

# **Buying A Car** **Getting A Driver's License**

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# Today's Agenda

- 10 minutes: Getting a driver's license
- 25 minutes: Buying a car
- 10 minutes: Questions & Answers

# 6 Steps to A Driver's License

1. Get booklet: Ohio Motor Vehicle Laws
2. Exam Station: vision & knowledge test
3. Driver's License Bureau: temporary license
4. Practice driving
5. Exam Station: maneuverability & driving tests
6. Driver's License Bureau : get license

# A Driver's License --- step 1

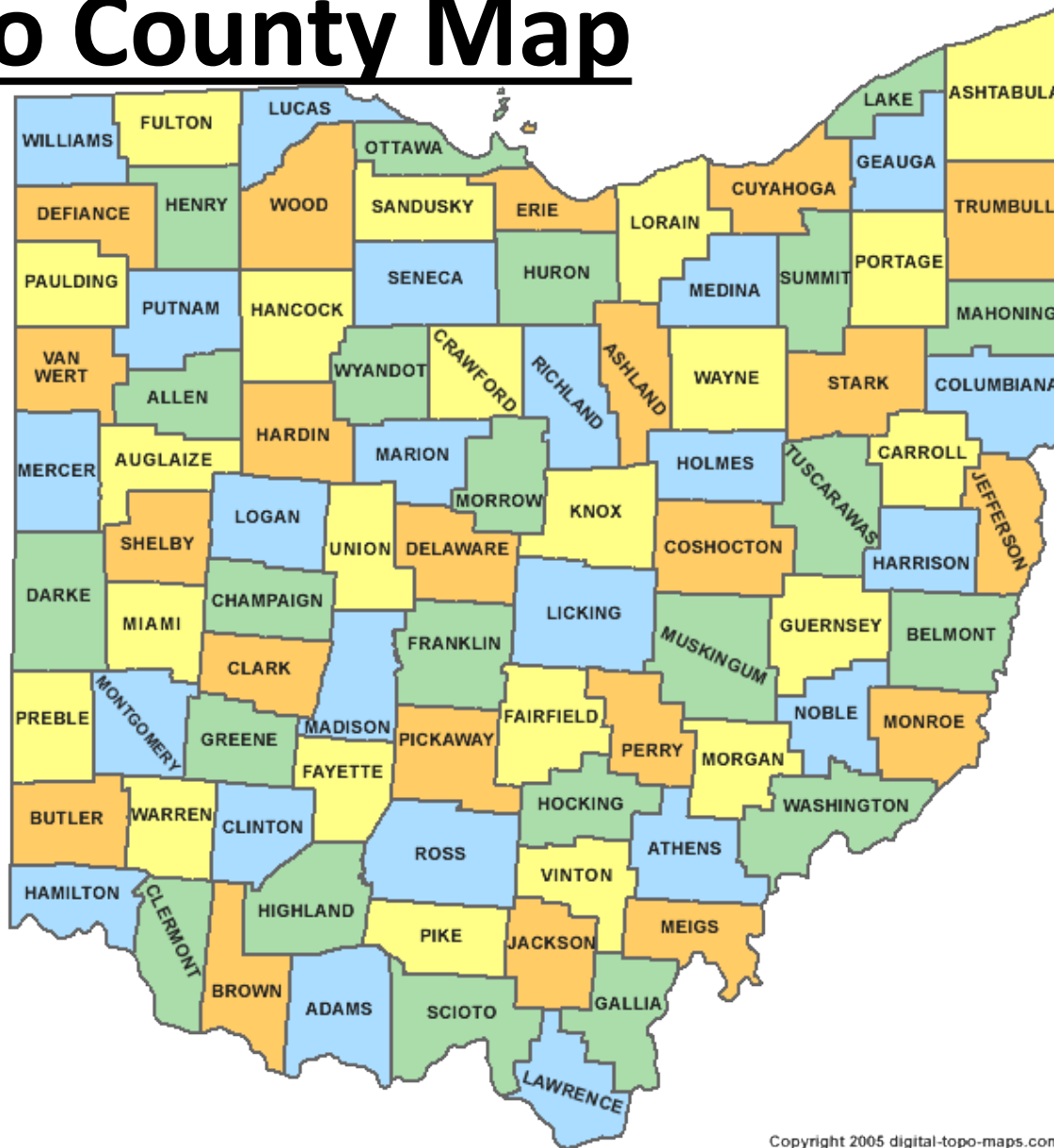
- Resource: Ohio Motor Vehicle Laws (book)
- Get a copy:
  - <http://publicsafety.ohio.gov/links/hsy7607.pdf>
  - Call 614-466-4775
  - Visit: Exam Station or Driver's License Bureau
  - 2 closest Exam Stations: Seven Hills & Sharonville
  - closest Driver's License Bureau: 138 E. Court St., Cincinnati, OH 45202; **(513) 721-3271**

