SLCF

Salt and Light
Christian Fellowship

International

Ten things you need to know before you buy a car

1. How Do I Get a Driver's License

1. How do I get a driver's license?

- Go to: www.in.gov/bmv

Bureau of Motor Vehicles (BMV)

- Find locations and hours

1 BMV in West Lafayette and 1 BMV in Lafaye

- Download- Indiana Driver's Manual
- Read about- Licenses and ID Cards

1. How do I get a driver's license?

<u>If you have your home country's license</u> you will need the following:

- An official translation of your license into English
- Take a written exam and driving skills test
- SSN letter or SSN card
- Name on Visa must match the name on your SSN document
- Passport with current Visa
- I-94, I-20, DS-2019
- Proof of Indiana Address- 2 original documents with your name and Indiana residential address.
  - If a bill, it cannot be more than 60 days old.

1. How do I get a driver's license?

If you do not have license from your home country, you will need the following to obtain a Learners permit

- SSN letter or SSN card
- Take a written exam and driver's exam
- Name on Visa must match the name on your SSN document
- Passport with current Visa
- I-94, I-20, DS-2019
- 2 original documents with your name and Indiana residential address
    - If a bill, it cannot be more than 60 days old

You must have a learner's permit for a minimum of 6 months before you can begin the process of applying for a driver's license

2. Deciding What Kind of Car you Want

2. So you want to buy a car…

How much do you want to spend?

2. So you want to buy a car…

- Cost of the car itself
- Cost of any initial maintenance work that needs to be done
- Cost of insurance
- Cost of registration and license plates

2. So you want to buy a car…

What kind do you want to buy?

Ten things you need to know before you buy a car

Why exactly are you buying a car?

- Are you looking for 2 door?
- Are you looking for a 4 door?
- Are you looking for a domestic (American) car or a foreign car?
- Are you looking for a car to drive further than Indianapolis?
- Are you looking for a car to drive only around Lafayette?

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2. So you want to buy a car…

www.indianaconsumer.com/consumer_guide/purchasing_car.asp

3. Research

Ten things you need to know before you buy a car

Car Buying Tips- Research

Do your homework first

- Resources
  - Library
  - Internet
    - www.Edmunds.com
    - www.KBB.com (Kelly Blue Book)
    - www.Nada.com (National Automobile Dealers Assoc.)
    - Friends

