

Buying and Owning a Vehicle

Multiple Choice

Identify the choice that best completes the statement or answers the question.

1. Because of the effect of escaping CFCs on the earth's atmosphere, air conditioner repair shops are required to
 - a. release CFCs from the air conditioner.
 - b. use non-CFC refrigerants for repairs.
 - c. cease repairing air conditioners.
 - d. purchase a CFC refrigerant recovery system.
2. The person who will give the most reliable information about the condition of a used vehicle is
 - a. your insurance agent.
 - b. the previous owner.
 - c. the department of motor vehicle licensing.
 - d. the used-car dealer.
3. The average price paid to dealers for a given type and model of a vehicle is published in the
 - a. code of business prices.
 - b. National Auto Dealer's Association Guide (blue book).
 - c. annual car book.
 - d. catalog of replacement values.
4. A deductible clause in an insurance policy is
 - a. equal to the vehicle's present value.
 - b. coverage for medical costs if you are at fault in a collision.
 - c. a protection to the policyholder.
 - d. the amount the policyholder pays for damages.
5. Do not consider buying a used vehicle that
 - a. has corroded battery cables.
 - b. has chipped paint.
 - c. needs a new air filter.
 - d. does not shift smoothly.
6. You can reduce the overall purchase price of a vehicle if you
 - a. look for a vehicle with few miles on it.
 - b. save to buy without a loan.
 - c. make sure you buy a vehicle that has many options on it.
 - d. look for the top model on a vehicle line.
7. When buying a used vehicle, you should check that the engine
 - a. starts easily.
 - b. has warning lights that stay on for a while.
 - c. has minor oil or water leaks when running.
 - d. has just a few oil or water leaks when not running.
8. Before you seriously consider buying a used vehicle, you should
 - a. talk to your auto shop teacher about the kind of vehicle you are considering.
 - b. test drive new vehicles of the same make and model.
 - c. notice how many cars of that kind are on the road.
 - d. have the vehicle inspected by a trained technician.
9. An insurance policy is the
 - a. amount of bond posted to prove that you are financially secure.
 - b. amount paid for insurance coverage.
 - c. claim made after a collision.
 - d. contract between a vehicle owner and an insurance company.
10. Before buying a used vehicle, always
 - a. demand to see maintenance records for the vehicle.
 - b. check the engine for cleanliness.
 - c. determine whether the tires have recently been replaced.
 - d. test drive the vehicle.
11. One way of reducing exhaust emissions and cost per passenger miles is
 - a. car pooling.
 - b. faster driving.
 - c. daytime driving.
 - d. avoid highways and only drive on streets.

12. If the used vehicle passes your tests, you should
 - a. buy only if a warranty is offered.
 - b. have a mechanic make a final check.
 - c. have a friend test drive the vehicle.
 - d. immediately buy the vehicle.
13. A major disadvantage of buying a used vehicle from a private owner is that
 - a. the vehicle will usually need repairs.
 - b. there will seldom be a warranty.
 - c. the owner seldom will bargain.
 - d. the price will usually be higher.
14. Which of the following is a low-cost repair item?
 - a. repair of the exhaust system
 - b. repair of the brake system
 - c. replacement of the air filter
 - d. replacement of the clutch
15. Assigned-risk drivers must drive
 - a. for several years, violation free.
 - b. violation free for one year.
 - c. violation free until they are 40 years old.
 - d. only during daylight hours for three years.
16. Manual transmission repairs are needed
 - a. less than for an automatic transmission.
 - b. more often than for an automatic transmission.
 - c. about the same as for an automatic transmission.
 - d. once a year.
17. With the engine running, a vehicle's steering system should
 - a. be firm.
 - b. have no more than two inches of play.
 - c. have at least one inch of play.
 - d. have a generous amount of play.
18. CFCs are gases commonly used
 - a. to improve fuel economy.
 - b. in air conditioners.
 - c. to clean clothing.
 - d. as a gasoline additive.
19. A large vehicle tends to
 - a. cost more for maintenance.
 - b. cost less to purchase.
 - c. deliver lower fuel mileage.
 - d. have smaller trunk space.
20. Decrease of vehicle value due to its age.
 - a. deductible
 - b. depreciation
 - c. premium
 - d. blue book
21. If not disposed of carefully, _____ could pollute ocean or lake water.
 - a. used batteries
 - b. chlorinated fluorocarbons (CFCs)
 - c. carbon dioxide (CO₂)
 - d. used motor oil
22. Gases that could harm the earth's ozone layer if released into the atmosphere are called _____.
 - a. carbon dioxide (CO₂)
 - b. chlorinated fluorocarbons (CFCs)
 - c. carbon monoxide (CO)
 - d. burned gases
23. Set amount of money you personally pay for damages that is not paid by your insurance company.
 - a. depreciation
 - b. premium
 - c. deductible
 - d. policy
24. If the driver has a "B" average or better in academic work how will that affect the premium?
 - a. higher premium
 - b. lower premium
 - c. no change in premium
 - d. none of the above
25. If the driver has frequent claims filed against the insurance company how will that affect the premium?
 - a. higher premium
 - b. lower premium
 - c. no change in premium
 - d. none of the above