

## TOPIC 2 — BUYING AND OWNING A CAR

### Kugura No Gutunga Imodokari

Kugura no gutunga imodokari ni integanyo ikomeye cane. Imbere yo kwiyezeza iyo nshingano ikomeye y'amafaranga, banza umenye ibishoboka n'ivyangombwa vyo kumenya, harimwo kumenya itandukanirizo hagati yo gukotesha, kugura imodokari nshasha canke yamaze gukora. Menya amabwirizwa utegerezwa gukurikiza iyo utunze imodoka, harimwo no kuba ufise "asiranse" no gutwara imodokari neza.

### Buying and Owning a Car

Buying and owning a car is a major investment. Before making this financial commitment, learn about the options and factors to consider including the difference between leasing and buying a car, and new and used vehicles. Know your responsibilities as a car owner, including being an insured and safe driver.



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### Ukwo Gufata Imodokari Ikakwandikwako

Ukwo gufata imodokari ikakwandikwako ni nko gukotesha imodokari imyaka ibiri canke ine, mugabo imodoka ntiyigere iba rwawe. Urariha amafaranga makeyi imbere, hanyuma uka-bandanya uriha ayandi make make ku kwezi gushika aho amasezerano ya leasing azohera ugasabwa gusubiza iyo modokari. Uranasabwa kutarenza urugero rwa mailo ugenzwe ku mwaka (mile 12.000 – 15.000), mugabo urashobora kuza urakotesha imodokari nshasha uko nshasha zisohoka.

### Leasing

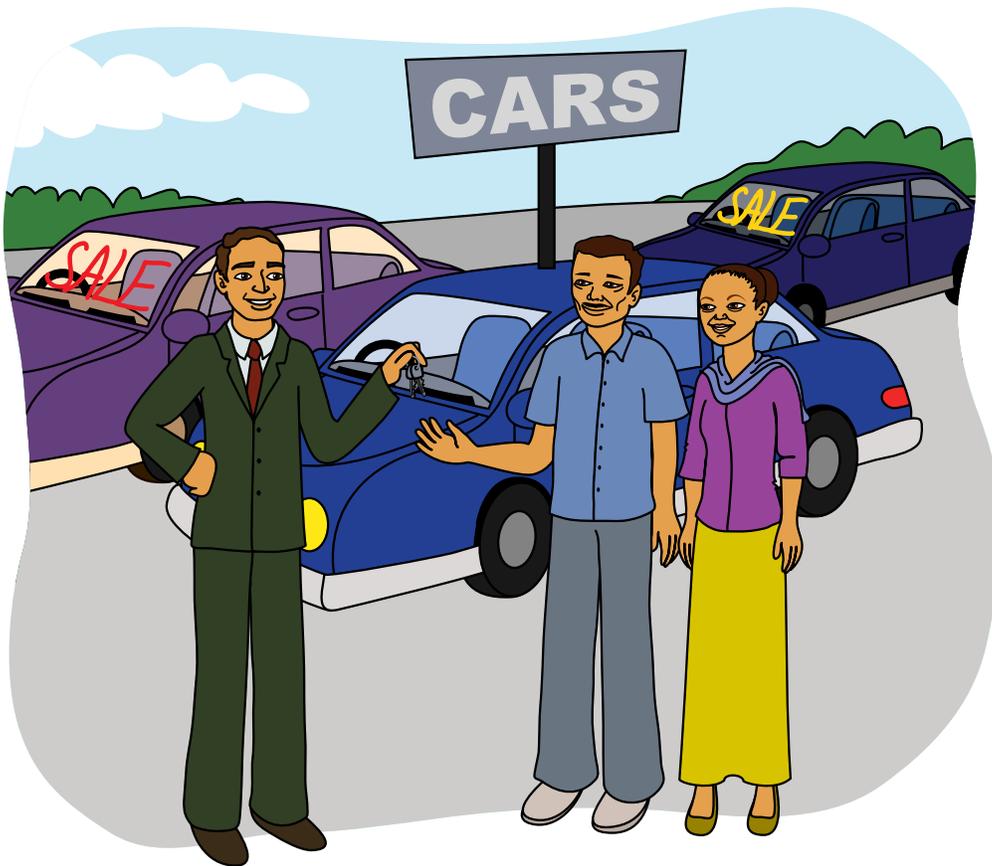
Leasing is like renting a car for two to four years, but never owning the car. You put a down payment on the car, and pay smaller amounts each month until the lease runs out, when you have to give the car back to the leasing company. You are also limited to how many miles you can drive per year (around 12,000-15,000), but can lease a new car every few years.