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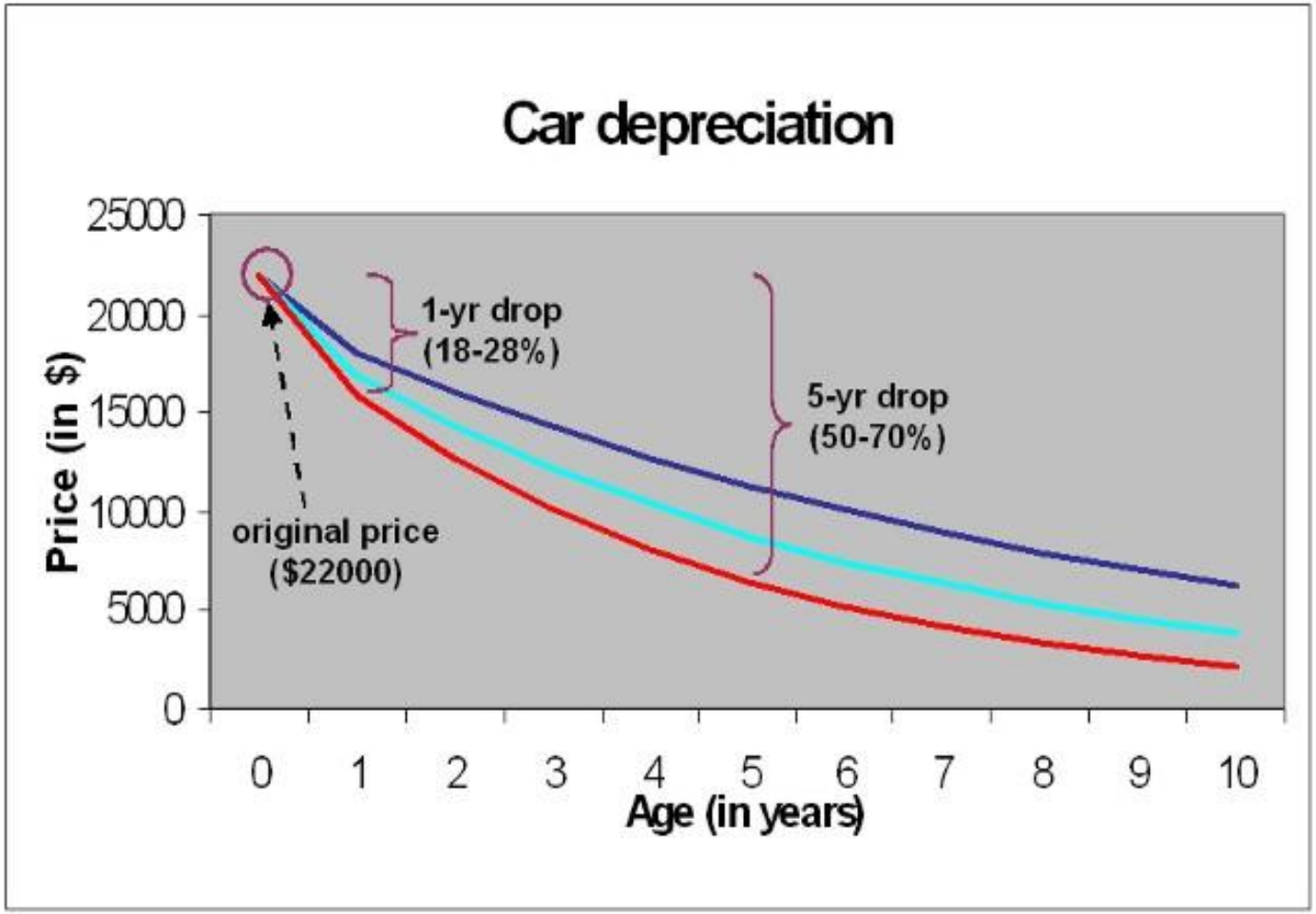
Ten things you need to know before you buy a car

Factors influencing Used Car Prices

- Age
- Miles
- Condition
- Demand



Ten things you need to know before you buy a car

Car Buying Tips- Research

Where to look for used cars

- Craig's List (www.craigslist.com) (local only)
- Purdue posting boards
- On the street- for sale signs
- Word of mouth (friends & others)
- Used car dealers
- New Car dealers

Carfax- Are they worth the cost????

Research Tips

- There are many different cars that may meet your needs
- Be an informed buyer
- “Buyer beware”- The seller may not tell you everything about the car

4. Inspecting

4. So you have found the car you THINK you want to buy…

Continue to be patient!

4. So you have found the car you THINK you want to buy…

a). Tire wear...even... uneven...inside....outside....

b). Have some one follow you in their car....is the car "tracking" properly

c). Light blue puff of smoke at start up

d). White vapor from exhaust after car is warm

4. So you have found the car you THINK you want to buy…

e). Liquid under parked car...oil, water....just to see if it leaks while sitting.

f). Look for oil residue in coolant overflow

4. So you have found the car you THINK you want to buy…

g). Start the engine cold

h). Check/ask if the car was ever flooded.

4. So you have found the car you THINK you want to buy…

Questions to ask of the seller:

a) May I see the service records for this vehicle?

a) How long have you owned the vehicle?

c) Why are you selling the vehicle?

a) May I contact the previous owner of this car? (if you are buying from a car dealer)

4. So you have found the car you THINK you want to buy…

In the end, ALWAYS have a mechanic inspect the car.

