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ABSTRACT

This is one of a series of computer modules designed for use by secondary students who have access to a computer. The module, designed to help students understand all facets of car-buying, includes a statement of objectives, a time schedule, a list of materials, suggested evaluation procedures, an outline for each section, and several computer programs written in BASIC. (MK)

COMPUTER MODULE FOR USE

IN A

MATHEMATICS LABORATORY SETTING

Car-Buying

by

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A Publication of

University of Denver
Mathematics Laboratory
Regional Center for
Pre-College Mathematics

Dr. Ruth I. Hoffman, Director

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CAR-BUYING

This module may be used in the following ways:

1. It may be used, with teacher explanations, and examples, for an entire class at once.
2. It may be used by individuals or small groups of students.
3. It may be used by individual students in real car-buying situations (or motorcycle-buying).
4. Individual students who have completed the unit can assist other students later.

MATERIALS

Contained in this module:

1. Explanatory reading material for the students.
2. Worksheets for car-buying, car insurance and motorcycle insurance.
3. Texts of the computer programs CARR, INSTABLE, AMORTLOAN, and INSCYCLE, which are necessary for completion of the module.
4. A short sheet of sample car prices and insurance numbers taken from the December, 1973 N.A.D.A. Official Used Car Guide.

Teacher must be able to provide:

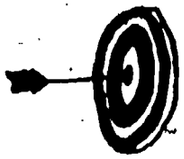
1. Computer access.
2. Current information on interest rate for demonstration purposes.
3. A recent copy of the N.A.D.A. Official Used Car Guide (optional, but highly desirable). Car dealers and lending institutions are sometimes willing to give classes old copies.

Students will provide on their own:

1. Current prices and trade-in values for individual cars (obtainable from various sources: actually talking with a car dealer, the daily newspapers, or the N.A.D.A. guide).
2. Information on interest rates and terms for specific cars and credit sources (optional; obtainable by talking to the various sources).

TIME SCHEDULE

During testing of this module, it was found to take on an average two fifty-minute class periods per student (one period for preparation and information-gathering, and one period spent at a computer terminal).



OBJECTIVES

1. The student will learn the difference between the quoted purchase price of a car and its actual cost under various credit and financing arrangements.
2. The student will learn the effect of a trade-in on the purchase price of a new car and on the sales tax charged.
3. The student will learn the meaning of mortgage insurance, and the kinds available and their cost.

4. The student will learn the different kinds of insurance available for a car, and which kinds are mandatory.

5. The student will learn the cost of automobile insurance, and what determines this cost. The principal factors he will learn are:

   a. The purchaser's driving record; and
   b. The safety rating of the car, as indicated by the insurance number in the N.A.D.A. Dealer's Guide.

6. The student who is interested in owning a motorcycle will learn the cost of financing a purchase, and the cost of motor cycle insurance.

OVERVIEW

1. For successful teaching of the module, it is recommended that the teacher go through the module himself first, using his own data and comparing the results with his actual situation, if possible.

2. The module provides brief summary information on such concepts as add-on rates, annual percentage rates, mortgage insurance, etc. The teacher may desire to devote additional class time to more extensive explanation of these concepts. The AMORTLOAN program demonstrates the operation of an annual percentage rate. The total interest figure in the AMORTLOAN output may be used to demonstrate the conversion from A.P.R. to add-on rate.

EVALUATION PROCEDURE

Completion of the module is to be regarded as an end in itself. For feedback purposes, the teacher may determine the student's success in doing the module by examining the worksheet, checking the credibility of the computer output, and checking the answers to those questions in the worksheet which involve comparisons, and which the student answers after running the computer programs.

A teacher may desire to supplement the module with a posttest on the conceptual information developed in the module: questions on kinds of interest rates, mortgage insurance, kinds of insurance coverage, factors determining insurance rates, etc., along with additional quantitative questions comparing rates and payments.

There are no standard right or wrong answers for any part of this module; the answers will vary depending on local taxes and insurance laws, credit conditions, and so forth.

OUTLINE

Section I - Buying and Financing a Car (Cards 1 - 4, Student Worksheets # 4a - 4f)

A. In this section, the student will complete all the worksheets preceeding the insurance section.

B. Teaching suggestions

1. As students will be providing individual data, it will probably be found desirable to let them work on the module individually or in small groups. A period of general class time may be used to explain the credit concepts described, and to give instructions on acquiring the basic data needed.

2. Securing data will be the most difficult part of the module. Students are understandably reluctant to bother a car dealer with hypothetical questions. Nonetheless, this is the most valuable way for them to get information. Dealers will most likely be cooperative if the students know exactly what information they need, and what questions to ask, in advance, so as not to take up too much of the dealer's time. Other sources for car prices are advertisements in the newspaper, and the N.A.D.A. book. Trade-in values are available in the N.A.D.A. book. As a last resort, some sample data is provided with the module.

3. Students should again be encouraged to find credit information on their own - from dealers, banks and credit unions. Teachers should check with their own credit unions for sample rates. In Denver at the end of 1973, dealers were quoting add-on rates between 7% and 10%; banks quoted an add-on rate of 6% for new cars, 6 1/2% for used cars; and credit unions quoted A.P.R.'s from 9% to 12%.

4. If a student is quoted an annual percentage rate, he may wish to run the AMORTLOAN program to see what his monthly payment is and what he is paying for.

5. If students have successfully gotten their own individual data, they should be encouraged to compare notes with each other, to get a greater appreciation of the credit market.

6. Teachers may desire that students run all the computer sections of the module at once, going back afterwards and completing the comparison questions in the worksheet.

Section II - Insurance (Card # 5 - 8, Student Worksheet # 8a)

A. The student will complete the insurance portion of the worksheet, using computer output for his answers.

B. Teaching suggestions

1. Students should continue to work individually or in small groups.

2. The insurance rates in the program are taken from the tables of a high-risk insurance company. Lower rates are in many cases obtainable. For high school students, however, these rates are frequently all too accurate. (Rates may be different in states other than Colorado; in such a case, an experienced programmer may be needed to modify the data in the program.)

3. Insurance numbers are obtainable only from the N.A.D.A. guide. If this guide is unobtainable, probable insurance numbers for a given car can be deduced from the sample data provided with the module. The important point which

is to be communicated is that the insurance number of a car is a major factor in determining the cost of insurance for the car.

4. Throughout the computer portions of the module, teachers will find that students who have already done the module will be very helpful in assisting other students who are starting the module.

5. Students should be advised that computer input consists of numbers only - no commas, no percent signs, dollar signs, etc.

Section III - Motorcycle (optional) (Card # 9, Student Worksheet # 9a)

A. The interested student will fill out the car-buying worksheet for a motorcycle; and the motorcycle insurance worksheet.

B. Teaching suggestions

1. Students who are interested in the real purchase price of a motorcycle can use their data in the CARR program, or, if they are quoted an annual percentage rate, in the AMORTLOAN program.

2. The INSCYCLE program offers two insurance plans, which can be compared. The principal factor determining motorcycle insurance rates is the size of the motorcycle engine.

CAR BUYING

The purpose of this unit is to help you investigate the costs of financing a car through three different types of lending institutions: an auto dealer, a bank, and a credit union. You should be able to learn interest rates and other important information from each of these three sources. You can use this unit, and the accompanying computer programs, not only in the classroom, but as a personal reference guide if you should purchase a car.

A credit union is like a club, to borrow money you must be a member. In many types of employment, membership in a credit union is automatic. So, when you investigate the cost of a credit union loan, see if your parents, friends or teachers belong to or know anyone who belongs to a credit union. Then, get on the phone and call the credit union, a bank, and an auto dealer to obtain the information necessary to complete the tables in the worksheets. When choosing a bank or an auto dealer, you might want to call several to see which one offers you the cheapest rate. If you are unable to contact any of the appropriate lending agencies, your teacher will have the information necessary to complete the tables. The daily newspaper contains advertisements of cars for sale, with prices and frequently with interest rates.

When you have completed student worksheet # 4a (after reading the explanation), run the computer programs CARR and INSTABLE and use the information to complete the rest of the tables. These tables will help you choose the least expensive financing for your situation.

The explanations that follow should enable you to understand what you should fill in on Student Worksheet # 4a. This information should give you what you need to know when you are on the phone talking to one of the three lending institutions involved. Most professional men are glad to help you learn (after all, you will someday be their customers); but you are taking up their time. Don't tie them up too long over the phone. When you call an auto dealer you might ask to speak with their finance man, and when you call a bank you should ask to speak with a loan officer. These men are the members of their respective organizations who will be able to answer your questions best.

A. What kind of car are you buying? List the name and model of the car you are buying, the kinds of accessories you want, and the year of the car.

B. What is the cash price of your car? This means - - What will the car you wish to buy cost, including all the options you want, if you could give the dealer the money right now. It you don't know the price of your car, you may find out from the NADA book or from cards # 5 and 6. Of course, most people have to finance the purchase of their cars. That is what you will be doing in this unit.

C. What is the local sales tax rate? Whenever you buy anything, you pay a certain percent of the price to the government as a sales tax. (For instance, in Denver, Colorado the sales tax is 6%.) On the everyday small purchases you make, this small percentage of tax goes almost unnoticed. But you are now making a purchase that runs sometimes many thousands of dollars and the sales tax becomes very significant. The tax itself may come to hundreds of dollars, depending on the price of your car. When you talk to a dealer, find out what the current sales tax is in your community. A word of caution: If you shop around, trying to beat the sales tax rate in your community, you may end up having to pay it anyway. Some communities charge sales tax according to where you live, rather than where you make your purchases. Check it out first; otherwise you might end up paying twice as much tax.