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### Ukwo Gufata Imodokari Ikakwandikwako

Ukwo Gufata Imodokari Ikakwandikwako irazimye cane iyo urenze amasezerano ayigenga. Nkiyo uhagaritse ayo masezerano hataragera, urariha igihani c'amahera Atari make. Utegerezwa no kwongerako amahera iyo urenze vya bipimo vy'urugendo uhabwa ku mwaka, canke iyo imodoka yononekaye birenze. Mugabo, gukotesha ni vyiza iyo udashobora kuriha amahera imbere canke ayo basaba ku kwezi mugihe uguze imodokari, n'iyu ukeneye ku-genda ingendo ngufi ngufi cane. Mugabo iyo ukotesheje imodokari urakeneye naho nyene kuyirihira asiranse.



### Leasing

Leasing can be very expensive if you break any of the rules of your contract. If you break your lease before it is over, you will pay a very expensive fine. You must also pay extra if you go over the limit of miles per year, or if the car is damaged beyond normal wear and tear. However, leasing can be a good option for someone who cannot afford the down payment or monthly payments that come with buying a car, and only travels short distances. If you lease a car, you still need insurance.

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### Kwishura Imodokari

Imodokari zirazimvye bigatuma abantu benshi basaba ideni ama banki kugira bashobore kuzishura. Ibanki iraguha amahera, hanyuma ukazokwishura buhoro buhoro urugero rw'amahera ku kwezi gushika uheze kwishura iryo deni. Ivyerekeye amadeni twarabivuze muri *Living in the United States: Life Skills for Burundian Refugees, Volume 2 Topic 3: Banking*.

Ushaka kugura imodokari, genda muri banki kugira bakubwire ko uvyemerewe canke utavyemerewe. Kugira wemererwe, ukeneye kuba uzwi neza muvyekeye amadeni, canke uri kumwe n'umuntu avyemerewe kandi ashobora gushira igikumu kuri ayo masezerano akayemeza. Uyo muntu aba yiyemeje ko azoriha iyo modokari niyakunanira wewe. Ibanki rero iraha ikiyemeza kuguha iryo deni canke ntiyiguhe, canke ikakubwira urugero rw'amahera iguhaye.

### Paying for a Car

Cars are expensive and most people get a loan from a bank to pay for them. The bank lends them a large amount of money, then they pay a certain amount of money to the bank each month to pay off the entire loan over a few years, like an IOM travel loan. Loans were covered in *Living in the United States: Life Skills for Burundian Refugees, Volume 2 Topic 3: Banking*.

If you want to buy a car, go to the bank to learn if you prequalify, or are eligible, for a car loan. To prequalify for a loan, you need to have a good credit history or have someone with you who has good credit and is willing to be your cosigner. A cosigner is someone who is responsible for paying the car loan if you do not pay it back. The bank decides whether to give you a loan, and how much to give you.



