



Owning an Automobile in the United States

While Fulbright regulations do not forbid grantees from owning cars, AMIDEAST strongly discourages grantees from owning automobiles unless one is necessary to carry out academic assignments. An automobile is expensive to maintain, and ownership of a car carries with it certain liabilities and responsibilities. Some sponsors prohibit students from owning automobiles altogether.

If you find it necessary to purchase an automobile or other motor vehicle, you must abide by state and university regulations, and purchase adequate automobile insurance coverage. This insurance coverage is extremely important since AMIDEAST, ECA, and your binational Fulbright Commission (if applicable) will not assume any responsibility in case of accident or loss. You should seek the advice of your international student advisor about finding adequate insurance coverage and inform yourself of the liability insurance laws of the state in which your academic institution is located.

Before purchasing a car, be sure to obtain a valid driver's license from your state. Once you have purchased a car, you need to be sure that it is properly registered as required in your area. All states require your car to be registered with the state government, and you may also need to register your car with your city. Many states require that your car pass a safety and emissions inspection before it may be registered. Certain states charge a personal property tax for owning a car. The total amount is usually based upon the model and age of your car.

You will also need to purchase car insurance. Car insurance coverage will help to protect you if you are involved in an accident. In addition, many states require you to show proof of insurance coverage before they will register your car. There are many insurance companies and several types of insurance. Be sure to look at several policies and companies before you decide which is best for you. Never sign a policy without reading it. If there is something in your policy that you do not understand, ask a friend, professor or your international student advisor. **AMIDEAST strongly recommends that you buy both collision *and* liability insurance for your automobile, regardless of the minimum requirements of the state in which you live.**

Generally, traffic laws are the same throughout the United States. You are responsible, however, for knowing all the local laws wherever you drive. Although most states allow you to drive 65 miles per hour on interstate highways, this speed limit does not apply in all states. Parking regulations also vary greatly from city to city.

In sum, do your research thoroughly and weigh all of the factors before deciding to purchase an automobile.