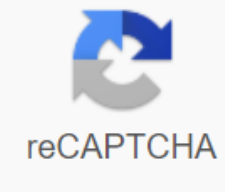




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Drivers license template psd free

Courtesy of a Creative Commons License (Flickr/Robert S. Donovan) When people learn to drive, they usually start with the most basic class of driver's licenses: Class C licenses. Most states have at least one motorcycle class, three non-commercial classes and three commercial license classes. Facility motor vehicle sites can help you sort through the sophistication of the license layer. In most states, permits falling into grades A, B, C, and M. Grades A, B, and C continue to be broken down by commercial and non-commercial vehicles. These three classes include cars, trucks and tractors. In addition, classes A, B and C have separate weight limits for both the main operating vehicle and any towing items. Basic C-class licenses allow you to drive two and three axes up to a certain weight (in California, 26,000 lbs. and 6,000 lbs., respectively). A Class C license is a standard driver's license. In Class C, you can transport up to 16 passengers. A commercial Class C license may contain a confirmation that allows the driver to transport hazardous materials or more than 16 passengers. Commercial Class B licenses allow you to operate vehicles up to a certain amount (e.g., 26,000 lbs. in California) and tow commercial trailers up to a certain amount (usually 10,000 lbs). Commercial Class B drivers can also operate non-commercial B-class vehicles and trailers that Class C drivers can tow. With a commercial Class A license, you can operate all Class B and C vehicles and tow all commercial vehicles, regardless of weight. Non-commercially, a Class A license that allows the operation and towing of all vehicles and trailers except commercial vehicles, motorcycles and other vehicles requires additional confirmation. Motorbike driving requires an M-class license. Depending on the state, the M license may fall into more than one category. For example, in California, an M1 license is required to operate standard motorcycles and an M2 license is required for motor bikes. The basic license layer remains mostly the same from state to state. Small differences can occur in weight restrictions for operation and pulling. Some states may have special permits for new drivers (e.g. Grade D permits in Georgia) and some specialized vehicles such as fire trucks (e.g., Class A Fire Fighter permits in California). Not all states have two separate types of motorcycle licenses. No matter what class of license you apply for, you will have to pass a written test and a road test. States often require young drivers to also have an initial study permit. Many DMVs offer sample writing tests to help you prepare. All license classes also require forms, using name, vision test and various fees For non-commercial licenses, licenses are usually issued if you pass written tests. After a certain period of practice, you must return to the DMV and pass the road test. To receive a class A or non-commercial Class B license, you must have a Class C license in good standing and comply with additional requirements. For commercial licenses, most states require background checks and road checks with commercial driving test centers. To pass the commercial driving test, you will need to pass the vehicle test and basic skill/driving test, depending on the specific class. Motorcycle licenses also begin with a licensing process. After a period of practice, you must pass both a written test and a motorcycle skills test. Age restrictions for certain types of licenses vary by state. With a C-class license, you can't pull more than one car. A commercial Class C license is required to transport hazardous materials (see section 6 for more details). Many states have different age restrictions. The most common age limit is the curfew that applies to new drivers under a certain age. In West Virginia, drivers under the age of 21 have inland travel restrictions. Other restrictions include L (driver limit for vehicles without gas brakes) and N (Type C restrictions only allow drivers to drive buses of 26,000 pounds or less). Confirmation is necessary to transport certain substances, regardless of the license grade. Basic Class C certified P (passenger) license achieved through standard road testing. Hazmat transportation is recognized by H authentication (HAZMAT), N validation allows you to operate tanks, T validation allows you to operate double / triple, and an F ate that allows you to operate motorcycles (as opposed to M motorcycle licenses). kzenon/Stock/Getty Images Whether you must get a student's license before applying for a standard license largely depends on where you live and whether you have any driving experience. If you have never had a license before, some states require that you first have a student's license. If you are under the age of 18 or 19, you may even have to pass a driving education course. In other states, a student's license is not required, but you may have to complete more steps than drivers with current or past driver's licenses. A student's license - sometimes called a temporary, temporary or teaching license - is usually issued to minors between the ages of 15 and 18. However, some states require first-time drivers, regardless of age, to have a student's license for a certain period of time before they can apply for a standard license. For example, first-time drivers over the age of 18 in Delaware must have a driver's license from the student for at least 10 days before they can take the road test for a standard license. In Virginia, first-time drivers aged 19 and over must driver's license for at least 60 days or pass a successful driving course before being allowed to take a road skills test to obtain a standard driver's license. Virginia drivers under 19 must have a student's license for at least nine months and pass a driving education course before they can apply for one. Many states do not require drivers for the first time to get a student's license. Instead, they must meet the additional requirements. For example, all applicants in New Hampshire are required to apply, two forms of identification and proof of state residency, pay a fee and pass a vision test. Those who do not have a driver's license must also successfully complete a road and knowledge test. First-time drivers under the age of 18 must complete a driving course and log in to a supervised 40-hour drive before they can apply for a standard license. If a person has a license and moves to another state, he is generally not required to have a student's license first in the new state. Instead, he applied for a permit in the local part of the motor vehicle. Typically, he surrenders his previous license, provides his Social Security number and a fingerprint, poses for a photo, submits proof of identity, age, local address and citizenship status, and pays a fee. Depending on the state, additional requirements may include successful completion of a vision test, knowledge test, and road skills test. Foreign nationals with valid foreign driver's licenses are also not required to have a study permit before being licensed in the state or territory residing in the United States. For example, in the District of Columbia, foreign nationals are eligible for DC licenses if they will be in the states for at least six months. They must apply, provide proof of residency and Social Security number, do not owe DC or outstanding traffic tickets to other legal areas, pay fees and pass any necessary vision, knowledge, and road inspections. However, the Social Security Agency says