D. Do you have a trade-in? If 'yes', then how much will the dealer allow you? If you have an old car it is worth some amount of money. This old car can be used like money, and can be used toward the purchase of your new car. The value a dealer gives your old car is called the trade-in value. If you call a dealer, ask him if he can give you a general trade-in value for your old car. Remember, he might not be able to , since the value of the trade-in varies greatly because each individual's car has been taken care of in a different manner. But if your car is in good shape, and you don't want to keep it for a second car, you should probably trade it in.

If you have a trade-in, its value will be subtracted from the price of your new car before the sales tax is figured. Thus, the sales tax will be computed on the price of your new car, minus the trade-in value of your old car. If you don't have a trade-in, you'll have to pay more sales tax.

Only your dealer allows a trade-in, not a bank or a credit union.

E. Did you make a down payment? If 'yes', then how much? Almost always, a dealer will ask you to put some of your money down. This is usually a small amount but you can't buy the car if you don't have this amount. The amount of the down-payment varies with the price of the car. If you talk to a dealer, ask him what size down-payment he wants. Remember, your down payment is connected only with a dealer; so don't ask a banker about it. In the CARR program, you will use the down-payment only as an aid in figuring out the amount of money you will need to pay a dealer after you borrow it from a bank or a credit union.

F. How many months will your loan run? The longer you borrow the money you need to buy your car the more interest you will pay. So, the total cost of your car will increase. However, the whole purpose of borrowing the money is so you can make a lot of small payments instead of one big one. You are paying for the convenience of those smaller monthly payments you can make without taking away from your other needs. The larger the payment you make, the less will be the total amount of interest you have to pay. If you finance the loan for a relatively short time, your payments may be larger than if you had financed the loan for a longer time, but you will end up paying less overall.

IF YOU ARE TALKING WITH A DEALER OR A BANK, REFER TO G.
IF YOU ARE TALKING WITH A CREDIT UNION REFER TO H.

G., What is the add-on rate? An add-on rate is a straight-forward charge based on the annual rate of interest and the amount of money you borrow and the time of the loan. According to government regulations you must be told the equivalent annual percentage rate by the lending institution. See below for an explanation of how the add-on rate correlates with the annual percentage rate.

H. What is the annual percentage rate? The annual percentage rate is a percentage figured on the unpaid balance at the end of each month. Credit unions use an annual percentage rate; if, when you talk to them, they give you a monthly rate, multiply it by twelve.

The annual percentage rate and the add-on rate are different expressions of the same thing - - the amount of interest you pay. If you multiply the add-on rate by the amount you borrow by the number of years your loan runs, you will have the total amount of interest. The annual percentage rate, on the other hand, shows how much is deducted from what you borrow after each payment; out of each payment, first the interest, according to the A.P.R., is paid off, and then the rest of the payment is deducted from the amount you borrowed. (If you want to see how this works, run the computer program called AMORTLOAN.) Any add-on rate quoted to you amounts to a little more than twice the equivalent annual percentage rate. The maximum annual percentage rate allowed by federal law is 18%.

I. Mortgage insurance is insurance on the payment of your loan. It comes in two forms: Credit Life insurance and Health and Accident Insurance. Credit Life guarantees that, if you die before you have made all your payments, the insurance company will take over the remainder of the payments; health and accident mortgage insurance guarantees that your loan will be paid if you are too sick or too injured to make the payments yourself. Most dealers will insist on your carrying mortgage insurance in order to finance the purchase of a car. However, they may not insist on your having both Credit Life and Health and Accident insurance.

A. What kind of car are you buying?

NAME: _____

ACCESSORIES: _____

YEAR: _____

B. What is the cash price of the car? _____

C. Do you have a trade-in? If so, how much will the dealer allow you?

_____

D. What is the state and local sales tax rate? _____

E. 1) How much is your down payment? _____

2) How much are you borrowing? _____

F. How long will your loan run? _____

	BANK	DEALER	CR. UNION
G. What is the add-on rate?			
H. What is the annual percentage rate?			
I. What is the cost of mortgage insurance?			
Credit life only			
Health and Accident			
Total			

Car Buying

Student Worksheet # 4b

24 MONTH LOAN

	BANK	DEALER	CR. UNION
Add-on Rate or Annual Percentage Rate			
1)Cash Price			
Interest			
Monthly Payment			
TOTAL COST			
2)Cash Price			
Cost of Credit Life			
Interest			
Monthly Payment			
TOTAL COST			
3)Cash Price			
Cost of Credit Life			
Cost of Health and Accident Insurance			
Interest			
Monthly Payment			
TOTAL COST			

Car Buying

Student Worksheet # 4c

36 MONTH LOAN

	BANK	DEALER	CR. UNION
Add-on Rate or Annual Percentage Rate			
1) Cash Price			
Interest			
Monthly Payment			
TOTAL COST			
2) Cash Price			
Cost of Credit Life			
Interest			
Monthly Payment			
TOTAL COST			
3) Cash Price			
Cost of Credit Life			
Cost of Health and Accident Insurance			
Interest			
Monthly Payment			
TOTAL COST			

The following questions will help you compare the different financing methods for buying a car. The information you need to answer these questions may be found earlier in the unit or by running the CARR program on the computer.

Any add-on rate quoted to you by a financing agency is actually translated from an annual percentage rate; that is why add-on rates sound like they are lower than annual percentage rate works, run the program AMORTLOAN on the computer.

1. Compare the interest rates on the twenty-four month contract for each lender.

	BANK	DEALER	CR. UNION
Add-on:			
APR:			

2a. Compare the total amount of interest charged on the 36-month contract with the interest charged on the 24-month contract.

	BANK	DEALER	CR. UNION
36-month:			
24-month:			

b. How much more do you pay in interest on the 36-month contract compared with the 24-month contract?

BANK	DEALER	CR. UNION

3a. Compare the cost of credit life insurance on the 36-month and 24-month contracts.

	BANK	DEALER	CR. UNION
36-month:			
24-month:			

b. How much more does credit life cost on the 36-month contract compared with the 24-month contract?

BANK	DEALER	CR. UNION

4a. Compare the cost of accident and health insurance on each of the two contracts.

	BANK	DEALER	CR. UNION
36-month:			
24-month:			

b. How much more does health and accident insurance cost on the 36-month contract compared with the 24-month contract?

BANK	DEALER	CR. UNION

5. Compare monthly payments.

a. With no mortgage insurance (use (1) from Student Worksheets # 4b and 4c).

	BANK	DEALER	CR. UNION
24-month:			
36-month:			

b. With credit life only (use (2) from Student Worksheets # 4b and 4c).

	BANK	DEALER	CR. UNION
24-month:			
36-month:			

c. With credit life and health and accident insurance (use (3) from Student Worksheets # 4b and 4c).

	BANK	DEALER	CR. UNION
24-month:			
36-month:			

6. Compare the total costs of your car:

a. With no mortgage insurance (use (1) from Student Worksheets # 4b and 4c).

	BANK	DEALER	CR. UNION
24-month:			
36-month:			

b. With credit life only (use (2) from Student Worksheets # 4b and 4c).

	BANK	DEALER	CR. UNION
24-month:			
36-month:			

c. With credit life and health and accident insurance (use (3) from Student Worksheets # 4b and 4c).

	BANK	DEALER	CR. UNION
24-month:			
36-month:			

7. Answer the following questions for a 24-month contract:

a. With credit life only, what is the difference between your monthly payment for a credit union and for a bank? _____

b. With both credit life and health and accident insurance, what is the difference between your monthly payment for a bank and for a dealer? _____

8. Answer the following questions for a 36-month contract:

a. With no mortgage insurance, what is the difference between the total costs of your car for a dealer and for a credit union? _____

b. With credit life only, what is the difference between the total costs of your car for a bank and for a dealer? _____

9. In the following questions, compare the 24- and 36-month contracts:

a. With credit life only, what is the difference in the monthly payment when you are paying a dealer? _____

b. With both credit life and health and accident insurance, what is the difference in the total cost of your car when you are paying a credit union? _____

The following information is taken from the Mountain States Edition of the N.A.D.A. Official Used Car Guide, December 1973.

Av'g. Trd-In	Ins. Sym.	Body Type	Model	Av'g. Loan	Av'g. Retail
		AMERICAN MOTORS			
1972 Gremlin-V8-AT					
1550	3	Sed 2D	46-5	1400	2025
1970 Javelin-SST-V8					
1125	4	H'dtop 2D	7079-7	1025	1575
1967 Marlin-AT-PS-6					
375	4	H'dtop 2D	6759-7	350	700
		JEEP			
1971 J-100 4WD-6					
1050	5	Sta Wgn	1414	1850	2650
1966 Jeep-All Series 4WD					
875		Sta Wgn S V8		800	1300
		CADILLAC			
1973 De Ville					
5325	7	Cpe	D47	4800	6150
		CHECKER			
1967 Marathon-6-AT-PS					
550	4	Sta Wgn	A12-W	500	950
		CHEVROLET			
1973 Vega-4-AT					
1850	3	Cpe N'back	V11	1675	2350
1973 Camaro-AT-PS-V8					
2750	4	H'dtop LT	S87	2475	3325
1973 Corvette-V8-4 speed					
4875	6	Con 2 Tops	Z67	4400	5700
1971 Malibu-V8					
1600	4	H'dtop 2D	13637	1450	2075
		FORD			
1971 Cobra-V8					
1550	4	H'dtop Spt Roof	38	1400	2025
1971 Mustang-AT-PS-V8					
1625	4	Con	03	1350	1975
1970 Falcon-6-AT					
875	3	Sed 4D	11	800	1275
		INTERNATIONAL			
1966 Travelall Cust-6 Cyl.-All Series					
600		Station Wgn		550	1000
		PONTIAC			
1971 GTO-V8-242					
1675	5	Con	24267	1525	2150