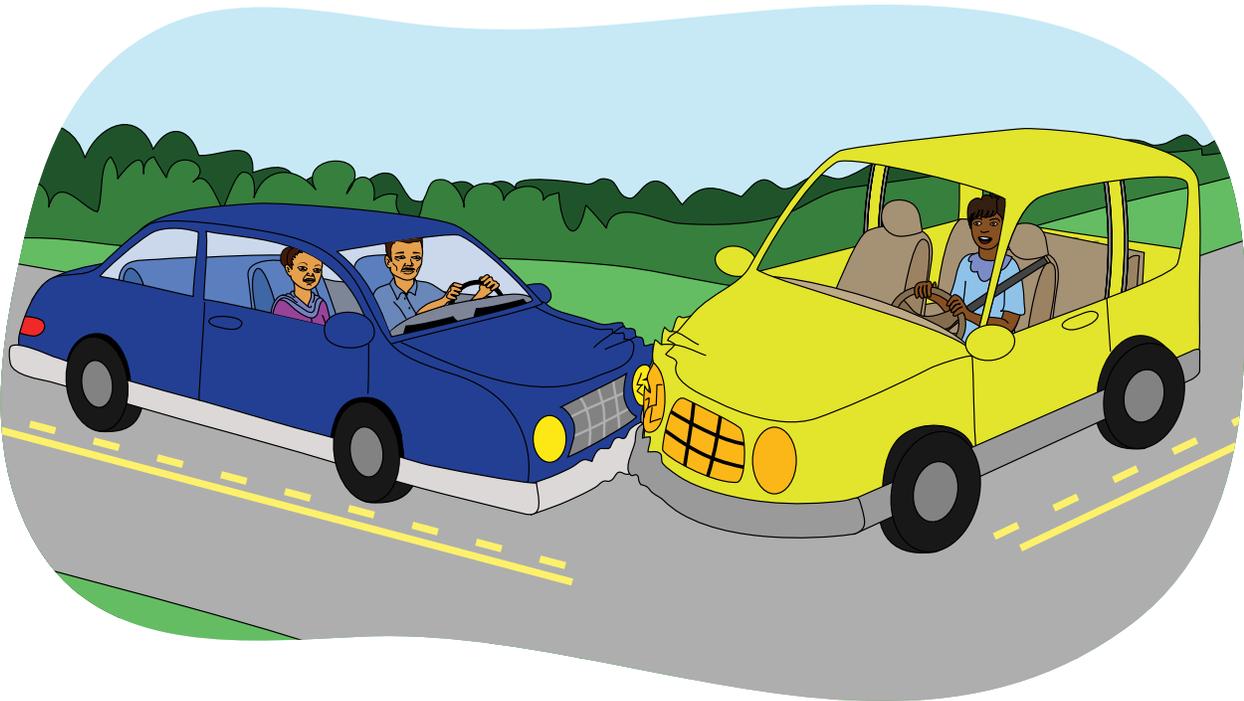
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### Asiranse

Asiranse y'imodokari ituma udatakaza amahera yawe waguze imodokari iyo imodokari igize impanuka canke wagonganye n'uwundi muntu. Abatwara imiduga barariha urugero rw'amahera ku mashirahamwe ya asiranse kugira ngo asiranse ibakingire, hanyuma iyo bagize isanganya ry'imodokari asiranse igashobora kwishura bimwe mu vyononekaye birekuriwe. Hari ubwoko butandatu butandukanye bwa asiranse y'imodokari (impanuka wateye, impanuka yatewe n'uwundi, umuriro canke isegenya ry'amazi n'izindi...) kandi leta iyariyo yose ifise ubwoko bw'asiranse isaba ko abatwara imodokari boba bafise.

### Insurance

Car insurance offers financial protection if a car is damaged or someone is hurt in an accident you were involved in. Drivers pay a certain amount of money periodically towards their insurance policies, and if they are in an accident, insurance covers some of the related costs. There are six different types of car insurance which cover different circumstances (an accident you caused, an accident someone else called, fire or flood, theft, etc.), and each state requires that drivers have certain types.



