

DID YOU KNOW???

SMART CHOICES IMPORTANT FOR NEW DRIVER USED CARS

Do you have a teenaged student that is about to journey off to college? Are you and he/she contemplating buying a used car for that student? Then check out this article and do your homework before just going out and buying something that is affordable.

In the April 12, 2017 issue of "Status Report" from the Insurance Institute for Highway Safety (IIHS), it lists used vehicles that are "Best Choices" starting under \$20,000 for teenage drivers and also their recommended "Good Choices" starting under \$10,000. In both cases, safety is of the utmost importance for consideration. To see these lists, go to: <http://www.iihs.org/iihs/ratings/vehicles-for-teens>

Teenagers are among the riskiest drivers, but they often end up with inexpensive vehicles that don't offer adequate protection in a crash. To help families find safer vehicles that fit within their budgets, IIHS began publishing a list of recommended used vehicles for teens in 2014. Their most recent lists of safer vehicles are found at the above website. Prices for listed vehicles are provided by Kelley Blue Book, based on estimates for a private-party purchase near the Institute's Arlington, Va., headquarters.

This year, IIHS applied more stringent criteria to both lists, as recent safety improvements to new vehicles have percolated down to lower-cost used vehicles, according to IIHS. For the first time, small overlap front crash protection has been factored in for the best choices section of the list. And the bar has been raised for the less expensive good choices as well, with better side and head restraint ratings required.

Both lists follow a few basic principles, which should always be taken into account when shopping for a vehicle for a teenager, says the IIHS:

- **High horsepower and young drivers don't mix.** Teens may be tempted to test the limits of a powerful engine. Vehicles that come only with powerful engines have been left off the lists, but some recommended models have high-horsepower versions. Stick with the base engine.
- **Bigger, heavier vehicles are safer.** There are no minicars or small cars on the lists. Small SUVs are OK; they weigh about the same as a midsize car.
- **Electronic stability control is an essential feature.** This technology, which cuts single-vehicle fatal crash risk nearly in half, has been required on new vehicles since the 2012 model year. It helps a driver maintain control on curves and slippery roads. All listed vehicles have the feature standard.

Beyond those basics, parents should seek out a vehicle with the highest crash test ratings they can afford. Before purchasing a used vehicle, it's critical to check for outstanding recalls. You can enter the Vehicle Identification Number at nhtsa.gov/recalls. It's also a good idea to notify the manufacturer once you purchase the vehicle, so the company can make sure you receive future recall notices.

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