# A Driver's License --- step 2

## Vision test and Knowledge test at Exam Station

- NO APPOINTMENT NEEDED
- Listed by county -- UC is in Hamilton County
- Vision test:
  - Bring glasses if you wear them
  - Will test peripheral vision (flashing light)
- Knowledge test:
  - Can take test in English + 7 other languages
  - If fail test, need to wait 24 hours to take test again

# Ohio County Map



# A Driver's License --- step 2

- Documents needed:
  - Passport
  - Social Security card (if you have one)
  - Out-of-country driver's license (if you have one) \*
  - International driver's license (if you have one) \*
- \* May not need to get a temporary driver's license. If you have one or both of these documents and your home country has an agreement with the U.S., you won't need a temporary license to drive in U.S. for the first year you are in the U.S. Bring all documents!

# A Driver's License --- step 3

Driver's License Bureau: get temporary license

## NO APPOINTMENT NEEDED

- Within 60 days after vision and knowledge test
- Documents:
  - Passport
  - Social Security card (if you have one)
  - I-94 and I-20. Need to print I-94 online
  - Proof of address: credit card or bank statement or utility bill with your address; not more than 60 days old



# A Driver's License --- step 4

## Practice driving:

- Temporary license is good for 1 year
- Requirements:
  - U.S. licensed driver in seat beside you when you drive
  - U.S. licensed driver must be 21 years old or older

# A Driver's License --- step 5

## Maneuverability & driving test: Exam Station

### APPOINTMENT NEEDED

- Location: place where you took vision & knowledge tests
- Make appointment:
  - Call
  - Online
  - Visit exam station

# A Driver's License --- step 5

- Sequence of events:
  - Vehicle inspected
  - Maneuverability test
  - Driving test
- Results:
  - If fail 1 or both tests, wait 7 days
  - If fail 4 times, wait 6 months
  - When pass, go to License Bureau to get license
  - Documents: temporary or driver's licenses

# A Driver's License --- step 6

- Visit License Bureau to get license
- Documents:
  - Passport
  - Social Security card (if you have one)
  - I-94 and I-20
  - Proof of address: credit card or bank statement or utility bill with your address; not more than 60 days old
  - temporary driver's license

# 6 Steps To Buy A Car

1. Decide type of car to buy
2. Decide from whom to buy the car
3. Find a car to buy
4. Research price of cars
5. Ask questions about used cars
6. Complete the purchase of your car

# Type of Car to Buy --- step 1

- Determine type of car to buy:
  - Consumer Reports online:  
[www.consumerreports.org](http://www.consumerreports.org)  
\$30/year  
\$6.95/month
  - Consumer Guide Automotive  
<http://consumerguide.com/>

# From Whom to Buy --- step 2

- **Large Dealer** - Higher margin, overhead, easy to clean up car problems, higher accountability... reputation in town
- **Small Lot Dealer** - Medium margin, overhead, easy to clean up car problems, lower accountability...may move or go out of business tomorrow
- **Private Owner**
  - Keeps car like a baby or pet, follows car manual, uses same mechanic, keeps maintenance records
  - Functional maintenance, does not go the extra distance and is concerned about cost more than care of car
  - Irresponsible owner – no maintenance schedule, no records, careless, no clue about cars

# Find A Car --- step 3

- [www.autotrader.com](http://www.autotrader.com)
- [www.cincinnati.craigslist.com](http://www.cincinnati.craigslist.com) --- sort by
  - Owner/dealer/all
  - Price (min/max)
  - Year (min/max)
  - Make/model
- 100s of auto dealerships in area
- Cars with “4 sale” signs