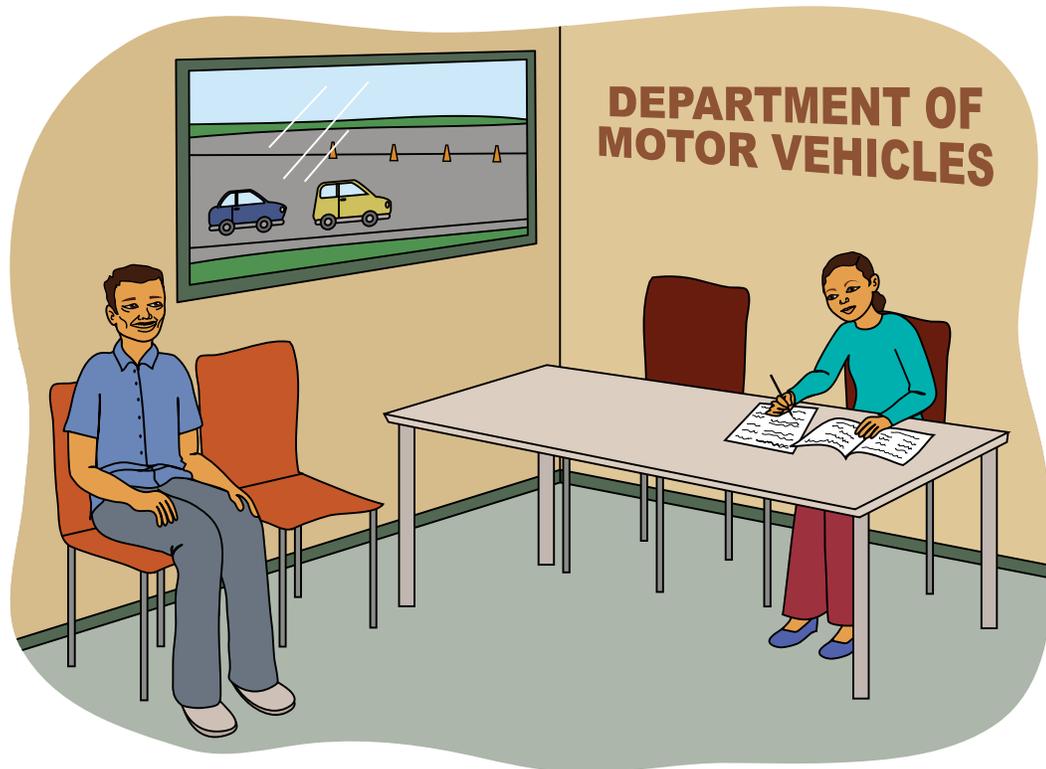
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### Asiranse

Genda ubaze kuri ibiro bijejwe ivy’modokari (Department of Motor Vehicles) kugira umenye ubwoko bwa asiranse ukeneye. Udafise asiranse, utegerezwa kuriha amahera yose avuye ku ngaruka z’impanuka, bigatuma ushobora gusanga wagiye mu madeni akurengeye. Raba ibiciro vy’ama asiranse, amahera uzoriha ku biringo mwumvikanye, hamwe n’urugero rw’amahera utegerezwa kwishura imbere ko asiranse iriha ibisigaye. Asiranse ishobora kudakingira abandi bantu batwaye imodokari yawe canke wewe nyene igihe utwaye imodokari y’uwundi muntu.

### Insurance

Check with your Department of Motor Vehicles (DMV) to see which types of insurance you need. Without insurance, you have to pay all of the costs on your own, which could put you into debt. Consider the price of insurance premiums, which are the amount of money you must pay the insurance company periodically, as well as the deductible, which is the amount of money you must pay before the insurance will cover the remaining costs. Insurance may not cover other people who drive your car or you when you drive someone else’s car.



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### Imodokari Nshasha Canke Yakoze

Imodokari itarigera itwarwa n'umunsi n'umwe yitwa ko ari nshasha. Imodokari nshasha muri Amerika zigurwa urugero rw'amahera ashika ku madolari \$28.000. Izo modokari nshasha zigurishwa n'abacuruzi babigenewe, bafise ico twokwita amaduka y'imodokari. Imodokari zakoze n'imodokari iba yaritunzwe n'uwundi muntu hanyuma akaba ashaka kuyigurisha. Imodokari imaze gukora ishobora kugurwa icakabiri c'igicro c'imodokari nshasha y'ubwo bwoko nyene. Imodokari zakoze zigurishwa n'ayo maduka yabigenewe zishobora kuba zifise icemezo c'ubufundi yuko zigikomeye. Ushobora kugura imodokari zakoze muri ayo maduka yabigenewe canke, uciye k'ubantu bashira amatangazo mu binyamakuru canke kuri internet.

### New or Used

Cars that have never been used before are called new cars. The average price of a new car sold in the United States is around \$28,000. New cars are sold at dealerships, which are like car stores. Used cars are vehicles that someone has owned before, and wants to sell. Used cars often cost about half of what a similar new car costs. Used cars from dealerships might come from a Certified Used Car program, which means that a service technician decided the car is in good condition. Used cars are sold at dealerships or through people who advertise on the internet or in newspapers.



