

# Money! Money!

## Topic 4. Buying a Used Car



## Getting Started

Read then copy.

a) Len wants to buy a second-hand car.

Len wants to buy a second-hand car.

Len wants to buy a second-hand car.

Len

b) Mike gives him some advice.

Mike gives him some advice.

Mike gives him some advice

Mike

## Vocabulary 1 – manual

1. Read then copy.

He wanted a manual car because he liked to control the gears himself.

He wanted

2. Spelling – read, copy and learn.

manual

signal

metal

personal

## Vocabulary 2 – automatic

1. Read then copy.

The car was automatic, so he didn't have to change gears.

The car

2. Spelling – read, copy and learn.

automatic

automobile

autograph

## Vocabulary 3 – cylinder

1. Read then copy.

This 4-cylinder car uses less petrol than the 6-cylinder one.

This 4-cylinder

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2. Spelling – read, copy and learn.

cylinder          cynic          bicycle          fancy

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## Vocabulary 4 – insurance

1. Read then copy.

I made sure I had full insurance on my car.

I made

2. Spelling – read, copy and learn.

insurance      chance      dance      circumstance

## Vocabulary 5 – clear title

1. Read then copy.

Used car dealers must make sure a car has clear title before they sell it.

Used car

2. Spelling – read, copy and learn.

clear

fear

near

hear

## Vocabulary 6 – licence

1. Read then copy.

I want to get my driver's licence.

I want

2. Spelling – read, copy and learn.

licence

licensed

offence

offensive



## Vocabulary 7 – checklist

1. Read then copy.

I drew up a checklist of what I wanted  
before I went to the car-yard.

I drew up

2. Spelling – read, copy and learn.

checklist

upset

anything

timetable

## Vocabulary 8 – decision

1. Read then copy.

I've made my decision. I'll buy it.

I've made

2. Spelling – read, copy and learn.

decision      invasion      examination      infection

## Wrong Word 1

1. Cross out the wrong word in the sentence.
2. Choose the correct word from the box.
3. Write the sentence with the correct word.

costs ✓

prices

a) Work out up-front and on-going ~~change~~  
of owning a car.

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b) Find out market prices from auto  
magazines and newspaper advertisements.

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deals

signing

g) Check out the best wheels for borrowing money.

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h) Don't sign anything unless you know exactly what you are signature.

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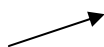
## Spoken Language – Intonation 1

Intonation is where our voice goes up or down.

When we ask a question with a 'yes' or 'no' answer, we usually go up at the end.

1. Say these questions with your voice going up at the end.
2. Practise with your partner.

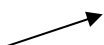
a) Would you like a cup of tea? 

b) Do you want to write this down? 

c) Are you okay for the footy? 

d) Are you going through a dealer? 

e) Should I get a mechanic's inspection? 

f) Should I buy this car? 


## Spoken Language – Intonation 2

Our voice goes down at the end

- when we make a statement
- when we ask a question where the answer is not just 'yes' or 'no'.

1. Say these statements and questions with your voice going down at the end.
2. Practise with your partner.

a) Thanks for your help, mate. 

b) It's so confusing! 

c) I don't know where to start! 

d) How much will it cost to run? 

e) Is it manual or automatic? 

f) How much do I pay? 

## Numeracy 1

1. Len finally chose a car. Add up his costs.

a)	Price of car	\$8 999
b)	Interest on borrowing \$5000 @ 8.95% over 4 years	\$ 966
c)	Government Motor Vehicle Duty	\$ 360
d)	Registration for 12 months (due in 2 months' time)	\$ 533
e)	Comprehensive car insurance for one year	\$ 514
f)	Transfer of Registration	\$ 28
Total		

2. What is the total cost of Len's car?

\$ \_\_\_\_\_



## Numeracy 2 - An Internet Activity

1. Go to - [www.racv.com.au](http://www.racv.com.au)
2. Click on - *Motoring and Car Buying*
3. Find on the Menu Bar - *Online Car Buying*
4. Click on - *Car and Personal Loans*
5. Click on - *Car and Personal Loan Calculator*
6. Follow the 4 steps to the right of the screen.
7. Work out the total amount repaid if you borrowed the following amounts, at the listed interest rate, with monthly repayments.

a) \$10 000 over 3 years (Press Calculate) \$\_\_\_\_\_

b) \$12 000 over 4 years (Press Calculate) \$\_\_\_\_\_

c) \$15 000 over 5 years (Press Calculate) \$\_\_\_\_\_

d) \$20 000 over 6 years (Press Calculate) \$\_\_\_\_\_

e) \$25 000 over 7 years (Press Calculate) \$\_\_\_\_\_

## Speed Copying - 1

1. Read the text below.
2. Copy as many words as possible in 2 minutes.
3. Count your total words. \_\_\_\_\_
4. For each mistake, subtract 1 from your total.
5. Record your final score. \_\_\_\_\_/50

Len wants to buy a used car, but he's quite confused. His friend Mike gives him this advice: First, get an idea of market prices, then, get a booklet called 'Better Car Deals' from Consumer Affairs Victoria. This booklet has a list of things to check before buying a car.