Since 2002 SLCF International has recommended:
Brad's Motor Marketplace

www.bradsmotormarketplace.com
(765) 474-2442

5. Buying Your Car

Ten things you need to know before you buy a car

Car Buying Tips- Buying (negotiating the purchase)

Remember
Be patient
Be calm
Be careful

1. Does the car meet your needs? Yes
2. Was the inspection good? Yes
3. Is the price in your range? Yes

Ten things you need to know before you buy a car

Now it's time negotiate the price

Options

- Pay the full price the seller is asking for (rarely)
- Negotiate a price based on asking price minus the cost of repairs needed
- Negotiate a price based on used value (“book value”)
- Negotiate a lower price based on making an offer

Finalizing the deal

- Arrange how you will pay for it
  - Cash
  - Check
  - Loan

Ten things you need to know before you buy a car

Finalizing the deal

- Arrange a time and place to pay and pick up the car
  - Don't go alone
  - Get the keys, manuals, and accessories

- Sign a “Bill of Sale” or purchase Agreement

Buying Tips

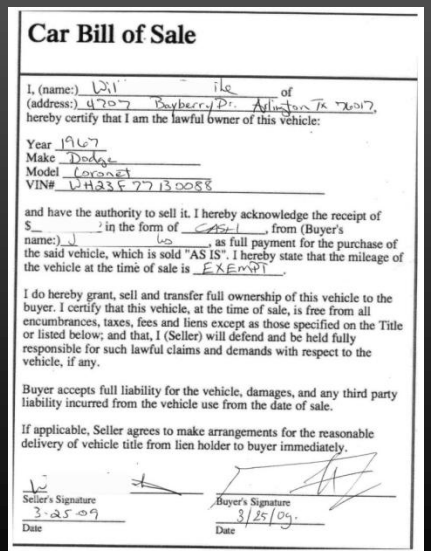
- Always be ready to walk away
- Never look at a car alone in an unsafe location
- Watch out for internet scams

Ten things you need to know before you buy a car

Bill of Sale

Minimum Information:

- Names of Seller & Buyer
- Vehicle year, make, model and VIN (Vehicle Identification Number)
- Odometer reading (Miles)
- Price & payment method
- Statement about a warranty- with or with out (“As is”)
- Signatures and date



Car Bill of Sale

I, (name:) Will ile of
(address:) 4707 Bayberry Dr. Arlington TX 76017,
hereby certify that I am the lawful owner of this vehicle:

Year 1967
Make Dodge
Model Coronet
VIN# WH23F 77 130058

and have the authority to sell it. I hereby acknowledge the receipt of $? in the form of CASH, from (Buyer's name:) W lo, as full payment for the purchase of the said vehicle, which is sold "AS IS". I hereby state that the mileage of the vehicle at the time of sale is EXEMPT.

I do hereby grant, sell and transfer full ownership of this vehicle to the buyer. I certify that this vehicle, at the time of sale, is free from all encumbrances, taxes, fees and liens except as those specified on the Title or listed below; and that, I (Seller) will defend and be held fully responsible for such lawful claims and demands with respect to the vehicle, if any.

Buyer accepts full liability for the vehicle, damages, and any third party liability incurred from the vehicle use from the date of sale.

If applicable, Seller agrees to make arrangements for the reasonable delivery of vehicle title from lien holder to buyer immediately.

Seller's Signature W
Date 3-25-09

Buyer's Signature
Date 3/25/09

Ten things you need to know before you buy a car

Car Bill of Sale

I, (name:) Wil ile of
(address:) 4707 Bayberry Dr. Arlington Tx 76017,
hereby certify that I am the lawful owner of this vehicle:

Year 1967
Make Dodge
Model Coronet
VIN# WH23F7713 0088

and have the authority to sell it. I hereby acknowledge the receipt of $_____ in the form of CASH, from (Buyer's name:) J ls, as full payment for the purchase of the said vehicle, which is sold "AS IS". I hereby state that the mileage of the vehicle at the time of sale is EXEMPT.

