner damages another driver's vehicle.

 9. Legal fees and court costs are covered in an injury case in which you were at fault.

E

 10. Hospital bills are paid for occupants injured in your vehicle.

Insurance Coverage

- A. bodily-injury liability
- B. property-damage liability
- C. comprehensive
- D. collision
- E. medical payment
- F. uninsured motorist
- G. towing
- H. no-fault insurance

7 CAN USE
MORE THAN ONCE

Choose the Factor

Read the factors below. Check if each factor causes higher or lower insurance premiums.

1. Driver has not been convicted of any moving violations.
2. Principal driver is under 25 years of age.
3. Vehicle will be driven for a great number of miles.
4. Driver is married.
5. Driver has a "B" average or better in academic work.
6. Driver owns a sport utility vehicle.
7. Driver has frequent claims filed against the insurance company.
8. Vehicle has deductibles on collision and comprehensive coverage.

	Lower	Higher
1.		
2.		✓
3.		
4.	✓	
5.		
6.		✓
7.		
8.	✓	

**Pick the Exhaust Gases or Hazardous Substances
Harmful to the Environment**

Use the word or words in the box to complete each statement below.

carbon dioxide (CO ₂)	used motor oil
chlorinated fluorocarbons (CFCs)	<u>used tires</u>
used battery	

1. gas creates a "greenhouse effect," which warms the earth.

Used Battery 2. If a _____ is not disposed of carefully, leaking acids could harm the environment.

3. Gases that could harm the earth's ozone layer if released into the atmosphere are called _____.

Used Tires 4. _____ could serve as a breeding ground for insects and snakes.

5. If not disposed of carefully, _____ could pollute ocean or lake water.

Costs of Owning a VehicleList some of the *major* expenses of owning a vehicle.

1. Purchase Price
2. Major Repairs
3. _____
4. _____
5. _____

List some of the operating costs of owning a vehicle.

6. Fuel
7. Minor Repairs
8. _____
9. _____
10. _____

Pick a Word

Use the word or words in the box that matches each statement below.

alternator
 carburetor
 catalytic converter
 differential
 drive shaft
 engine management system

~~fuel-injection system~~
~~master cylinder~~
 muffler
 oil pump
~~power steering~~
 powerplant

preventive maintenance
~~radiator~~
~~thermostat~~
~~transaxle~~
~~transmission~~
 water pump

Transmission 1. Forces engine oil through the oil filter
 2. Delivers engine power to the drive wheels
 3. Carries power from the transmission to the differential in rear-wheel drive vehicles
 4. Allows one rear wheel to turn faster than the other
 5. Generates electric current that recharges the battery
 6. Holds and cools engine coolant
 7. Mixes air with fuel and sends it to the engine
 8. Contains brake fluid that is forced to the wheel cylinder to slow or stop the wheel
 9. Regulates the temperature of the engine coolant
Fuel-Injection System 10. Replaces the carburetor in most new cars
Transaxle 11. A vehicle's engine or motor that transmits power to a drive system
 12. Serves in place of a transmission and differential in front-wheel vehicles
 13. Draws coolant from the radiator and forces it through the engine's cooling passages
Catalytic Converter 14. Converts harmful gases into less harmful gases and water
 15. Reduces the noise from combustion sounds in the engine
Power System Steering 16. A system that uses a hydraulic pump and fluid to make steering easier
 17. A practice of maintaining the routine care and attention to a vehicle
Engine Management System 18. A computer system that monitors the fuel, ignition, and emissions and automatically makes adjustments to the vehicle's systems when needed

Check Correct or Incorrect

Read the statements below and check whether the statement is correct or incorrect.