(50 words)

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Money! Money!  
Topic 4. Buying a Used Car

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# Speed Copying – 2

Handwriting practice lines consisting of solid top and bottom lines with a dotted midline, repeated 20 times.

## Tips Before You Buy a Car

1. Match the following sentence parts. The first one is done for you.
2. Read them to your partner.

a	Sort out	1	of buying and running a car.
b	Budget for the costs	2	the car registration runs out.
c	Do some	3	sign anything until you are very sure you want to buy the car.
d	Check when	4	your finances first.
e	Don't forget to	5	a maximum price and don't go above it.
f	Set yourself	6	get the car inspected before you buy it.
g	Don't	7	research on prices.

a	b	c	d	e	f	g
4						

## Reading – A Sad Ending

Read this story, then tell it to your partner in your own words.

Len saw a car he liked at a used-car yard. He put a deposit down and signed a contract to buy it. He didn't bother with an independent inspection. The dealer also got him to sign another form.

He went back next day to show his friend Mike, who noticed that the car had a lot of rust in it.

Mike told him about the 3-day 'cooling-off' period for used cars bought through a dealer. So Len wrote to the dealer that same day to cancel the contract, but it was not possible.

The second form he had signed, without reading it properly, was that he had waived his right to the 3-day 'cooling-off' period. He had to go ahead with buying the car, even though it was full of rust.

Len learnt, too late, that he should have had an independent inspection of the car, and he should only have signed one form, the contract of sale.

## Questions for VicRoads Vehicle Registration Transfer Form

This is a Vehicle Registration Transfer Form, which must be completed and lodged with VicRoads when you buy a second-hand car.

1. Choose to be a seller or buyer.
2. Complete the form with your own details.

- Surname
- Victorian Licence No. (If you have one)
- Given Name(s)
- Gender
- Date of Birth
- Phone (optional)
- Home Address
- Signature
- Today's Date

3. Insert the Transfer Fee payable in the box provided.

**This form must be completed and signed by both the seller and buyer and returned to VicRoads within 14 days.**

Documents and fees may be sent to GPO Box 1644N, Melbourne VIC 3001.

Do not use this form if the registration has been cancelled. See front sheet for more information.

The vehicle register records the identification details of each vehicle and the name and address of the person responsible for it. It is not a register of vehicle ownership (title).

**For correct processing, please print clearly in ink using BLOCK letters. All details must be provided including the licence number for all Victorian licence holders.**

Copies: White – Buyer Returns to VicRoads Pink – Seller Keeps

Registration Number

Serial Number

Date of Sale

TO AVOID LIABILITY FOR TRAFFIC OFFENCES THE EXACT DATE MUST BE SHOWN

### Seller (Disposer) Details

Surname or Company Name		Victorian Licence No.	
Given Name(s) or ACN (if applicable)	Gender (M/F)	Date of Birth	
Phone (optional)	LMCT Number		
Home (or company) Address			
			Postcode
Postal Address (if different from above)			
			Postcode

### Seller's Dutiable Value Declaration and Signature

Statement of Dutiable Value by the Seller (Otherwise known as market value – please refer to front sheet for information)

\$

I acknowledge that a copy of this form may be provided by VicRoads to the Acquirer upon request.

Signature of Seller/Disposer
Date

### Vehicle Details

Automatic  Manual

Vehicle Make	Model	Year First Registered	
Engine Number	Body Type	Colour	Number of Cylinders
VIN (chassis or frame number if no VIN)			

### How was the vehicle disposed of?

- Through a Licensed Motor Car Trader (LMCT)
- With a Certificate of Roadworthiness (RWC) attached to this form and issued in Victoria not more than 30 days before the date of disposal

RWC Number	Issue Date
Tester's Licence Number	Ex

### Buyer (Acquirer) Details (the minimum age to register a light vehicle is 17 years, 17 years 9 months for a motorcycle, and 18 years for a heavy vehicle)

Surname or Company Name		Victorian Licence No.	
Given Name(s) or ACN (if applicable)	Gender (M/F)	Date of Birth	
Phone (optional)	LMCT Number		
Home (or company) Address			
			Postcode
Garaged Address (if different from above) (VicRoads will only register vehicles garaged in Victoria)			
			Postcode
Postal Address (if different from above)			
			Postcode

### Buyer's Dutiable Value Declaration and Signature

Statement of Dutiable Value by the Buyer (Otherwise known as market value – please refer to front sheet for information)

\$

I acknowledge that a copy of this form may be provided by VicRoads to the Disposer upon request.

Signature of Buyer/Acquirer
Date

### Motor Vehicle Duty and Fees

Under the provisions of Section 217A of the Duties Act 2000 this application for transfer of registration of a motor vehicle is an assessment of duty.

Transfer Fees Payable – Private Buyers (fees subject to change) – Motor Vehicles: \$28.10; Motorcycles/Trailers/Caravans: \$5.00

Transfer Fee \$

Motor Vehicle Duty Payable – \$8 for every \$200 or part thereof the dutiable value.

Motor Vehicle Duty \$

To avoid penalties the duty and fees should be paid when the application is lodged.

Total Payable \$

Note: Motor Vehicle Duty is not applicable to light trailers with Gross Trailer Mass of 4.5 tonnes or less.