



Guide to Owning and Operating a Car

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SACRAMENTO

I. Are You Ready to Buy a Car?

Ask yourself the following questions before you buy your vehicle:

1. Do I have money to purchase a car in cash?

A decent, used car will cost a minimum of \$4,000, plus tax. It is much better for you save up your money and buy a car with cash so you will not be in debt.

2. If I do not have cash, is my credit good enough to get a loan and can I afford monthly payments?

You can get a loan from a bank, credit union or even a car dealership. Generally, you must have good credit. Monthly payments may be spaced out over a period of time.

3. Can I afford to pay for gas, insurance, taxes and maintenance on a car?

These costs will vary each but can be very high, especially if your car needs repairs.

4. Can I easily access public transportation and get by without a car?

Public transportation is cheaper than owning a car, though it may not be as convenient.

5. Do I have my drivers license, can I drive safely, and do I understand driving laws in America?

You must have a valid license and learn how to drive safely before you buy your own car. You can seriously harm yourself and others and/or get in serious legal trouble if you do not. Likewise, not obeying driving laws can result in the same harm or trouble.

Getting Your Drivers License

You will need to obtain a valid driver's license before you can legally drive. In order to get your drivers license, you will need to successfully pass all of the tests that are required by the state you are living.

1) Insert necessary steps to obtaining driver's license in your state.

Buying a Car

If you are truly ready to own and operate your own car, the following tips will help you make a wise purchase.

- Purchasing a car is a big investment, so carefully plan before you make your purchase. Beware of scams and fraudulent sales tactics! You can end up with a vehicle that's worthless or you can pay much more than the fair value of the vehicle.
- Before buying, determine how much money you can afford to spend or borrow in order to make a car purchase.
- Next, decide what kind of car you can buy with the budget you have to work with. Consider different models (sedans, minivans, trucks, etc.) and decide which is best for your needs. In addition, consider things like make and model, price, reliability, and gas usage. Talk with friends and contacts to get suggestions about cars they have found to be reliable and economical.

II. Inspecting Your Car

If you are planning to buy a car, it's always best to have a professional mechanic inspect the car you might buy. The mechanic will tell you anything that is wrong, broken, or needs to be fixed. Once they are done inspecting the car, they will give you a report. Hold on to this and give it to the person/car dealership you are buying the car from. This sheet should explain anything that is wrong or any part or things that need to be fixed. Often times, the car dealership or person who is selling you the car will pay the money needed to fix these problems. A basic inspection will vary in cost so be sure to look into the price of a mechanic when considering purchasing a car.

Test-drive

Things to consider:

- The vehicle should start easily even if it's cold. It shouldn't shake, make excessive noise, or smoke. If you see a cloud of blue smoke (see the picture above) at start-up, be ware, it's the first sign of possible engine problem - avoid this car.
- During a test-drive look for anything irregular such as vibrations, noises, etc. Pay particular attention to check the automatic transmission. How to check the transmission - <http://www.samarins.com/check/transmission.html>
- Test drive a car for as long as you need to get the feeling. Try to drive on a bumpy road and if it's possible, take the car on a highway. Try to accelerate - there shouldn't be any hesitations.
- Does the engine make any irregular noises? Any smoke?
- Is the steering responsive? Does the car feel stable at a highway speed? Any shudder, jerks, harsh shifting? Does it make knocking or creaking noises when driving over bumps? Is it too "bouncy"? Does the car hold straight direction or pulls aside? Is the steering out of center? Any humming noise?
- Any pulsation while braking?

Afterwards

Don't sign a contract and don't give a deposit until you are completely satisfied with the car. If you have any hesitation be prepared to leave, you always can find another car or come back later. Consider to test-drive another vehicle of the same model to have something to compare with.

If you find any problem with the car and the salesperson promises "to take care of it" make sure to discuss in details - what exactly will be done. For example, if the car needs new tires, what kind of tires will be installed - cheapest possible or of reputable brand? If they offer you an extended warranty, thoroughly study the contract first.

While this guide may help you to avoid cars with potential problems, I strongly advise to have the vehicle inspected by a mechanic of your choice prior purchase; there are many components that can only be properly inspected in a professional service facility.

III. Buying Car Insurance

In many states, it is against the law to drive a car that you own unless you have *liability* insurance. Let's say you get in an accident. If you hurt people or damage their property, liability coverage will pay other people for the appropriate damages.

Now, let's say you get in an accident but you don't have liability insurance. That person can sue you. This means they will take you to court and you will be ordered to pay them for their medical bills and damages to their car. This is a bad thing. If you don't have enough money to pay them back, you will be forced to pay them back little by little. It could take you many years to do this.