1. Vehicles with front-wheel drive have two half shafts that carry power to the front wheels.
2. Check automatic transmission fluid once a year.
3. A battery generates hydrogen, a very explosive gas.
4. Check the radiator hoses every year.
5. The colder the weather becomes, the less power a battery contains.
6. Have your oil changed and oil filter replaced twice a year.
7. Adjust your brakes by moving forward and stopping, and then repeating the procedure several times.
8. Periodically check tire pressure when tires are warm.
9. When a wear bar is visible, replace the tire.
10. A tire with a traction grade of C has a better traction performance than a tire with a grade of B.

	Correct	Incorrect
1.		
2.		✓
3.		
4.		✓
5.		
6.		✓
7.		
8.		✓
9.		
10.		✓

Test Your Knowledge

Complete each of the following statements.

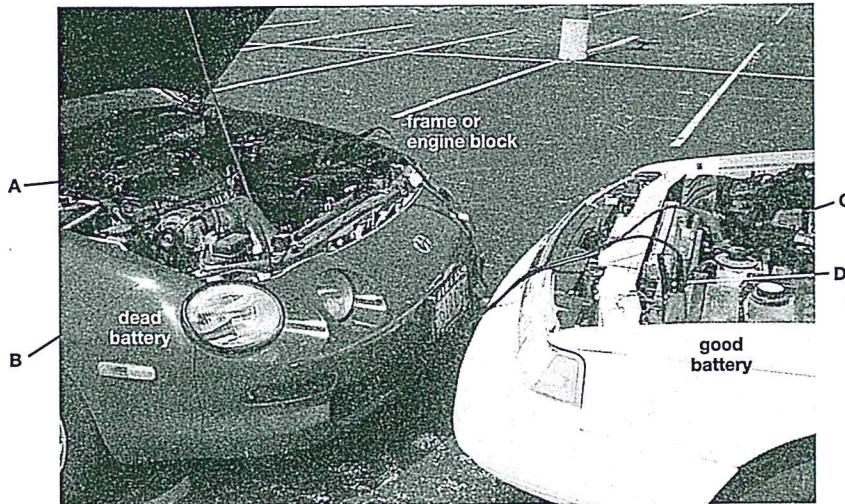
Balance
50 - 55 mph

1. You should avoid touching battery fluid because it _____ that can burn your skin.
2. You should _____ the tires regularly to promote even wear.
3. _____ pressure causes tires to wear quickly and can cause tire failure.
4. Many cars use fuel most efficiently at a speed of _____.
5. For every 5-mph increase in speed above 55 mph, most cars pay a mileage penalty of _____ mpg.

Use the Picture

Use the picture on the right to list the four steps (by letter) for connecting jumper cables.

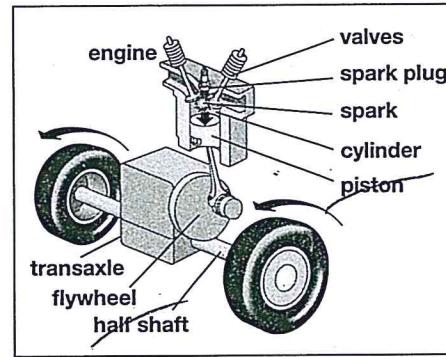
_____ 1. First connection
B 2. Second connection
_____ 3. Third connection
A 4. Fourth connection



Study the Diagram

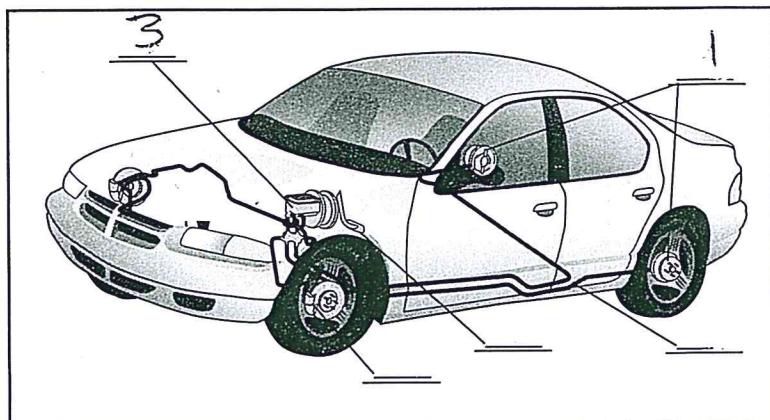
Identify the part of the powerplant or drive of a front-wheel drive vehicle.

