

# Transcript Episode 9: The Costs of Losing Your Stuff – Part 1 Lost Keys

Not sure what to do when you can't find your keys? If so, keep listening! During this podcast we are going to explain how to replace your keys and the cost involved. You may even get inspired to keep better track of your keys.

**Podcast Opener:** Adulting – Thinking of all the things adults have to do can be intimidating. Maybe you are realizing just how much you don't know about living on your own. If this sounds familiar, join us today to learn the skills you need and take some of the stress out of being an adult.

This is Grown Up U, an adulting podcast to help you navigate the twists and turns of adult life. Listen and get life skills you didn't learn in school.

**Amy Monk:** Hey Will!

**Will Monk:** Hey Mom

**Amy:** Thanks for joining me today on this episode of Grown-Up U.

**Will:** No problem. I'm not planning to lose my keys but just in case, I have some questions about what to do.

**Amy:** Alright, fire away.

**Will:** So, who do I call if I lose my keys?

**Amy:** For car keys, you can call a locksmith. But first, you'll need some basic information about your vehicle. It's ideal if you know...

- The vehicle make, model, and year
- The vehicle's identification number (VIN).

**Will:** How do I find the VIN?

**Amy:** It's located on a plate on the inside of the driver's side door.

**Will:** Where should I keep this information?

**Amy:** Keep a copy of this information in a secure location that you can get to easily, like on your phone, in your wallet, or somewhere in your home that others can access if necessary. You'll also need to have your photo identification (driver's license) and know your location.

**Will:** What about for house keys?

**Amy:** If it's your house keys, you'll need to know the address and have some proof of ownership or a lease agreement. For a rental house or apartment, contact the landlord first. She should have an extra set of keys.

**Will:** So if I need a locksmith, how do I choose one? I'm looking and there's a lot of locksmiths.

**Amy:** Find a local locksmith for the least expensive and fastest service. A locksmith should be certified by the [Associated Locksmiths of America](http://Associated Locksmiths of America) (ALOA). These locksmiths have been proven trustworthy. You can use the ALOA.org website to find a certified locksmith. Ask the locksmith where they are located to ensure that it is a local company. A locksmith should have the company identified on their vehicle or show you an identification badge before working on the job. Any trustworthy locksmith will also ask you for verification that you own the home or vehicle about to be unlocked.

**Will:** How much will it cost to get a locksmith?

**Amy:** Average cost is about \$150.

**Will:** Whoa, that's a lot of money!

**Amy:** I know, this cost can vary a lot depending on how far away you are and what time it is. Most locksmiths will charge a trip fee and extra if it's an after-hours emergency.

**Will:** Will insurance pay for it?

**Amy:** Not usually, it would be an out-of-pocket expense and it wouldn't make sense to file a claim anyway because the deductible is probably higher than the cost of just paying for it. If you have roadside assistance with your insurance policy, they may cover at least some of the expense and mileage for a locksmith to replace car keys. If your car uses a key fob check your car's warranty, you may have fob insurance to replace it.

**Will:** Can locksmiths replace a fob?

**Amy:** Yes, just be ready to pay for it. It can cost anywhere from \$50-\$500.

**Will:** So, should I use a locksmith or a car dealership or can I replace a fob myself?

**Amy:** If you have a car that was built in the last 5 years, it may be less expensive to use the dealership because of the programming complexity and cost. Some auto makers also put a security device in the fob making it impossible to replicate anywhere else.

**Will:** What if my vehicle is older than that?

**Amy:** Then you can probably purchase a fob online and program it yourself or have it programmed by a mechanic or locksmith. Just be sure to read the fine print on whether you will be able to do this before you make a purchase. Auto parts stores may also provide the parts and service to replace a fob.

**Will:** Is there any other ways to save money when replacing keys?

**Amy:** Remember that the best defense against losing them is a good offense. Always having two keys or fobs. This way you always have a back-up. If you ever find yourself down to one key, order a second one as soon as possible.

**Will:** But as long as I have one, I'm good right?

**Amy:** Just consider this, if you only having one set of keys and lose your keys, you will need to get your vehicle towed, costing you even more.

**Will:** How long does it take to replace a fob?

**Amy:** That's the good part, it generally only takes 30-60 minutes to take care of. But you may have to leave your vehicle with them to program it.

**Will:** Is there anything else I need to know?

**Amy:** To prevent losing you keys...

1. Have a space in your home where you **always** set your keys. A hook, bowl, or basket work nicely.
2. **Always** have a spare set. Keep the spare set in a handy location and make sure a trusted family member, friend or roommate knows where to find them.
3. Gather the make, model, year, and VIN of your vehicle and keep it handy.
4. Keep your landlord's phone number handy.
5. And most importantly, call your mom once in a while, she'll appreciate it.

**Will:** Thanks, Mom.

**Amy:** Thank you for your questions, please don't lose your keys!

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