



Your Teen's First Car: Where to Start



Like a cell phone, your teen may be insistent about having their own car. Unlike a cell phone however, having that car is often not just a convenience but a necessity. When beginning the search for your teen's first car, there are several things to take into account: safety, maintenance, cost to added bells and whistles. This has many parents feeling overwhelmed and wondering where to begin. This overview will help get you started in this new and challenging time.

Safety First

According to the National Highway Traffic Safety Administration (NHTSA), traffic crashes are the leading cause of death of teenagers, ages 15 to 20-years old. In fact, teenagers are four times more likely to die in a car related accident than any other age group, according to the Insurance Institute for Highway Safety (IIHS). These sobering facts have most parents ready to hand over a bus pass instead of car keys. So what's a parent to do? As we all know, safety is of the utmost importance. Here are a few safety features to consider when shopping for your teen's first new or pre-owned vehicle.

Airbags / Seat Belts

Starting in 1999, front air bags for the driver and passenger became standard on all vehicles. Airbags reduce driver deaths by 14 percent and passenger deaths by 11 percent, according to the IIHS. However, airbags can only protect your teen if they are used in conjunction with proper seat belt usage. Not only do seat belts save lives, they can also save your teen from getting a ticket. When purchasing a pre-owned vehicle, it's best to have a mechanic verify the airbags have not been removed and are in good working condition. You can also get a CARFAX report (www.carfax.com) to verify that the airbag has not been deployed.

Anti-lock Brakes

For the novice driver, anti-lock brakes can be the difference between sliding uncontrollable and avoiding an accident altogether during an abrupt stop. For even more peace of mind while your teen is out on the road, electronic stability control (ESC) reduces the risk of fatality by more than 50 percent according to the IIHS. ESC can be found on many 2007 vehicle models. For a complete list of vehicles that include ESC visit the NHTSA at www.safercar.gov .

Crash Test Score

How does your vehicle of choice hold up in a crash? Visit the NHTSA at www.safercar.gov for more information. A few minutes of research can ultimately help protect your child in case they do crash.

New or Pre-owned

While brand new vehicles come with several safety features (and that great new car scent) they also come with steep monthly payments for a first time driver. Not to mention they bear a higher cost to register and insure and the inevitable increased cost of repairs for the first time driver ding, dent or fender bender.

A pre-owned vehicle may be the best option for your teen's first car. Don't fret, "pre-owned" no longer holds the negative image of being USED. These days, vehicles are lasting over a hundred thousand miles or more. What's more, certified or safety-checked pre-owned vehicles which need to pass rigorous testing, give you peace of mind that you are getting the most for your money without sacrificing safety.



Whatever your preference, save time and money by asking CAHPCU about affordable financing and ask [Autoland](#) about locating the new or pre-owned vehicle that is perfect for your teen driver.