## Selecting a Teenage Driver's First Car

Motor vehicle crashes are the leading cause of death among U.S. teenagers, accounting for more than one in three deaths, according to the Centers for Disease Control and Prevention (CDC). The good news is that, with a sturdy car and some wellingrained safety lessons, many of these crashes are largely preventable.

As the parent of a teenager, many mothers and fathers are reticent to have their children join the millions of drivers on the nation's roadways. A teen driver can test one's nerves. Once a teenager receives his or her license, the family will have to reassess their automotive needs or risk fighting over the family automobile somewhat regularly.

There are certain practices that should be commonplace even if a teenager is anxious to simply run to the nearest dealership and pick out a car.



Once teenage children get their licenses, it's time to assess the vehicle needs of the family.

One of the first things a parent may think to do is to surround their child in the biggest, bulkiest vehicle possible. If there were an army tank available, parents might consider it. But large trucks and SUVs have a tendency to rollover. Plus, a teenager may think that a bigger vehicle means invincibility.

Industry experts agree that there are some tips parents can follow when selecting a teen's first car.

• Shop for preowned vehicles. Most families are already feeling the heat of overtaxed budgets. Another car payment could be unaffordable. Plus, insurance premiums for a teenage driver could be very expensive, especially if that teen is driving

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the ultra-cool sports car or the behemoth SUV, but sedans are large enough to effectively protect a driver in an accident and will have plenty of room to carpool friends to movies, sports games and such.

• Make kids bear some of the financial burden. Parents should make their children financially responsible for the car in one way or another. Whether they contribute a few dollars to the monthly bill or are responsible for oil changes and fuel costs, having a financial investment may encourage kids to be more careful with the vehicle.

• Teach defensive driving. A vehicle is only as safe as its driver. Consider defensive-driving courses in addition to the regular driving courses and exams the teen has taken. It will help him or her learn even more about being safe on the road. Of course, experience through road miles is another way to gain expertise.



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