I do hereby grant, sell and transfer full ownership of this vehicle to the buyer. I certify that this vehicle, at the time of sale, is free from all encumbrances, taxes, fees and liens except as those specified on the Title or listed below; and that, I (Seller) will defend and be held fully responsible for such lawful claims and demands with respect to the vehicle, if any.

Buyer accepts full liability for the vehicle, damages, and any third party liability incurred from the vehicle use from the date of sale.

If applicable, Seller agrees to make arrangements for the reasonable delivery of vehicle title from lien holder to buyer immediately.

W
Seller's Signature
3-25-09
Date

Buyer's Signature
3/25/09.
Date

6. How do I title my new vehicle?

INDIANA CERTIFICATE OF TITLE

STATE OF INDIANA

CERTIFICATE OF TITLE FOR A VEHICLE

MAKE	MODEL NAME	YEAR	VIN
FORD	FOCUS	2007	[redacted]

TITLE TYPE	FORMER TITLE/STATE	PURCHASE DATE	BODY TYPE
NORMAL	[redacted]		

USAGE TAX PAID: [redacted] ISSUE DATE:

OWNER(S) NAME

DANA & ADELA KASUI GOTTFRIED
3303 DOVER CT
LAFAYETTE IN 479096757

ODOMETER/BRAND

0[redacted]

MAILING ADDRESS

DANA & ADELA KASUI GOTTFRIED
3303 DOVER CT
LAFAYETTE IN 479096757

BRAND(S)

SECOND LIENHOLDER

ADDITIONAL OWNER(S)

ADELA KASUI GOTTFRIED

LIEN RELEASED BY:

X _____

PRINTED NAME: POSITION:

DATE: _____

FIRST LIENHOLDER

LIEN RELEASED BY:

X _____

PRINTED NAME: POSITION:

DATE: _____

THIRD LIENHOLDER

LIEN RELEASED BY:

X _____

PRINTED NAME: POSITION:

DATE: _____

The Commissioner of the Bureau of Motor Vehicles, pursuant to the laws of the State of Indiana, certifies that the vehicle/watercraft has been duly titled and the owner of the described vehicle/watercraft is subject to the liens set forth.

INDIANA BUREAU OF MOTOR VEHICLES

R. Scott Waddell, Commissioner

F0199776

(1)

TITLE NUMBER
11377189000005

DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS

PLEASE TYPE OR PRINT INFORMATION

REQUIREMENTS: Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete, or providing false statement may result in fines and or imprisonment.

TO SELLER: Seller is responsible for completing form. If title is in more than one name, all owners listed on the title must sign as seller. Do not sign as a Seller until all areas of the assignment are completed. Any person signing for a company must state position.

TO PURCHASER: You must apply for a new certificate of title within thirty-one days of the date of purchase, or pay a delinquent penalty fee. All liens shown on the face of this title must be released before you apply for a new title.

We swear or affirm that the information on this form is correct. We understand that a false statement may constitute the crime of perjury.

I (We) certify to the best of my (our) knowledge that the odometer now reads and is the ACTUAL MILEAGE of the vehicle unless one of the following statements is checked.

[ ][ ][ ][ ][ ][ ] No Tenths MILES

☐ The odometer reading stated is in excess of its mechanical limits.

☐ The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY

SELLER INFORMATION

Signature of Seller			Position (if applicable)
Signature of Seller			Position
Printed Name of Seller			Dealer Number (if applicable)
Printed Name of Seller			
Date of Sale (month, day, year)	Selling Price	Trade In Price (if any)	Total Price Paid

PURCHASER INFORMATION

Name of Purchaser		Dealer Number
Address		
City	State	Zip Code
Name of Lienholder (if applicable)		
Address		
City	State	Zip Code
I AM AWARE OF THE ABOVE ODOMETER CERTIFICATION MADE BY THE SELLER(S)		
Signature of Purchaser		Printed Name of Purchaser

FIRST RE-ASSIGNMENT BY REGISTERED DEALER ONLY

I certify to the best of my knowledge that the odometer reading is the ACTUAL MILEAGE of the vehicle unless one of the following statements is checked.

