

## **NAE4-HYDP Excellence in Teamwork Award**

Wheeling and Dealing: Buying Your New Ride  
Reaching Teens with Car Buying Education

### **Team Members**

Beth Kerr  
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### **Abstract**

Hamilton and Suwannee Counties, both rural areas with higher-than-average poverty rates, face challenges in youth financial literacy. Adolescents in poverty are at risk for poor academic and vocational outcomes, making financial education crucial for success. Wheeling & Dealing: Buying Your New Ride, developed by 4-H and Family and Consumer Sciences agents, teaches teens in limited-resource communities about financial literacy through the car-buying process. The curriculum covers vehicle costs, budgeting, credit scores, and negotiation strategies, empowering teens to make informed financial decisions. Based on post-survey results, over 90% of participants mastered the key financial skills taught in the program. With the help of community partnerships, we are serving a diverse group of youth from various backgrounds and the program will continue through 2025.

## Wheeling and Dealing: Buying Your New Ride Reaching Teens with Car Buying Education

### **Situation**

Both Hamilton and Suwannee Counties are rural communities with higher poverty rates than the state average. According to the American Psychological Association, children and teens living in poverty are at greater risk for poor academic achievement, dropping out of school, and experimenting with risky behaviors. Children living in poverty are more likely to experience more years of unemployment as adults and are ill equipped to face the financial challenges of adulthood (Lusardi, 2023). Financial education and workforce preparation skills are essential tools to set youth on a trajectory to thrive as adults. Youth that are thriving, experience long-term outcomes of academic or vocational success, have emotional stability, and are civically engaged (Arnold, 2018).

### **Need for program**

Capturing the attention of youth to participate in a financial literacy program requires creative marketing and innovative delivery. Working as a team of 4-H and Family and Consumer Sciences agents, we combined our areas of specialization to develop an education program for teen audiences. There are many benefits to car ownership and one of the most important is improved economic mobility. This is especially important for limited-resource households. When these individuals become car owners, they are more likely to obtain employment, maintain their jobs, and increase their income (Klein, N. J., 2020). Additional benefits of car ownership include ease of travel, access to better paying jobs, and access to education. Teens, who own their own vehicle, experience greater independence, the ability to secure employment, and less time spent depending on others for transportation. While the benefits of car ownership are well documented, teens need the foundational knowledge and skills to fully understand all aspects of the car buying process. Learning the skills necessary to buy a car such as calculating car costs and vehicle research and negotiation strategies provides teens with the tools needed to successfully purchase their own vehicle.

### **Objectives**

- 1) At least 80% of participants will be able to determine the cost of a vehicle purchase.
- 2) At least 80% of participants will learn how to write a SMART car buying goal.
- 3) At least 80% of participants will be able to calculate how much they can afford to pay for a vehicle based on personal income.

### **Target audience**

High school teens from limited resource counties who are planning to purchase their first vehicle.

### **Role of team members**

The idea was first conceived in 2020. The 4-H agent collaborated with two Family and Consumer Sciences (FCS) agents from a neighboring county to develop the *Wheeling & Dealing: Buying Your New Ride* financial education program. All three agents worked together, dividing the content equally and engaging community partners to supplement the curriculum.

The 4-H agent teaches the concept of needs vs. wants, types of vehicles, safety considerations, vehicle inspection, and conducting vehicle research. The two FCS agents present the following financial pieces: the true cost of vehicle ownership, determining how much vehicle you can afford, establishing a car-buying SMART financial goal, how credit scores impact your interest rate on a loan, understanding loans, sales tactics, and negotiation strategies. Each team member

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has developed worksheets, slide presentations, and interactive assignments to accompany her topics. The agents support each other throughout the two-day program.

Besides creating an engaging curriculum, working as a team allowed the agents to combine individual strengths and experiences, providing a variety of true-life car-buying examples to weave throughout the presentation.

### **Collaboration with partners**

County agents collaborated with a tax collector and a financial institution to coordinate instruction for teaching the costs of vehicle ownership, which include the tag and title purchase, financing options, and keys to develop a good credit score. Not only did community partners assist with instruction for the youth audiences, but they provided tips and suggestions to enhance the program. Additionally, the three agents partnered with Career Source of North Florida, a private non-profit agency that helps youth prepare for and secure employment. Through this partnership, the agents delivered three individual financial programs to youth enrolled in the summer youth education program. Wheeling and Dealing was the third piece of the financial trio, allowing youth to apply money management skills learned, to a popular teen topic: vehicle ownership.

### **Methods**

The agents co-taught the two-day program utilizing a buying education curriculum that they developed. Youth received handouts which served as a guide for concepts taught throughout the program. The agents used multiple teaching tools including multi-media presentations, car inspection checklists, videos, hands-on activities with question-and-answer components, and integrative activities that allowed youth to work through a case study. The agents contributed equally to all aspects of the program as they co-taught lessons using in-person delivery methods.

