



Buying, Insuring and Registering a Car

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Buying a Car



Buying a New Car

- ❖ Drivers Village (cicero)
- ❖ Hyundai dealership (Erie boulevard)
- ❖ Romano Mazda (Erie boulevard)
- ❖ East Syracuse Chevrolet
- ❖ Honda city (Liverpool)

Buying a Used Car

- ❖ Used car dealerships e.g. Honda city, AP & P Automotive, etc. (check reviews)
- ❖ Online
 - <http://www.cargurus.com>
 - <https://www.cars.com/>
 - <http://www.autolist.com/> , etc
- ❖ From a friend: go to DMV

Things to know when buying a used car

- ❖ New York state lemon law
- ❖ Car inspection prior to purchase
- ❖ Check market value of the car
www.kbb.com
www.nyaaa.com, etc.
- ❖ Carefully read any paperwork involved
- ❖ Verbal agreements (e.g. warranty) are not formal



Means of Payment: Cash Vs Loan

- ❖ Think about interest
- ❖ Think about ownership
- ❖ Think about insurance
- ❖ Think about the duration of your stay in the United States, etc.



Leasing a Car

- ❖ Sign a lease agreement
- ❖ term of lease may vary (2-4 years)
- ❖ Lease payments usually lower than loan installments
- ❖ Allows you to change cars often
- ❖ No need to worry about the depreciation of the car
- ❖ Sales tax advantage (monthly)
- ❖ May be possible to purchase the vehicle
- ❖ Early termination fees may apply
- ❖ Limited mileage
- ❖ Where to lease? (Drivers Village, Honda city, East Syracuse Chevrolet, etc.)

Insuring a Car



FARMERS



Liberty
Mutual.



GEICO



PROGRESSIVE



Consider before purchasing insurance

- Get multiple quotes and Compare
 - Online, Phone, office
- Constantly compare multiple quote
- What is “Deductible” (\$500, \$1000, or ...)?
- Duration of your stay in the US
 - US driver’s license vs international license

Ways to discount auto insurance

- Safety Equipment Auto Insurance Discounts
- Defensive driving course (cost \$25 or more, every 3 year)
- Good Student auto insurance discount (age 24 and below in NY state)
- Good Driver discount
 - Avoiding at-fault accidents.
 - Having a clean driving record free of moving violations like speeding, reckless driving, and DUI/DWI (Driving Under the influence/Driving while intoxicated)
- Auto insurance & rental insurance
- <http://www.dmv.org/insurance/auto-insurance-discounts.php>

Driving in a different country

➔ Road kill



Driving in a different country

- Robbery
- Do not leave anything
In the car





REGISTERING A CAR



What do I need to know to register my car in New York State?

- ▶ You must **register your car** with the DMV every two years
- ▶ There is a fee for the car registration.
- ▶ There are six items needed to register your vehicle: 1) Proof of ownership, 2) Proof of NYS sales tax payment, 3) Proof of automobile liability insurance, 4) Completed E-ZVisit Form MV-82EZV, 5) Proof of applicant identity and birth date (the 6 points of identification, and 6) Sales tax and fee payment receipt.



Vehicles Purchased from a Dealer

- ▶ Buying a vehicle from a car dealership can make registering it very easy, because the dealership usually submits all of the information to the NYSDMV on your behalf. Most dealerships can also issue temporary vehicle registration certificates and license plates.
- ▶ Be aware that **dealerships are allowed to charge a fee to take care of the registration paperwork.**

Registering the Car Yourself

- ▶ Paperwork received from dealership at time of purchase:
 - ▶ Manufacturer's Certificate of Origin.
 - ▶ Dealer's bill of sale (form MV-50).
 - ▶ Proof of payment of sales tax. If you did not pay sales tax with the dealer, you will be required to pay it when you register.
- ▶ Present a New York State Insurance Identification Card (form FS-20).
- ▶ A completed Vehicle Registration/Title Application (Form MV-82).
- ▶ Proof of identification and date of birth.
- ▶ Payment for all registration fees and taxes. Fees are based upon the weight of your vehicle.

Vehicles Purchased from an Individual/Private Party

- ▶ You will be required to get a vehicle inspection when you are transferring a title from one party to another.
- ▶ To register your vehicle, visit your [local NYSDMV Office](#):
- ▶ Present the [bill of sale](#) and vehicle title, both signed by the previous owner. The previous owner must fill out the odometer and damage disclosure statement on the back of the title, and must apply for a new title if the current one is not properly registered in their name.
- ▶ Present a New York State Insurance Identification Card (form FS-20).
- ▶ Provide a completed [Vehicle Registration/Title Application](#) (Form MV-82).
- ▶ Provide [identification and date of birth](#).
- ▶ Pay the sales tax:
 - ▶ Both the seller and you must complete a [Statement of Transaction Sales Tax Form](#) (DTF-802).
 - ▶ The NYSDMV will collect sales tax and give receipt of tax payment.
- ▶ Pay the New York vehicle [registration fees](#).

Fees Associated with Registering a Car

- ▶ Registering vehicles for the first time in New York requires payment of fees and taxes on the vehicle. These include sales tax, vehicle license plate fees, title certification fees, and vehicle use tax in some counties.

All first-time registrants must pay these NYS DMV fees:

- ▶ \$25 plate fee.
- ▶ \$50 title certificate fee.
- ▶ Sales tax of your jurisdiction.
- ▶ There is also a **2-year fee of \$32.50 if you drive an electric vehicle, or a car with 6 or more cylinders**. Other vehicle registration fees vary based on your vehicle's weight, and cover a period of 2 years. Go to the [NYS DMV fees page](#) to estimate a general figure for what it might cost to register your vehicle.



A Note About State Inspections

- ▶ If you purchase your vehicle from a dealer, the dealer is responsible for getting the vehicle inspected within 30 days of sale.
- ▶ If you purchase your vehicle from a private individual, you will be given an inspection extension sticker to get your vehicle inspected within 10 days of registration.
- ▶ Out-of-state vehicles will be given an inspection sticker to be used when the vehicle is returned to New York.
- ▶ Visit our page on [Smog & Emissions Checks in New York](#) for inspection requirements.

DMV Locations in Syracuse

Onondaga Co. DMV - N. Syracuse of Syracuse, New York

[5801 E. Taft Road, Syracuse, NY 13212,](#)

DMV Phone Number [\(518\) 486-9786](#)

► Daily Hours:

- Monday 8:30 am – 6:00 pm
- Tuesday 8:30 am – 6:00 pm
- Wednesday 8:30 am – 6:00 pm
- Thursday 8:30 am – 6:00 pm

Syracuse Office - NYSDMV of Syracuse, New York

Western Lights Plaza, [4671 nondaga Blvd. Syracuse, NY 13219](#)

DMV Phone Number [\(518\) 486-9786](#)

► Daily Hours:

- Monday 8:30 am – 4 pm
- Tuesday 8:30 am – 4 pm
- Wednesday 8:30 am – 4 pm
- Thursday 8:30 am – 4 pm
- Friday 8:30 am – 4 pm

Reference (s)

- <http://www.dmv.org/ny-new-york/car-registration.php#Registering-a-Vehicle-in-New-York>
- <http://www.ag.ny.gov/consumer-frauds/new-car-lemon-law-fact-sheet>
- <http://www.ag.ny.gov/consumer-frauds/used-car-lemon-law-fact-sheet>