Piston 1. Ignites the air-fuel mixture in each cylinder.
Half Shaft 2. Moves down in the cylinder as a result of an explosion.
3. Changes up-and-down motion of each piston into rotary motion.
4. Carries power to the vehicle's front wheels.
5. Enables the engine to deliver power to the drive wheels.



Study the Picture

Write the number of each listed part of the car's brake system in the blank.



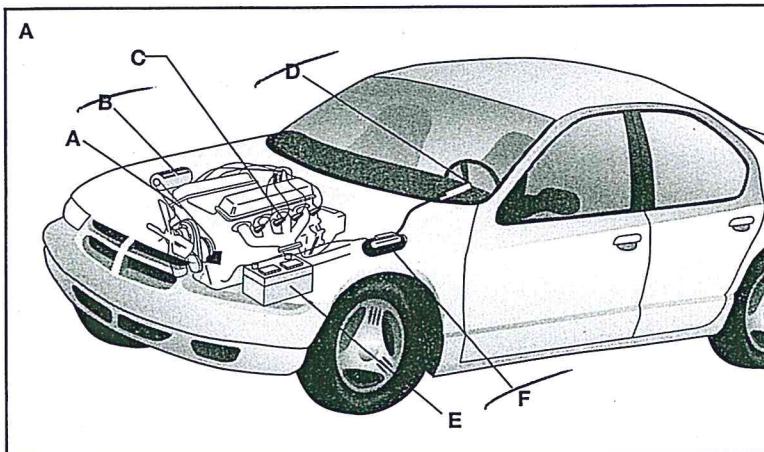
1. rear drum brakes
2. brake line
3. master cylinder
4. front disk brake
5. brake pedal

Use the Pictures

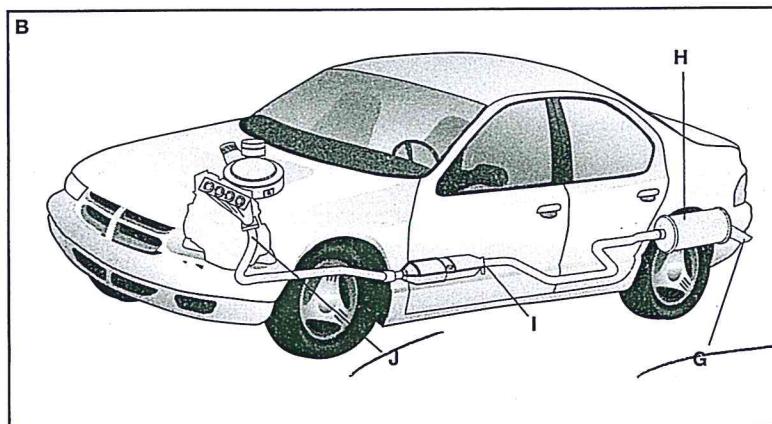
Study pictures A, B, and C. For each picture shown, select the letter that identifies the part of the ignition and electrical, emission, or cooling system.

