

## **OBTAINING YOUR OWN TRANSPORTATION**

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1. Get a bicycle to use for temporary transportation.
2. Get a job to which you can travel by bicycle or by walking. Open a bank account and save as much of your income as you possibly can.
3. Note that if you are receiving a regular paycheck, you should begin contributing some amount, no matter how large or small, toward the expenses of the household in which you live. This allows you to begin assuming some responsibility for your own life.
4. If you do not already have one, take necessary steps to obtain a driver's license. That way, you will not need to rely on a parent or a sibling to drive you to places you wish to go.
5. Shop to determine the cost of obtaining driver's insurance. There will be a significant difference between purchasing a policy on your own, or being added to another adult's policy.
6. Once you have insurance, if you are using a car owned by anyone else, you need to be paying for your own insurance and be willing to put gas in their vehicles, to replace what you are using each time.
7. If you find types of used cars for sale, that are of interest to you, research on the Internet to determine the reliability of that make, model and year, based on the experiences of other consumers. If there is a particular vehicle for sale that is of interest, the VIN number can be used to download a history of repairs and accidents for that actual car, before committing to a purchase.
8. Before agreeing to purchase a vehicle, take someone with you to look at it and test drive it, who is likely to know more about vehicles than you do. There are numerous auto shops that will perform an inspection beforehand, for a modest amount of money, looking for current or future issues in a vehicle. Several of the auto parts chain stores will run diagnostics on a vehicle at no cost, to identify problems and their probable sources. The more information you gain before a purchase, the better.
9. Save enough money to purchase the average used vehicle of the make, model and year you would like to obtain. Also save a small fund to be set aside for needed repairs, as they arise.
10. When you have saved enough to buy a reliable, used car for cash, make that purchase. This is regardless of the appearance of the vehicle, although fuel efficiency will matter. You should NOT take out a loan to purchase such a vehicle, or finance it through a dealer.
11. Try very hard not to be one of the many young drivers, who wreck their first vehicle.
12. Learn the key tasks and times to get a vehicle serviced, to enhance its longevity.
13. It is always a good idea to learn emergency services, like how to change a flat tire or replace light bulbs in a car. Whether or not a person should learn to perform routine maintenance on their vehicle, like oil changes, tire rotations, or replacing brakes, likely depends on aptitude and proper tools. It would usually seem to be a better idea to work a few more hours and set aside funds for a professional to do such maintenance. Messing up an oil change or brake job would likely leave the car incapacitated, until a professional could fix what you 'fixed.' And for most people, a functional vehicle is a vital part of getting to work, school, church, etc.
14. Use that first car for transportation to work and to school, while you continue to save money.
15. Eventually, pay cash for a better vehicle, one in which you can take pride. Use the same steps and do the same research as before. You should NOT take out a loan to finance that second car either.

