

 **BUILDING BLOCKS STUDENT WORKSHEET**

Learning about the Good Student Discount

Did you know that car insurance costs the most for teenagers? Understanding why car insurance costs so much more for teenagers and how to earn a discount just for being a good student can help you and your family save money when you're ready to get behind the wheel.

Instructions

- 1 Read the "What is insurance" handout.
- 2 Access the "Background on: Teen Drivers" webpage at <https://www.iii.org/article/background-on-teen-drivers>.
- 3 Work in groups and use this site to answer the teen driver questions below.
- 4 Answer the reflection questions.

Teen driver questions

1. What is the leading cause of teen death?
2. What increases the chance of teens having an accident?
3. What does GDL stand for?
4. What is the age drivers must be to operate a car without supervision?
5. Name a major distraction that is a significant factor in accidents for drivers of all ages?



6. Rates for auto insurance is the highest for what age of drivers?
7. How much can adding a teenager to an insurance policy increase the premium?
8. What is the grade point average that a student must have in order to qualify for the Good Student Discount?
9. What is a DriveCam?
10. Does the DriveCam help you to earn any other discounts on your insurance?
11. In your state, what is the minimum period that you must have your learner's permit?
12. In your state, is there a restriction on night driving? Yes No
13. In your state, are there any passenger restrictions? Yes No
14. In your state, are you allowed to operate a cell phone while driving?
 Yes No

Reflection questions

1. Do you think teen drivers are more at-risk for accidents? Why or why not?

2. Do you think you want to try to earn a good student discount when you start to drive? Why or why not?