

Buying a Used Car

Questions to Ask Yourself Before Purchasing

- Do I need a car?
- Where will I be driving the car? (In Durham, around NC, across the US)
- For what purpose will I drive the car? (Go to work, to classes, traveling)
- Is it better to use public transportation? Buses, taxis, vans, etc.
- Would it be better to rent/lease a car?
- Why is it a good idea to have a car?
- Why is it a bad idea?
- Where should I buy a car?
 - ◊ Dealership: Cars are generally more expensive, but it's a quicker process. Sometimes service agreements and/or payment options are included. Most reliable cars cost over \$8,000.
 - ◊ Private seller: Less expensive but much more time consuming. No services included.

Some Local Car Dealerships

CarMax 8520 Glenwood Ave, Raleigh (919) 783-9494; www.carmax.com Cars for \$10,000 and up	Triangle Auto Brokers 3303 N Roxboro St, Durham (919) 220-9476 www.triangleautobrokers.com Cars from \$2,500 - \$7,500	Mark Jacobson 4516 Durham-Chapel Hill Blvd, Durham (800) 643-6236 www.markjacobson.com Will do auto loans (under certain conditions)
Atlantic Auto Exchange 2511 Guess Rd, Durham (919) 416-9400; www.atlantiautoexchange.com Cars for \$5,000 and up	A Lot of Cars (owned by former Duke grad) 3119 N. Roxboro Street, Durham (919) 220-7155 www.alotofcarsnc.com Cars from \$2,000 - \$8,500	Performance Acura (ask for Sylvester Harrison) 1810 Durham-Chapel Hill Blvd, Chapel Hill (888) 742-6227 sylvester.harrison@hendrickauto.com www.performanceacurachapelhill.com Cars from \$5,000 & up (takes time to locate)
Other Places to Look for Cars: In Durham there are a lot of car dealers on Durham-Chapel Hill Boulevard, also known as "15-501 Business". Many of the new car dealers also sell used cars. No need for an appointment. Hours are usually 9am until 9pm Monday - Friday; 9am until 6pm on Saturdays and afternoons on Sundays. If you tell dealer you have \$5,000 for a car, he/she may try to find you one. It will take time.		

Costs Associated with Buying a Car

- NC Driving license: \$32 for five years or \$4 per year
- Insurance: Varies (\$1,200 for six months for all international drivers)
- Title: \$40
- License tags & Registration: 3% of vehicle purchase price + \$33 (Tags and additional tax)
- Inspection: \$30-\$40

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What must I have to drive legally in North Carolina?

- Driving license (either from home country or from a US state. Must still be valid)
- Car Registration card (Keep in glove compartment of car)
- Title of Car (Keep in a safe place at home)
- License Plates (tags)
- Minimum Liability Auto Insurance Requirements (keep an auto insurance card in your glove compartment)
 - ◇ Property Damage \$25,000
 - ◇ Bodily Liability \$30,000 for one person; \$60,000 for 2 or more

What should I know about car maintenance?

- Learn the basic parts of your car (visit a mechanic, read the car manual, search websites)
- Have the oil and oil filter changed every 3,000 miles
- Monitor the condition of tires and brakes and have them adjusted/replaced when needed
- Get a written estimate before doing any repairs at a mechanic shop and don't pay for any new charges

Triple A

American Automobile Association (AAA) is a popular motor club in the US that provides many services for members, such as:

- Emergency roadside assistance for car wrecks, flat tires, keys locked in car, etc.
- Free maps
- Hotel and car rental discounts
- Traveler's checks without extra fees
- Trip planning advice
- Memberships start at \$59 per year.

AAA Locations

www.aaa.com

3505 Westgate Drive, Durham (next to Target)
(919) 489-3306

5137 NC 55, Durham
(919) 313-0250

Buying a Used Car from a Private Seller

Where to Find Private Sellers

- Websites: www.raleigh.craigslist.org www.cars.com www.autotrader.com
- Classified ads in local newspapers: Durham Herald-Sun www.heraldsun.com
Raleigh News & Observer www.newsobserver.com

Before Purchasing

- Look up the KBB value of the car before going to see it at www.kbb.com
- Look at the Consumer Reports rating of the car. Durham Tech Library on the main campus has the latest issue available at the Circulation Desk, or you can subscribe online.
- Ask the seller for the Vehicle Identification Number (VIN) and run a report on www.carfax.com. This may cost a small fee unless you know someone who already has a subscription.
- Take the car to a mechanic for a pre-purchase evaluation. This will cost around \$100. The car owner may wish to come with you.

Questions to ask the Seller

- How long have you owned this car? Are you the original owner? Why are you selling this car?
- How many miles have you put on the car? What is the total mileage?
- What repairs have you made? Have you been in any accidents? Could I see the maintenance records? Is there any flood damage?
- If a mechanic finds a problem with this car, will you repair it before I purchase it?

WARNING: Don't buy a car that does not have a current inspection sticker or license tags. Don't buy a car if the owner cannot give you the car title. Don't buy a car without getting it evaluated by a mechanic.

Steps to Purchasing a Car from an Individual

1. Go to Driver's License Office to get NC State ID or NC Learner's Permit or NC Driver's License (see separate handout on this) It will take at least 10 days to get this card. Do not apply for this card until you have been in the U.S. for at least 10 days and have checked in with the Director of International Student Services after classes have started.
2. Start looking at different cars. You can ask the seller to bring the car to you. When you find one you feel good about, do everything listed above under "Before Purchasing."
3. If you still like the car, negotiate a purchase price with owner. Decide on method of payment with owner (usually cashier's check from your bank).
4. Go with the seller to a Notary Public (can find Notary at your bank, seller's bank or at DMV). You BOTH sign the Car Title. You give seller the money. He/she gives you the car Title. Don't give any money without getting the title!
5. Purchase an Auto Insurance Policy (refer to handout on Automobile Insurance for more information).
6. Take the Car Title, Mileage (from car's odometer), Photo Identification (NC State ID or NC Driver's License), Proof of Insurance (policy statement), and Cash or Check to pay fees and taxes to the Department of Motor Vehicles. There is a DMV located in Northgate Mall, Durham and one in the University Mall, Chapel Hill. Refer to the handout on How to Register Your Car and Obtain Auto Tags.