The experiential activities included the following:

- A mock used car lot that provided the opportunity to complete a vehicle inspection checklist to determine if the vehicle had appropriate value compared to the asking price.
- Community partners that included a representative from the tax collector's office presenting on tag and title requirements and associated costs, and a loan officer providing information on auto loan requirements and the need to develop good credit.
- Role-playing to practice negotiation strategies. Youth assumed both the role of the seller and then the buyer of a used vehicle.

Teaching financial concepts to youth audiences is easier when youth are engaged and interested in the topic. Imbedding financial literacy concepts in a program geared for teens and their interest in automobile ownership was a natural fit. Agents wove real-life connections to adult responsibilities like paying bills, staying on budget, and tracking expenses throughout their car-buying presentation. Program delivery was both a creative and an innovative way to capture the interest of teen audiences to learn financial literacy concepts.

### **Evaluation**

## Wheeling and Dealing: Buying Your New Ride Reaching Teens with Car Buying Education

Post survey data, observational data, completed worksheets, and student feedback are combined to provide program results. Additionally, qualitative data is solicited from adult partners to help the team identify any adaptations needed.

### **Results/impacts**

Post-survey results included:

- 100% learned how to determine the cost associated with purchasing a vehicle.
- 100% learned how to calculate how much they can afford to pay for a vehicle.
- 100% plan to save money to purchase a vehicle and associated expenses.
- 100% completed a vehicle inspection checklist on a used automobile to determine if asking price reflected the condition of the vehicle.
- 100% participated in a mock negotiation exercise.
- 93% learned how to write a SMART financial goal.
- 93% understood the difference between paying cash and financing a vehicle purchase.
- 93% plan to maintain a budget.

Number of student participants in 2024 = 15 (unduplicated).

Youth reported the best advice they received during the program on the post-survey. Repeatedly, the answers include these: Save money to purchase a vehicle. Do the research before you buy. Check the car out and look for rust. Save money for maintenance. Compare prices before you buy.

### **Commitment to diversity**

Our team serves youth audiences that are diverse in race, gender, and economic background. We have presented this program to both public and private school audiences, through partnership with Career Source to serve youth from limited resource families, and as a day camp (which included detention center youth) since 2020.

### **Continuation plan and innovation:**

This program will continue in the summer of 2025 when the agents continue their partnership with Career Source to deliver the car buying program to teens. In the fall of 2025, we plan to deliver the program at a local high school. Due to the program's success and requests from other extension agents, we hope to offer a training this fall to share the program with both 4-H and FCS agents. It is our long-term goal to modify the curriculum to develop an adult version for our counties.

Arnold, M. E. (2018). From Context to Outcomes: A Thriving Model for 4-H Youth Development Programs. *Journal of Human Sciences and Extension*, 6(1), 11. <https://doi.org/10.54718/NBNL5438>

Klein, N. J. (2020). Subsidizing car ownership for low-income individuals and households. *Journal of Planning Education and Research*, 44(1). <https://doi.org/10.1177/0739456X20950428>

Lusardi, A., & Messy, F.-A. (2023). The importance of financial literacy and its impact on financial wellbeing. *Journal of Financial Literacy and Wellbeing*, 1(1), 1-11.



IFAS Extension  
Hamilton County

1143 US Highway 41 NW  
Jasper, FL 32052  
386-792-1276  
386-792-6446 Fax

January 29, 2025

Dear Award Reviewer:

I am pleased to provide my support of the Wheeling and Dealing: Buying Your New Ride educational program for consideration of the NAE4-HYDP Excellence in Teamwork Award. This program was developed and presented cooperatively by Beth Kerr, Katherine Allen and Kim Griffin who are devoted Family and Consumer Sciences Extension Agents in Suwannee and Hamilton Counties. The concept of this effort was to create an educational avenue to assist the young people in our region in developing informed decisions when buying a vehicle.

Their approach to developing the 2-day curriculum has been interactive. Hands on activities included a used car lot with vehicles to inspect by the participants behind our office. This agent trio has done an excellent job at reaching an audience that may not otherwise have the means to obtain this information. Having access to transportation is a big step for most teenagers, but especially for the group targeted, to break the poverty cycle and to provide opportunities that would be limited without a vehicle.

The excitement generated from this program debut in 2021 has created an audience expansion plan to include young adults. Successes include four automobile purchases made using information presented and skills learned through program participation. One local family (who attended the session) shared the knowledge they gained with another young adult in their family (who did not attend the session) which in turn directly assisted this person in a rewarding car-buying experience.

This relevant, creative and impactful program is worthy of recognition. I encourage this submission and hope it will be chosen as an example of programming that makes a positive effect in the lives of our citizens. If you have any questions about the curriculum or its importance, please do not hesitate to contact me at the following email [ghicks@ufl.edu](mailto:ghicks@ufl.edu) or via telephone at (386) 792-1276.

Sincerely,

A handwritten signature in cursive script that reads "Gregory T. Hicks".

