

BUYING A CAR

In order to buy a car, you will need a Louisiana driver's license. After buying a car, you will need to register the vehicle in your name at one of the locations below:

Office of Motor Vehicles

2150 Westbank Expwy.

Harvey, LA 70058

(504) 361-6222

OR

Office of Motor Vehicles

100 Veterans Blvd.

New Orleans, LA 70124

(504) 483-1870

In order to register your car and get the title in your name you must have proof that you have liability car insurance. Louisiana Law also requires each vehicle to have an annual brake inspection. Failure to have a valid brake tag may result in a fine.

To have your car inspected go to:

Soft Touch Car Wash & Lube Center

5270 Canal Blvd, New Orleans

(504) 483-0099

C&B Brake Tag Station

6001 Magazine St. New Orleans

(504) 897-4988

Brandt Goodyear Inc.

13311 Chef Menteur Hwy. New Orleans

(504) 254-5600

Tropical Car Wash & Brake Tag Station

3013 David Dr., Metairie

(504) 885-2969

BUYING A USED CAR

- You may decide to invest in a used car after settling in to New Orleans. There are, in fact, many advantages to owning a car, primarily increased mobility and freedom. And if you plan to make a lot of trips on the weekends and during school holidays, owning a car may be cheaper than renting one or traveling by plane or bus.

HIDDEN COSTS

- However, you must be aware of hidden costs, which are not included in the car's price tag, including routine maintenance, repairs, registration, tax, and INSURANCE. You may want to buy a used car because you know it

can be much cheaper than a new car, but often-used cars have special maintenance problems.

Here is an example:

- Since there are no supermarkets within walking distance from campus, Juan and Wolfgang decided to buy a used car. They found several advertised in the Times-Picayune and started calling the owners. Finally they found one that seemed just right. It was 13 years old, but appeared well maintained and only had 41,000 miles on it. According to the owner, his son only used it to drive to school. Best of all, it only cost \$1000! Juan and Wolfgang took care of the necessary paperwork to have the title transferred; they registered the car, and applied for Louisiana driver's licenses. They checked into several insurance companies and chose the company that offered the insurance coverage required by Louisiana law at the cheapest price. They were surprised that they could not find any insurance for less than \$160 per month. Within a month the car started having engine troubles. Juan and Wolfgang both had incidents when they were on weekend trips when the car broke down and had to be towed to a mechanic. Repairs both times cost over \$200. Within 6 months, the car was no longer working.

TIPS TO FOLLOW WHEN BUYING A USED CAR

Here are a few suggestions to help you avoid making Juan and Wolfgang's expensive mistake:

- **Before you buy a car**, call around to insurance companies to find out how much you will have to pay in annual premiums. Premiums vary, depending on your driving record, your age, the value of the car, the amount of coverage you purchase and the deductible you choose. Since you may not have established a driving record within the United States, insurance companies do not know if you are a safe driver. Therefore, your insurance will be higher the first year. It will also be higher if you are under 25 and/or if you have an expensive car. Make sure you get adequate coverage for your needs, because even a minor accident could cost thousands of dollars.
- **Use common sense.** What are the chances that a 13 year-old car would only have been driven 41,000 miles (65,600 km)? Take a calculator with you so you can convert miles to kilometers quickly.
- **Have a mechanic check the vehicle** out BEFORE you buy it. Maybe the owner will pay for the mechanic to look at it, but if not, consider it an investment. It's better to spend \$75 on a mechanic who can tell you whether the car is worth buying than several hundred (or more) dollars on repairs later!
- **Use CARFAX.com** to check to see if the car has been in any accidents and what damages there may have been. The cost of this service ranges between \$35.00 and \$45.00 and can save you a lot of money in the long run. <http://www.carfax.com>.
- **Look for differences** in the color of the car; this could indicate that a part was replaced because of a previous car accident.
- **Ask for the record of maintenance** (dates of oil changes, part replacements, times in the garage, etc.). Although not everybody keeps such a record, it could give you more information to make a decision.
- **Check to see if the brake tag is current** (located in the left hand corner of the windshield). If it is not current, it may be an indication that the car cannot pass the inspection. All Louisiana cars must have a current brake tag. If the car does not have a valid sticker, you will pay a fine and be required to obtain one.

- **If you buy a car from a used car dealer**, you will have a larger selection of cars to choose from. Prices will probably be a little higher than if you buy from an individual. Buying a car from a dealer does not guarantee you better quality or a car in better condition. Check the car as carefully as you would if you were buying it from an individual.

PARKING ON CAMPUS

If you want to park your car on campus, you must have a UNO parking permit. Parking permits are available at the University Police Parking & Traffic Division (phone: (504) 280-6047) and cost \$100.00 for the full year, \$85.00 for the spring and summer semesters and \$60.00 for summer semester. If you buy a permit for the fall semester, you do not need to purchase one for the spring or summer semesters. Student parking decals permit students to park in white lined spaces only in the general parking lots which are shared lots for students, faculty and staff. Students may park in yellow lined spaces after 5:00 pm. Faculty/Staff only parking lots are clearly marked with signs at the entrance of these lots. Remember, park only in areas designated for your status at the university, never park in handicapped parking slots. Parking regulations are enforced 24 hours. Please be aware that parking decals for Pontchartrain Hall and Privateer Place are only valid in their respective designated residential parking areas.

See: http://www.uno.edu/upd/parking_services.aspx