A—Ignition and Electrical System

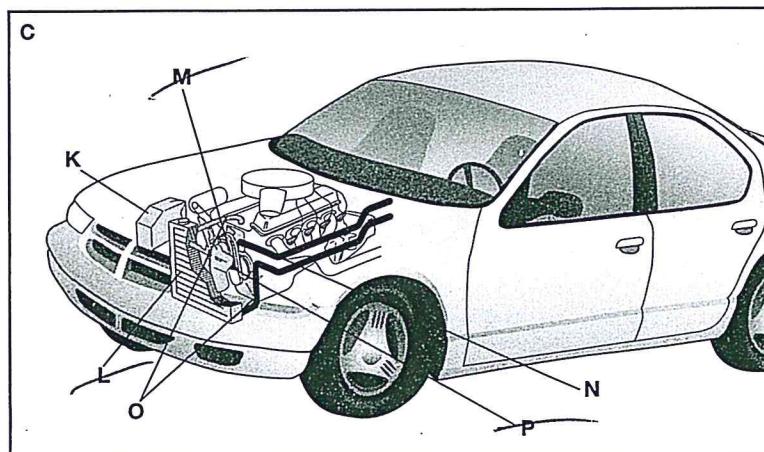
- 1. spark plugs
- 2. alternator
- 3. belt
- 4. ignition key
- 5. battery
- 6. starter motor

**B—Emission System**

- 7. catalytic converter
- 8. tailpipe
- 9. muffler
- 10. exhaust gas recirculation system

**C—Cooling System**

- 11. coolant recovery tank
- 12. radiator
- 13. water pump
- 14. fan
- 15. hoses
- 16. fan belt



Pick a Word

Use the word or words in the box that matches each statement below.

legend
map scale

navigating
recreational vehicle

safety chains

Navigating

1. Camper or self-contained motor home primarily used for vacation
2. Following routes by reading a road map
3. A chart that explains markings and symbols used on a map
4. Shows the number of miles per inch on a map
5. Keeps a trailer from breaking loose from a vehicle if the trailer becomes unhitched

Map Scale

Test Your Knowledge

Check true or false for each statement below.

1. Always carry a spare can of fuel when traveling on a long-distance trip.
2. In order to stay alert on a long-distance trip, take a break every two hours.
3. Your front view is reduced when driving a recreational vehicle.
4. The safest way to back a recreational vehicle is to sound the horn and check the outside mirrors often.
5. Use the 4-second following rule when driving a recreational vehicle.
6. Drivers often fail to observe reduced height and width signs when driving large vehicles such as motor homes.
7. Recreational vehicles hold the roadway better in windy conditions because of their size and weight.
8. Pulling a trailer increases a vehicle's fuel economy because of the tire's increased pressure.
9. When loading a trailer, put about 10 percent of the total weight on the hitch of the trailer.
10. If a trailer starts to fishtail, apply the brakes hard and steer toward the shoulder of the roadway.
11. When towing a trailer, allow twice as much distance to pass.
12. On a long-distance trip, the safest maximum distance to drive each day is 400 miles.

	True	False
1.		
2.	✓	
3.		
4.		✓
5.		
6.	✓	
7.		
8.		✓
9.		
10.		✓
11.		
12.	✓	

Use Trip Planning Skills

Read the following story. Choose an action from the list to the right for each situation presented below. You will use some action responses more than once.

You are staying with a friend in an unfamiliar area. You must arrive for a job interview early in the morning at an office ten miles away from your friend's house.

_____ 1. Your friend tells you that the area has an hour-long rush hour.

B

_____ 2. The weather forecast is for a temperature of 10 degrees below zero.

_____ 3. The weather forecast is for a warm, sunny, and clear day.

A

_____ 4. The weather forecast is for foggy weather with poor visibility.

_____ 5. The traffic report says there will be heavy traffic as usual, but no delays.

D

_____ 6. The traffic report says that a roadway you will use is blocked by three separate collisions.

_____ 7. While making a routine check, you find your tire pressure is low.

F

_____ 8. You forgot to get fuel the night before, and you are almost on "empty" and need to fill up.

_____ 9. The route you have selected to get to the interview has many uncontrolled intersections.

G

_____ 10. You miss the street on which the company you are visiting is located.

- A. Allow more travel time.
- B. Drive slowly for the first few miles to warm up the car.
- C. Proceed as planned.
- D. Choose another route.
- E. Check tire pressure; add air.
- F. Allow time to stop for fuel.
- G. Drive around the block.

