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| 2.6.8.H1  **The Real World**  You have just completed your apprenticeship and earned your first job as an electrician. You live in the mountains and need reliable transportation, especially on days when the roads are snow packed and icy. You have several long‐term financial goals and don’t want your monthly transportation costs to be too high.  Monthly net income: $2,815 Down payment: $2,000 Trade‐in: $0 | 2.6.8.H1  **The Great Outdoors**  You love the great outdoors and spend all of your free time exploring. Your explorations often take you and your friends on multi‐day road trips hauling all of your gear.  You are looking for an economical automobile that is durable for the rugged terrain you experience.  Monthly net income: $1,980 Down payment: $3,000 Trade‐in: $0 |
| 2.6.8.H1  **And Baby Makes Three**  You and your spouse have just welcomed a new bundle of joy into the world. You are excited about the challenges and opportunities a baby has brought to your life. You live in an urban area with access to public transportation. But your extended family lives 300 miles away. You are looking for a safe and reliable automobile for your growing family. With childcare expenses, student loans, and other obligations, you need a vehicle that does not have high out‐of‐pocket costs.  Monthly net income (both adults): $4,375 Down payment: $0  Trade‐in (2 automobiles): $7,500 | 2.6.8.H1  **Environmentally Conscious Consumer**  You and your spouse are concerned about high gas prices and fossil fuel emissions and have therefore decided that your next vehicle will be a hybrid or electric car. You live in an urban area in the desert. Your vehicle is primarily used to go to and from work. Because the technology on these automobiles is evolving so quickly you want a newer vehicle.  Monthly net income (both adults): $3,500 Down payment: $3,000  Trade‐in: $2,000 |
| 2.6.8.H1  **On the Road Again**  You own your own transportation business making a living by transporting unique, and often large, items for individuals.  Your travels take you on long road trips across the United States. Sometimes your clients live in rural areas and you need an automobile that can reliably traverse dirt roads.  Monthly net income: $2,950 Down payment: $7,000 Trade‐in: $0 | 2.6.8.H1  **On the Go**  You and your spouse have two middle school aged children. Both kids are actively involved in after school activities. To balance your full‐time work schedule with your children’s after school activities, you often car pool with two to three additional children.  Monthly net income (both adults): $5,250 Down payment: $1,500  Trade‐in: $4,000 |
| 2.6.8.H1  **City Back Roads**  You and your spouse live in the city. You are able to have a short commute and not need a vehicle, but your spouse commutes to another city and takes the back roads to get to work. There is always a lot of traffic and spouse wants to make it to and from work as quickly as possible.  Monthly net income (both adults): $7,630  Down payment: $2,000 Trade‐in: $0 | 2.6.8.H1  **Fishing Trips**  You live in a suburban area and work for a business company downtown. On your weekends, you take trips to the Harbor with your boat to fish.  Monthly net income: $3,750  Down payment: $1,000  Trade‐in: $1,500 |