

Ask the Experts: What kind of car should I buy for my teen driver?



When it comes time to buy your teen driver a car, a lot of questions will come to your mind. As soon as you start the shopping process, you'll understandably want the safest possible option for your child to travel the roads with. But as much as you'll want to find a vehicle with the ideal safety features, you'll also want to find a vehicle that comes at the ideal cost.

To help make your hard decision a little easier, we're answering some of the most common questions that come to parents' minds. But before we start, it's important to remember one thing: *How* teens drive is a lot more important than *what* they drive. So before your teen drives away on their own, be sure they know the rules of the road. And once they're ready, be sure to find the vehicle that's right for them. Here's how:

New or used?

The most advanced safety technology tends to be found in the newest cars. In fact, federal law now requires that all new vehicles come standard with key safety features, like front and side airbags and electronic stability control. However, putting a new driver in a new car does present a greater cost, and it's possible to find a used car that provides a similar level of protection. Ask your car salesman for advice, and then compare the safety features with the monthly payment for a few models. It may also be wise to consult your insurance agent, just to make sure the car you plan on purchasing won't raise your rates too much.

Big or small?

For teen drivers, it's best to avoid the largest vehicles, like trucks, full-size sedans and large SUVs. They can be difficult to maneuver when you're just starting out, and they also have a higher center of gravity — which makes them more susceptible to rollovers in the event of a car accident. But at

the same time, it's smart to avoid cars that are too small, as the most compact cars don't offer a lot of protection. When it comes down to it, midsize sedans or SUVs are best for teen drivers. They strike the perfect balance of safety and maneuverability, and they offer enough room for any school gear or sporting equipment your teen may be toting around with them.

High crash-test ratings, right?

Absolutely. For all drivers — no matter their age or experience level — high safety ratings play a huge role. The safest models are those with a five-star rating from the National Highway Traffic Safety Administration, and it makes the most sense to look for vehicles with at least a four-star rating.

Front airbags or side airbags, too?

Front airbags come standard, and they have since 1995. They can greatly reduce the impact a driver experiences in a head-on collision. But if your child's car is hit from the side, a side airbag could greatly reduce the severity of their injuries — whereas a front airbag wouldn't keep them as protected in that situation.

High horsepower or low?

Not so fast, teens. The more powerful an engine, the more likely they'll be tempted. That's why your average, four-cylinder engine is the most practical for an inexperienced driver. They'll be less likely to push the limits. They'll get better gas mileage. And, they'll leave a much smaller carbon footprint.

High-tech or low-tech?

You've seen the news. You've read the reports. You know how prevalent distracted driving has become, with texting and driving being the most dangerous. To combat that distraction, Hyundai and Ford have introduced high-tech systems that promote safer driving. Their programs, respectively called Blue Link and MyKey, give parents the ability to block any incoming text messages while the vehicle is in drive. It's an extra price to pay, but it's an extra precaution that could keep your child safer.

Any other safety features to consider?

For your teen's first car, it pays to have a handful of safety features. Electronic stability control is important, because it helps drivers keep control around corners and in slippery conditions. An antilock braking system, automatic transmission and daytime running lights are also great additions, because all keep your child safer whenever they're behind the wheel.

Want to learn more about even more additions that could keep your teen driver safer? Talk to one of our local, independent insurance agents for more teen driving tips.