Using Skills

Complete the sentences by writing in the missing words below.

Highway 1. Have your car serviced at least _____ before a long-distance trip.

High 2. Inflate tires to the _____ recommended pressure before carrying heavy loads in your car.

Short trips 3. On a long trip, eat _____ food than usual.

Short trips 4. To save fuel, combine several _____.

Internet 5. Today trip planning can be done by surfing the _____.

Use the Map

Using the map on the right to answer the questions below, calculate traveling times and distances.

1. How many miles is Springfield, IL, from St. Louis, MO?

4 hr.

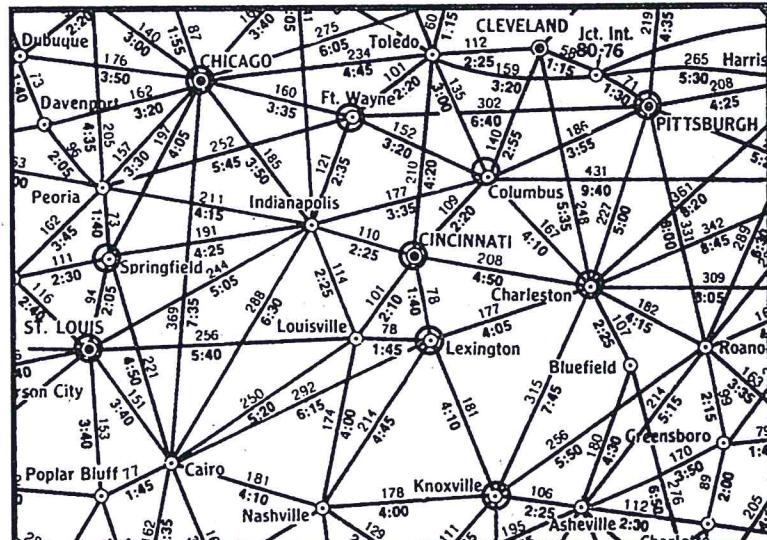
10 min. 2. How much estimated time will it take to travel from Lexington, KY, to Knoxville, TN, traveling at 55 mph?

3. Which route is shorter going from Columbus, OH, to Knoxville, TN?

A. By way of Cincinnati, OH
B. By way of Charleston, WV

462 4. How far is it from Chicago, IL, to Pittsburgh, PA, by way of Ft. Wayne, IN?

5. How much estimated time would it take to travel the distance for the trip described in item 4?



Map © by Rand McNally R.L. #86-S-12-R-98

Use the Chart

Using the mileage chart on the right, answer the questions below.

1. How far is it from Albuquerque, NM, to Boston, MA?

1,755

2. What is the distance from Chicago, IL, to Billings, MT?

880

3. How far is it from Columbia, SC, to Baltimore, MD?

4. What is the distance from Charleston, SC, to Albany, NY?

5. Your car gets 25 miles to the gallon. How many gallons of fuel do you need to drive from Boise, ID, to Atlanta, GA?

	Albuquerque, NM	Atlanta, GA	Baltimore, MD	Billings, MT
Albany, NY	2041	1010	339	2098
Albuquerque, NM	2041		1404	1890
Atlanta, GA	1010	1404		654
Billings, MT	2098	991	1799	1916
Birmingham, AL	1071	1254	150	771
Boise, ID	2518	940	2223	2406
Boston, MA	169	2220	1108	427
Buffalo, NY	301	1773	907	366
Calgary, AB	2434	1544	2369	2309
Charleston, SC	880	1703	291	568
Charleston, WV	636	1600	501	362
Charlotte, NC	169	2220	1108	427
Chicago, IL	301	1773	907	366
Cleveland, OH	2434	1544	2369	2309
Columbia, SC	880	1703	291	568

Use the Map

Use the map shown to answer the questions below. Items 1–5 focus on location by using letters and numbers along the edge of the map. Items 6–10 focus on identifying highways by using the map legend.