IMPORTED CARS

Av'g. Trd-In	Ins. Sym.	Body Type	Model	Av'g. Loan	Av'g. Retail
		ALFA ROMEO (Italian)			
1969 Alfa Romeo 1575	5	Con	Veloce 1750	1425	2050
		AUSTIN-HEALEY (English)			
1966 Austin-Healey 825	4	Con	"300" Mk III	750	1225
		BMW (German)			
1972 BMW 4475	6	Sed 4D	Bavaria	4050	5125
		DATSUN (Japanese)			
1973 Datsun 1625	3	Sed 2D	1200 LB100	1475	2100
1972 Datsun 1675		Pickup	PL620	1525	2150
		FIAT (Italian)			
1969 Fiat 1150	4	Con Spider	124	1050	1600
		HONDA (Japanese)			
1973 Honda 1475		Sed 2D	SBA	1350	1925
		JAGUAR (English)			
1972 Jaguar 5175	7	Con	V12	4675	6000
1968 Jaguar 4.2XKE 1550	6	Spt. Con		1400	2125
1966 Jaguar 500	6	3.8 MkII 4D (O.D.)		450	900
		MAZDA (Japanese)			
1973 Mazda Rotary 2300	4	Sed 4D	RX3	2075	2975
		M.G. (English)			
1973 M.G. 2750	5	Con B		2475	3325
1967 M.G. 600	3	Con "B"		550	950
		MERCEDES-BENZ (German)			
1973 Mercedes-Benz 7350	6	Sed 4D (AT)	280	6625	8225
1967 Mercedes-Benz 2650	7	Con	230SL	2400	3375
		PORSCHE (German)			
1973 Porsche 3650	6	Rdst	914	3300	4450
1966 Porsche 1675	7	Cpe 2000-6	911/5	1525	2275

INSURANCE

Insurance is an essential cost to be considered when buying a car. In most states, liability insurance is required by law. But in addition, as you know by now, a car is a major investment, and this investment should be protected.

The INSTABLE program on the computer will help you determine the cost of insuring your car. Use the program to find the premium for the car you have in mind; then rerun it to find the premium for a different kind of coverage on this car.

When you run the program, you will find that the amount of insurance you pay is decided mainly by two things: your driving record, and the insurance number of the car you buy. The insurance number is found in the N.A.D.A. (National Automobile Dealers' Association) Handbook, or on Cards # 5 and 6, and makes a big difference in your insurance costs. Run the program with the car you select, but using different insurance numbers, and you will see the difference the insurance number makes.

The premiums the computer prints out are taken from a set of tables for 1973 used by an insurance company specializing in high-risk drivers (those drivers who have poor driving records). So these rates may be higher than many. Be sure to shop around to see what types and limits of coverage and rates are available to you.

The insurance rates quoted here are restricted to 15/30/5 liability, 15/30 uninsured motorist, $500 per person medical payments, $50 deductible comprehensive, and $100 deductible collision.

Let's look at the nature of each of these coverages:

15/30/5 LIABILITY:

In case of an accident your insurance will pay up to $15,000 per person limited to $30,000 per accident for bodily injury to people in the other car. Also, your company would pay up to $5,000 for damage done to other people's property.

15/30 UNINSURED MOTORIST:

Under this coverage, your company will pay up to $15,000 per person limited to $30,000 per accident. The money will be paid to persons in your car injured in the accident. The cost of this coverage is $1 per month.

$500 PER PERSON MEDICAL PAYMENTS:

Under this coverage, your company will pay up to $500 per person for medical expenses resulting from an auto accident. This coverage will cost you $1, $2, or $3 per month depending on the cost of your liability coverage. (If your driving record is too bad, you won't be able to get this coverage.)

$50 DEDUCTIBLE COMPREHENSIVE:

If your car is damaged by fire or wind or you suffer a loss because of theft, this coverage will compensate you for all damage except the first $50.

$100 DEDUCTIBLE COLLISION:

Under this coverage your company will pay all but the first $100 damage to your car due to an accident.

Of these five types of coverage, you are required by state law to carry liability coverage only. You do not have to carry any of the other 4 categories of coverage. Consequently, you may wish to run the INSTABLE program several times to compute different combinations of coverage.

Each time you run the program the computer will print out the cost of your premium. Now look at Student Worksheet # 8a. In the space at the top of the page, describe the car you wish to insure.

EXAMPLE:
1971 Chevy Malibu, 2 dr., hardtop, V8

In the space marked COVERAGE (1), describe the kind of insurance coverage you think you might want.

EXAMPLE:
15/30/5 liability, uninsured motorist, and medical. No collision or comprehensive.

In the space marked COVERAGE (2), describe a different kind of coverage.

In the space marked INS. NUMBER (1), enter the insurance number of the car as indicated in the N.A.D.A. Handbook.

In the space marked INS. NUMBER (2), put in a different insurance number for the same car.

Run the program three times: (1) For the first kind of coverage, with the original insurance number; (2) For the second kind of coverage, with the original insurance number; (3) For the first kind of insurance coverage, with the changed insurance number. Enter the results in columns 1,2, and 3 of the table at the bottom of Student Worksheet # 8a.

Car Buying

Student Worksheet # 8a

CAR: _____

COVERAGE (1): _____

_____

COVERAGE (2): _____

_____

INS. NUMBER (1): _____

INS. NUMBER (2): _____

	RUN 1 COVERAGE (1) INS. NUMBER (1)	RUN 2 COVERAGE (2) INS. NUMBER (1)	RUN 3 COVERAGE (1) INS. NUMBER (2)
LIABILITY 15/30/5			
UNINSURED MOTORIST 15/30			
MEDICAL PAYMENTS $500			
$50 DEDUCTIBLE COMPREHENSIVE			
$100 DEDUCTIBLE COLLISION			
TOTAL PREMIUM per month:			
Per year:			

Right now you are more interested in buying a motorcycle than a car. Here is one aspect of buying a bike, insurance.

This program will tell you how much it will cost to insure a bike. But there are a few things you must know. The most important is what all the terms mean such as liability, comprehensive, $50 deductible and others. Here is a list of all the terms and definitions you will need to know in order to get insurance.

Liability: insures against loss through legal responsibility for bodily injury and/or property damage caused by accident by this motor vehicle.

Comprehensive: covers any direct and accidental loss, or damage to the motorcycle, except loss caused by collision of the bike with another object.

Collision: covers any collision with another object written in terms of $50 deductible which means the owner pays the first $50.00 and insurance pays the rest or $100 deductible, or whatever the insurance calls for. This is for your motorcycle when you are at fault or you are hit by an uninsured motorist.

Uninsured Motorist: pays the insured for bodily injury caused by drivers of uninsured vehicles when such drivers are legally responsible for injury to the insured. In a case of hit and run, you are covered when injury arises out of an accident when neither the car nor the driver can be identified. Also, you must report to the police within 24 hours and notify the insurance company within 30 days.

Guest Bodily Injury Liability: covers guest rider only when the driver is careless or is drunk. This only applied in Colorado.

Another thing you will need to know is how many cc's the bike has and the age of the bike.

1. Input to the computer the following information when it asks for it.
   New bike
   350 cc's
   12 months
   Package Plan
   Yes for Uninsured Motorist
   Yes for Bodily Injury

   How much for Package Plan _____
   Uninsured Motorist _____
   Bodily Injury _____
   Total _____

2. New bike
   350 cc's
   6 months
   Package Plan
   Yes for Uninsured Motorist
   Yes for Bodily Injury

   How much for Package Plan _____
   Uninsured Motorist _____
   Bodily Injury _____
   Total _____

   Which is more expensive per month, 6 months or 12 months?

3. Put in your own numbers.
   How many _____ cc's.
   Package or Liability _____
   Uninsured Motorists Yes or No _____
   Guest Bodily Injury Yes or No _____
   How long pay for _____
   How old is bike _____

The following programs are written in the BASIC language for the Univac 1106. The words PRINT and LET are optional on this system and IF-THEN statements may have the same context as FORTRAN. Additionally, formatting is allowed via the PRINT IN IMAGE command. Therefore, much of each program may need to be modified for other systems.

