



THE  
SAWAYA LAW  
FIRM

**DEVELOPING GOOD  
DRIVING HABITS  
A TEEN AND PARENT HANDBOOK**

Published in partnership with the Colorado Department of Transportation

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## Good driving habits start with good driving role models.

Watching your child grow into a responsible adult can be rewarding. It can also be scary, especially when they are getting their first taste of true independence by learning to drive.

At The Sawaya Law Firm, we know that feeling. As parents ourselves, we understand how teens can be rip-roaring and ready to go, while you are frantically looking to pump the brakes.

However, you should take comfort in the fact that just like in all other areas of their lives, your teens will look to you as a role model for good driving. And having a strong role model makes a huge difference in keeping teen drivers safe.



**This handbook is intended for parents and teens to go through together as you discuss and practice good driving habits.**

This guide was published in partnership with the Colorado Department of Transportation.

“When your teen is in the driver’s seat, parents are far more than just passengers. The role of parents is to steer their teen driver through the dangerous first years of driving when most crashes occur. It’s important for parents to take an active role ... and your teen may someday thank you for it!” - CDOT



# 01. UNDERSTANDING COLORADO LAWS FOR TEEN DRIVERS

Before you even begin driving lessons, it's important to go over Colorado's restrictions for teen drivers, as well as any local ordinances that may apply. State laws include:



## Passenger Restrictions

Teens with a driver's permit must be accompanied by a parent, guardian, or a licensed adult 21 or older in the front seat.

Teens with a driver's license are subject to the following restrictions:

- For the first six months, teens cannot drive with passengers younger than 21, unless a parent or another licensed adult is in the vehicle.
- For the next six months, teens can drive unsupervised with only one passenger younger than 21.
- The law provides exceptions for teens driving with siblings or passengers with medical emergencies.
- No more than one passenger can be in the front seat with a teen.



## Seatbelt Restrictions

Teen drivers and passengers must always wear seatbelts.



## Cellphones & Texting

Colorado law prohibits teens younger than 18 from using a cellphone while driving. Penalties include fines and the loss of their license. (The only exception is emergency calls such as to law enforcement.)



## Curfews

Obviously, parents and teens may agree to their own curfews, but Colorado law (and some cities and counties) sets specific driving curfews as well. For the first year your teen has a license, state law mandates:

**No driving between midnight and 5 a.m. unless accompanied by a parent, guardian, or instructor.** The law includes exceptions for teens driving to or from school or work, along with medical emergencies.



## 02. TALKING ABOUT THE DANGERS OF DISTRACTED DRIVING

Every year, thousands of people are killed and hundreds of thousands more are injured in crashes caused by distracted driving. It's important for parents and teens to talk about the dangers of distracted driving, and make sure you understand the various types of distractions.

Common distractions include:


- Talking or texting on cellphones
- Interacting with passengers
- Traveling with pets
- Looking at GPS or maps
- Listening to music
- Putting on makeup
- Shaving
- Eating and drinking
- Other drivers
- Using social media
- Playing video games



### KNOW HOW APPS AND GAMES CAN BE DANGEROUS

It seems like new distractions are popping up all the time. Particularly in the world of cellphone apps and games, you can easily get sucked into driving distractions. For example:

 **Snapchat's speed filter** encourages users to take photos of themselves while tracking their speed. In September 2015, a teenager in Atlanta was involved in a serious accident while allegedly trying to take a photo of herself going more than 100 miles per hour.

 **Pokémon Go** encourages players to find characters by using a cellphone's GPS and camera to spot them. In July 2016, when the craze really took off, a New York driver playing the game crashed into a tree.

There's no telling what the next big distraction will be, so just play it safe and don't get caught up in a dangerous fad. Chances are, if a game or app is distracting at home, it may also be distracting while driving.



### DID YOU KNOW?

Parental involvement is absolutely key in helping teens develop safe driving habits. According to TeenDriverSource.org:

- Parents should plan to provide teens with at least 50 hours of supervised driving practice, including 10 hours of nighttime driving, before letting their child drive alone.
- Teens whose parents lay out rules, are helpful and supportive, and pay attention to their activities are half as likely to be involved in an accident.
- A teenager who has easy access to car keys is more than twice as likely to crash as a teen who shares a vehicle.
- Teenagers are twice as likely to wear seatbelts if they have involved parents.

## IDENTIFYING TYPES OF DISTRACTED DRIVING

It's difficult to develop a complete list of distracted driving behaviors because different things are distracting to different people. Particularly with teens, new technologies and trends will develop that could promote bad driving habits. That's why it's important to make sure you understand the general categories of distracted driving, so you can make informed decisions about what types of activities might be considered distracting.

