A quick little walk-through for applying rust/dirt as requested.
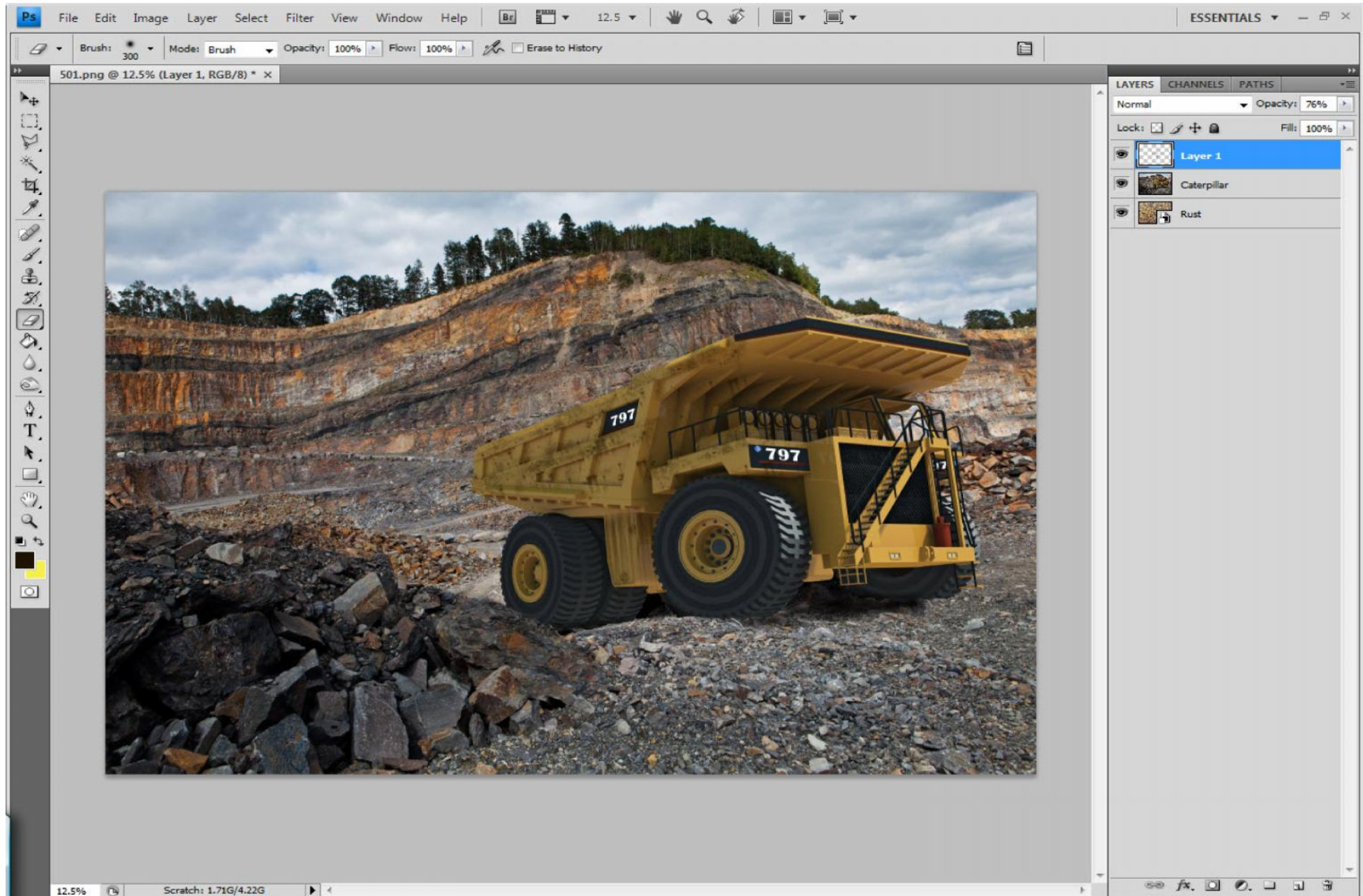I've kept it as simple as I could so please don't think it's condescending, everyone's at a different level in Photoshop.
