

## Buying a Car with Credit: Credit Education for Limited English Proficient Consumers

Jean M. Lown, Utah State University<sup>1</sup>  
Carmen D. Steggell, Utah State University<sup>2</sup>  
Susan W. Chandler, Utah State University<sup>3</sup>

### Four Key Points

1. The video targets a growing group of new Americans who need consumer education. Refugees, immigrants, and international students often enter the United States with poor English language skills, limited financial resources, and negligible understanding of U.S. consumer credit practices.

2. This video teaches limited English proficient (LEP) consumers about the U.S. credit system, with a focus on how to buy a car. LEP consumers learn how to get a loan to buy a car, sources of loans, requirements for obtaining credit, how to compare APR and fees, how to establish credit, and what to do in the event of difficulty in repayment. Although targeted at the LEP audience, the information is valuable for all consumers.

3. The educational packet consists of three parts. First, we provide a lesson plan to guide leaders in teaching about U.S. credit practices, specifically in the purchase of a car. Instructions are provided to assist teachers in working with LEP audiences. Second, we include a 20-minute video, "How to Buy a Car with Credit." The video follows a couple as they purchase a car with credit and features Asian and Hispanic actors and simple English. The video is an integral part of the lesson plan and is intended to be shown to groups of LEP consumers. Third, we provide a brochure which outlines the process of buying a car with credit and includes a glossary of credit terms which may be unfamiliar to LEP readers.

4. How To order: Mail \$25.60 for the complete package (lesson plan, video, and 75 brochures) or \$12.75 (video and 25 brochures).

\$\_\_\_\_\_ enclosed.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### SEND TO:

Carmen D. Steggell, Ph.D.  
Department of Human Environments  
Utah State University  
Logan, UT 84322-2910.  
Phone: (801) 797-1594  
Fax: (801) 797-3845

Make check or money order payable to Dept. of Human Environments.

### Acknowledgements

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### Endnotes

1. Professor, Department of Human Environments.
2. Assistant Professor, Department of Human Environments.
3. Graduate Student, Department of Human Environments.