[ ][ ][ ][ ][ ][ ]

☐ The odometer reading stated is in excess of its mechanical limits.

☐ The odometer reading is not actual mileage WARNING ODOMETER DISCREPANCY.

Name of Dealership	
Signature	
Printed Name	
Position	Dealer Number
Date of Sale (month, day, year)	

Name of Purchaser		Dealer Number
Address		
City	State	Zip Code
Name of Lienholder (if applicable)		
Address		
City	State	Zip Code
I AM AWARE OF THE ABOVE ODOMETER CERTIFICATION MADE BY THE SELLER(S)		
Signature of Purchaser		Printed Name of Purchaser

SECOND RE-ASSIGNMENT BY REGISTERED DEALER ONLY

I certify to the best of my knowledge that the odometer reading is the ACTUAL MILEAGE of the vehicle unless one of the following statements is checked.

[ ][ ][ ][ ][ ][ ]

☐ The odometer reading stated is in excess of its mechanical limits.

☐ The odometer reading is not actual mileage WARNING ODOMETER DISCREPANCY.

Name of Dealership	
Signature	
Printed Name	
Position	Dealer Number
Date of Sale (month, day, year)	

Name of Purchaser		Dealer Number
Address		
City	State	Zip Code
Name of Lienholder (if applicable)		
Address		
City	State	Zip Code
I AM AWARE OF THE ABOVE ODOMETER CERTIFICATION MADE BY THE SELLER(S)		
Signature of Purchaser		Printed Name of Purchaser

THIRD RE-ASSIGNMENT BY REGISTERED DEALER ONLY

I certify to the best of my knowledge that the odometer reading is the ACTUAL MILEAGE of the vehicle unless one of the following statements is checked.

[ ][ ][ ][ ][ ][ ]

☐ The odometer reading stated is in excess of its mechanical limits.

☐ The odometer reading is not actual mileage WARNING ODOMETER DISCREPANCY.

Name of Dealership	

Name of Purchaser		Dealer Number
Address		
City	State	Zip Code

When you buy the car, the seller must fill in the top section on the back

PLEASE TYPE OR PRINT INFORMATION

REQUIREMENTS: Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete, or providing false statement may result in fines and or imprisonment.

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TO PURCHASER: You must apply for a new certificate of title within thirty-one days of the date of purchase, or pay a delinquent penalty fee. All liens shown on the face of this title must be released before you apply for a new title.

We swear or affirm that ... constitute the crime of perjury.

I (We) certify ... best of my (our) knowledge that the odometer ... reads and is the ACTUAL MILEAGE of the vehicle unless ... of the following statements is checked.

☐☐☐,☐☐☐ No Tenths MILES

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☐ The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY

SELLER INFORMATION

Signature of Seller		Position (if applicable)	
Signature of Seller		Position	
Printed Name of Seller		Dealer Number (if applicable)	
Printed Name of Seller			
Date of Sale (month, day, year)	Selling Price	Trade In Price (if any)	Total Price Paid

PURCHASER INFORMATION

Name of Purchaser		Dealer Number
Address		
City	State	Zip Code
Name of Lienholder (if applicable)		
Address		
City	State	Zip Code
I AM AWARE OF THE ABOVE ODOMETER CERTIFICATION MADE BY THE SELLER(S)		
Signature of Purchaser	Printed Name of Purchaser	

FIRST RE-ASSIGNMENT BY REGISTERED DEALER ONLY

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☐☐☐,☐☐☐

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Name of Dealership

Name of Purchaser		Dealer Number
Address		
City	State	Zip Code
Name of Lienholder (if applicable)		