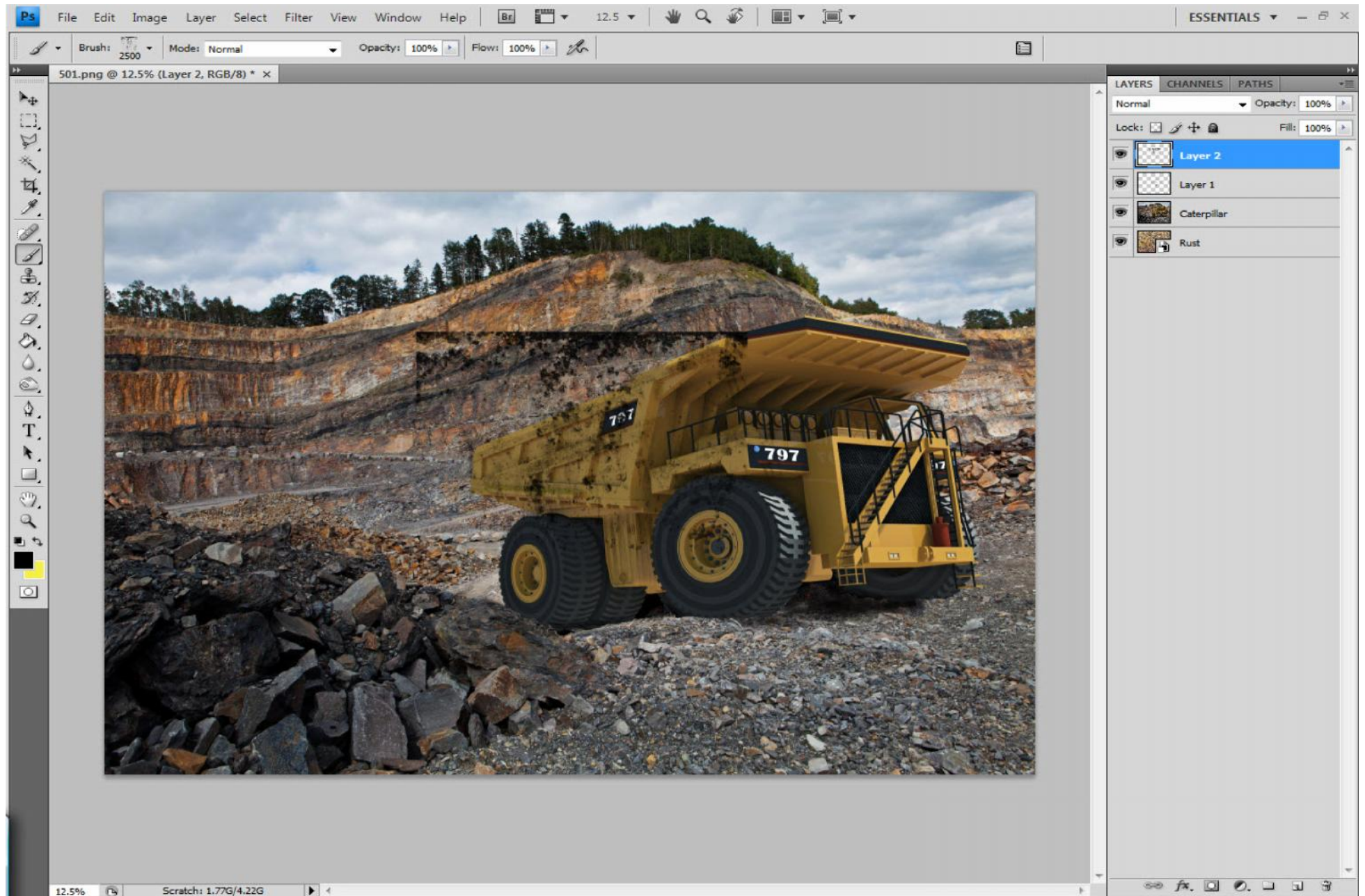
Hope it helps.
John

Placed a rust texture to sample colours from, below main layer. On a new layer start painting using a rust or grunge brush. Erase unwanted areas. Change blending mode and opacity to suit.
