

# JA All About Cars\*\*

Buying your first car is both exciting and daunting. *JA All About Cars* introduces students to the essential costs related to buying and operating a first car and offers tips on being a smart consumer when purchasing a vehicle. In this volunteer-led session, students will consider their needs and wants to make a real-world connection to the car-buying experience, motivating them to make good financial decisions when buying or leasing.

## PROGRAM DESCRIPTION

- One volunteer-led, blended-model session
- Part of the JA Financial Literacy Pathway
- Placement: Grades 9–12
- Can be delivered as a stand-alone session or used in conjunction with another JA financial literacy program, such as *JA Personal Finance*® or *JA Finance Park*®



## SESSION OUTLINE

- **Warm-Up: Dream Car (5 minutes):** Volunteers introduce the session by displaying video and images of various dream cars and then lead a discussion with students about their dream car and whether a dream car is realistic for most people. Volunteers also share their experience about a dream car or buying their first car.
- **Explore: Which Car is Right for Me? (10 minutes):** Volunteers share examples of some things that they considered when choosing a car. Students complete a survey or questionnaire to identify their driving needs and then prioritize their needs.
- **Discuss: What Can I Afford? (20–25 minutes):** Volunteers share basic information about paying for a car, focusing on the pros and cons of buying versus leasing. Volunteers help students identify a car that meets their needs and research the costs of that car. Students decide whether they would prefer to finance or lease, and the volunteer shares scenarios to reinforce the pros and cons of both options. Then volunteers lead a short discussion about the costs associated with owning and maintaining a car.
- **Wrap-Up: Looking Ahead (5 minutes):** Volunteers summarize key points from the session and lead a reflection discussion with students.