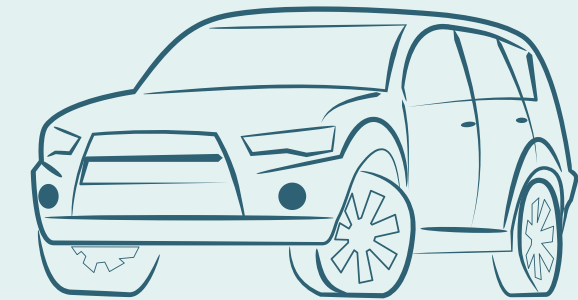


Buying a car in the US

Here are some things you need to know

Most students rely on a car to transport them to school, work, and other essential tasks. However, when buying a car in the U.S. as an international student, it is really important for you to know some things.

Where to buy a car



1. Dealerships

Dealerships sell new and used cars, and they will have plenty of options for you. Ask your friends for recommendations or check online ratings so you can deal with a trustworthy business. All manufacturers (e.g. Honda, Toyota, Subaru, etc.) have dealerships, so if you are looking for a particular brand, it might be the right place to go. One of the benefits of buying a car at a dealership is that even if you buy a used car, it may come with a warranty, which is a written guarantee from the dealer to cover the costs of certain repairs for a specified amount of time. A warranty can save you a lot of money if your car does need repairs during that time.

2. Private Sellers

Many students prefer to buy a car from private sellers (e.g. Craigslist, Cars.com, etc.) In this case, you will need to "pay cash." If you choose to buy from a private seller, you have to be very careful. Always meet the seller during the daytime, preferably in public places, and always take a friend with you. Be careful with scams. Always get an inspection from a mechanic to ensure the car is in good working order. Ask your friends for recommendations.

3. Online Vendors

You can also buy your car online. Many vendors offer this service and some will offer you a guarantee period. Carmax, Enterprise, and Carvana are examples, in addition to some dealerships.

How to choose a car?

Some questions you might want to ask yourself are: How much money can you spend? What size car do you need? Does it drive well in the snow? What features are important to you? How fuel efficient is the vehicle? Make sure to take a test drive.

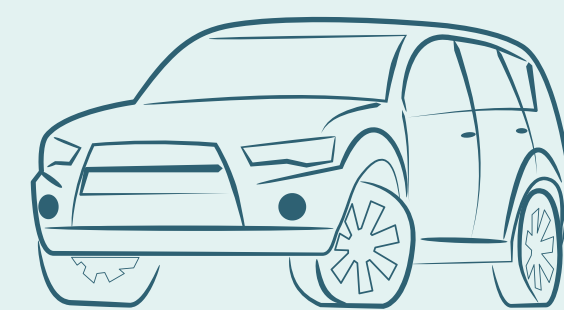
If you are buying a used car, **always** get an inspection from a mechanic to ensure the vehicle is in good working order. Check reviews or ask your friends for recommendations. It is important to know the history of a used car. CARFAX is a paid service that can give you vehicle history reports on any used car.

How to pay?

Most people take out a loan to buy a car, but in this case, the dealership will have to run a credit check on the buyer. A credit check is a verification made to make sure that a person will pay back the loan. In order for a credit check to be run, a person needs to have a valid Social Security Number. However, many international students are not eligible to apply for an SSN and will need to pay cash.

Driver's License

DO NOT APPLY FOR A DRIVER'S LICENSE UNTIL YOU HAVE BEEN IN THE U.S. FOR TWO WEEKS!



International Driver's Licenses may be used for up to 30 days. After that you must obtain a Colorado Driver's License. Canadian, German, French, Taiwanese, and S. Korean Driver's Licenses as well as U.S. state licenses are honored in Colorado and may be "traded" for Colorado Licenses.

***International Affairs will offer a handout with the steps necessary to obtain a driver's license in Colorado. If you have any questions, you can email international@uccs.edu**

Title and registration

When you purchase a car, you will receive a document called a title. This document will prove that you own the vehicle. You also need to register the car, which involves paying a tax and receiving a license plate and a registration card. You can get the title and registration of your car at the El Paso County Department of Motor Vehicles (DMV).

For a new car, the dealership will usually apply for the title and registration for you, but if buying a used car from a private seller, they must give you the title with their name on it, and you will be responsible for going to the DMV to transfer the title to your name. You will only receive the title if the car is paid in full.

Keep the title in a safe location at your home, but always carry your registration card in your car and put your new registration tabs (or stickers) on your license plates. This is the document that you will have to provide if you are pulled over by a police officer. You must renew your registration every year (you will get new registration tabs to put on your license plates every year).

To register your car, even when you buy a new car, and the dealership applies for the registration for you, you will still have to visit the closest DMV to finalize the process. They usually work by appointment only, and you can find a list of the required documents on their website listed below. *Keep in mind that one of the requirements to register a car in Colorado is to have valid proof of Insurance.

Insurance

Last but not least, you will need car insurance. You must have car insurance before driving your car, registering it, or obtaining a driver's license. It is illegal to drive without car insurance.

Many insurance companies will give you quotes on their websites, but you can always ask your friends for recommendations. Some companies that offer car insurance are Farmers Insurance, Progressive, Allstate, and GEICO.

Online Resources

Titling a Vehicle: <https://dmv.colorado.gov/titling-vehicle>

Used Vehicle History Reports: www.carfax.com

Registration Requirements: <https://dmv.colorado.gov/registration-requirements>

Insurance Requirements in CO: <https://leg.colorado.gov/content/mandatory-automobile-insurance-colorado>



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