The following program CARR was written by Dave Lind and Steve Meer of George Washington High School, Denver, Colorado.

```
10 REM THIS PROGRAM IS WRITTEN IN A HIGHLY ADVANCED VERSION OF
20 REM THE BASIC LANGUAGE.
30 REM IT MUST BE MODIFIED BEFORE USE ON MOST SYSTEMS
40 REM THESE ARE THE FUNCTIONS WHICH FIND EQUIVALENT APR AND ADD-ON RATE
   S
50 DIM Z(3,10),Y(3,10)
60 DEF FNA(A,I,N)
70 R=1+(I/1200)
80 B=0
90 FOR J=0 TO N-1
100 B=B+(R**J)
110 NEXT J
120 FNA=(A*(R**N))/B
130 FNEND
140 DEF FNR(X)=(INT(100*(X+.005)))/100
150 DEF FNP(N,I)
160 W=(((-N/1200)*I)-1)/-N
170 L=I*1.8
180 A1=ABS((((1+(L/1200))**-N)-1)/(L/1200))
190 B1=(((A1*W)-1)*L*3)
200 L=B1+L
210 IF ABS(B1)-.001>0 THEN 180
220 FNP=L
230 FNEND
240 REM THIS NEXT SECION EXPLAINS THE PURPOSE OF THE PROGRAM.
250 REM IT ALSO EXPLAINS THE REQUIRED INPUT FORMS.
260 'THE PURPOSE OF THIS PROGRAM I'S TO HELP YOU'
270 'TO FILL IN YOUR COMPARISON TABLES FOR BUYING A CAR.'
280 'THE PROGRAM WILL ASK YOU TO INPUT VARIOUS VALUES.'
290 'WHEN YOU INPUT A NUMBER, NEVER USE A COMMA, A DOLLAR SIGN'
300 'OR A PERCENT SIGN.  ALWAYS SIMPLY PUT IN THE NUMBER.'
310 'THUS, IF THE PRICE OF YOUR CAR IS $2095.00, WRITE 2095.'
320 'IF THE INTEREST RATE IS 6%, WRITE 6, NOT 6% OR .06.'
330 'FIRST IT IS NECESSARY TO KNOW WHETHER YOU WILL BE'
340 'GETTING THE MONEY YOU REQUIRE FROM A BANK, A DEALER'
350 'OR FROM A CREDIT UNION.'
360 REM THIS NEXT SECTION  ASKS THE SOURCE OF THE LOAN AND THUS
370 REM DETERMINES THE COURSE OF THE PROGRAM.
380 'PLEASE TYPE IN EITHER BANK, DEALER OR CREDIT UNION.';
390 INPUT A$
400 A=C=D=T=0
410 IF A$='BANK' THEN C=1
420 IF A$='DEALER'THEN C=2
430 IF A$='CREDIT UNION' THEN C=3
```

```
440 IF C=0 THEN 380
450 PRINT
460 REM THE NEXT SECTION FINDS INFORMATION REGARDING THE PURCHASE PRICE,
470 REM TRADE-IN,DOWN PAYMENT, ETC.
480 'INPUT THE PRICE OF YOUR CAR';
490 INPUT P
500 'DID YOU MAKE A DOWN PAYMENT(YES OR NO)';
510 INPUT B$
520 IF B$='NO' THEN 560
530 IF B$<>'YES' THEN 500
540 'INPUT THE AMOUNT OF YOUR DOWN PAYMENT';
550 INPUT D
560 'DO YOU HAVE A TRADE IN(YES OR NO)';
570 INPUT C$
580 IF C$='NO' THEN 620
590 IF C$<>'YES' THEN 560
600 'WHAT WILL THE DEALER ALLOW YOU ON YOUR TRADE-IN';
610 INPUT T
620 ' INPUT THE LOCAL SALES TAX RATE';
630 INPUT R
640 X=FNR((R/100)*(P-T))
650 PRINT
660 PRINT
670 REM THIS NEXT SECTION PRINTS OUT A PRELIMINARY SET OF DATA RE-
680 REM GARDING THE COST OF THE CAR,SALES TAX AND OTHER COSTS
690 REM EXCEPT THE COST OF THE LOAN
700 PRINTINIMAGE 'THE PRICE OF YOUR CAR IS $$$$$$$$.$$':P
710 IF T=0 THEN 740
720 PRINTINIMAGE 'MINUS YOUR TRADE-IN OF $$$$$$$$$$.$$':T
730 PRINTINIMAGE 'EQUALS $$$$$$$$$$$$$$$$$$$$$$$$$$.$$':(P-T)
740 'PLUS THE SALES TAX AT ';R;' %'
750 PRINTINIMAGE 'ON $$$$$$.$$  IS $$$$$$$$$$$$$$$$.$$':(P-T),X
760 PRINTINIMAGE 'FOR A TOTAL OF $$$$$$$$$$$$$$$$$$.$$':(P-T+X)
770 A=P-T+X-D
780 Z(C,1)=A
790 IF D=0 THEN 810
800 PRINTINIMAGE 'MINUS THE DOWN PAYMENT OF $$$$$$$.$$':D
810 'THE TOTAL AMOUNT WHICH'
820 PRINTINIMAGE 'YOULL HAVE TO FINANCE IS $$$$$$$$.$$':A
830 PRINT
840 PRINT
850 REM THIS NEXT SECTION FINDS THE DETAILS WHICH PERTAIN TO THE LOAN.
860 REM  I.E. APR OR ADD-ON RATES, TERM OF THE LOAN ETC.
870 'FOR HOW MANY MONTHS WILL YOUR LOAN RUN';
880 INPUT N
890 IF A$<>'CREDIT UNION' THEN 1050
900 'INPUT THE ANNUAL PERCENTAGE RATE QUOTED'
910 'TO YOU BY YOUR CREDIT UNION,(IF YOU WERE'
920 'QUOTED A MONTHLY RATE THEN PLEASE MULTIPLY'
930 'IT BY 12).';
940 INPUT I
950 U=I
960 M=FNR(FMA(A,I,N))
970 T1=FNR(M*N)
980 I1=T1-A
990 P1=FNR(100*((I1/A)*(12/N)))
```

```
1000 C$='ADD-ON'
1010 D$='ANNUAL PERCENTAGE '
1020 Z(C,6)=I
1030 Z(C,5)=P1
1040 GO TO 1160
1050 'INPUT THE ADD-ON RATE QUOTED TO YOU BY YOUR '|A$|
1060 INPUT I
1070 I1=FNR(A*I/100*N/12)
1080 U=I
1090 P1=FNR(FNP(N,I))
1100 T1=A+I1
1110 M=FNR(T1/N)
1120 C$='ANNUAL PERCENTAGE'
1130 D$='ADD-ON'
1140 Z(C,6)=P1
1150 Z(C,5)=I
1160 Z(C,2)=I1
1170 Z(C,3)=M
1180 Z(C,4)=T1
1190 Z(C,7)=N
1200 PRINT
1210 PRINT
1220 PRINT
1230 REM THIS NEXT SECTION TELLS THE USER HIS MONTHLY PAYMENTS, COST

1240 REM BREAKDOWN AND THE EQUIVALENT  LOAN RATES
1250 PRINTINIMAGE 'YOUR MONTHLY PAYMENT WILL BE $$$$$$$$$$$$$$.$$':M

1260 PRINT
1270 PRINTINIMAGE 'THE INTEREST ON $$$$$$$.$$':A
1280 PRINT        'AT AN '|D$|' RATE'
1290 PRINTINIMAGE '        OF   %%%%%%%%%%.%% PERCENT':U
1300 PRINT'FROM YOUR '|A$|' FOR '|N|' MONTHS'
1310 PRINTINIMAGE '                 IS $$$$$$$$$$$$$$$$$$$$$$$$$$$.$$':I1

1320 PRINT
1330 'THE CAR WILL COST A TOTAL OF $'|T1
1340 'THE '|D$|' RATE WHEN CONVERTED TO AN EQUIVALENT '|C$
1350 'RATE IS '|P1|' %'
1360 PRINT
1370 PRINT
1380 PRINT
1390 'YOU HAVE ENTERED,  O FAR, DATA FOR A:'
1400 FOR J= 1 TO 3
1410 IF Z(J,1)=0 THEN 1450
1420 IF J=1 THEN PRINT 'BANK'
1430 IF J=2 THEN PRINT 'DEALER'
1440 IF J=3 THEN PRINT 'CREDIT UNION'
1450 NEXT J
1460 REM THE USER NOW HAS THE CHOICE OF CHANGING THE DATA,
1470 REM THE SOURCE, OR THE TERM OF THE LOAN, OR HE MAY HAVE A TABLE

1480 REM  PRINTED OUT WHICH CONTAINS THE CURRENTLY INPUTED DATA
1490 'IF YOU WISH TO ENTER DATA FOR ANOTHER TYPE'
1500 'OF ORGANIZATION OR WISH TO CHANGE DATA '
1510 'THAT WAS ENTERED PREVIOUSLY, THEN TYPE YES. IF NOT TYPE'
1520 'NO AND A COMPARISON TABLE WILL BE PRINTED FOR ALL THE DATA'
1530 'THAT YOU HAVE ENTERED SO FAR.'
1540 'TYPE YES OR NO'|
```

```
1550 INPUT E$
1560 PRINT
1570 PRINT
1580 IF E$='YES' THEN 380
1590 IF E$<>'NO' THEN 1550
1600 PRINT
1610 PRINT
1620 N=0
1630 FOR J=1 TO 3
1640 IF Z(J,1)=0 THEN 1710
1650 N=N+1
1660 REM THIS SECTION OF THE PROGRAM PRINTS OUT THE COMPARISON TABLE
1670 REM FOR THE LOAN WHICH THE USER HAS PREVIOUSLY DESCRIBED
1680 IF J=1 THEN PRINT TAB(15*N);'BANK';
1690 IF J=2 THEN PRINT TAB(15*N);'DEALER';
1700 IF J=3 THEN PRINT TAB(15*N);'CREDIT UNION';
1710 NEXT J
1720 PRINT
1730 'AMOUNT'
1740 'FINANCED';
1750 C=1
1760 GOSUB 2640
1770 C=2
1780 'INTEREST';
1790 GOSUB 2640
1800 C=4
1810 'TOTAL'
1820 '  NOTE';
1830 GOSUB 2640
1840 C=3
1850 'MONTHLY'
1860 'PAYMENT';
1870 GOSUB 2640
1880 C=5
1890 'ADD-ON'
1900 'RATE';
1910 GOSUB 2640
1920 C=6
1930 'ANNUAL %'
1940 'RATE';
1950 GOSUB 2640
1960 C=7
1970 'NO. OF MONTHS';
1980 GOSUB 2640
1990 PRINT
2000 PRINT
2010 PRINT
2020 '*************************************************************'
2030 REM THIS SECTION PRINTS OUT TABLES FOR THE SAME LOAN WITH
2040 REM DIFFERENT TERMS TO INDICATE THE RELATIVE COSTS.
2050 PRINT
2060 'NOW A SET OF TABLES WILL BE PRINTED'
2070 'WHICH COMPARE PRICES OF LOANS FOR DIFFERENT TERMS.'
2080 PRINT
2090 FOR Q= 24 TO 36 STEP 12
2100 'TABLE FOR ';Q;' MONTHS'
2110 N=0
```