When you buy the car, the seller must fill in the top section on the back

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Mileage

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SELLER INFORMATION

Signature of Seller			Position (if applicable)
Signature of Seller			Position
Printed Name of Seller			Dealer Number (if applicable)
Printed Name of Seller			
Date of Sale (month, day, year)	Selling Price	Trade In Price (if any)	Total Price Paid

PURCHASER INFORMATION

Name of Purchaser		
Address		
City	State	Zip Code
Name of Lienholder (if applicable)		
Address		
City	State	Zip Code

I AM AWARE OF THE ABOVE ODOMETER CERTIFICATION MADE BY THE SELLER(S)

Signature of Purchaser	Printed Name of Purchaser

FIRST RE-ASSIGNMENT BY REGISTERED DEALER ONLY

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Name of Dealership		

Name of Purchaser		Dealer Number
Address		
City	State	Zip Code
Name of Lienholder (if applicable)		

PLEASE TYPE OR PRINT INFORMATION

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☐ The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY

SELLER INFORMATION

Signature of Seller	Position (if applicable)
Signature of Seller	Position
Printed Name of Seller	Dealer Number (if applicable)
Printed Name of Seller	

Date of Sale (month, day, year)	Selling Price	Trade In Price (if any)	Total Price Paid

PURCHASER INFORMATION

Name of Purchaser		Dealer Number
Address		
City	State	Zip Code
Name of Lienholder (if applicable)		
Address		
City		
Sig		

FIRST RE-ASSIGNMENT BY REGISTERE

I certify to the best of my knowledge that the odometer reading is the ACTUAL MILEAGE of the vehicle unless one of the following statements is checked.

☐☐☐,☐☐☐

☐ The odometer reading stated is in excess of its mechanical limits.

☐ The odometer reading is not actual mileage WARNING ODOMETER DISCREPANCY.

Name of Dealership

Name

Addre

City

Name of Lienholder (if applicable)

Seller signature, printed name, selling price

You will need to pay 7% sales tax on the purchase price, either at the dealer or the BMV

PLEASE TYPE OR PRINT INFORMATION

REQUIREMENTS: Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete, or providing false statement may result in fines and or imprisonment.

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SELLER INFORMATION

Signature of Seller	Position (if applicable)
Signature of Seller	Position
Printed Name of Seller	Dealer Number (if applicable)
Printed Name of Seller	

Date of Sale (month, day, year)	Selling Price	Trade In Price (if any)	Total Price Paid

PURCHASER INFORMATION

Name of Purchaser		Dealer Number
Address		
City	State	Zip Code
Name of Lienholder (if applicable)		
Address		
City	State	Zip Code

I AM AWARE OF THE ABOVE ODOMETER CERTIFICATION MADE BY THE SELLER(S)

Signature of Purchaser	Printed Name of Purchaser

ENT BY REGISTERED DEALER ONLY

Name of Purchaser		Dealer Number
Address		
City	State	Zip Code
Name of Lienholder (if applicable)		

Purchaser name, address, signature

Ten things you need to know before you buy a car

Bring the properly filled in title to the BMV along with the following information:

- Proof of insurance in your name
- SSN ineligibility letter or SSN card
- Passport with current Visa
  - Name on Visa must match the name on your SSN document
- I-94 or I-20 or DS-2019
- 2 original documents with your name and Indiana residential address
  - If bill, cannot be more than 60 days old
- If you bought it from a dealer: Form ST108 from the dealer, which proves that the dealer collected tax

7. Insurance

7. Insurance

You must have proof of insurance before you can title and register your car

Know the different kinds of insurance

Ten things you need to know before you buy a car

Bodily Injury Liability insurance (required in Indiana)

If…

you are at fault in the accident, AND
you injured another person in an accident

Then…

this will pay for their medical bills
up to a maximum amount

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Bodily Injury Liability insurance (required in Indiana)