# Find A Car --- step 3

- Kings Auto Mall: I-71, Exit 19, Fields Ertel Rd
  - 16 dealerships in one location
  - new and used cars
- CarMax: 275 West, Exit 39
  - not older than 10-11 years old
  - not more than 120,000-130,000 miles
  - price \$7,000 and higher; no haggle price
  - used cars only

# Price of A Car --- step 4

- [www.kellybluebook.com](http://www.kellybluebook.com)
- [www.edmunds.com](http://www.edmunds.com) Edmunds Price Promise<sup>®</sup> --- some dealers have agreed to provide you with an up-front price on a specific car you want.
- [www.costco.com](http://www.costco.com) --- 2 stores in Cincinnati area. Some dealers have agreed to provide you with an up-front price on a specific car you want. Buy Costco membership (\$55/year).

# Questions to Ask: Used Car --- step 5

- Is this your car or are you selling this car for someone else?
- Why are you selling the car?
- How many miles does the car have?
- How long have you had the car? How many miles did it have when you bought it?
- What problems have you had with the car?  
Any new parts?

# Questions to Ask: Used Car --- step 5

- If the car has 100,000 miles or more, has the timing belt and water pump been changed?  
Do you have the receipts for this work?
- Do you have a clear title to the car?
- If I'm interested in buying the car, may I take it to a mechanic for an inspection?
- What is the VIN (vehicle identification number)?

# Questions to Ask: Used Car --- step 5

- Get the year, make, model, type of transmission (AT or manual), and condition of **the car. For example: 2005 Toyota Corolla LE, AT, excellent condition. With this information**, you can go to [www.kellybluebook.com](http://www.kellybluebook.com) to see what a reasonable price for the car is. Be sure to select “What should I pay for a used car?”.

# Questions online: Used Car --- step 5

- CARFAX:
  - Vehicle registration
  - Frame/structural damage
  - Title information including salvaged or junked titles
  - Accident indicators such as airbag deployment
  - Odometer readings
  - Service and repair information
  - Vehicle usage (taxi, rental, lease, etc.)
- AutoCheck

# Completing the Purchase: Used Car ---

## step 6

- Buy car insurance to be effective the day that you buy the car. You need the VIN, year, make, model of the car.
- What bank does the seller use?
- How can you pay for the car? Cash (only do this at a bank), personal or cashier's check.
- Where will you meet to complete the sale? You need a notary public to witness the signature of the seller --- the seller must be present unless someone has written authorization (power of attorney) to sign for the seller. Banks and Title Offices have notaries.

# Completing the Purchase: Used Car ---

## step 6

- Next you will go to the Title Office to get a new title in your name. You will then pay 6.5% sales tax.
- Next you will get license plates at the Driver's License Bureau --- maybe near the Title Office.
- You will need a temporary or U.S. driver's license and Social Security card (if have one).



# Completing the Purchase: A Car Dealer --- step 6

- Can't pay more than \$10,000 in cash. Cashier's check, or personal check (if accepted).
- Will get a 30-day temporary license plate.
- Will get title in the mail within 30 days.
- Must have a driver's license or temporary license + qualified driver in front seat with you to be able to drive car away from dealer.
- Need insurance.

# Final Thoughts

- *Take a friend with you to look at cars.*
- *Choose not to fall in love with the car or show that you are falling in love with it. It will affect your ability to negotiate the price.*
- *Know that there are many other cars available.*
- *Find a trustworthy mechanic.*
- *Buy collision insurance!!!*
- *Don't keep the title in your car.*
- *ENJOY YOUR CAR!!!*

# Collision Insurance

<u>Car value</u>	<u>Damage</u>	<u>Deductible</u>	<u>Ins.\$</u>	<u>Your \$</u>
\$20,000	\$10,000	\$1,000	\$9,000	\$1,000
	\$10,000	No Ins.	\$0	\$10,000

- Deductibles: \$0; 250; 500; 1,000
- The lower the deductible, the higher your monthly premium (\$). The deductible is the amount of \$ risk that you pay to repair your car.