xod

```
2120 FOR J= 1 TO 3
2130 IF Z(J,1)=0 THEN 2180
2140 N=N+1
2150 IF J=1 THEN PRINT TAB(N*15);'BANK';
2160 IF J=2 THEN PRINT TAB(15*N);'DEALER';
2170 IF J=3 THEN PRINT TAB(15*N);'CREDIT UNION';
2180 NEXT J
2190 V(1,1)=Z(1,1)
2200 V(2,1)=Z(2,1)
2210 V(3,1)=Z(3,1)
2220 FOR Y=1 TO 2
2230 IF V(Y,1)=0 THEN 2290
2240 V(Y,2)=FNR(V(Y,1)*Z(Y,5)/100*Q/12)
2250 V(Y,6)=FNR(FNP(Q,Z(Y,5)))
2260 V(Y,4)=V(Y,1)+V(Y,2)
2270 V(Y,3)=FNR(V(Y,4)/Q)
2280 V(Y,5)=Z(Y,5)
2290 NEXT Y
2300 IF V(3,1)=0 THEN 2360
2310 V(3,3)=FNR(FNA(V(3,1),Z(3,6),Q))
2320 V(3,4)=FNR(V(3,3)*Q)
2330 V(3,2)=V(3,4)-V(3,1)
2340 V(3,5)=FNR(100*(((V(3,2)/V(3,1))*(12/Q))))
2350 V(3,6)=Z(3,6)
2360 PRINT
2370 C=1
2380 'AMOUNT'
2390 'FINANCED';
2400 GOSUB 2730
2410 C=2
2420 'INTEREST';
2430 GOSUB 2730
2440 C=3
2450 'MONTHLY'
2460 'PAYMENT';
2470 GOSUB 2730
2480 C=4
2490 'TOTAL'
2500 'NOTE';
2510 GOSUB 2730
2520 C=5
2530 'ADD-ON'
2540 'RATE';
2550 GOSUB 2730
2560 C=6
2570 'ANNUAL %'
2580 'RATE ';
2590 GOSUB 2730
2600 PRINT
2610 PRINT
2620 NEXT Q
2630 GO TO 2820
2640 K=0
2650 FOR J=1 TO 3
2660 IF Z(J,C)=0 THEN 2690
2670 K=K+1
2680 PRINT TAB(K*15);Z(J,C);
2690 NEXT J
```

```
2700 PRINT
2710 PRINT
2720 RETURN
2730 K=0
2740 FOR H=1 TO 3
2750 IF V(H,C)=0 THEN 2780
2760 K=K+1
2770 PRINT TAB(15*K);V(H,C);
2780 NEXT H
2790 PRINT
2800 PRINT
2810 RETURN
2820 '          ******************************************'
2830 REM THIS SECTION PRINTS OUT TABLES FOR THE SAME LOAN BUT WITH
2840 REM THE COSTS OF HEALTH AND ACCIDENT INSURANCE AS WELL AS
2850 REM MORTGAGE INSURANCE INCLUDED.
2860 PRINT
2870 PRINT
2880 'NOW YOUR ORIGINAL TABLE OF ENTRIES WILL BE MODIFIED TO INCLUDE'
2890 ' VALUES FOR MORTGAGE INSURANCE.  FIRST, A TABLE OF CREDIT LIFE COS
     TS'
2900 ' WILL BE PRINTED OUT. THEN A TABLE FOR CREDIT LIFE PLUS HEALTH'
2910 ' AND ACCIDENT INSURANCE WILL BE PRINTED OUT, SO THAT YOU MAY'
2920 ' COMPARE THE COSTS OF EACH.'
2930 PRINT
2940 PRINT
2950 GO TO 3640
2960 'THIS TABLE IS FOR CREDIT LIFE PLUS HEALTH AND ACCIDENT'
2970 PRINT
2980 PRINT
2990 FOR J= 1 TO 3
3000 FOR K=1 TO 10
3010 V(J,K)=0
3020 NEXT K
3030 NEXT J
3040 V(1,1)=Z(1,1)
3050 V(2,1)=Z(2,1)
3060 V(3,1)= Z(3,1)
3070 K=0
3080 FOR J= 1 TO 3
3090 IF Z(J,1)=0 THEN 3140
3100 K=K+1
3110 IF J=1 THEN PRINT TAB(K*15);'BANK';
3120 IF J=2 THEN PRINT TAB(K*15);'DEALER';
3130 IF J=3 THEN PRINT TAB(K*15);'CREDIT UNION';
3140 NEXT J
3150 Y=0
3160 IF Y=3 THEN 3300
3170 Y=Y+1
3180 IF Z(Y,1)=0 THEN 3300
3190 V(Y,5)=Z(Y,5)
3200 V(Y,7)=Z(Y,7)
3210 A=(.0075*(Z(Y,7)/12))*(1+(V(Y,5)*Z(Y,7)/1200))
3220 B=(.0125*(Z(Y,7)/12))*(1+(V(Y,5)*Z(Y,7)/1200))
```

```
3230 V(Y,8)=FNR((-V(Y,1)*A)/(B+A-1))
3240 V(Y,9)=FNR((-V(Y,1)*B)/(B+A-1))
3250 V(Y,10)=V(Y,1)+V(Y,8)+V(Y,9)
3260 V(Y,2)=FNR(V(Y,10)*V(Y,5)/100*V(Y,7)/12)
3270 V(Y,3)=FNR((V(Y,10)+V(Y,2))/V(Y,7))
3280 V(Y,4)=V(Y,10)+V(Y,2)
3290 GO TO 3160
3300 PRINT
3310 PRINT
3320 PRINT
3330 'AMOUNT'
3340 'FINANCED';
3350 C=1
3360 GOSUB 8730
3370 C=8
3380 'TOTAL'
3390 'CREDIT LIFE';
3400 GOSUB 8730
3410 'TOTAL'
3420 'ACC. AND H.';
3430 C=9
3440 GOSUB 8730
3450 'TOTAL'
3460 'AMOUNT'
3470 'FINANCED';
3480 C=10
3490 GOSUB 8730
3500 C=2
3510 'INTEREST';
3520 GOSUB 8730
3530 'MONTHLY'
3540 'PAYMENT';
3550 C=3
3560 GOSUB 8730
3570 'TOTAL'
3580 'NOTE';
3590 C=4
3600 GOSUB 8730
3610 PRINT
3620 PRINT
3630 GO TO 4170
3640 'THIS NEXT TABLE IS FOR CREDIT LIFE ONLY'
3650 V(1,7)=Z(1,7)
3660 V(2,7)=Z(2,7)
3670 V(3,7)=Z(3,7)
3680 K=0
3690 F=0
3700 IF F=3 THEN 3780
3710 F=F+1
3720 IF Z(F,1)=0 THEN 3770
3730 K=K+1
```

```
3740 IF F=1 THEN PRINT TAB(15*K);'BANK';
3750 IF F=2 THEN PRINT TAB(15*K);'DEALER';
3760 IF F=3 THEN PRINT TAB(15*K);'CREDIT UNION';
3770 GO TO 3700
3780 PRINT
3790 PRINT
3800 Y=0
3810 IF Y=3 THEN 3910
3820 Y=Y+1
3830 IF Z(Y,1)=0 THEN 3900
3840 A=(.0075*(Z(Y,7)/12))*(1+(V(Y,5)*Z(Y,7)/1200))
3850 V(Y,8)=FNR((V(Y,1)*A)/(1-A))
3860 V(Y,10)=V(Y,1)+V(Y,8)
3870 V(Y,2)=FNR(V(Y,10)*V(Y,5)/100*V(Y,7)/12)
3880 V(Y,3)=FNR((V(Y,10)+V(Y,2))/V(Y,7))
3890 V(Y,4)= V(Y,10)+V(Y,2)
3900 GO TO 3810
3910 PRINT
3920 PRINT
3930 'FINANCED';
3940 C=1
3950 GOSUB 2730
3960 'TOTAL'
3970 'CREDIT LIFE';
3980 C=8
3990 GOSUB 2730
4000 'TOTAL'
4010 'AMOUNT'
4020 'FINANCED';
4030 C=10
4040 GOSUB 2730
4050 'INTEREST';
4060 C=2
4070 GOSUB 2730
4080 'TOTAL'
4090 'NOTE';
4100 C=4
4110 GOSUB 2730
4120 'MONTHLY'
4130 'PAYMENT';
4140 C=3
4150 GOSUB 2730
4160 GO TO 2960
4170 PRINT
4180 PRINT
4190 '      ****************************************'
4200 'THIS COMPLETES THE COMPARISON CHARTS FOR YOUR AUTO LOAN'
4210 'NOW TURN TO THE INSURANCE PART OF THIS WORKSHEET '
4220 REM SEE THE INSURANCE PART OF THE UNIT  WORKSHEET AND PROGRAM
4230 END
```

```
BASIC*DPS003.AMORTLOAN
    1       100 'WHAT IS THE TOTAL AMOUNT YOU ARE BORROWING';
    2       110 INPUT P
    3       00180 'WHAT IS THE ANNUAL PERCENTAGE RATE';
    4       00130 INPUT R1
    5       00140 'FOR HOW MANY YEARS';
    6       00150 INPUT N1
    7       00160 DIM I(500),M(500),P(500),T(500),B(500)
    8       00170 N=INT(N1*12+.5)
    9       00180 R0=R1/1200+1
   10       00190 R2=R1/1200
   11       00200 M1=(P*R0**N*(R0-1))/(R0**N-1)
   12       00210 A=M1*N
   13       00220 M=INT(100*(M1+.0099))
   14       00230 M=M/100
   15       00240 P(0)=P
   16       00250 FOR K=1 TO N-1
   17       00260 M(K)=M
   18       00270 P(K)=P(K-1)*R0-M(K)
   19       00280 B(K)=P(K-1)-P(K)
   20       00290 C=C+B(K)
   21       00300 I(K)=M(K)-B(K)
   22       00310 NEXT K
   23       00320 M(N)=A-M*(N-1)
   24       00330 P(N)=0
   25       00340 B(N)=P(0)-C
   26       00350 I(N)=M(N)-B(N)
   27       00360 PRINT 'TOTAL AMOUNT BORROWED IS $'P
   28       00370 PRINT 'INTEREST RATE PER MONTH EQUALS';R2
   29       00380 PRINT 'ON THE UNPAID BALANCE'
   30       00390 PRINT
   31       00400 PRINT 'LENGTH OF LOAN IN MONTHS IS';N
   32       410 PRINT 'MONTHLY PAYMENT IS $';
   33       415 PRINT IN IMAGE '%%%%.%%':M
   34       00480 PRINT 'EXCEPT FOR THE LAST PAYMENT WHICH WILL BE $';

   35       00430 PRINT IN IMAGE '%%%%.%%':M(N)
   36       438 T=A-P
   37       433 PRINT 'THE TOTAL AMOUNT OF INTEREST PAID IS $';
   38       434 PRINT IN IMAGE '%%%%%.%%':T
   39       435 PRINT
   40       440 'MONTH          INTEREST       PYMT ON          BALANCE

      PYMT'
   41       450 '                              PRINCIPAL

   48       00460 PRINT
   43       00470 FOR J=1 TO N
   44       00480 PRINT IN FORM '%%%':J;
   45       00490 PRINT IN FORM '$$$$$$$$$$$$.$$':I(J),B(J),P(J),M(J)

   46       00500 NEXT J
   47       00510 END
```