Maximums are stated as $X/$Y

Example: $50,000/$100,000

Means the insurance company will pay $50,000 for medical bills per person, and $100,000 for total medical bills per accident

Ten things you need to know before you buy a car

Bodily Injury Liability insurance (required in Indiana)

Indiana's minimum Bodily Injury Liability is

Example: $25,000/$50,000

Ten things you need to know before you buy a car

Property Damage Liability insurance (required in IN)

If…

you are at fault in the accident, AND
you damage someone else's property (e.g. their car, their building, a telephone pole)

Then…

this will pay to replace or fix their property up to a maximum amount

Ten things you need to know before you buy a car

Property Damage Liability insurance (required in IN)

Indiana's minimum Property Damage Liability is $10,000

Ten things you need to know before you buy a car

Uninsured Motorist Bodily Injury (not required)

If…

another person is at fault in the accident, AND
he/she doesn't have insurance, AND
you and/or your passenger is injured

Then…

this will help provide for medical expenses up to the maximum amount

Collision (not required)

If…

Your vehicle is damaged in a crash

Then…

This will pay to fix or replace your vehicle, up to the maximum amount

Ten things you need to know before you buy a car

Collision (not required)

Deductible

- You pay the first part (the deductible) to fix your car
- Typical deductible amounts: $200, $500

Collision (not required)

Factors affecting the cost of collision insurance

- The driver's age and driving record
- The kind of car and the age of the car
- The deductible: higher deductible means lower cost

Comprehensive (not required)

If…

Your vehicle is damaged by something other than another vehicle such as hail, theft, or collision with an animal

Then…

This will pay to fix or replace your vehicle, up to the maximum amount

Insurance Summary

You must have Bodily Injury Liability ($25,000/$50,000) and Property Damage Liability ($10,000)

We highly recommend you also get collision and comprehensive insurance if

- You are a new driver
- Your cannot afford to replace your car

3. What to Do If You Have an Accident

8. What to do if you have an accident

DO

Stay calm, move car to safe place

Call the police

Exchange information with the other driver

- ❑ Name, address, phone
- ❑ Vehicle make, model, year, color
- ❑ Insurance company name and policy number
- ❑ Location of damage on his/her vehicle

8. What to do if you have an accident

DO

If there are witnesses, get their contact information

Give the police all the information they ask for

Ask for the police report number

8. What to do if you have an accident

DO NOT

Argue or become angry

Admit fault
(but do give the police an objective, truthful report about what happened)

9. Maintaining Your Car

Ten things you need to know before you buy a car

Car Buying Tips- Maintaining your car

Remember
Cars are mechanical & electrical machines...they need to be taken care of.....and things **will** go wrong.

What to Check:
Tires- air pressure and condition
Fluids
- Engine Oil
- Brake Fluid
- Transmission Fluid
- Windshield washer fluid

Air Filter

Ten things you need to know before you buy a car

Scheduled Maintenance
Engine Oil Changes- every 3000 miles
Transmission Fluid Change
Filters
Timing Belt
Brakes

Ten things you need to know before you buy a car

Where to take your car for mechanical repairs:

- Dealer (most expensive)
- Independent / Local Shop (check reputation)
- Pep Boys or other franchise (discount parts and service)

Ten things you need to know before you buy a car

Clean Your car

- Wash the exterior
- Vacuum the interior
- Clean the Windows
- Wax the exterior (every 6 months or as needed)

Ten things you need to know before you buy a car

* Maintenance Tips*

- For expensive repairs get a second estimate
- Consider having someone help you do it your self (minor things)
- Watch out for unnecessary repairs- “Tune ups”, Tires, Brakes, ...

10. Miscellaneous

10. Miscellaneous

- AAA
  - Towing
  - Maps/Guidebooks
- Safe Driving
  - Do not be in a hurry
  - Learn from an experienced driver