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### Ivyo Kumenya

Iyumvire ivyiza na bibi vyo kugura imodokari nshasha canke ishaje. Woba ukeneye imodokari ntoyi, nini, imodokari yo gutwara abantu benshi, canke iyo gutwara imizigo? Imodokari zikoreshwa na vitesi y'amaboko canke iyo bita otomatike. Izo za otomatike nizo ari nyinshi, zihindura vitesi zonyene, zikaba zoroshe gutwara mugabo zikanwa igitoro cinshi kurusha izindi. Izifise vitesi zikoreshwa n'amaboko ziragoye kwiga gutwara, hanyuma zigasaba ko ari wewe uagenda uhindura vitesi mugabo zigakoresha igitoro gike.



### Features

Think about the positives and negatives of getting a new or used car. Do you need a small car, a large car, a van, or a truck? Cars have either an automatic or manual transmission. An automatic is more common, will change gears automatically, and is easier to drive but uses more fuel. A manual is more difficult to learn how to drive, and you will have to change the gears, but uses less fuel.

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### Ingene Imodokari Inwa Igitoro N'ubwoko Bw'igitoro

Hari urugero rw'urugendo imodokari ishobora kugenda bivuye ku rugero rw'igitoro kirimo. Imodokari zinwa neza zikoresha igitoro gike kandi ntizikenere kuja kwongereza igitoro kenshi. Imodokari nkizo zishobora kugenda mile 20-25 kuri galoni imwe y'igitoro mu gihe utwara imodokari mu mu gisagara, zikagira mile 30-40 mugihe uri kw'ibarabara rikuru uagenda wihuta. Ushobora gukoresha amahera menshi mu kugura imodokari inywa neza mugabo ukaziganya menshi mu gihe kirekire mukutagura igitoro umwanya wose.

Hari ubwoko butatu bw'ibitoro: regular/unleaded, regular plus/unleaded plus na premium. Gura ubwoko imodokari yawe ikeneye gusa. Regular/unleaded irazimbutse, nico gituma worondera imodokari ikeneye ubwo bwoko kugira ushobore kuziganya amahera.

### Gas Mileage and Fuel Types

Gas mileage is the number of miles a car will travel based on the amount of gasoline it uses. Fuel-efficient cars use less fuel than the average car, and need to be refilled with gas less often. A car with good gas mileage gets around 20-25 miles per gallon (MPG) of gas when driving in the city, and 30-40 MPG when driving on the highway. You may spend more money to buy a fuel-efficient car now, but save money over time by not purchasing gas as often.

There are three types of fuel: regular/unleaded, regular plus/unleaded plus, and premium. Only purchase the type of gas that your car requires. Regular/unleaded fuel is cheapest, so look for cars that require regular/unleaded fuel to save money.



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### Kugura Imodokari

Gereranya ibiciro vy'imodokari ku maduka canke mu matangazo atandukanye. Ushaka imodokari nshasha, raba ubwoko bw'ivyo bishinze gukoresha bo nyene kuri iyo modokari igihe hari ikimeze nabi wongere ubaze ko igihe c'uko kwishinga bashobora kucongerezaba bakagiha umwanya muremure. Urwo rwemezo baguha n'icemezo canditse cemeza ivyo uwakoze iyo modoka azokora canke azoguha mu kiringo mwumvikanye. Iminsi yose urabanza upime gutwara iyo modokari kugira ngo wumve ko ikora neza. Rondera umufundi akurabira agasuzuma iyo modokari, cane cane iyo ugura imodoka yakoze. Baza abagenzi canke abo mubana umufundi mwiza bokurangira. Ahantu henshi usanga hari ama garage akora imodokari. Uyo mufundi azokubwira ko imodoka ikomeye canke idakomeye. Iyo uguze imodokari n'umuntu, genda uyandikishe kw'izina ryawe mu biro bijejwe imodokari.

### Buying a Car

Compare prices of cars that you like at different dealerships or in advertisements. For new cars, read about the different types of warranties with each car, and ask if there are extended warranties offered.

A warranty is a written promise that the car maker will provide certain services or products for your car for a limited amount of time. Always test drive cars to make sure they work well. Have a mechanic inspect the car, especially if you are buying a used car. Ask friends or community members for a good mechanic in your neighborhood. In many communities, people have evaluated places that fix cars. The mechanic will tell you if the car is in good condition or not. If you buy a car privately from an individual, register it with the DMV.