The following program, INSCYCLE was written by Michael Wolff.

```
00100 'THIS PROGRAM FINDS MOTORCYCLE INSURANCE.'
00110 'YOU MUST PUT IN THE FOLLOWING INFORMATION:'
120 'HOW OLD IS THE BIKE:  NEW, ONE YEAR OLD,'
121   '            OR TWO YEARS OLD OR OLDER?'
130 'INPUT 1 IF NEW, 2 IF ONE YEAR OLD, 3 IF OLDER.'
00140 INPUTA
150 'HOW MANY CC''S DOES IT HAVE';
00160 INPUT B
170 'FOR HOW MANY MONTHS DO YOU WANT TO PAY:  6, 9, OR 12';
00190 INPUT C
200 'YOU MAY HAVE JUST LIABILITY INSURANCE, OR YOU MAY HAVE'
205 'THE PACKAGE PLAN, WHICH INCLUDES LIABILITY, FIRE AND THEFT'
210 'INSURANCE, AND COLLISION AND COMPREHENSIVE.  THE COLLISION'
215 'INSURANCE IS $50 DEDUCTIBLE, UNLESS YOUR BIKE IS OVER'
220 '360 CC''S.  IN THAT CASE, THE COLLISION INSURANCE BECOMES'
225 '$100 DEDUCTIBLE.'
228 PRINT
230 'INPUT 1 IF YOU WANT STRAIGHT LIABILITY.'
235 'INPUT 2 IF YOU WANT THE PACKAGE PLAN.'
00240  INPUT D
250 'DO YOU WANT UNINSURED MOTORIST COVERAGE';
260 INPUT E$
00261 'DO YOU WANT GUEST BODILY INJURY LIABILITY';
00262 INPUTS$
265 PRINT
266 PRINT
00270 IF D=2 GO TO 740
00280 IF C=6 GO TO 590
00290 IF C=9 GO TO 440
00300 IF B<=100 THEN P=25 ELSE GO TO 320
00310 GO TO 430
00320 IF B<=200 THENP=30 ELSE GO TO 340
330 GO TO 430
00340 IF B<=360 THEN P=40 ELSE GO TO 360
350 GO TO 430
00360 IF B<=450 THEN P=50 ELSE GO TO 380
00370 GO TO 430
00380 IF B<=550 THEN P=55
00390 GO TO 430
00400 IF B <=750 THENP=60 ELSE GO TO 420
00410 GO TO 430
00420 P=70
430 PRINT 'LIABILITY IS    ';
431 PRINT INIMAGE '$$$$$.$$';P
432 PRINT
435 GO TO 2340
00440 IF B<=100 THEN P=20 ELSE GO TO 460
00450 GO TO 570
00460 IF B<=200 THEN P=24 ELSE GO TO 480
00470 GO TO 570
00480 IF B<=360 THEN P=32 ELSE GO TO 500
00490 GO TO 570
```

```
00500 IF B<=450 THEN P=40 ELSE GO TO 520
00510 GO TO 570
00520 IF B<=550 THEN P=44 ELSE GO TO 540
00530 GO TO 570
00540 IF B<=750THEN P=48 ELSE GO TO 560
00550 GO TO 570
00560 P=56
570 PRINT 'LIABILITY IS    ';
575 PRINT IN IMAGE '$$$$$.$$':P
578 PRINT
00580 GO TO 2340
00590 IF B<=100 THEN P=15 ELSE GO TO 610
00600 GO TO 780
00610 IF B<=200 THEN P=15 ELSE GO TO 630
00620 GO TO 720
00630 IF B<=360 THEN P=24 ELSE GO TO 650
00640 GO TO720
00650 IF B<=450 THEN P=24 ELSE GO TO 670
00660 GOTO 720
00670 IF B<=550 THEN P=33 ELSE GO TO 690
00680 GOTO 720
00690 IF B<=750 THEN P=36 ELSE GO TO 710
00700 GOTO 720
00710 P=42
720 PRINT 'LIABILITY IS    ';
725 PRINT IN IMAGE '$$$$$.$$':P
727 PRINT
00730 GO TO 2340
00740 IF A=3 GO TO 1820
00750 IF A=2 GO TO 1290
760 IF C=12 GOTO 1120
00770 IF C=9 GOTO 950
00780 IF B<=70 THEN P=27 ELSE GO TO 800
00790 GO TO 930
00800 IF B<=100 THEN P=32 ELSE GO TO 820
00810 GO TO 930
00820 IF B<=125 THEN P=45 ELSE GOTO840
00830 GO TO 930
00840 IF B<=200 THEN P=48 ELSE GO TO 860
00850 GO TO 930
00860 IF B<=360 THEN P=69 ELSE GO TO 880
00870 GO TO 930
00880 IF B<=450 THEN P=93 ELSE GOTO 900
00890 GOTO 930
00900 IF B<=550 THEN P=102 ELSE GO TO 920
00910 GO TO 930
00920 P=135
930 PRINT 'THE PACKAGE PLAN IS    ';
935 PRINT IN IMAGE '$$$$$.$$':P
937 PRINT
00940 GO TO 2340
00950 IF B<=70 THEN P=36 ELSE GO TO 970
00960 GO TO 1100
00970 IF B<=100 THEN P=48 ELSE GOTO 990
00980 GO TO 1100
00990 IF B<=125 THEN P=60 ELSE GOTO 1010
```

```
01000 GO TO 1100
01010 IF B<=200 THEN P=64 ELSE GO TO 1030
01020 GOTO 1100
01030 IF B<=360 THEN P=92 ELSE GO TO 1050
01040 GOTO 1100
01050 IF B<=450 THEN P=184 ELSE GO TO 1070
01060 GO TO 1100
01070 IF B<=550 THEN P=136 ELSE GO TO 1090
01080 GO TO 1100
01090 P=180
1100 PRINT 'THE PACKAGE PLAN IS    ';
1105 PRINT IN IMAGE '$$$$$.$$';P
1107 PRINT
01110 GO TO 2340
01120 IF B<=70 THEN P=45 ELSE GOTO  1140
01130 GO TO 1270
01140 IF B<=100 THEN P=53 ELSE GO TO 1160
01150 GO TO 1270
01160 IF B<=125 THEN P=75 ELSE GO TO 1180
01170 GO  TO 1270
01180 IF B<=200 THEN P=80 ELSE GO TO 1200
01190 GO TO 1270
01200 IF B<=360 THEN P=115 ELSE GO TO 1220
01210 GO TO 1270
01220 IF B<=450 THEN P=155 ELSE GOTO 1240
01230 GO TO 1270
01240 IF B<=550 THEN P=170 ELSE GO TO 1260
01250 GO TO 1270
01260 P=225
1270 PRINT 'THE PACKAGE PLAN IS    ';
1275 PRINT IN IMAGE '$$$$$.$$';P
1277 PRINT
01280 GO TO 2340
01290 IF C=12 GO TO 1650
01300 IF C=9 GO TO 1480
01310 I F B<=70 THEN P=24 ELSE GO TO 1330
01320 GO TO 1460
01330 IF B<=100 THEN P=24 ELSE GO TO 1350
01340 GO TO 1460
01350 I F B<=125 THEN P=42 ELSE GO TO 1370
01360 GO TO 1460
