### 04.09 CAR OWNERSHIP

#### BUYING A CAR

# How do I buy a car?

#### Do some research

- Read about American cars before you shop.
- Go to www.edmonds.com to learn more about car prices.

# **Shop carefully**

- Go to a good, reputable car dealer.
- Go to Greensheet or Craigslist.
- Choose a car that is clean and gets good gas mileage.
- Expect to pay \$3,000.00 or more for a good car.
- Avoid cars with high mileage. In Texas, 15,000 miles per year is normal.
- Find out how much it will cost to buy insurance for the car you are going to buy. The insurance for some cars is very expensive.

### **Buy carefully**

- Get a friend who knows about cars to help you choose a good car.
- Pay a mechanic (someone who works on cars) to look at the car before you buy.
- Pay cash or buy the car on credit from the car dealer or a bank.
- Find the best rate of interest before you borrow the money to buy the car.
- Get a guarantee with the car.

Be careful! Car repairs are very expensive. Be sure your new car runs well before you buy it.

#### **DRIVING A CAR**

You must have a valid Texas Driver's License.

- You should get a Texas driver's license as soon as possible.
- If you have an accident or are stopped by the police, and do not have a driver's license, you will be in serious trouble. You could go to jail.
- You can get a TDL at a Department of Public Safety (DPS) office. Go to
  <a href="http://www.txdps.state.tx.us/">http://www.txdps.state.tx.us/</a> for more information or see a student counselor for a list of DPS offices.
- For more information on how to get a Texas Driver's License see section 04.10.

You must have automobile insurance.

• If you have an accident and you do not have insurance, you can be sued for a lot of money and lose your license to drive.

# Shopping for Insurance

- Shop carefully.
- Prices can be high or low depending on the insurance company. It is better to pay a little more and get good service when you need it.
- Use a reliable company.
- Ask your friends which company they use.
- Ask about discounts (cheaper rates) for:
  - o low-mileage use. (This is for drivers who don't drive a lot.)
  - o automatic seat belts or air bags.
  - o good-driver, defensive-driving, or other discounts.
- The kind of car you drive affects the amount you pay for insurance.

You must have automobile insurance and a paper from the insurance company called "Proof of Insurance."

You must have an inspection sticker.

- In Texas, all cars must be inspected and have an inspection sticker on the windshield (good for one year).
- You must take your car to a station that inspects cars.
- Your car must be able to pass the inspection process. An old car may not pass and you will pay a lot of money to fix it so that it can pass.
- For more information go to <a href="http://www.txdps.state.tx.us/vi/">http://www.txdps.state.tx.us/vi/</a>.

#### **CAMPUS PARKING**

- You must buy a permit from <u>Parking and Transportation</u> located in the Welcome Center.
- You will get a parking ticket if you do not have one.
- Do not park in fire, handicapped, or reserved places or your car will be towed!
- For more information go to <a href="http://www.uh.edu/pts/parkfaqs.htm">http://www.uh.edu/pts/parkfaqs.htm</a>.

#### TRAFFIC TICKETS

### What will happen if I don't obey traffic laws while I am driving?

The Houston Police Department can give you a ticket if you do not obey traffic laws.

- The police officer will stop you
  - o if you going too fast (or too slow!).
  - o if you are driving dangerously.
  - o if you are not following driving rules.
- The police officer will stand next to your window.
  - o Roll down your window

- Put your hands on the steering wheel until the officer asks you for your identification.
- o Move slowly as you get your ID.
- o Be very polite. Call him "sir"; call her "ma'am."
- o Do whatever he or she tells you to do. Do not argue.
- The police officer will ask you for
  - o your driver's license
  - o your proof of insurance
- The police officer will
  - o tell you what you did wrong.
  - o give you a ticket.
  - o ask you to sign it.
- After you get the ticket you must
  - o pay it by mail (if you are guilty)
  - o go to court (if you are innocent)

If you are involved in a car accident, be sure to get the other person's name, driver's license number, and the name and policy number from their insurance.

# What will happen if I try to give the police money?

Do not try to give money to the police if you want them to stop writing a ticket. You will get in serious trouble. You may be arrested and taken to jail.

Be very polite when you are talking to a police officer. Do not argue or fight. The police can take you to jail if you do.

Note: The LCC is not liable for any traffic violation incurred by any student.