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## LESSON E

### Practical Reasoning and Transportation

**FOCUS:** Solve a transportation problem using practical reasoning.

**ACTIVITIES:**

1. Students will solve a transportation problem by going through the practical reasoning process. Use Student Handout, "Practical Reasoning." Below is a brief example of how to use practical reasoning to solve a problem. Encourage the students to indicate all their circumstances that affect this problem and to brainstorm as many alternatives as possible. In addition, have the students state what consequences each alternative has for their family and other relationships.

Example:

1. Transportation problem: No transportation to work.
2. Reasoning process:

Goals: To get to work.

Circumstances: Don't have a car.

Alternatives:

Walk to work

Buy a car

Ride the bus

Get a ride from a friend

Consequences:

Takes an hour each way

Will have to get into debt

Costs \$5 round trip

Out of her way

Evaluate alternatives: The most practical and still save money for school is to take the bus. Also will not inconvenience anyone else.

Decision: Decide to ride the bus to work.

3. Action: Buy a bus pass and find out bus schedule.
4. Evaluate: After one month you figure out you are saving \$150 a month by riding the bus instead of buying a car. Riding the bus is the best thing to do.

# Practical Reasoning!

1. Identify a transportation problem.

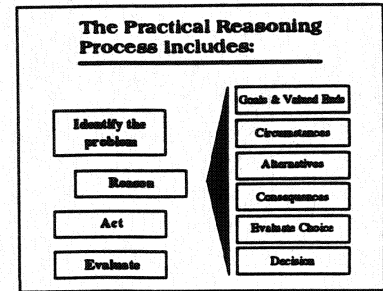
2. Reason:

- What are your circumstances?
- What are some alternatives to consider and what are the consequences for you and others?
- Evaluate your alternatives.
- Make a decision.

3. Act- carry out your decision.

4. Evaluate.

Decide if your decision needs to be changed.



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## Test Bank

### True or False

1. \_\_\_\_\_ Transportation decisions only concern myself.
2. \_\_\_\_\_ Once a car is bought the only cost is for gas.
3. \_\_\_\_\_ A car salesman is always trying to rip you off.
4. \_\_\_\_\_ New cars can break down just like used ones.
5. \_\_\_\_\_ Insurance rates are 3 times as high for teenagers.

6. List 3 pros and 3 cons for buying a new and used car.

#### Pros

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

#### Cons

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

7. Besides buying the car, list four other expenses of having a car.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

8. If you are a first time car buyer and have little or no credit rating, what five things will the car dealer want to know about you?

- |          |          |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ |          |

9. What are the six basic auto insurance coverages? State whether each coverage is required by law.

#### Coverages

1. Collision
2. Property damage liability
3. Uninsured motorists protection
4. Comprehensive
5. Medical payments insurance
6. Bodily injury liability

#### Description

- a. pays for damages that are not the result of an accident
- b. pays for expenses due to injuries
- c. pays for damages if your car injures or kills someone
- d. pays for damages to car that are a result of an accident
- e. pays for costs if your car damages the property of others
- f. pays for damages to people by hit-and-run drivers

10. Name 3 basic car maintenance jobs that prevent major car repairs.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

11. Explain what a deductible is.

### Transportation Test Bank Answers

1. F
2. F
3. F
4. T
5. T

6. Pros for new car  
you are the original owner  
warranty  
less problems

Cons for new car  
expensive  
depreciates quickly  
more possessive of a new car

7. insurance, maintenance, gas, oil

8. need to be 18 years old  
work full-time  
worked for past 6 months  
willing to buy lowest priced vehicle  
show proof of insurance

9. 1-d no, 2-e yes, 3-f yes, 4-a no, 5-b yes, 6-c yes

10. check and change oil and filter  
check and change transmission fluid and filter  
check brakes

11. A deductible is a sum of money that the owner of the car has to pay for car repairs first before the insurance will pay any money.