01370 IF B<=200 THEN P=45 ELSE GO TO 1390
01380 GO TO 1460
01390 IF B<=160 THEN P=66 ELSE GO TO 1410
01400 GO TO 1460
01410 IF B<=450 THEN P=47 ELSE GO TO 1430
01420 GO TO 1460
01430 IF B<=550 THEN P=96 ELSE GO TO 1450
01440 GO TO 1460
01450 P=189
1460 PRINT 'THE PACKAGE PLAN IS    ';
1465 PRINT IN IMAGE '$$$$$.$$';P
1467 PRINT
01470 GO TO 2340
01480 IF B<=70 THEN P=32 ELSE GO TO 1500
01490 GO TO 1630
```

```
01500 IF B<=100 THEN P=38 ELSE GO TO 1520
01510 GO TO 1630
01520 IF  B<=125 THEN P=356 ELSE GO TO 1540
01530 GO TO 1650
01540 IF B<=200 THEN P=60 ELSE GO TO 1560
01550 GO TO 1630
1560 IF B<=360 THEN P=88 ELSE GO TO 1580
01570 GO TO 1630
1580 IF B<=450 THENP=116 ELSE GO TO 1600
01590 GO TO 1630
01600 IF B<=550 THEN P=128 ELSE GO TO 1620
01610 GO TO 1630
01620 P=172
1630 PRINT 'THE PACKAGE PLAN IS   ';
1635 PRINT IN IMAGE '$$$$$.$$';P
1637 PRINT
01640 GO TO 2340
01650 IF B<=70 THEN P=40 ELSE GO TO 1670
01660 GO TO 1800
01670 IF B<=100 THEN P=48 ELSE GO TO 1690
01680 GO TO 1800
01690 IF B<=125 THEN P=70 ELSE GO TO 1710
01700 GO TO 1800
01710 IF B<=200 THEN P=75 ELSE GO TO 1730
01780 GO TO 1800
01730 IF B<=360 THEN P=110 ELSE GO TO 1750
01740 GO TO 1800
01750 IF B<=450 THEN P=145 ELSE GO TO  1770
01760 GO TO 1800
01770 IF B<=550 THEN P=160 ELSE GO TO 1790
01780 GO TO 1800
01790 P=215
1800 PRINT 'THE PACKAGE PLAN IS   ';
1805 PRINT IN IMAGE '$$$$$.$$';P
1807 PRINT
01810 GO TO 2340
01820 IF C=12 GO TO 2180
01830 IF C=9 GOTO 2010
01840 IF B<=70 THEN P=24 ELSE GO TO 1860
01850 GO TO 1990
01860 IF B<=100 THEN P=26 ELSE GO TO 1880
01870 GO TO 1990
1880 IF B<=125 THEN P=39 ELSE GO TO 1900
01890 GO TO 1990
1900 IF B<=200 THEN P=42 ELSE GO TO 1920
01910 GO TO 1990
01920 IF B<=360 THEN P=63 ELSE GO TO 1940
01930 GO TO 1990
01940 IF B<=450 THEN P=81 ELSE GO TO 1960
01950 GO TO 1990
01960 IF B<=550 THEN P=90 ELSE GO TO 1980
01970 GO TO 1990
01980 P=123
```

```
1990 PRINT 'THE PACKAGE PLAN IS    ';
1995 PRINT IN IMAGE '$$$$$.$$':P
1997 PRINT
02000 GO TO 2340
2010 IF B<=70 THEN P=32 ELSE GO TO 2030
02020 GO TO 2160
02030 IF B<=100 THEN P=34 ELSE GO TO 2050
02040 GO TO 2160
02050 IF B<=125 THEN P=52 ELSE GO TO 2070
02060 GO TO 2160
02070 IF B<=200 THEN P=56 ELSE GO TO 2090
02080 GO TO 2160
02090 IF B<=360 THEN P=84 ELSE GO TO 2110
02100 GO TO 2160
02110 IF B<=450 THEN P=108 ELSE GO TO 2130
02120 GO TO 2160
02130 IF B<=550 THEN P=120 ELSE GOTO 2150
02140 GO TO 2160
02150 P=164
2160 PRINT 'THE PACKAGE PLAN IS    ';
2165 PRINT IN IMAGE '$$$$$.$$':P
2167 PRINT
02170 GO TO 2340
02180 IF B<=70 THEN P=40 ELSE GO TO 2200
02190 GO TO 2330
02200 IF B<=100 THEN P=43 ELSE GO TO 2220
02210 GO TO 2330
02220 IF B<=125 THEN P=65 ELSE GO TO 2240
02230 GO TO 2330
02240 IF B<=200 THEN P=70 ELSE GO TO 2260
02250 GO TO 2330
02260 IF B<=360 THEN P=105 ELSE GO TO 2280
02270 GO TO 2330
02280 IF B<=450THEN P=135 ELSE GO TO 2300
02290 GO TO 2330
02300 IF B<=550 THEN P=150 ELSE GO TO 2320
02310 GOTO 2330
02320 P=205
2330 PRINT 'THE PACKAGE PLAN IS    ';
2335 PRINT IN IMAGE '$$$$$.$$':P
2337 PRINT
2340 IF E$='NO' GO TO 2405
2350 IF C=6 THEN U=11 ELSE GO TO 2370
02360 GO TO 2400
2370 IF C=9 THEN U=14 ELSE GO TO 2390
02380 GO TO 2400
02390 U=18
2400 PRINT 'THE UNINSURED MOTORIST PRICE IS    ';
2401 PRINT IN IMAGE '$$$$$.$$':U
2402 GO TO 2420
2405 U=0
02420 IF S$='NO' GO TO 2640
02430 IF C=12 GO TO 2580
02440 IF C=9 GO TO 2580
02450 IF B<=200 THEN G=7 ELSE GO TO 2470
02460 GO TO 2500
```

```
02470 IF B<=450 THEN G=11 ELSE GO TO 2490
02480 GO TO 2500
02490 G=14
2500 PRINT 'GUEST LIABILITY IS    ';
2505 PRINT IN IMAGE '$$$$$.$$':G
2507 PRINT
2510 GO TO 2650
02520 IF B<=200 THEN G=10 ELSE GO TO 2540
02530 GO TO 2570
02540 IF B<=450 THEN G=14 ELSE GO TO 2560
02550 GO TO 2570
02560 G=19
2570 PRINT 'GUEST LIABILITY IS    ';
2571 PRINT IN IMAGE '$$$$$.$$':G
2572 PRINT
2575 GO TO 2650
2580 IF B<=250 THEN G=12 ELSE GO TO 2600
02590 GO TO 2630
02600 IF B<=450 THEN G=18 ELSE GO TO 2620
02610 GO TO 2630
02620 G=24
2630 PRINT 'GUEST LIABILITY IS    ';
2631 PRINT IN IMAGE '$$$$$.$$':G
2632 PRINT
2635 GO TO 2650
02640 G=0
02650 X=P+U+G
2660 'THE TOTAL COST OF INSURANCE ON YOUR MOTORCYCLE '
2670 'FOR';C;'MONTHS IS    ';
2671 PRINT IN IMAGE '$$$$$.$$':X
2672' '
2673 ' '
2680 'WOULD YOU LIKE TO RUN THIS PROGRAM AGAIN';
02690 INPUT Z$
02700 IF Z$='YES'GO TO 120
02710 'GOOD-BYE'
9999END
```

