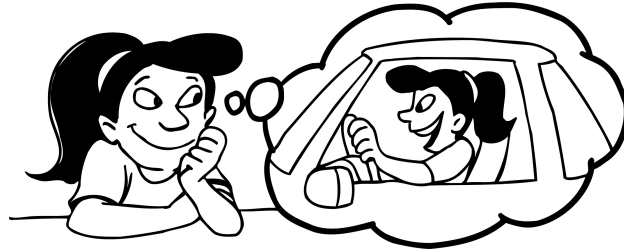




## LESSON 11: Activity 2

### Emma's car



Emma is a 20-year-old office worker. She has worked really hard and saved €3,000 towards the cost of a car. It's May now and she needs to buy a car by September when her job will change and she will be asked to travel for work. She is trying to decide whether to buy a car now and have a set of wheels to enjoy her life more during the summer months or wait until September by which time she hopes she will have saved a bit more money. She's already looked at two different cars and can't decide which one she might go for...

Emma's got several choices to make – see if you can help her make up her mind...

- Car A: Costs €2,300. It's an older model so the cost of the insurance and tax will be a little more and it may need a bit of work to make sure that it is roadworthy.
- Car B: Costs €5,000. Emma will need to borrow approximately €2,500 to afford this car and the first year's tax and insurance. She thinks she will be able to pay off the loan with monthly instalments of about €85 over a three year period.

Should Emma buy a car now or wait until September? Why?

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Which car should Emma buy? Why?

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