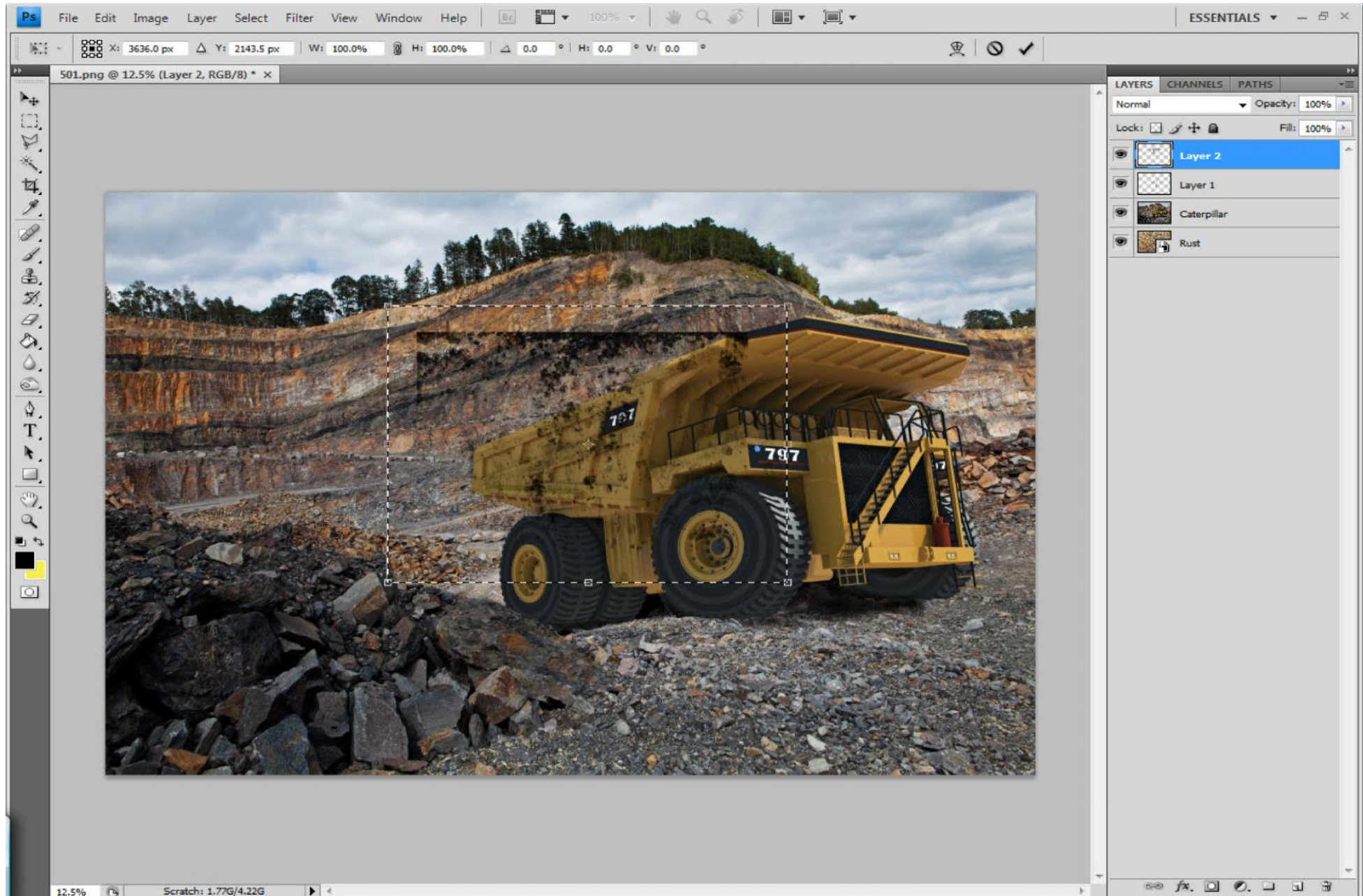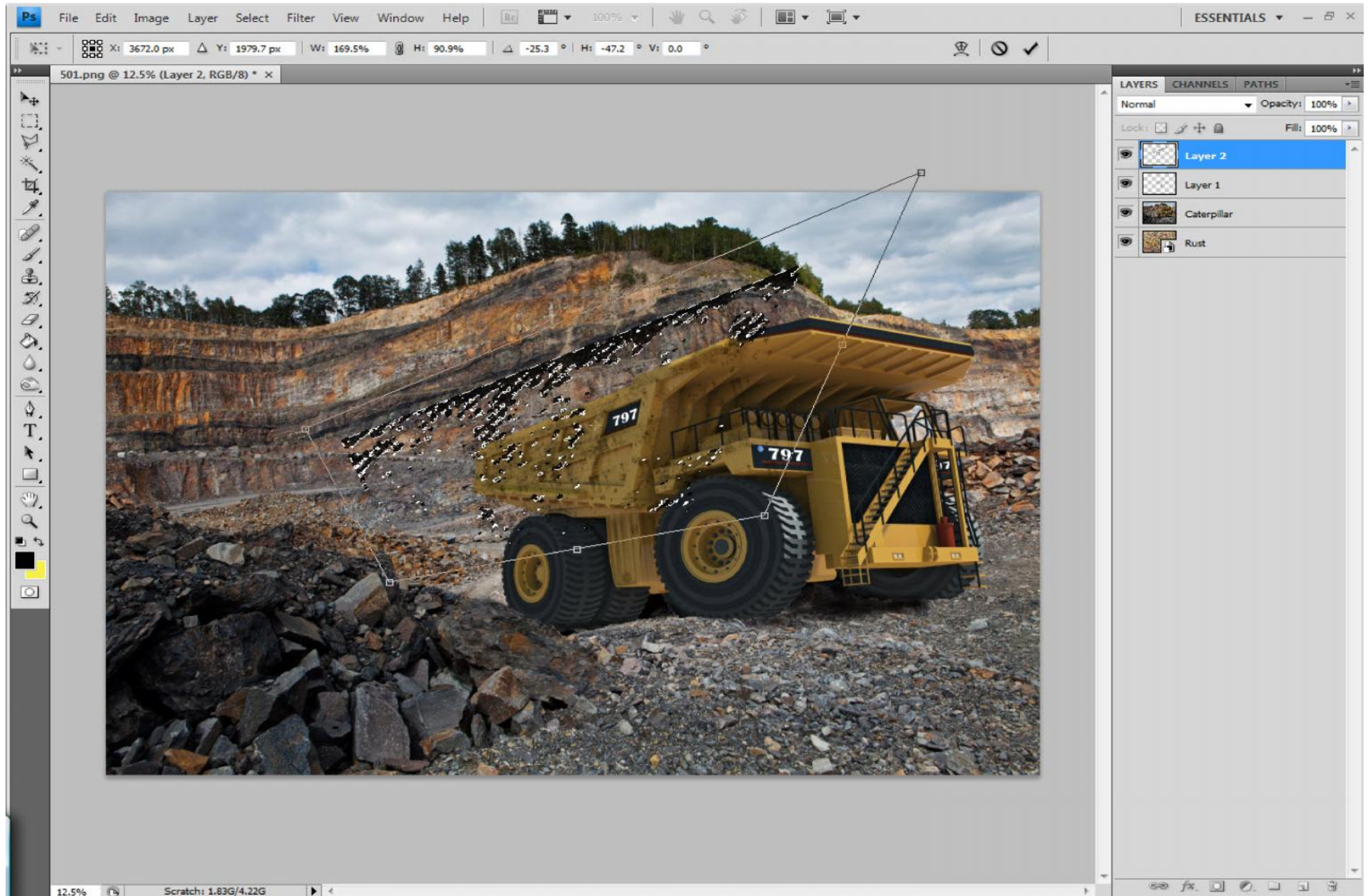
For illustration using a black brush on a new layer...

Activate the Rectangle Marquee Tool (m)

Activate the Move Tool (v), press Ctrl + t and your transform handles will appear (not shown below !). Right mouse click inside chosen area and choose scale, distort, warp ect.