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### Kugura Imodokari

Kugura no kugurisha imodokari muri Amerika biratandukanye n'ubundi bucuruza bwinshi. Urashobora gusaba uwuzigurisha kukugabaniriza igiciro. **FATA UMWANYA.** Abagurisha imodokari bazogerageza kenshi kukwihutisha kugira ngo ntubone ingorane z'izo modokari canke iutange amahera y'umurenge. Baza ibibazo vyose ukeneye, kandi ubikore mu mwanya wifuzza. Mu gihe ubonye ko mwumvikanye n'uyo mucuruza, **SOMA NEZA IMPAPURO USHIRAKO IGIKUMU. UMAZE GUSHIRA IGIKUMU KURI IZO MPAPURO NTUZOBA UGISHOBORA GUHINDURA AYO MASEZERANO.** Kubera kugura imodoka bishobora kugorana canke bikagutesha umutwe, jana n'umuntu avuga, yumva kandi asoma neza icongereza, akongera akaba yarigeze kugura imodokari muri Leta Zunze Ubumwe z'Amerika.

### Buying a Car

Buying and selling cars in the United States is different than most other businesses. You can often bargain with sellers to pay less money than they ask for. **TAKE YOUR TIME.** Car salesmen will often try to rush you so that you don't notice any problems with the car or extra costs. Ask lots of questions, and go at the pace you feel comfortable. Once you have reached a deal with the seller, **READ THE PAPERS YOU SIGN VERY CAREFULLY. ONCE YOU SIGN THESE PAPERS, YOU CANNOT CHANGE YOUR CONTRACT.** Because buying a car can be stressful and confusing, take someone with you who speaks, understands, and reads English fluently and has purchased a car in the United States.



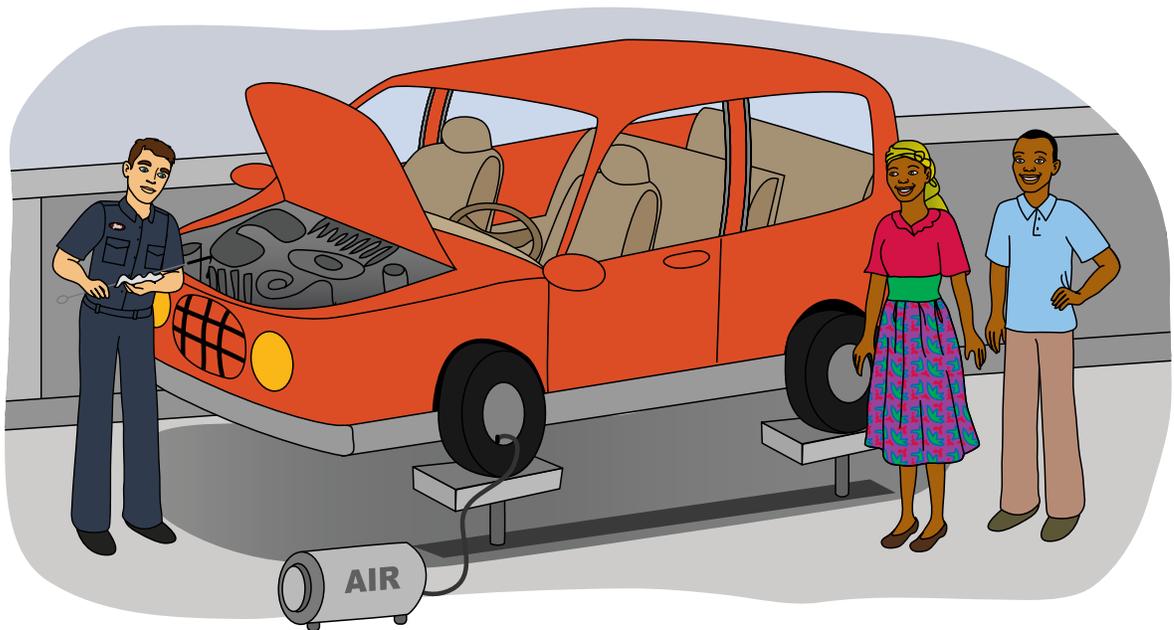
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### Menya Amabwirizwa Utegerezwa Gukurikiza

Gusuzumisha imodokari yawe kenshi, nko guhindura amavuta, kuraba impemu mu mapine, bizotuma imodokari yawe iramba imyaka myinshi. Soma igitabo ca nyene imodokari kugira umenye ingene woyibungabunga n'ibihe bibereye. Jana imodokari yawe ku mufundi ayirabe ko ikwije ivyo leta isaba.

