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## Car Ownership

If you are considering purchasing a car, be sure to factor the costs of car insurance, registration, and parking into your budget.

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### Buying a Car

If you purchase a car in Connecticut, you are **required** to register the car with the Department of Motor Vehicles (DMV). You **must have** a CT driver's license or a CT state ID card in order to register your car.

### Financing a Car and Auto Insurance

Most people do not have the ability to purchase a car in cash, so financing (taking a loan out for purchasing) a car may be necessary. Proof of auto insurance is required in order to purchase a vehicle in CT. There are a few [minimum requirements for insurance](#) [1] that you should be aware of as well.

While a [Social Security Number](#) [2] is not required to purchase a car, it may be required in order to finance one or obtain auto insurance. In some cases you may be able to obtain a loan and auto insurance with just a student visa. We recommend you contact potential lenders and auto insurers to determine their requirements before looking for a car to purchase.

### Finding a Car to Purchase

Many used cars for sale privately can be found through bulletin board notices posted around campus, on search websites such as [AutoList](#) [3], on classified websites such as [Craigslist](#) [4], and using other online services. Other resources include local publications such as [The New Haven Register](#) [5]. Car dealerships will also sell used cars and new ones.

Cost analysis can be done online through [Kelly's Blue Book](#) [6] and [Edmunds](#) [7]. Private Party Value is what you can expect to pay if you buy from an individual. Suggested Retail is the price you would pay if you purchase from a car dealer.

Check any used car thoroughly before you buy. Always test drive the vehicle and take it to a professional mechanic for a pre-purchase check. [Carfax](#) [8] is an online vehicle history check that can provide useful pre-purchase information as well.

### Maintenance

Finding a good mechanic is a must for a car owner. For major repairs, you should always shop around. In addition to the listings here, you can ask for recommendations from your friends and colleagues. If you are a member of [AAA](#) [9] (American Automobile Association), you can get a list of AAA approved garages. There are also car dealers and national chains, such as [Firestone](#) [10], [Meineke](#) [11] and [Midas](#) [12] where you can get car care services; watch for specials and coupons. National chains sometimes offer deals on routine repairs such as mufflers and brakes.

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### Registration

Valid insurance is required in order to register a vehicle.

Shop around and compare prices. It may be helpful to have a copy of your driving record from home.

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## Car Ownership

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### Dealership Car Sales

If you purchase a new or used car through an authorized dealer, they will walk you through the steps to register the car.

### Private Car Sales

If you purchase the car through a private individual, refer to the [Department of Motor Vehicles \(DMV\)](#) [13] for how to register your car.

### Registration and Insurance cards

Always keep the registration and insurance papers in the car, and make a copy of each to keep in a safe place at home.

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#### Source

URL: <https://oiss.yale.edu/campus-community-life/for-students/practical-matters/transportation-driving/car-ownership>

#### Links

[1] <https://portal.ct.gov/CID/General-Consumer-Information/Automobile-Coverage-Information#:~:text=State%20of%20Connecticut%20Insurance%20Department&text=A%20minimum%20of%20%2425%2C000%20per,urged%20to%20consider%20higher%20limits>. [2] <https://oiss.yale.edu/employment-taxes/for-scholars/social-security-number-itin/how-to-apply-for-an-ssn> [3] <http://autolist.com/> [4] <http://newhaven.craigslist.org/> [5] <https://www.nhregister.com/> [6] <https://www.kbb.com/> [7] <https://www.edmunds.com/> [8] <https://www.carfax.com/car-research> [9] <http://www.aaa.com/> [10] <http://www.firestone.com/> [11] <https://www.meineke.com/> [12] <https://www.midas.com/> [13] [http://www.ct.gov/dmv/taxonomy/v4\\_taxonomy.asp?DLN=48832&dmvNav=48832&dmvPNavCtr=#55359](http://www.ct.gov/dmv/taxonomy/v4_taxonomy.asp?DLN=48832&dmvNav=48832&dmvPNavCtr=#55359)