Typically, distracted driving can be divided into three categories:



### Visual distractions:

These distractions cause drivers to take their eyes off the road. They could be inside the vehicle, such as looking at a text message, checking a GPS, or turning to talk to a passenger. They could also be outside the vehicle, such as flashing signs, groups of people on bikes, or other drivers drawing attention to themselves.



### Manual distractions:

These distractions cause drivers to take their hands off the steering wheel. They could include holding a snack or drink, changing the music, or reaching over to pet an animal in the car.



### Cognitive distractions:

These distractions cause drivers to take their mind off the road. This could include daydreaming, thinking about an argument with a friend, or going over a school assignment in your head.

Some distractions may span multiple categories. For example, putting on makeup would take a person's hands off the wheel, eyes off the road, and mind off the task of driving.

Try to list some distractions that could fall into each of these categories to ensure you understand exactly what would constitute a distraction.



### DID YOU KNOW?

The average text takes your eyes off the road for 5 seconds, which is enough time to drive the length of a football field at 55 mph blindfolded.



## 03. DEVELOPING A PLAN FOR DRIVING LESSONS

When you are ready to begin practice sessions, consider mapping out a lesson plan. This should include where you will practice and what skills you will cover in each session. Don't try to cram too much into one session (even though a teen may be eager to learn it all at once).

### Start by learning the basics.

Nothing is too basic to at least bring up with your teen. Remember to review:

- Adjusting the seat
- Adjusting the steering wheel
- Proper seatbelt use
- How to adjust and check mirrors
- What the dashboard lights mean
- How to use turn signals
- When and how to use windshield wipers
- Turning on and off headlights
- Using hazard lights
- How to shift gears
- How to use the parking brake
- How to check fluid levels and tire pressure
- The importance of turning off cellphones

### First step: Parking lot.

Look for a large, empty parking lot with relatively few obstacles (landscaping rows, dividers, light poles). Then start by practicing:

- Scanning the "road"
- Checking mirrors and blind spots
- Positioning hands on the steering wheel
- Starting the car
- Controlling the gas
- Speeding up
- Slowing down
- Stopping
- Driving straight

When your teen is comfortable with the basics of driving in an open parking lot, consider using cones or other markers to set up a simple course for practicing maneuvers.

### Move on to a quiet neighborhood road.

Look for a road that doesn't have much traffic or distractions, with no major intersections. Help your teen practice:

- Scanning the road for awareness
- Staying in the lane
- Maintaining a consistent speed
- Stopping at small intersections
- Understanding right of way
- Identifying potential hazards

### Venture out onto roads with a moderate amount of traffic.

Look for streets with more than one lane and traffic lights to start building your teen's skills and confidence. These situations will give you an opportunity to work with your teen on:

- Scanning in more complicated environments
- Maintaining a faster speed
- Changing lanes
- Giving other drivers space
- Navigating larger intersections
- Practicing U-turns
- Maneuvering in roundabouts
- Understanding right of way in complex situations
- Dealing with hazards caused by other drivers

### Build up to busy roads with more traffic.

It's important to practice with your teen on larger streets where vehicles are turning in and out of parking lots and pedestrians are frequently crossing. You should focus on:

- Maintaining a safe speed
- Keeping an appropriate distance between vehicles
- Braking smoothly
- Understanding other drivers' intentions
- Identifying new hazards such as jaywalkers
- Awareness of buses and light rail
- Parking in a busy parking lot
- Backing out of a parking space
- Rules of parking lot traffic
- Staying calm around aggressive drivers

## Practice on a highway or interstate.

When you are comfortable, practice with your teen on a highway or interstate. Not all parents are comfortable with their teens driving on major highways, and you may choose to make rules about this. But when you feel your teen is ready, you'll need to practice:

- Using on-ramps to get up to speed
- Merging with fast-moving traffic
- Maintaining a safe speed
- Avoiding the temptation to speed
- Avoiding following too closely
- Understanding reasons for passing
- Changing lanes to pass
- Driving near large trucks
- Identifying blind spots for other drivers
- Watching out for road hazards
- Understanding new road signs
- Being aware of aggressive drivers
- Driving in construction zones
- Dealing with lane closures
- Planning to exit
- Slowing down on off-ramps

## Practice various driving conditions.

Consider practicing under various conditions that your teen driver may encounter. Depending on where in Colorado you live, your teen may frequently encounter additional driving scenarios that you should train for. These may include:

- Bad weather such as snow and ice
- Driving in the dark
- Rush-hour traffic
- School zones
- Railroad crossings
- Extremely curvy roads
- Dirt and gravel roads
- Driving uphill and downhill
- Mountains
- Tunnels

## Continue Training as Teens Gets Older

With a couple years of driving under their belts, teens may feel like they've learned everything there is to know. However, as your teen driver matures, you may consider discussing:

- Driving farther from home, such as in new cities through unfamiliar territory
- Training for new road conditions, such as if your teen is heading to college in an area with different weather conditions than Colorado
- Going over defensive driving techniques
- Making a commitment to avoid driving after drinking or using drugs
- A review of the original driving distractions that your teen may have had lapses with









# 04. ADVICE FOR PARENTS • DURING DRIVING LESSONS

Practicing driving with your teen can be a fun but sometimes frustrating (or scary) experience. However, the Colorado Department of Transportation suggests the following tips for staying safe while teaching your teen to drive.