### Responsibilities

Regular maintenance, such as changing the oil and checking tire air pressure, will keep your car working for many years. Read the owner's manual to learn about your car's maintenance needs and schedule. Take your car to a good mechanic to have them perform state required inspections and maintenance.



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### Amategeko Yo Gutwara Imodokari

Amategeko yo gutwara imodokari twayasiguye muri *Living in the United States: Life Skills for Burundian Refugees, Volume 2 Topic 1: Laws and Rights*. Amategeko makuru makuru wokwama wibuka ni:

- Utegerezwa kuba ufise uburenganzira bwo gutwara imodokari.
- Muri leta nyinshi zo muri Amerika, usabwa kuba wambaye umukanda mugihe uriko uratwara canke utwawe mu modokari.
- Kenshi, abana bafise imyaka canke ibiro biri musu yibitegekanijwe n'amategeko bategerezwa gutwarwa mu ntebe yabigenewe.
- Muri leta nyinshi, ntureka kuriwe gutwara uriko urakoresha mu kwandika canke guhamagara kuri telephone.
- KIRAZIRA GUTWARA WANYOYE INZOGA CANKE IBIYAYURA UMUTWE.

### Driving Laws

Driving laws were covered in *Living in the United States: Life Skills for Burundian Refugees, Volume 2 Topic 1: Laws and Rights*. Some important laws to remember are:

- You must have a valid driver's license to drive a car.
- In most states, you must wear a seat belt while driving or riding in a car.
- Generally, children under a certain age or weight must ride in a car seat.
- In many states, you may not drive while texting or talking on the phone.
- NEVER DRIVE WHILE UNDER THE INFLUENCE OF ALCOHOL OR DRUGS.



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### Abajejwe Umutekano N'impanuka Z'ibarabara

Uramutse ugize impanuka, birabujijwe guhunga impanuka wateye; ushobora gufungwa canke bakakwaka uruhusha rwo kuba impunzi. Hari uwakomeretse canke yababaye, hamagara 911 kugira bazane imodokari itwara abagwayi. Hana asiranse zanyu n'ibindi vyose kugira ngo mushobora gutorana n'uwo mwagonganye. Ugonze imodokari ihagaza, siga agapapuro wandisteko aho uwutwara iyo modokari yindi ashobora kugutora. Hamagara asiranse yawe vuba na vuba kugira ngo ubabwire ivyabaye.

### Police and Accidents

If you are in an accident, it is illegal to leave an accident that you caused; you could go to jail and possibly lose your refugee status. If someone is hurt, call 911 for an ambulance. Call the police to have an officer come document the accident. Exchange insurance and contact information with the other driver. If you hit a parked car, leave a note with your contact information so the other driver can contact you. Call your insurance company as soon as possible to let them know what happened.



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### Abajewe Umutekano N'impanuka Z'Ibarabara

Ubone imodokari y'abashinzwe umutekano igenda irarasa amatara canke ikagenda iratera akamo igihe uriko uratwara, umupolisi ashobora kuba ariko aragusaba guhagarara. Shira imodoka yawe ku ruhande rw'iburyo rw'ibarabara, ugume hamwe hanyuma ukore ivyo uyo mupolisi agusaba. Utumvikanye n'uwo mukuru mu gipolisi, ushobora kwunguruza imbere ugahakana ingingo yiwe.

Urashora gusoma ibirengeye ibi ku vyerekeye gutwara imodokari n'abapolisi muri : *Life Skills for Burundian Refugees, Volume 2 Topic 1: Laws and Rights.*

### Police and Accidents

If you see flashing lights or hear sirens when you're driving, a police officer may be pulling you over. Steer your car to the right side of the road, be calm, and do what the police officer asks. If you disagree with the officer, you can appeal the decision later.

Learn more detailed information about driving and the police in *Living in the United States: Life Skills for Burundian Refugees, Volume 2 Topic 1: Laws and Rights.*