After you buy a car, World Relief recommends that you get *full coverage* for the first 6 months. Full coverage is expensive, but it will help to protect you, your family, and your car.

After the first 6 months, you can decide whether or not to keep full coverage—collision and comprehensive coverage to repair or replace your car—in addition to the required liability coverage. If you borrowed money from the bank to buy a car, the bank will make you have full coverage on your car until you pay them back completely.

Full coverage includes several types of insurance coverage. Talk to your insurance agent if you have any questions. Here is a brief description:

1. **Part A:** Liability. This coverage pays for medical expenses and property damage to other people when you cause an accident. It also pays them for lost wages if they cannot work while they are injured. If the other people take you to court and sue you, liability will also pay for your lawyer and will pay the cost of going to court.
2. **Part B:** Medical Payments. The company will pay all reasonable medical and funeral expenses incurred by an insured for services rendered within 3 years of the accident. For example, you get in an accident and need to go see a doctor. You can get access to your medical payments to pay for doctor's fees.
3. **Part C:** Uninsured Motorists Coverage. The company pays for the bodily injury caused by an uninsured motorist, by a hit-and-run driver. This is optional, so that means it is not part of full coverage. *But it is very important.*
 - Let's say someone causes an accident and it's not your fault. Their liability coverage will pay for your medical bills, the medical bills of other people who are in the car with you, and any repairs to your car. Some people may be driving illegally without liability insurance. This means they are *uninsured*.
 - Other people have liability insurance, but their insurance will only pay a certain amount. This means they are *underinsured*. If you are in an accident (which was caused by somebody who does not have liability insurance or have enough insurance), the Uninsured motorist / underinsured motorist coverage will pay for your medical and repair expenses, along with the medical expenses of the other people in your car.
4. **Part D:** Coverage for Damage to Your Auto

- Collision. If you damage your car by hitting something, this coverage pays to replace or fix your car. You may buy collision coverage that has a deductible.
- Comprehensive. This coverage pays to replace or fix your car. If it is stolen or damaged by fire, wind, floods, hailstones or vandalism, you may buy comprehensive coverage that has a deductible.

Choosing a deductible.

When you buy collision and comprehensive coverage, you will be asked whether you want it with or without a deductible. If you say that you want it with a deductible, you will be asked how large a deductible you want.

- A *deductible* is an amount of money that you will be responsible for paying before the insurance company starts to pay. The higher your deductible (the more money you are willing to pay yourself, before the insurance company starts to pay) the lower the cost of collision and comprehensive coverage.
- When you are deciding how large a deductible you want, you should remember two things. First, collision and comprehensive coverage pay for repairs to your car, not to somebody else's car. Second, the larger your deductible—the more money you are willing to pay before the insurance company must start to pay—the lower the charge for collision and comprehensive coverage.
- Typical deductibles might be \$50.00, \$100.00, \$500.00, and \$1,000.00. You might even choose to have a larger deductible or to have NO deductible. It is very important that you compare the prices of different insurance companies. Companies do not all charge the same price.
- Ask your friends what companies they have their insurance with, and whether they have had good experiences or bad experiences with their insurance company. Then contact a few different higher quality companies and ask them what they will charge you for insurance.
- It's important to remember that the price that you are charged by a company may be different from the price that your friend or neighbor is charged by the same company. When insurance companies decide what price to charge for their insurance, they consider many things. Here are some things companies look at when they decide how much to charge you for insurance:

A few well-known large insurance companies are: Allstate Insurance, Nationwide Insurance, State Farm Insurance, and Geico Insurance

IV. Purchasing a Car

You have just purchased your first car in the United States. Did you receive a *title*? A title is a paper that shows all the important information about your car. It will have the previous owners name, address, year, make, model, and VIN number. The current owner will sign the reverse side of the Title and place your name and address in the appropriate place. They will give you a registration paper. They must also give you a bill of sale or receipt of sale for the purchase of this vehicle.

After receiving your car insurance, take the car to the nearest “all cars welcomed” Emissions Testing facility. This will cost \$25 dollars. Cash is preferred. Let your car warm up for 20 minutes before testing to ensure all parts are properly heated. The mechanic will give you a paper to take to the tag office.

Next, take your title, registration paper, bill of sale, proof of insurance card and emission paper to the tag office nearest your home. You will give the person all the paperwork and money due for the transfer of the title and the tag. Each car and year of car has a different price. You will be told how much when to go. You will receive a new tag for your car and a sticker that will affix to the tag itself. Then put this tag on your car at the rear. Keep a copy of your insurance card in your glove box at all times. Keep your title in a safe place at home. Never drive without your driver’s license and insurance card.

V. Troubleshooting

What happens if your car breaks down?

