

Top tips for buying teens their first cars



Start teen drivers out with a vehicle that is **not too flashy but gets high marks for safety.**

Selecting a first car for a teenage son or daughter can be challenging. Newly licensed drivers probably want something sporty that also looks cool, while their parents no doubt want them behind the wheel of something sturdy, safe and reliable.

According to the experts at Edmunds.com, an automotive research and advice group, involving teens in the process of selecting a car helps teach them responsibility and learn lessons about money that may help them make smart choices in the future.

• **Manage expectations.** Cars are generous gifts and not something teenagers have a right to. Teenagers may not realize the expenses involved in acquiring, running and insuring a vehicle. Parents can explain all of these factors. Unless the teen has enough money to buy his or her own car, the final call is up to the parents on how much to spend and which vehicle to choose.

• **Note that bigger isn't always better.** Some parents think their teens will be safer in a truck or SUV. While large vehicles may fare slightly better in a crash, they can be more cumbersome to park and drive, especially for novices. A large vehicle may tempt teens to pile in friends for a Saturday night, but research indicates the risk of a crash increases with multiple teens in a car.

• **Choose safety over looks.** Safety should be the top priority. According to the Centers for Disease Control and Prevention, teen drivers between the ages of 16 and 19 are four times more likely to crash than older drivers. Choose a vehicle with a high safety rating over one that looks stylish or comes equipped with distracting bells and whistles.

• **Pass down the family roadster.** Teenagers may anticipate being handed the keys to a brand-new or previously owned vehicle off of a dealership lot. But giving him or her a set of keys to a car already in the driveway may be more practical. Everyone involved already knows the history, driving capabilities, safety statistics, and potential quirks of cars that have been in the family for years. It may not be flashy, but cars already in the driveway will get teenagers from point A to point B just as effectively as those currently sitting idle on the dealership lot.

Outfitting a new teen driver with a car requires careful research.

Have a new teen driver? Give us a *spin* to quote!

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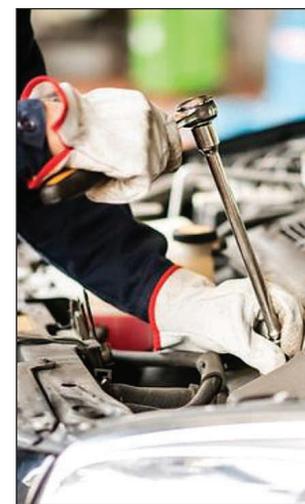


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