- **Stay focused on the task at hand: Driving.** Don't discuss other issues such as what's going on with family, friends or school.
- **Don't listen to music while practicing driving.** It will only serve as a distraction for you and your teen.
- **Only practice when you and your teen are in a good mood and are not rushed.** You want the experience to be as stress-free as possible.
- **Pretend you are the driver.** Pay attention as if you were driving so you can better guide your teen on what he or she should do.
- **Give clear instructions and feedback.** For example, the word "right" should be used only when referring to a turn, not to mean "correct," as that could cause confusion.
- **Help predict what your teen will need to do next.** When giving instructions, always start with the "where" rather than the "action" to avoid confusion. For example, "At the second light, turn left."
- **Remember that mistakes are opportunities for you to teach your teen.** Refrain from yelling or being too critical.
- **Always celebrate accomplishments and praise improvements in skills!**

## MOST IMPORTANTLY, BE A GOOD DRIVING ROLE MODEL!

Your teen will look to you for driving advice and will be watching carefully when you are behind the wheel. Be sure you are acting as a good role model by:

-  Coming to a complete stop at stop signs
-  Always driving the speed limit
-  Wearing your seatbelt
-  Never talking on your phone while driving

### PLAY THE "WHAT IF" GAME

Talk to your teen about scenarios that could come up while driving, and discuss what actions are appropriate.



## 05. THINGS PARENTS SHOULD KNOW ABOUT AUTO INSURANCE

You're probably expecting a jump in your car insurance bill when you add your new teen driver, and you're right to be prepared. Because inexperienced teen drivers are at a greater risk of being involved in accidents, their insurance rates are generally higher.

Here are some tips from The AAA Guide to Teen Driver Safety on getting insurance for your young driver:



**Teens with Permits:** Colorado teens who are driving with permits, rather than a driver's license, do not need to be added to insurance policies yet.

**Teens with Licenses:** Once your teen earns his or her license, you will need to secure insurance for your new driver. Most parents choose to add their teens to a family auto insurance policy.



**Choosing Your Teen's Vehicle:** A mid-size sedan is probably the safest choice for your new driver. That's because small cars can be more dangerous in crashes, sports cars can encourage dangerous driving, and sport utility vehicles can be harder to drive.

**Sharing a Vehicle:** In addition to having more control over when your teen has access to the car, sharing a vehicle could save you money on insurance. Classifying your teen as an occasional driver of the vehicle instead of the main driver can make a difference in your insurance payments.



**Saving Money with Discounts:** Ask your insurer if there are discounts for good grades or for teens who participate in driver education or defensive driving classes. There may also be discounts for the safety features on your teen's car.

**Shopping Around:** When it's time to add a teen driver to your policy, consider shopping around for the best rates. You may find a better deal than what your current company offers.

## COLORADO CAR INSURANCE REQUIREMENTS

Vehicles must have a minimum policy of \$25,000 per person for bodily injury, \$50,000 per accident for bodily injury, and \$15,000 for property damage. This policy type is sometimes referred to as 25/50/15.

## YOUR CAR, YOUR RESPONSIBILITY

Talk to your teen about the importance of never letting a friend drive or borrow his or her car. Also make sure your teen knows never to get behind the wheel of someone else's car.

Discuss what would happen if a friend got into an accident while driving your teen's car, and what would happen if your teen got into an accident while driving a friend's car. It's important that your teen understands the seriousness of these decisions.

## CAN PARENTS BE HELD RESPONSIBLE FOR TEENS' ACCIDENTS?

In some cases, yes. If your teen is on your family's auto insurance policy, especially if the vehicle is also in your name, then you could be held responsible for your teen's accident.

When a driver turns 18, many parents choose to have their teens move onto a separate insurance policy, which in most cases shields the parents from liability if their adult teen is involved in an accident.



## MOVING OUT OR OFF TO COLLEGE?

When your teen is ready to move away from home, don't forget to update your insurance policy. This may mean talking to your teen about getting separate insurance, or updating the address of where your teen's vehicle will be kept now.



# 06 • KNOWING WHAT TO DO • AFTER AN AUTO ACCIDENT

No matter how much time you spend practicing safe driving, an accident is bound to happen sooner or later. That doesn't mean the crash will be your fault, though. So it's important to talk about what to do if you get into a car accident.

## 5 Steps to Take After a Car Accident

**1 Call law enforcement.** It is important to report your accident to law enforcement immediately. The responding officer can make a detailed report about the crash, the people involved, and observations about the vehicles and the crash scene. This report may be essential in determining who was at fault.

**2 Take photos and notes.** If you are able, take photos of the vehicles involved, the crash scene, and injuries. If possible, also take down the name and insurance information of the other driver, as well as contact information for any witnesses to the accident. As soon as possible, you should also draw a diagram of what happened. It's important to note these details right away, while your memory of the crash is still fresh.

**3 Seek medical attention.** Even if you do not seem injured, it is important to go to the doctor as soon as possible after the crash. Many injuries — such as concussions, whiplash, and internal bleeding — may not be apparent immediately but can be quite serious if left untreated.

**4 Report the accident to the insurance company.** You have a limited amount of time to report an accident to the insurance company, so it's best to do that as soon as possible. Do not give a recorded statement. Instead, just share the facts of the case: where and when the accident happened, and who was involved. You are not required to give any more details than the basic facts, and you may consider reporting the accident together, so parents can make sure teens are not pressured into saying something by a pushy insurance adjuster.

**5 Seek advice from an attorney.** People may try to place fault on a teen just based on age and inexperience, but that doesn't mean those accusations are justified. It's important to talk with an experienced Colorado car accident attorney about your rights after an accident, particularly if you were hurt in the crash.

## NEVER ADMIT FAULT

You should never admit fault or apologize to people at the accident scene. That doesn't mean you can't show compassion if the other driver is injured, but admitting fault or apologizing could come back to haunt you.

# Parents Have the Power: Keep Teen Drivers as Safe as Possible

Being a careful and conscientious driver is a great accomplishment, and a teen should be proud to have earned this level of independence. A watchful parent and good role model should also be proud to be instilling safe driving habits in a new driver.

As you go through this process of learning to drive, always keep the door of communication open to ask and answer questions. Even as adults with decades of driving experience, parents still sometimes come across new surprises on the road. So it's important to continue to talk about what to do in challenging situations.

At The Sawaya Law Firm, we wish you luck, patience, and many opportunities to bond as you practice driving. After all, time flies, so cherish the ride!





# 07 • TAKE THE SAFE DRIVING PLEDGE

It is important that both teens and parents recognize that driving is a serious responsibility. We encourage you to both take the following pledge to always drive safely and avoid distractions that could cause harm to yourself or others.

**I will avoid distractions by:**

- Never talking on my cellphone in the car, even if it's hands-free.
- Never texting while driving, including reading messages.
- Never using social media or apps while driving.
- Never taking my eyes off the road, my hands off the wheel or my mind off of driving.

**I will follow the rules of the road by:**

- Always wearing a seat belt.
- Obeying traffic lights and street signs.
- Never speeding.

**I will commit to being in control by:**

- Never driving while exhausted or extremely upset.
- Never driving after drinking or using drugs.
- Never allowing others to bring alcohol or drugs into my car.
- Calling for a ride if I am impaired and can't drive.

**FOR TEENS ONLY**

**I will respect the privilege of driving by:**

- Never driving the car without permission.
- Never letting someone else drive my car.
- Accepting the penalties that may be imposed for acting irresponsibly.

**MY RESPONSIBILITIES**

I understand that being a responsible driver means being a responsible person overall. In exchange for the privilege of driving, the following are my responsibilities:

Grades: \_\_\_\_\_  
 Chores: \_\_\_\_\_  
 Vehicle Maintenance: \_\_\_\_\_  
 Gas: \_\_\_\_\_  
 Car Insurance: \_\_\_\_\_

**RESTRICTIONS ON DRIVING**

Times of day: \_\_\_\_\_  
 Locations: \_\_\_\_\_  
 Weather: \_\_\_\_\_  
 Additional restrictions: \_\_\_\_\_

**PENALTIES FOR BREAKING RULES**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**MAKE IT OFFICIAL!**

**Teen**

I agree to respect the rules of the road and follow all the safety steps outlined in this pledge. I understand my responsibilities as a safe driver and the penalties for acting irresponsibly.

Driver: \_\_\_\_\_ Date: \_\_\_\_\_

**Parent or Guardian**

I agree to be a good role model for safe driving and to trust my teen with more responsibilities as he or she shows continually improved driving skills.

Parent or guardian: \_\_\_\_\_ Date: \_\_\_\_\_



**CONTACT US**

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# THE SAWAYA LAW FIRM

Dedicated to making Colorado  
a safe place for drivers

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## CONTACT US

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## RESOURCES

We turned to many sources of information in compiling this guide, including:

[The AAA Guide to Teen Driver Safety](#)  
[Centers for Disease Control and Prevention – Parents Are the Key](#)  
[Colorado Department of Transportation](#)  
[Colorado Division of Insurance](#)  
[Colorado Division of Motor Vehicles](#)  
[TeenDriverSource.org](#)



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