The following program, INSTABLE, was written by Steve Meer.

```
00100 DIML(3,8),C(4,4,7),J(4,4,7),S(4,4,7)
00110 FOR S=1TO 2
00120 FOR S1=1 TO 7
00130  READ L(S,S1)
00140  NEXT S1
00150  NEXT S
00160  DATA 11,13,15,17,19,22,25,15
00170  DATA 17,20,23,26,30,35
00180 FOR S=1 TO 3
190 FOR S1=1 TO 3
200 FOR S2=1 TO 6
210 READ C(S,S1,S2)
220 NEXT S2
230 NEXT S1
240 NEXT S
250 DATA 4,5,6,8,11,13,3,4,5,7,9,11,2,3,4,5,7,9,6,8,9,12,17,20
260 DATA 5,6,8,11,14,17,3,5,6,8,11,14,8,10,12,16,22,26,6,8,10
270 DATA 14,18,22,4,6,8,10,14,18
280 FOR S=1 TO 3
290 FOR S1=1 TO 3
300 FOR S2=1 TO 3
310 READ J(S,S1,S2)
320 NEXT S2
330 NEXT S1
340 NEXT S
350 DATA 11,13,15,18,21,24,10,11,13,16,18,21
360 DATA 9,10,12,14,17,19,17,20,23,27,32,36
370 DATA 15,17,20,24,27,32,14,15,18,21,26,29
380 DATA 22,26,30,36,42,48,20,22,26,32,36,42
390 DATA 18,20,24,28,34,38
400 FOR S=1 TO 3
410 FOR S1=1 TO 3
420 FOR S2=1 TO 6
430 READ S(S,S1,S2)
440 NEXT S2
450 NEXT S1
460 NEXT S
470 DATA 14,15,18,22,0,0,12,14,16,19,0,0
480 DATA 11,12,14,17,0,0,21,23,27,33,0,0
490 DATA 18,21,24,29,0,0,17,18,21,26,0,0
500 DATA 28,30,36,44,0,0,24,28,32,34,0,0
510 DATA 22,24,28,34,0,0
520 'THIS PROGRAM WILL DETERMINE THE COST OF INSURING AN AUTOMOBILE'
530 'YOU OWN OR WISH TO OWN.  THE COMPUTER WILL ASK YOU A '
540 'NUMBER OF QUESTIONS. YOU WILL HAVE TO TYPE IN YOUR ANSWERS.'
550 'WHEN THE COMPUTER FINISHES ASKING A QUESTION IT WILL PRINT A'
560 'QUESTION MARK (?).  TYPE IN YOUR ANSWER AFTER THE QUESTION MARK.'
570 'AFTER YOU TYPE IN YOUR ANSWER PUSH THE "RETURN" KEY ON THE TELETYPE
```

```
580 PRINT
590 PRINT
600 '***************MARITAL STATUS*********************'
610 PRINT
630  'ARE YOU A:'
640 '      1.) SINGLE FEMALE STUDENT'
650 '      2.) SINGLE MALE STUDENT'
660 '      3.) MARRIED STUDENT, MALE OR FEMALE'
670 'INPUT THE NUMBER NEXT TO THE CATEGORY THAT YOU'
680 'FIT INTO.';
690 INPUT A
700 IF A=1 OR A=2 OR A=3 THEN 720
710 GO TO 670
720 IF A=1 OR A=2 THEN B=1 ELSE B=2
730 IF A=1 THEN B$=' SINGLE FEMALE STUDENT'
740 IF A=2 THEN B$=' SINGLE MALE STUDENT'
750 IF A=3 THEN B$=' MARRIED STUDENT'
760 PRINT
770 PRINT
780'***************6 POINT DEMERITS***************'
790 PRINT
800 PRINT
820 'EACH OF THE FOLLOWING TRAFFIC VIOLATIONS IS WORTH 6'
830 'DEMERIT POINTS.'
840 '      1.) DRUNK DRIVING'
850 '      2.) NEGLIGENT VEHICULAR,HOMICIDE'
860 '      3.) ANY FELONY'
870 '      4.) UNLAWFUL USE OF DRIVER''S LICENSE'
880 '      5.) DRAG RACING OR SPEED CONTESTS'
890 '      6.) HIT AND RUN, OR FAILURE TO STOP AT THE SCENE'
891 '          OF AN ACCIDENT'
900 '      7.) RECKLESS DRIVING'
910 '      8.) ACCIDENT AT FAULT'
920 'HOW MANY TICKETS OF THE ABOVE TYPES HAVE YOU HAD'
930 'IN THE PAST 3 YEARS?  IF NONE ENTER A ZERO (0).';
950 INPUT E
951 IF E<>ABS(INT(E)) THEN 920
960 D=6*E
965 PRINT
966 PRINT
970 '***************4 POINT DEMERITS***************'
990 ' EACH OF THE FOLLOWING TRAFFIC VIOLATIONS IS WORTH 4'
1000 ' DEMERIT POINTS.'
1010 '      1.) ILLEGAL PASSING'
1020 '      2.) OPERATION WITHOUT DRIVER''S LICENSE'
1030 '      3.) DRIVING TOO FAST FOR CONDITIONS'
1040 '      4.) FAILURE TO HAVE VEHICLE UNDER CONTROL'
1050 '      5.) DRIVING ON WRONG SIDE OF STREET'
1060 'HOW MANY OF THE ABOVE HAVE YOU BEEN TICKETED FOR IN'
1070 'THE PAST 3 YEARS?  IF NONE ENTER A ZERO (0).';
1090 INPUT E
```

```
1100 IF E<>INT(ABS(E)) THEN 1060
1110 D=D+(4*F)
1120 PRINT
1130 PRINT
1140 '***************2 POINT DEMERITS***************'
1160 'ANY TRAFFIC VIOLATION NOT PREVIOUSLY MENTIONED IS '
1170 'WORTH 2 DEMERIT POINTS'
1180 'HOW MANY 2 POINT TICKETS HAVE YOU RECEIVED IN THE PAST 3'
1190 'YEARS?  IF NONE ENTER A ZERO (0).';
1200 INPUT E
1210 IF E<>INT(ABS(E)) THEN 1180
1220 D=D+(2*E)
1240 PRINT
1250 PRINT
1260 'HOW OLD IS THE CAR YOU WISH TO INSURE?'
1270 '     1.) 1 YEAR OR LESS'
1280 '     2.) 2-3 YEARS'
1290 '     3.) 4 YEARS OR MORE',
1300 'INPUT THE NUMBER WHICH DESCRIBES THE AGE OF YOUR CAR'
1301 'FROM THE ABOVE TABLE';
1310 INPUT G
1320 IF G=1 OR G=2 OR G=3 THEN 1340
1330 GO TO 1300
1340 PRINT
1350 PRINT
1360 'ASK YOUR INSTRUCTOR TO LOOK IN THE NADA BOOK AND FIND'
1370 'THE INSURANCE SYMBOL OF THE CAR YOU WISH TO INSURE.'
1380 'WHAT IS IT';
1390 INPUT H
1400 FOR P=1 TO 7
1410 IF H=P THEN 1440
1420 NEXT P
1430 GO TO 1360
1440 PRINT
1450 PRINT
1452 'IT IS REQUIRED BY LAW THAT YOU CARRY 15/30/5'
1453 'LIABILITY INSURANCE.'
1454 PRINT
1455 PRINT
1460 'DO YOU WANT 15/30 UNINSURED MOTORIST COVERAGE?  IT IS ORTIONAL.'
1470 'IT WILL PROTECT YOU AGAINST OTHERS WHO DON''T HAVE INSURANCE.'
1480 'TYPE EITHER YES OR NO'
1510 INPUT Z$
1520 IF Z$='YES' THEN U=1 ELSE U=0
1540 IF Z$='YES' OR Z$='NO' THEN 1550
1545 GO TO 1480
1550 PRINT
1560 PRINT
1570 'QUESTION #9'
```

```
1580 'DO YOU WANT $500 PER PERSON MEDICAL PAYMENTS COVERAGE?'
1581 'IT IS OPTIONAL.  TYPE YES OR NO';
1590 INPUT P$
1600 IF P$='YES' OR P$='NO' THEN1620
1610 GO TO 1580
1620 PRINT
1630 PRINT
1641 'DO YOU WANT $50 DEDUCTIBLE COMPREHENSIVE?'
1642 'IT IS OPTIONAL.     TYPE YES OR NO.'
1643 INPUT X$
1644 IF X$='YES'OR X$='NO' THEN 1650
1645 GO TO 1641
1650 IF D>=0 AND D<=6 THEN T1=1 ELSE IF D>6 AND D<=18 THEN T1=2
1651 'DO YOU WANT $100 DEDUCTIBLE PHYSICAL DAMAGE COVERAGE?'
1652 'THIS IS OPTIONAL.     TYPE YES OR NO'
1653 INPUT P$
1654 IF P$='YES' OR P$='NO' THEN 1660
1655 GO TO 1651
1660 IF D>18 THEN T1=3
1670 IF D<=3 THEN T=1 ELSE IF D>3 AND D<=5 THEN T=2
1680 IF D>6 AND D<=9 THEN T=3 ELSE IF D>9 AND D<=13 THEN T=4
1690IF D>13 AND D<=18 THEN T=5 ELSE IF D>18 ANDD<=25 THEN T=6
1700 IF D>25 AND D<=33 THEN T=7
1710 R1=L(B,1)
1720 R2=C(T1,G,H)
1730 IF R<>2 THEN R3=J(T1,G,H) ELSE R3=S(T1,G,H)
1740'**********************************************************'

1741 'FOR A ';B$;' WHO HAS A TOTAL OF ';D;' POINTS, YOUR PREMIUM WILL BE

     :'
1750 IF D<=33 THEN 1800
1760 PRINT
1770 'WE ARE UNABLE TO INSURE YOU OR YOUR CAR DUE TO POINTS'
1780 'ACQUIRED OVER THE LAST 3 YEARS.'
1790 STOP
1800 IF R1<=15 THEN V=1 ELSE IF R1>15 AND R1<=30 THEN V=2 ELSE V=3
1810 PRINT
1820 PRINT
1830 PRINTINIMAGE 'YOUR MONTHLY LIABILITY RATE WILL BE $$$$$$$$$.';R1

1831 G=R1
1840 IF X$='NO' THEN 1860
1850'YOUR MONTHLY $50 DEDUCTIBLE COMPREHENSIVE'
1851 PRINTINIMAGE '   RATE WILL BE $$$$$$$$$$$$$$$$$$$$$$$$$$$$$$.';R2

1852 G=G+R2
1860 IF R3<>0 THEN 1865
1861 'WE ARE NOT ABLE TO INSURE YOUR CAR BECAUSE OF ITS '
1862 'TYPE AND BECAUSE OF YOUR DRIVING RECORD.'
1865 IF P$='NO' THEN 1890
```

```
1870 'YOUR MONTHLY $100-DEDUCTIBLE'
1875 PRINTINIMAGE '       PHYSICAL DAMAGE RATE WILL BE $$$$$$$$$$.':R3

1880 G=G+R3
1890 IF U=0 THEN 1920
1900 'YOUR MONTHLY UNINSURED MOTORIST COVERAGE'
1905                '       RATE WILL BE                          $1.'
1910 G=G+U
1920 IF P$='NO' THEN 1950
1930 'YOUR MONTHLY MEDICAL PAYMENTS COVERAGE'
1935PRINTINIMAGE '       RATE WILL BE $$$$$$$$$$$$$$$$$$$$$$$$$$$.':V

1940 G=G+V
1945 PRINT
1950 PRINTINIMAGE 'YOUR TOTAL MONTHLY PAYMENT WILL BE $$$$$$$$$$.':G

1960 PRINTINIMAGE 'YOUR TOTAL YEARLY PAYMENT WILL BE $$$$$$$$$$.':G*12

10000END
```