Gregory T. Hicks  
County Extension Director  
Extension Agent IV, Agriculture/4-H  
UF/IFAS Extension Hamilton County

January 29, 2025

Dear Award Reviewer,

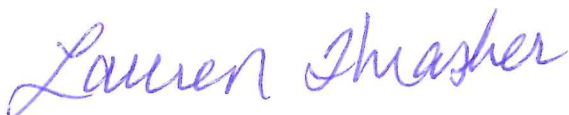
As a retired teacher and volunteer at the Hamilton County IFAS Extension, I have participated in four Wheeling & Dealing: Buying Your New Ride (W & D) workshops since 2021 to present day. I am delighted to show my support for this program and the agents who seek to educate teens in the car buying process. Many of the teens who participated in the workshops live in an economically depressed county and will most likely be considering purchasing a used car. This workshop provided excellent information and resources which the teens used in a car buying simulation.

At each two-day workshop, participants maintained a high level of engagement and enjoyment. The programs were well organized and progressed smoothly from one concept to the next, full of visual aids like handouts, power points, videos, an interactive bulletin board, and decorations which aided the teens in feeling like they were on a used car lot viewing a fully loaded automotive workshop; all that was missing was the smell of oil and the revving of powerful engines. This program is all inclusive and offers a multi-level approach to teaching and learning necessary life skills. The various activities from thought provoking games, computer research, tracking costs of car ownership to a hands-on vehicle inspection and the "purchase" of a car are interesting and fact filled.

The program was presented by a team of three 4-H and Family and Consumer Science agents: Beth Kerr from Hamilton County, FL, and Katherine Allen and Kim Griffin who are both from Suwannee County, FL. The energy, experience, and expertise each brought to the program was exceptional! They were well prepared and added their own flair to their presentations. I believe these agents must have spent considerable time together planning and creating this workshop because the atmosphere they engendered was professional, relaxed, and personable. They included personal stories which were sometimes funny (one agent's son bought a clunker!) and sometimes serious (one agent chose a vehicle with multiple safety features to keep her children safe) to illustrate their lessons. These personal touches helped teens realize that their decisions about the car they buy will affect them in lifechanging ways ("I better do my research and get a good car inspection, so my money doesn't go up in smoke like the engine in the clunker story!"). These personal additions to the class, their sincere tone and body language showed the agents' concern for the teens. The students, in turn, could see and feel that the agents cared about them. In fact, during the day, I observed the teens sitting up straighter in their chairs, raising their hands and volunteering more often when their "favorite" agent was teaching. I know some teens had "favorites" because they told me!

These agents deserve recognition for their dedication to helping teens succeed in life by producing and teaching W & D. The lessons teens learned in this workshop will set them on the right road to financial security.

Sincerely,



Lauren Thrasher



# How Length Affects Total Price

APR	Length of Contract	Monthly Payment	Total Price of Vehicle	Total Finance Charge
4.75%	24 months	\$438		
4.75%	36 months	\$299		
4.75%	48 months	\$229		
4.75%	60 months	\$188		
4.75%	72 months	\$160		

\$10,000 vehicle with \$0 down payment.

**HINT: Contract Length\*Mo. Payment=Total Price of Vehicle**

How much money would you save by financing for:

36 months instead of 60? \_\_\_\_\_

48 months instead of 72? \_\_\_\_\_

How much more in finance charges would you pay if you financed the vehicle for 72 months vs. 24 months? \_\_\_\_\_

What is the difference in the monthly payment between 36-month financing and 72-month financing? \_\_\_\_\_



# Wheeling & Dealing

MJ is a first-time car buyer who purchased a 2007 sedan with automatic transmission and a six-cylinder engine for \$5,600 cash. The car weighs 2,718 lb. and was purchased in Jurassic County, FL.

Use the information in the chart on the right and at the bottom of the page to determine the total upfront cost to register this vehicle. Calculate the costs for the tag, title and tax. Finally calculate the final cost for the vehicle including the upfront costs. Enter all information in the chart on the left.



Description	Cost
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## TAG

Initial registration fee	_____
Annual registration fee	_____
New metal license plate/tag	_____
County mailing and branch fee	_____

## TITLE

Previously titled vehicle fee	_____
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## TAX

FL sales tax – 6%	_____
Total upfront cost	_____

## FINAL cost

(car + upfront cost)

Additional Fees	Cost
Initial registration fee if the applicant does not have a Florida registration to transfer	\$225.00
Transfer of a license plate from another vehicle	\$7.35
New metal license plate	\$28.00
County mailing fee and branch fee	\$1.20
Transfer title fee	\$75.25
New title fee	\$77.25

Classification	Weight	Annual Registration
Automobiles	Up to 2,499 lb.	\$46.15
Automobiles	2,500–3,499 lb.	\$57.15
Automobiles	3,500+ lb.	\$70.65
Trucks	Up to 1,999 lb.	\$46.15
Trucks	2,000–3,000 lb.	\$57.15
Trucks	3,001–5,000 lb.	\$70.65





## Wheeling & Dealing: Buying Your New Ride



Participants complete a vehicle cost and safety worksheet using an automotive shopping website that provides real-time value of vehicles.



Students complete a vehicle inspection checklist on used vehicles belonging to extension staff! They check the body, electronics, fluid levels, tire wear, undercarriage, and interior.



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