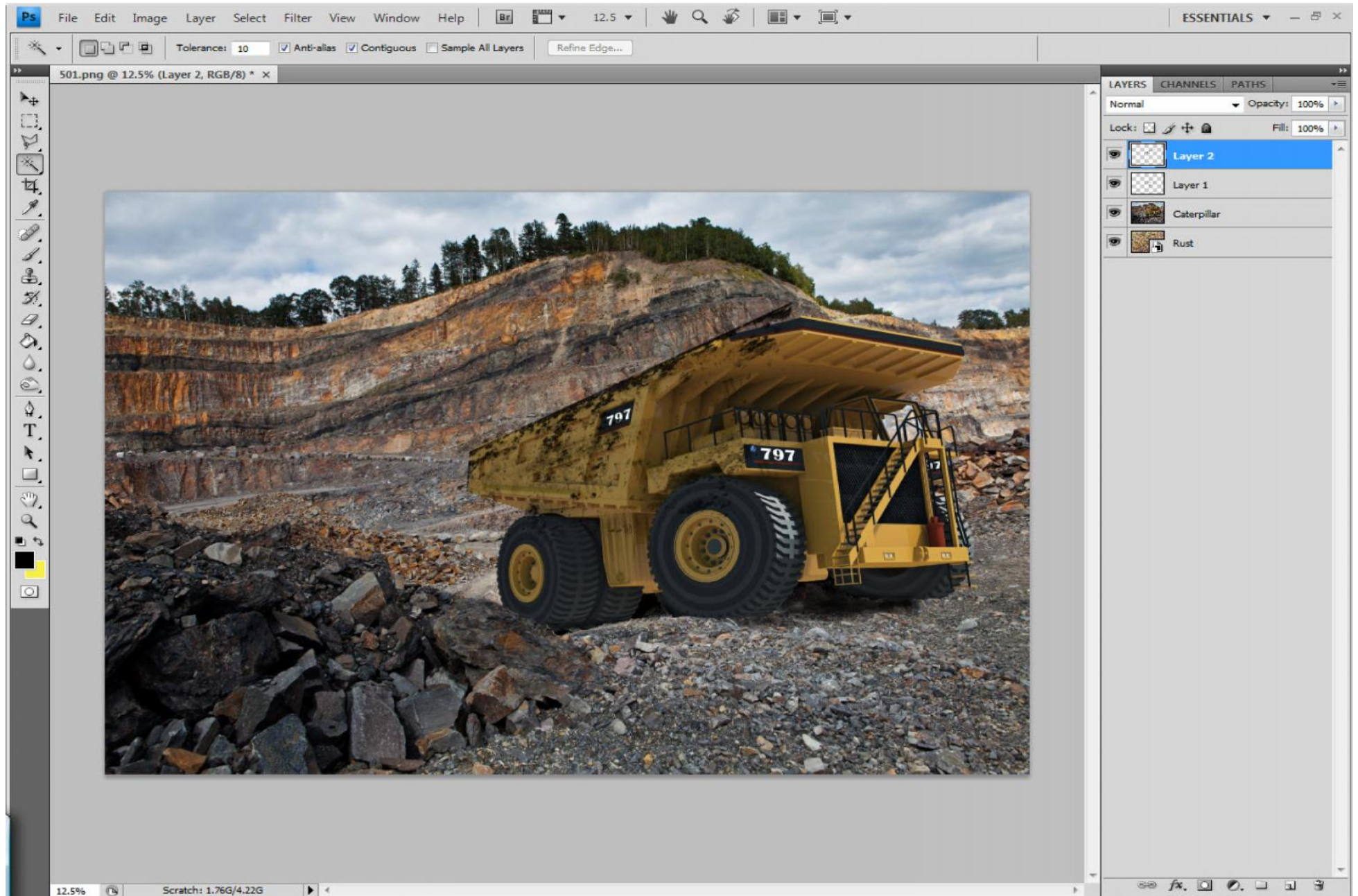
Drag handles and place image in desired position.

Deselect when happy then erase unwanted areas and adjust opacity...

Now it's simply a case of making a new layer, applying your rust, erasing unwanted bits, setting your blending mode and opacity.

The image below shows only five dirt layers but can have as many as you feel necessary to achieve the desired effect.