non-citizens often don't need Social Security numbers to get a driver's license. Scoring points is a good thing unless it's on your driving record. However, if you know how your state's points system works, you'll have a better game plan to keep your license - and your auto insurance rates are low. This post originally appeared on Insurance.com. Here are 10 things every driver should know: 1. Auto insurers do not rely on the state-owned motor vehicle parts points system - They use both state-owned motor vehicle facilities and insurance companies that use the points system to track driving performance, but they are separate assessments. DMV points apply when you are convicted of certain traffic violations. If you accumulate multiple points over a certain period of time, often suspended or revoked. Insurers often don't pay much attention to DMV points because they use their own points system when deciding how much to increase your rate. Based on the breach, your rate rises to a pre-defined amount at certain thresholds. For example, a Minnesota insurer that points to a charging accident with a claim of \$750 or more and three points for a conviction accelerates to 10 mph over the limit. Its surcharge schedule shows the rate for a driver with seven points will be by 1.27 - that is, a 27 percent increase, said Penny Gusner, consumer analyst for CarInsurance.com. 2. Not all states use the points system There are nine states that don't use points to track bad drivers, but that doesn't mean you're off the hook if you rack up violations. These states simply track your driving records to determine whether your license should be suspended or taken away. For example, in Oregon, if you have four accidents or four convictions - or a combination that totals four-in a 24-month period, you lose your license for 30 days. And because auto insurers review your driving records, violations can affect your rate. The states that do not currently have a driver's license point system are: Hawaii Kansas Louisiana Minnesota Mississippi Oregon Rhode Island Washington Wyoming 3. Breaking Points Add up and may result in loss of your license Susing potential move violations lead to points on your profile. For example, reckless driving, speeding, unauthorized turns, not stopping completely, drunk driving and faulty accidents all arise points. Each state evaluates points according to its own laws, but the more serious the violation, the more points you get. Penalties for too many violations or accidents on your record vary greatly from state to state. In California, scores of 0 to 3 are indicated based on the severity of the offense. Your license will be suspended for six months and you will be on probation for one year if you receive: Four points in 12 months Six points in 24 months Sight points in 36 months 4. Some violations do not trigger points, but you still have to pay the fare and insurance increases in general, non-moving violations and minor violations will not lead to a score rating. That means parking tickets and fixing it tickets for things like broken lights won't add points, though you still have to pay a fine. In some states, however, serious violations like DUI mean an automatic license suspension, so no point being given, but your auto insurance rate will definitely go up. For example, an analysis Insurance.com that a ticket to the DUI meant an average rate increase of 19 percent. 5. Texting tickets can ring up driving points Forty-one states prohibit texting while driving, but less than half consider texting behind the wheel a moving violation. If you're ticketed in a texting violation state, add an in-point records or be considered a moving violation, an insurance company may increase your premium after reviewing your driving record. States with messaging laws that stipulate that additional point violations and/or are considered a moving violation include: Alabama: two Colorado points: one point District of Columbia: one point and one moving violation; three points if it is judged to have caused the accident. Florida: three-point and moving offense for second ticket in five years; two points if texting tickets received in school safety areas; six points if found that the illegal use of wireless communication equipment results in a crash. Georgia: three points Kentucky: three points Maryland: one point and one violation of movement; three points if texting contributes to an accident Missouri: two points Nebraska: three New York points: five points New Jersey: three points for the third offense North Dakota: move violation Nevada: the first offense is not considered a moving offense; repeat offense adds four Points Vermont: two points for the first offense and five points for a follow-up offense Virginia: three-point West Virginia: three points for the third offense Wisconsin: four points 6. Points can stick to your record for one to 10 years. Depending on your violation and state laws, specified in many states, driving your dog record score for 2-3 years for less crime, but there are exceptions. In Virginia and Michigan, for example, the point sticks for two years from the date of sentencing. In California, scores for minor offenses remain on your record for three years, but DUI and hit-and-run final points in 10 years. In Nevada, the point stays on your record for only one year, but major violations including DUI result in automatic license suspensions, rather than points. 7. If you get a ticket and points on your license, there are ways to alleviate multiple insurance pain states that allow you to take a defensive driving course to skip an offense before it shows up on your record, except for major offenses like DUI. The rules vary to check with your state insurance commission to find out in detail. In Virginia, riders also earn safe driving points in addition to pitiful points. Safe driving points are indicated for each full calendar year for which you hold a valid Virginia driver's license and drive without any violations or suspensions. You can accumulate a total of five safe driving points, and you can use these safe driving points to offset the minus points. 8. Some states assign license points even if you don't drive in Michigan, if you're convicted of DUI on snowmobiles or other off-road entertainment vehicles, points can haunt your driving record. 9. When Kids Are Concerned, Seatbelt Tickets Can Mean Points You Won't Usually Get Points cited for not wearing your seatbelt, but in New York, if you are selling tickets for having a child in the car under the age of 16 without a seatbelt, violate a further three on your driving record. 10. In some states, if you get caught by a red light camera, you get a ticket but not points Typically, if you get a ticket for running a red light, you also get a driver's license point. But in some states, if you get caught by a red light camera, you don't get points. Other states tack on points to run red lights regardless of whether a camera or a cop busts you. For example, Arizona rated two points for red light tickets, from a camera or law enforcement. New Jersey, however, tacks on two points only if you get a traditional ticket from a police officer. 10 things you need to know about driver's license points | Insurance.com Michelle Megna has worked as a reporter and editor for numerous daily newspapers, magazines and websites including government, education, technology and lifestyle during her 20 years as a journalist. She joined Insurance.com as managing editor in October 2011. Want to see your work on Lifehacker? Email Tessa. Tessa.

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