

**The home of the most complete online community
for drivers.**

Your Driver Guide Manual

Learn about:

- **Helpful Mobile Apps**
- **Auto Safety Tips**
- **How to save on gas**
- **Avoid a car accident**
- **Aggressive driving**
- **Save money on car insurance**

6 Free Helpful Mobile Apps for Drivers



DriveSafe.ly – Never touch your phone again when checking your emails and text messages. This app will read your messages out loud without distracting your attention from the road.



Steer Clear Mobile – If you're a teen driver this app will teach how to be alert from hazards on the road and will help you learn proper driving procedure. By completing the program, you may get a discount with State Farm insurance.



Google Maps – Don't worry if you don't have access to a physical navigation instrument. The Google maps app will come in handy by giving you directions, miles remaining until destination, street views and more.



WhitePages – This app will let you find places on the go. You can search for business locations, restaurants, phone numbers, and people. It even allows you to do reverse phone number lookups!



Wifi Finder – Your mobile phone works great as long as you're near cell phone towers. When travelling, it's very probable that you'll experience weak signals. This could make your apps useless. Use the Wifi Finder free app to find free Wi-Fi hotspots on the go.



GasBuddy – This app provides 2 very useful features when traveling. First of all, you'll be able to find the address of gas stations near your location. Second of all, you'll be able to visit the gas station with the cheapest prices. Don't drive without this app!

Auto Safety Tips

An accident or emergency situation is the last thing that you want happening while you're driving. However, emergencies do happen and it's best if you're prepared beforehand. Having the following items will prepare you for the smallest and most serious types of emergencies.

Items that everyone must have in a KIT:

- Jumper Cables
- Water
- Mobile phone
- Paper, pen or pencil
- First Aid kit
- Flash light and spare batteries
- Family and friends phone number
- Car jack
- Basic tools such as screwdrivers and wrenches
- Fire extinguisher
- Flares
- Food (snacks)
- Emergency warning triangle safety reflector



Other items to carry are:

- Extra clothes to keep you warm
- Radio with spare batteries
- Scissors
- Gauge to measure tire pressure
- Reflective safety vest
- Your car's manual
- Extra fluids for your car. These include brake, motor, Transmission, radiator (water and antifreeze) and power steering fluid

Ten ways to save on Gas

For some people, giving up your car is not an option. Whether you need to consume less gas for environmental reasons or simply to save money when gas prices increase, the following 10 steps will help you pay less money.

1. Plan your trip before leaving. Don't drive randomly. Pick the shortest and least congested route. Try to avoid busy intersections because constant braking and idling will cause more fuel to be burned. If you're planning on driving to multiple locations, create an itinerary before leaving.

2. Use the suggested gasoline type. Just because the gas station sells "premium" gas, this doesn't mean that it's better for your car. Read your owner's manual and use the gas octane level that is recommended by your manufacturer. A grade higher than what is recommended is a waste of your money.

3. Shop around for cheapest gas. It's simply not true that certain brands of gasoline are better than others. All gas companies must meet certain minimum requirements in order for their gasoline to be approved for sale. It's always safe to pick gas from your smaller local gas station, if it's cheaper than that of the Majors (ex: ExxonMobile, Shell, BP, etc..).

4. Maintain your car. Something as simple as changing the oil regularly can help you get more mileage out of your gas. This is simply because cleaner fresher oil lubricates more and causes your engine to run more efficiently with less friction. Also check your air filter. A clean filter can improve your mileage by as much as 10%.

5. Keep the weight down. Carrying unnecessary items in the trunk of your car or in the back seat add extra weight. For every 100 pounds of weight, your gas mileage is reduced by 1 or 2 percent. Clean up once in a while!



Ten ways to save on Gas

6. Check your tires. Checking your tire pressure only takes a few minutes. Keep a tire pressure gauge handy inside your vehicle and use it once a month. It's proven that driving with the recommended pressure extends the life of your tires and improves your gas mileage by roughly 3 percent.

7. Air Conditioning (use less). Running your car's air conditioning takes power from your engine which in turn causes more fuel to be consumed. By shutting it off you can save up to 20 percent more gas. If you live in an extremely hot climate, try to use less of it by shutting it off 5 minutes before you arrive. Parking your car in the shade will keep it cooler.

8. Don't idle for too long. Many drivers make the mistake of warming up their cars for an extended amount of time. This only causes more fuel to be wasted. Another example is sitting at a red light. In either case, idling your engine for over 1 minute will consume more gas than simply shutting it off and restarting it. Such being the case, late model cars are now integrating a feature that automatically shuts off the engine when standing still (ex: at a red light).

9. Slow down! Driving faster than the speed limit is not only reckless but will cost your wallet more money. Most cars are designed to operate at highest gas efficiency when traveling between 45 and 60 miles per hour. Travelling 20 miles an hour faster than that will cause you to use 20% more gas.

10. Cash Back. Instead of paying with just any credit card or even cash, apply for a credit card that will offer specific advantages to paying at the pump. Many gas companies and banks offer credit cards that will reward you with cash back or rebates. Take advantage of these offers!

How to avoid a car accident

Car accidents can have a long lasting negative effect. Not every accident can be avoided but by following these tips, you can prevent or prepare yourself in the event that one occurs to you.

1. Maintain your car in safe driving condition.

Always follow your owner's manual recommended maintenance schedule. Keeping items such as your tires properly inflated is crucial in handling varying road conditions. Your brakes need to be checked regularly and the fluid must be replaced at the recommended interval. Finally, make sure that all of your lights (headlights and signaling lights) and mirrors are working properly.



2. Night Driving. If possible, try to avoid driving at night. Besides the obvious drawbacks such as reduced visibility, you may find that driving at night requires more concentration. This could cause you to fatigue quickly. There's also the chance that other drivers around you may be tired or driving under the influence. Be especially defensive when driving after midnight since this is the time that bars and parties close.

3. Be a Defensive Driver. The first step in being an effective defensive driver is to concentrate on the task at hand, which is driving. Driving requires your full attention as you must always be attentive of your speed, road conditions, seating and mirror positions, traffic signals, etc... That's why distracting your mind on other things besides driving can quickly turn into an accident.

Always check your mirrors and be aware of the cars in front, behind and to the sides. Keep in mind that other objects such as motorcycles, bicyclists, pedestrians, and pets can suddenly appear. Expect the unexpected and never trust that other drivers will follow the traffic laws.

Avoid doing things which will distract you, such as talking on the phone, eating or driving under the influence. Remember that to be a good defensive driver you must always focus on driving.

Aggressive Driving

There is no doubt that today's society operates at a very fast pace. This has led to an increase in aggressive driving as people are rushing to get to places. By definition, driving aggressively means that you are operating your car (or bike) in a dangerous and fierce manner while endangering the lives of others. Let's go over the different types of aggressive driving behaviors.



1. Speeding. The speed limits were set to allow a driver to travel safely while having enough time to react to dangerous emergency situations. Please obey the posted speed limit at all times.

2. Tailgating. Following the car in front of you too close, is against the law. Doing this will prevent you from stopping in time in the event that the car in front of you decides to brake suddenly because of an emergency. This behavior often leads to serious accidents which cause bodily harm and even deaths.

3. Ignoring Traffic Lights. A common violation is for drivers to speed up once they see a yellow light. While driving through a yellow light is not illegal, the act of speeding up to beat the red light could be very dangerous because you won't have enough time to judge whether it's safe to cross the intersection.

4. Weaving. This is against the law in every state. By cutting in and out of traffic, you are placing your own life and that of other drivers at direct risk. As reckless as this sounds, the National Highway Traffic Safety Administration ran a survey where more than 20% of drivers admitted to seeing other cars weaving in traffic.

5. Stay Calm. When someone reacts to an aggressive driver, the situation can quickly escalate to road rage. You never want to reach this point. The best thing that you can do is relax and put your ego in the back seat. Try to get away from the reckless driver and let him leave. Your goal is to arrive safely at your destination.

9 Ways to Save on Car Insurance

This is one area where many car owners do not consider when taking into account their monthly auto expenses. To make sure that you are getting the best possible rate, please consider these 10 helpful tips.

1. Compare prices. Shopping around is the easiest way to get the best deal. As with any other purchase nowadays, always shop online. You can get multiple insurance quotes online by spending 5 or 10 minutes filling an online request. This will not cost you any money and you'll be contacted either by phone or by email right away.

2. Drop unnecessary coverage.

Collision and comprehensive are the areas in your insurance plan that you may reduce. Not all states require this type of coverage. However, you need to understand what it covers because it can be very important.

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9 Ways to Save on Car Insurance

Collision coverage will pay for damage to your car, whether you were at fault or not. Comprehensive pays for any losses that were not caused by a collision. These include fire, wind, hail, flood, theft, etc...

These two types of coverage are very important for cars that are worth money, or if you are still financing your car. If you no longer make payments, and you wish to save money, it could be time to consider dropping this.

3. Consider bundling. If you're a homeowner, discounts can be obtained by contacting your home insurer and inquiring if they offer auto insurance. In many cases you will receive a multi package discount.

4. Increase Deductible. A deductible is the amount of money that you'll need to pay your insurance company before they start covering your losses. If you raise this amount, your insurance premium will go down. However, only do this if you have enough emergency money savings to cover the higher deductible in the event of an accident.

5. Request other Discounts. Call your insurance company and specifically request if they offer other discounts. Typical discounts can be obtained for things such as having a car alarm, or being someone that drives very low miles, or even by having taken a defensive driving course.

6. Keep a clean driving record. There are many benefits to being ticket free. The first is having to pay less on your insurance premium. The second is that your insurance company may forgive you for an accident if you've spent a considerable time without any tickets. Make sure that you keep your record clean by following the speed limits, avoid talking on your cell phone while driving, respect all traffic signs, and never drink and drive.



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9 Ways to Save on Car Insurance

7. Maintain a Good Credit Score. 90% of auto insurance companies check your credit score. Your credit score is extremely important. It's statistically proven that drivers with bad credit reports and low scores are more liable to receive driving tickets (via accidents or speeding). Regularly check your report and make sure to pay your bills on time to receive the biggest discounts on auto insurance.

8. Buy a low profile car. