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Mandatory training for new drivers under age 25 went into effect November 1



A new Department of Licensing (DOL) mandatory training for younger drivers in Washington state aims to reduce collisions with emergency and first responders on the roadside.

Starting Nov. 1, 2026, first-time driver license applicants under the age of 25 must now pass a free online course for work zone and first responder safety to get their license.

The new training is part of a larger effort to improve driving habits among younger drivers who typically experience more serious crashes than other age groups. The program also builds on previous DOL efforts to improve work zone traffic safety.

Key features of a roadside emergency or work zone are orange safety cones, speed reduction signs, and flashing lights. The course covers how to navigate these zones and avoid risky last-minute decisions.

The steps to take the course are on DOL's work zone and first responder webpage at https://dol.wa.gov

Instructions on how to create an account to take the course are on the webpage. The course is an hour long and is available on all devices. A test will be given at the end of the course.

More changes coming for younger drivers

In addition to the work zone and first responder course being part of a new state law focused on improving younger driver safety (see above article), in the years ahead, younger drivers should expect the following changes:

• Starting Jan. 1, 2027, applicants age 18 — those born in 2009 or after — will be required to complete driver education. A new age group will be phased in each year after that until 2030. Applicants under age 22 will be the last age group required to take driver education.

DOL is working on developing a voucher program to help reduce the cost of driver education courses for some low-income individuals.

• DOL will be implementing a safe driving course for license holders ages 18 to 24 who have two moving violations. Beginning January 2027, drivers fitting this description who fail to take the course risk license suspension.

DOL is taking these steps as younger drivers are involved in more fatal and serious crashes than other age groups.

DOL will be releasing more information and will conduct outreach about these changes as they get closer to launch.

Tips for taming holiday weekend traffic



Extended holiday weekends tend to fall on national holidays throughout the year, giving workers and students an opportunity to enjoy an extra day off from work and school The open road beckons millions of people on three-day weekends, which serve as a great chance to get away.

According to AAA, holiday weekends see record-breaking traffic volume, with nearly 40 million drivers hitting the road. Those who are hitting the open road on a holiday weekend can take heed of these tips to avoid heavy traffic.

• Change your travel time. Late mornings and early evenings tend to be especially busy on the roads. Instead, leave very early or very late to get to your destination, departing before 6 a.m. or after 8 p.m.

• Change your day. Think about leaving a day earlier for a smooth drive. On a three-day holiday weekend, that would mean arriving on Thursday afternoon. When returning home, try to travel on a Tuesday or early Wednesday if you can manage the extra time off.

• Pack a cooler. Motorists will be feeling hunger pangs at various times throughout the day, and there likely will be long wait times at rest stops and fast food establishments. Skip the crowds by packing food to minimize stops.

• Take back roads. Make the drive part of the trip by sticking to back roads and scenic byways. This may add some time to the drive, but you'll avoid much of the gridlock of highways and interstates.

• Consider public transportation. Public transportation can alleviate travel-related stress on a holiday weekend. Someone else, be it a train conductor or a bus driver, will navigate their way through traffic while you relax with a good book or stream a movie on a tablet.

• Bring along entertainment. AAA suggests audiobooks, podcasts and games for passengers to help pass the time on the road.

• Reduce stress as much as possible. Being a courteous driver and giving others a wide berth can minimize your own stress. By leaving ample time to get to your destination, you will feel less pressured to weave in and out of traffic or tailgate.

• Stay local. Of course, the easiest way to beat holiday weekend traffic is to stay close to home. Build fun at home, and choose less popular travel weekends for your getaways.

Holiday weekend traffic often is no joke. But there are ways to minimize the hassle of traveling to enjoy the extra time away.

Did you know?

An arrest and subsequent conviction for driving under the influence (DUI) can have a ripple efffect that impacts a person's personal and professional life. A DUI arrest also can do a number on a person's finances. According to Addicion Center, the average cost of a DUI varies widely depending on when a person is charged, ranging from $11,000 to $30,000. Individuals arrested with a blood alcohol concentration well above the legal limit of .08 also might be forced to pay for an ignition interlock device. Please don't drink and drive.





How to conserve fuel as prices rise

Fuel is a necessity for millions of drivers on the country's roadways. Even though the number of EVs is rising, there are still plenty of people behind the wheels of gas-powered vehicles that require routine fill-ups.

When gas prices rise due to various factors, drivers are increasingly interested in ways to conserve fuel and stretch their dollars further. Here are some ways to mitigate rising gas prices.

• Reduce your speed. Driving at moderate speeds increases efficient consumption of fuel. Some vehicles may feature an "ECO" mode that optimizes fuel consumption by restricting engine power, among other changes, or notifies the driver when they are driving in a manner that is using fuel wisely. Driving above 50 miles per hour reduces fuel economy considerably.

• Practice smooth driving. Drivers should avoid aggressive starts (gunning it) and hard braking, which can eat into fuel efficiency. Letting off the accelerator early and coasting to red lights or stop signs helps.

• Rely on cruise control. Cruise control helps maintain a steady speed, which can save fuel on highway travel.

• Keep tires inflated. Properly inflating tires to the manufacturer's recommended PSI can improve fuel economy by roughly 0.6 percent to 3 percent for most drivers, offers the U.S. Department of Energy. Driving on tires that are 20 percent under-inflated can reduce fuel economy by as much as 10 percent.

• Keep it light. Removing unnecessary heavy items from the vehicle also can help to reduce drag.

• Limit idling and combine trips. Turn off the vehicle when stopped for more than a few minutes. When running errands, combine short trips to keep the engine warm, which is more efficient.

• Skip the premium fuel. Unless a vehicle owner's manual specifically recommends filling up with premium fuel, drivers will not see an increase in performance by choosing this more expensive option, offers Progressive Insurance. A person will just be paying more for premium, which is always more expensive than standard 87-octane fuel.



Drivers can use various strategies to conserve fuel when gas becomes more expensive.

Take a defensive driving refresher course

Driving affords people the freedom to travel wherever they desire so long as they have access to a reliable vehicle. However, soon after the "new car smell" of that freshly minted license wears off, motorists may realize that many roads can be chaotic and populated by erratic drivers. Defensive driving strategies can help any motorist feel safe on the road, and it can help anyone to revisit a defensive approach from time to time.

What is defensive driving?

The insurance firm Progressive notes defensive drivers employ techniques that can reduce accident risk. These techniques promote alertness, a recognition among drivers of the significance of controlling what they can, and a commitment to always expect the unexpected. The crux of defensive driving is realizing not everyone else drives well. Aggressive drivers are hazards, as are those who are distracted behind the wheel. Driving defensively serves to mitigate some of these hazards.

All good kids like milk?

There are various defensive driving techniques, and various driving schools or organizations may promote their own. Harold L. Smith was a World War II veteran who founded the Smith System® driving school in 1952. Smith felt that driving schools only taught how to mechanically operate vehicles, not how to drive safely to avoid accidents. Smith's system uses the mnemonic "all good kids like milk," which refers to:

• Aim high in steering®: Look ahead a minimum of 15 seconds to scan the road. At 60 miles per hour you want to look a quarter-mile ahead. This helps you make timely decisions.

• Get the big picture®: Keep a minimum following distance by picking a fixed object ahead and making sure you're at least seven seconds away. In addition, scan mirrors every few seconds.

• Keep your eyes moving®: Avoid focusing on one object for more than a few seconds. Driving on autopilot or under "highway hypnosis" is dangerous.

• Leave yourself an out®: The "space cushion" terminology is something you may have heard. You always want to anticipate potential hazards and ensure a way to avoid them; otherwise, you may be forced to make a quick, and potentially dangerous, decision.

• Make sure they see you®: Drivers who can't see you may make their own maneuvers thinking the coast is clear. Try to make eye contact with other drivers, use headlights, your horn, and signal your intentions.

Take a defensive driving course

You can follow the Smith method outlined here or enroll in a defensive driving course to further hone your skills behind the wheel. Also, it may be worth it to check with your insurance provider to see if taking a defensive driving course will qualify you for a discount on your automotive policy.

Defensive driving is important, as it can keep drivers and their passengers safe and potentially prevent accidents and injuries.











Winter vehicle maintenance should start now



Changing seasons expose vehicles to various conditions throughout the year. Although severe weather can occur at any time, the winter is known to be particularly harsh and can make it hard for a vehicle to function properly.

The National Highway Traffic Safety Administration says winter weather can cause extremely dangerous road conditions. An estimated 320 fatal traffic crashes occurred in the United States in 2023, and 22,293 injuries happened when there was snow or sleet conditions at the time of the crash. It is essential that drivers prepare their vehicles for winter weather. Properly winterizing a car can help prevent breakdowns and accidents, and also potentially save drivers from being stranded in the cold.

Here are some winter car maintenance tips to consider before the first storm of the season, courtesy of AAA and State Farm®.

• Test the battery. A driver needs a battery to be fully charged and in good condition to start the engine on cold winter mornings.

Colder temperatures cause chemical reactions within the battery, which can make electricity slow down and hinder the vehicle's ability to reach maximum power. Check the battery prior to winter, and replace it, if necessary.

· Check fluids. Part of winter preparation is ensuring that all of the car's fluids are at the right levels and appropriate for low temperatures. This includes engine oil, windshield washer fluid, and antifreeze.

• Schedule a maintenance checkup. A mechanic can look at hoses and belts to check that they are in good working order. Cold temperatures can make belts and hoses more brittle and prone to breaking.

• Apply a windshield repellent. Scraping ice and snow off of windshields on winter mornings can be a frustrating and arduous task. Adding hydrophobic repellent like Rain-X to the windshield can make it easier to remove ice later on.

• Maintain tire pressure. As outside temperatures drop, so does tire pressure. Routinely check and inflate tires to the recommended pressure listed on a label located on the driver's side door frame.

• Inspect the wiper blades. Seeing clearly out of the windshield is important for safe winter driving. In addition to a properly working defroster, drivers will need wiper blades that can remove rain and snow. If any streaks or skips occur while using the wipers, it might be time for a new set.

• Conduct a brake check. A combination of snow, moisture, and salt on roads can contribute to rust on brakes and rotors.

Symptoms of brake issues include noises, sticking brake pads, and slower stop times. Before the thick of winter, drivers are urged to have their brakes checked by a professional.

Winter is on the horizon, and vehicle owners should prepare their cars and trucks now for the rough weather to come.



Part of winter preparation is ensuring that all of the car's fluids are at the right levels and appropriate for low temperatures. This includes engine oil, windshield washer fluid, and antifreeze.

The evolution of in-vehicle entertainment



There is no denying that technology has transformed life in many ways, providing ever-accessible sources of information and entertainment. That entertainment also extends to time away from home, even when people are on the road.

High-end and flashy infotainment systems on new vehicles are a big draw for modern drivers. As technology evolves, infotainment screens and offerings are getting more capable and a lot bigger.

An Oliver Wyman Infotainment Survey 2025 predicts the infotainment-enabled digital aftersales market in the automotive industry will reach $14 billion by 2030.

According to Kelley Blue Book, an infotainment system is an integrated media system that delivers information and entertainment to drivers and passengers. It tends to feature a high resolution touch screen that can cycle through various menu options.

Infotainment also will have multimedia support. Most feature things like GPS navigation, hands-free calling, call log visibility, Bluetooth, HDMI and USB capabilities, and integration with various smartphones.

Advanced vehicular functions also will be contained within infotainment systems, which will affect parking assistance, daytime running lights, climate control, and voice assistants to control the different automotive systems.

Depending on the trim level, a vehicle infotainment system may not be restricted to the dashboard; some cars or trucks have rear screens as well. This enables kids to tap into favorite shows and movies, or to play games during long road trips.

Adults may find that vehicle-based entertainment enables them to catch up on audiobooks or podcasts while commuting or traveling to vacation destinations.

Vehicle information and entertainment systems can make road trips, commutes or even short trips more intuitive and enjoyable.

Gas prices push families toward Electric SUVs

(Feature Impact) With ongoing uncertainty surrounding global oil prices, more U.S. consumers are buying and showing more interest in electric vehicles (EVs). The shift comes as car shoppers weigh fuel costs, improving affordability and a growing number of family-friendly electric SUVs.

According to Spectrum News, EV sales increased in the first quarter of this year. In the same time frame, interest in new EVs increased 16% and interest in used EVs increased by 30%. As families look for opportunities to ditch the gas pump without sacrificing power or space, new all-electric options create a compelling argument for families to turn to EVs.



For those looking to offset their weekly fuel up, the 2026 Kia EV9 can save drivers around $1,800-3,400 per year compared to gas-powered SUVs. Cars.com named the 2026 Kia EV9 the Best Electric Vehicle of 2026 for the second consecutive year.

"The Kia EV9 stood out because it delivers everything we want from a modern electric SUV - strong real-world range, fast charging, excellent space and comfort, and smart flexibility across the lineup," said Mike Hanley, Sr. Road Test Editor, Cars.com.

For those who aren't ready to switch to a fully electric vehicle, Kia has expanded its hybrid options. The 2026 Kia Sportage Hybrid adds horsepower and updated design features, while the Kia Telluride model offers a hybrid version for the first time with a total driving range of up to 637 miles on the Ex FWD-trim.

To learn more about the Kia EV9 and Kia's hybrid models, visit Kia at kia.com.





Avoiding a costly lockout: 4 Reasons to duplicate your keys

(Feature Impact) Losing your keys may be frustrating, but realizing you're locked out of your car - without a spare key - can be truly panic-inducing. The price of getting back on the road can depend on several factors, including your vehicle make and model, the type of key that needs replacing and whether the situation calls for emergency roadside assistance.

Avoiding a potentially pricey and stressful lockout, which occurs for nearly 4 million Americans each year, starts by planning ahead. According to KeyMe Locksmiths, a service that makes it easy to duplicate car keys at up to 70% off dealership prices, creating a spare before the original is lost, addressing worn keys before they break and keeping backups in secure locations can reduce the need for emergency locksmith services.

"A good rule of thumb is to have at least two working keys for your vehicle," said Samantha Jahnke, chief experience officer for KeyMe Locksmiths. "If you're down to one, make a spare while you still have a working key. It can save you stress and expense if you're ever locked out."

Consider these four common reasons drivers make duplicate keys, and how planning ahead can help prevent a lockout from becoming a costly problem.

Have a Backup for Lost or Damaged Keys

One car key isn't enough, because all it takes is one accident or memory lapse to disrupt your day. Maybe you already had a spare key, but it's been a while since you've seen it. Or perhaps you have a habit of locking your key inside your vehicle, so you'd feel better with an extra. Having a spare - or a spare for the spare - gives you peace of mind you have another way to get back on the road without additional hassle.

Give Another Driver Convenient Access

If you share a vehicle with another member of your household, it makes life more convenient for each driver to have their own keys. Instead of passing the primary set back and forth, or arguing over who saw them last, both of you will have reliable access to the car when you need it. Plus, a spare set of keys makes a nice surprise when it's time to give a new driver in the house access to the car.

Keep a Spare Set for Travel

When you're far from home, it can be especially risky to only have one set of keys with you. If they happen to fall out of your pocket or get misplaced at the hotel, you could wind up stranded hundreds of miles away, facing the stress of finding a replacement service in an unfamiliar area. Bring a spare to keep



in a secure location, like a purse or backpack that always stays on you, so you can focus on enjoying your vacation. If you realize before a trip you don't have a spare, plan ahead and get a duplicate made before you hit the road.

Make an Extra for a Used Vehicle

Sometimes buying a used vehicle means the previous owner has already done the work of losing the spare key. If your car only comes with one key, make a backup as soon as possible. Having two working keys can also pay off when it's time to sell or trade in your vehicle, as a missing spare may reduce its value or give a buyer another reason to negotiate.

Learn more about duplicating keys for more than 40,000 different vehicle makes, models and years at CopyKeys.com.

As days get shorter, check vehicle lights, wipers

Winter is quickly approaching and that means fewer hours of daylight. To be sure you can be seen by others and your visibility is not compromised, check your vehicle's lights and wipers, says the non-profit Car Care Council.

"The days are getting shorter, so it is a good time to check that your vehicle's wipers and lighting are working properly because the chance of an accident increases if you can't see or be seen," said Nathan Perrine, executive director, Car Care Council. "From the driver's seat you may not notice a light that isn't working, so check all of your car's lights and replace those that are out. Also, be sure to inspect and replace wiper blades so you can see clearly when wet weather hits."

The wiper system keeps excessive water, snow and dirt from building up on the windshield, maintaining clear visibility. Many factors can accelerate the replacement interval of wipers, including operating conditions (winter conditions are tough on wiper blades), frequency of use, material and type of wipers and sunny weather. In fact, wiper blades can deteriorate faster and need more frequent replacement in desert states.

Lights are normal wear items that require periodic inspection and replacement. The lighting system provides nighttime visibility; signals and alerts other drivers; and supplies light for viewing instruments and the vehicle's interior. In addition to replacing dimming, rapidly blinking and non-functioning lights, the following tips can help keep you safe:

If there is any doubt on whether or not your headlights should be on, turn them on. Lights not only help you see better in early twilight, they also make it easier for other drivers to see you.

Keep headlights, tail lights and signal lights clean. External dirt and debris can dim operational lights from being seen by others.

Make sure that your headlights are properly aimed. Misaimed headlights blind other drivers and reduce your ability to see the road.

Don't overdrive your headlights; you should be able to stop inside the illuminated area, otherwise you are creating a blind crash area in front of your vehicle.

For more information about keeping your vehicle in safe, dependable operating condition, visit the Car Care Council website at www.carcare.org.



The nonprofit Car Care Council is the source of information for the "Be Car Care Aware" consumer education campaign promoting the benefits of regular vehicle care, maintenance and repair to consumers. For the latest car care news, visit the council's online media room at http://media.carcare.org. To order a free copy of the popular Car Care Guide, visit the council's consumer education website at www.carcare.org.



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Did you know?

Anything that takes drivers' attention away from the road can be considered a distraction, and that includes phones, food, passengers, and even vehicle features like a GPS system. The Centers for Disease Control and Prevention says nine people in the U.S. are killed every day in crashes that involve a distracted driver. The National Highway Traffic Safety Administration says distracted driving claimed the lives of 3,208 people in 2024. These distracted driving numbers reflect a growing trend of distracted driving-related incidents.

Tips to identify when someone is too impaired to drive



Roughly 34 people in the United States die in crashes related to drunk driving every day. That equates to one person every 42 minutes, says the National Highway Traffic Safety Administration (NHTSA).

Although progress has been made regarding the prevention of impaired driving, drivers under the influence continue to present a serious public health issue, killing hundreds and injuring thousands a year. Considering recreational marijuana has joined alcohol as a legal substance in many areas, time will tell how impaired driving statistics may shift now that another substance that can make driving hazardous has been legalized.

Laws are in place to keep drivers, passengers and pedestrians safe from impaired drivers. But without a breathalyzer test, how can people know if a person is too impaired to drive? Or what if the substance causing the impairment is not alcohol? Learning more about impairment can prevent injuries and deaths.

• What is BAC?

The amount of alcohol in a person's body is measured by the weight of the alcohol in a certain volume of blood. This measurement is called the blood alcohol concentration, or BAC. Alcohol can be measured within 30 to 70 minutes after a person has had a drink, notes the NHTSA. Absorption will be slowed by food in the stomach and weight. In the United States (apart from Utah, which has a lower limit), the standard legal BAC limit for drivers is 0.08 percent.

• Field sobriety tests

A range of drugs, both licit and illicit, can impair one's ability to drive. The relationship between blood levels of drugs and driving impairment hasn't been established for drugs other than alcohol, says the NHTSA. However, law enforcement may use Field Sobriety Tests (FSTs) to assess a driver's physical and cognitive abilities. Such tests include the Horizontal Gaze Nystagmus test, which requires the subject to follow a moving object with their eyes while an officer looks for involuntary jerking; the Walk and Turn test, in which the subject walks nine heel-to-toe steps, turns, and walks back the same way while counting; and the One-Leg Stand test. These tests help officers identify if a person is impaired.

• Personal observation

Individuals may determine if a person is too impaired to drive based on various factors. Physical symptoms can include signs of poor balance, stumbling or bumping into objects. Speech may be slurred, slow or at a volume different from normal. The person may complain of blurry or double vision. Cognitive symptoms also can indicate a person is too impaired to drive. Anyone making risky decisions or having trouble concentrating, focusing or remembering things likely is too impaired to drive.

• Err on the side of caution

It is always better to be overly cautious and avoid driving if someone has consumed alcohol or used a drug that can affect the ability to operate a motor vehicle. Medications affect everyone differently and are metabolized in different ways depending on the person, which is why many medical procedures that involve sedation require the patient to get a ride home. When in doubt, it's best for a person to grab a rideshare or taxi or have a trusted friend or family member drive them where they need to go.

Driving while under the influence of alcohol or another substance risks one's life and the lives of others. It's important to recognize when a person might be unfit to drive and take action to prevent a dangerous situation.

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Attitudes about drowsy driving need to change



Traffic Safety Facts Drowsy Driving

Fatigue has costly effects on the safety, health, and quality of life of the American public. Whether fatigue is caused by sleep restriction due to a new baby waking every couple of hours, a late or long shift at work, hanging out late with friends, or a long and monotonous drive for the holidays – the negative outcomes can be the same. These include impaired cognition and performance, motor vehicle crashes, workplace accidents, and health consequences.

Tackling these issues can be difficult when our lifestyle does not align with avoiding drowsy driving. In a 24/7 society, with an emphasis on work, longer commutes, and exponential advancement of technology, many people do not get the sleep they need. Effectively dealing with the drowsy-driving problem requires fundamental changes to societal norms and especially attitudes about drowsy driving.

The terms drowsy, sleepy, and fatigue are used interchangeably although there are differences in the way these terms are used and understood.

Precise Numbers of Drowsy-Driving Crashes, Injuries, and Fatalities Are Hard to Nail Down

Unfortunately,determining a precise number of drowsy-driving crashes, injuries, and fatalities is not yet possible. Crash investigators can look for clues that drowsiness contributed to a crash, but these clues are not always identifiable or conclusive.

NHTSA's census of fatal crashes and estimate of traffic-related crashes and injuries rely on police and hospital reports to determine the incidence of drowsy-driving crashes. NHTSA estimates that in 2017, 91,000 police-reported crashes involved drowsy drivers. These crashes led to an estimated 50,000 people injured and nearly 800 deaths. But there is broad agreement across the traffic safety, sleep science, and public health communities that this is an underestimate of the impact of drowsy driving.

Crashes and Fatalities

Sleepiness can result in crashes any time of the day or night, but three factors are most commonly associated with drowsy-driving crashes:

- Occur most frequently between midnight and 6 a.m., or in the late afternoon. At both times of the day, people experience dips in their circadian rhythm—the human body's internal clock that regulates sleep;
- Often involve only a single driver (and no passengers) running off the road at a high rate of speed with no evidence of braking; and
- Frequently occur on rural roads and highways.

How To Avoid Driving Drowsy

Getting adequate sleep on a daily basis is the only true way to protect yourself against the risks of driving when you're drowsy. Experts urge consumers to make it a priority to get seven to eight hours of sleep per night.

Before the start of a long family car trip, get a good night's sleep, or you could put your entire family and others at risk.

Many teens do not get enough sleep at a stage in life when their biological need for sleep increases, which makes them vulnerable to the risk of drowsy-driving crashes, especially on longer trips. Advise your teens to delay driving until they're well-rested.

Avoid drinking any alcohol before driving. Consumption of alcohol interacts with sleepiness to increase drowsiness and impairment.

Always check your prescription and over-the-counter medication labels to see if drowsiness could result from their use. If so, use public transportation when possible.

If you drive, avoid driving during the peak sleepiness periods (midnight – 6 a.m. and late afternoon). If you must drive during the peak sleepiness periods, stay vigilant for signs of drowsiness, such as crossing over roadway lines or hitting a rumble strip, especially if you're driving alone.

Short-Term Interventions

Drinking coffee or energy drinks alone is not always enough. They might help you feel more alert, but the effects last only a short time, and you might not be as alert as you think you are. If you drink coffee and are seriously sleep-deprived, you still may have "micro sleeps" or brief losses of consciousness that can last for four or five seconds. This means that at 55 miles per hour, you've traveled more than 100 yards down the road while asleep. That's plenty of time to cause a crash.

If you start to get sleepy while you're driving, drink one to two cups of coffee and pull over for a short 20-minute nap in a safe place, such as a lighted, designated rest stop. This has been shown to increase alertness in scientific studies, but only for short time periods.

Courtesy of NHTSA

Buying versus leasing a car: Is there a more flexible option?

(BPT) - For years, people seeking an everyday vehicle have typically had two choices: buy a car or sign a traditional lease. Buying a car means making a significant financial commitment or taking out a loan lasting several years. Traditional leasing can reduce some of the responsibilities of ownership, but still typically means committing to the same vehicle for two to four years.

But life doesn't always work in multi-year increments. Jobs change. Commutes change. People move. Families grow. The type of car that works for someone today may not be the car they need next month or next year.

Buying versus leasing: What's the difference?

Buying and leasing both provide someone with an everyday car, but they work differently.

Buying a car: Someone purchases the vehicle outright or finances it through a loan. Once the vehicle is purchased, the owner is responsible for expenses like insurance, maintenance, repairs and eventually selling or trading in the car.

Leasing a car: Someone pays to use the vehicle for a set period of time rather than owning it. Lease agreements typically last several years and may include mileage limits, upfront costs and potential charges at the end of the lease.

Both options ask people to make longer-term decisions about their car, and often require them to manage costs like insurance, maintenance and repairs separately. That's where a more flexible option can be useful.

Is there an alternative to buying or leasing a car?

Yes. Flexcar is one of those options. For people who want an everyday car without buying or signing a traditional multi-year lease, Flexcar gives members a car for as long as they need it, without a large down payment or traditional multi-year commitment. Insurance, routine maintenance and 24/7 roadside assistance are all included in the monthly plan. If needs change, members can switch cars, adjust their mileage plan or return the car at any time.

It's a better way to have a car, built around the freedom to change as life changes, called "flexing."

The idea is simple: Instead of trying to predict what kind of car you'll need years from now, you can choose the car that works for your life today and make changes down the road.

For example, someone may need a smaller, more efficient car for their commute today, but want more space later as their family grows. Someone whose commute changes may also find they need more or fewer miles each month.

Members can also return their car without early termination penalties typically associated with ending a traditional lease early.

What's included with Flexcar?

Flexcar includes many of the major expenses people typically manage separately when buying or leasing a car. Members receive:

- Insurance
- Routine maintenance
- 24/7 roadside assistance
- Ability to choose from a variety of vehicle types
- Ability to change vehicles as needs change
- Ability to adjust mileage plans
- Access to member savings through programs like safe driving and fuel discounts at participating stations

Flexcar is designed for anyone who needs an everyday car and wants a more affordable, flexible and enjoyable way to have one. Instead of putting a large amount of money down, committing to the same car for years and managing insurance and routine maintenance separately, Flexcar brings more of the car experience into one monthly plan.



The benefit isn't that you have to change your car. It's knowing that you can.

Is Flexcar the same as a car rental?

No. Traditional rental cars are designed around a specific trip or set number of days. Flexcar is designed to be your everyday car.

Is Flexcar the same as a traditional car lease?

Flexcar is an alternative to the traditional multi-year leasing model. A lease generally requires someone to commit to the same vehicle for a predetermined term, often several years. With Flexcar, members can keep their car as long as they want.

Buying, traditional leasing and Flexcar all provide access to an everyday car. The biggest differences come down to ownership, commitment and flexibility. Buying and traditional leasing often come with more upfront costs and longer-term commitments, leaving people to manage additional expenses separately.

Flexcar gives people a more affordable, flexible and enjoyable way to have their own car, without a large down payment or traditional multi-year commitment. It's a better way to have a car, with the freedom to flex as needed.

Flexcar will soon be launching in Seattle. For more information visit www. Flexcar.com

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Stop and check your brakes: Your life could depend on it



Now is the perfect time to have your brakes checked to make sure they are in safe working condition, says the non-profit Car Care Council.

Brakes are a normal wear item for any car and eventually they're going to need to be replaced. A vehicle's braking system should be checked at least once a year and a thorough inspection should include brake lining wear, brake fluid level, rotor thickness, condition of hoses and brake lines, brake and dash warning lights, as well as taking the car for a test drive to detect other potential brake system problems.

"When it comes to vehicle safety, the brake system is at the top of the list," said Nathan Perrine, executive director, Car Care Council. "A properly operating brake system helps ensure safe vehicle operation and control under a variety of driving conditions. Motorists can put a stop to any potential brake system problems by recognizing the signs and symptoms that their brake system may need maintenance or repair."

If your car is pulling to the left or right, or if you hear odd noises when you apply the brakes, they should be inspected. Other warning signs include an illuminated brake warning light, brake grabbing, low pedal feel, vibration, hard pedal feel and squealing.

Several factors affect brake wear including driving habits, operating conditions, vehicle type and the quality of the brake lining material. Never put off routine brake inspections or any needed repair, such as letting the brakes get to the "metal-to-metal" point, which can be potentially dangerous and lead to a more costly repair bill.

To help you learn more about auto care and brake repair, visit www.carcare.org to view the popular 80-page Car Care Guide or sign up for the council's free personalized service schedule and email reminder service.

The non-profit Car Care Council is the source of information for the "Be Car Care Aware" consumer education campaign promoting the benefits of regular vehicle care, maintenance and repair to consumers. For the latest car care news, visit the council's online media room at http://media.carcare.org. To order a free copy of the popular Car Care Guide, visit the council's consumer education website at www.carcare.org.

Five tips for the first-time car buyer

(BPT) - If you ask anyone you know about purchasing their first car, chances are they'll be able to recount every detail (good or bad) about the car and the process. Purchasing a car is oftentimes one of the first major decisions for young adults.

That said, car buying can be a daunting task. Here are five tips to help you navigate getting behind the wheel of your new car with ease:

1. Take an in-depth look at your finances.

The sticker price of the car is not the only cost you should factor into your budget. Other costs, such as dealership and registration fees, insurance, taxes and just general maintenance, play a big part in your overall affordability of a vehicle. With all of this in mind, you can better figure out how much you'll need to finance the vehicle. There are many tools online to help you get a clearer picture of your budget. For example, Navy Federal Credit Union has online calculators on its website to help members get a sense for what their monthly payments could be, compare loan terms and more.

2. Differentiate between your wants and needs.

Make a list of your wants and needs in a vehicle. Create a list of non-negotiable items (e.g., number of seats, safety features, rear camera) and another list of nice-to-have features (e.g., keyless entry, navigation system, heated seats).

With so many vehicles and options to choose from, listing out must-haves and nice-to-haves can help you to avoid overspending while also making sure you get everything that you need out of the vehicle.

3. Look at funding options.

With the prices of both new and used vehicles on the rise, most people will need an auto loan. See what's available in the market - comparing rates and financial options from a dealership and your trusted bank or credit union. Shop around to find the best rate possible. Financial institutions, such as Navy Federal, offer great rates and even pre-approved loans, so you can walk into a dealership with a check in hand just like a cash buyer. On top of that, getting pre-approved gives you more negotiating power since you'll know exactly how much you can reasonably afford to pay each month for your vehicle.

4. Negotiate price before mentioning trade-in.

If you are looking to get a new car and have a vehicle to trade in, negotiate the selling price of the new car first. Don't even mention to the dealer that you have a trade-in until after they draw up a buyer's order for the new vehicle and you see everything you are paying for in total.



If you were to tell them about your trade-in, oftentimes dealers will pad the value of your trade-in to make you think you are getting a better deal than you really are. Then, they will adjust the sales price of the new car to be higher than if you didn't have a trade-in. Make sure to negotiate each separately so one doesn't have a negative influence over the other.

5. Doing your homework gives you purchasing power.

Before making any major financial decision, like buying a car, always do your research. Online resources can be helpful for determining a car's value along with listing safety features and recalls and giving honest dealership reviews.

When you're armed with expert knowledge and take the time to prepare, you position yourself to get the best deal possible.