The first thing you should do is turn on your flashers to let people know that your car is not moving or is moving very slowly.

If you are on highway, it might be safer to just turning on your flashers and wait inside your car until the police come. If you have a cell phone, call *911*. Tell the operator that you have broken down on a highway and where you are located.

If your car will move, try to drive toward the right-hand land and stop there. If you have a flat tire, change the tire on the side of the road.

If you are on a city street, you can try to drive the car or push it to the edge of the street.

If you can’t fix the problem yourself, you might have to call a tow truck that can tow the car to your mechanic. This can be expensive.

What should you do if your car is stolen?

Call the police at *911* or go to the police department to report that your car was stolen. They will probably ask the following questions:

1. What kind of car was it (year, make, model, color, number of doors, etc.) For example, “It is a 2000 Saturn Sedan LSII. It is maroon and has four doors.
2. What is the car’s license plate number?
3. What is the car’s VIN number?
4. Where was the car parked?

5. When did you last drive the car?
6. When did you last see the car?
7. Was the car locked?
8. Does another person have keys to the car?

What should you do if you have an accident?

1. Don't drive away. Leaving the scene of an accident (hit and run) is against the law and you could be put in jail. Call 911.
2. Look to see if anyone is hurt.
3. Turn on your hazard lights to warn other cars.
4. Write down the other driver's name and address, along with the name of their insurance company and their policy number. It's also important to note their license plate number and the kind of car they are driving. Tell the other driver your information.
5. If other people saw (witnessed) what happened, ask them for their information.
6. Write down exactly what was damaged on every car that was in the accident.
7. Write down how many people were in every car that was in the accident.
8. Do not say that the accident was your fault. Let the police be the judge of that.
9. Do not sign any papers unless a police officer or your insurance agent gives them to you. If another person or the other person's insurance agent asks you to sign a paper, do not sign it until you show it to your insurance agent.
10. Call your insurance agent to report the accident.

VI. Maintenance

If you did not receive an owner's manual, you should get one because it has important information. The owner's manual will tell you how often the parts of your car and fluids should be replaced. To get an owner's manual, go to a place that sells the kind of car you have. Ask them for one.

How to check your car's oil:

1. Park your car on level ground and turn the engine off. Open the hood of your car and secure it with the prop rod. Remove the dipstick and wipe it clean.
2. Put the dipstick back into the tube that you removed it from. Remove the dipstick again and check the level of your motor oil on the stick. If the level is below the minimum indicator, add oil to your car.
3. Check the color of the oil on the dipstick. Motor oil is usually a light clear fluid but will darken under normal conditions. If the oil is black, it should be changed along with the oil filter. If the oil is light brown, this could indicate a coolant leak into the crank case.
4. Feel the oil on the dipstick. If the oil feels gritty, change the oil.

5. Smell the dipstick. If the oil has an odor of gas, it could indicate that the engine fuel systems needs repair.
6. Place the dipstick back into the tube.

How to add oil to your car's engine:

1. Be sure the car's engine is turned off, and then find the oil cap on the top of the engine.
2. Unscrew the oil cap.
3. Pour in the oil. Start with 1 quart of oil.
4. Wait a minute for the oil to settle, and then check it again. Keep adding oil until it comes up to the full mark on the dipstick.

Changing your car's oil:

Have a friendly mechanic change your oil. It's a good idea to have your mechanic change it every 3,000 - 5,000 miles.

How to check your car's coolant:

1. Open the hood of the car and find the car's radiator. It is usually at the very front and center of the car.
2. Find the radiant coolant reservoir. This will be a small plastic tank like a plastic bottle. It should be located somewhere near the radiator on the right or left side. Be sure you have found the radiator coolant reservoir and not the container that holds windshield washer fluid.
3. Look for the fill mark on the outside of the plastic coolant reservoir. Be sure that your car's coolant comes up to the fill mark.
4. If you need to add coolant, open the top of the plastic coolant reservoir and pour in some coolant. Most cars need $\frac{1}{2}$ coolant and $\frac{1}{2}$ water.

VII. Additional Tips

Some other things you should know about buying a used car:

1. Watch out for scams. If the car sales person makes you any promises, don't believe them unless they are written down on a piece of paper that you can keep. The paper should have the dealership's name already printed on it and the sales person should sign it and put the day's date on it.
2. Ask to see the warranty that the dealership uses before you buy the car. If you don't understand it, have someone you trust explain it to you.
3. If you are buying your car from a private person, you can ask to see the car's maintenance records. If there are none, maybe the person who owned the car did not take good care of it.
4. Buy a car with 4 doors, not 2 doors. This will save you a lot of money. Many insurance companies charge higher rates to cover sports cars.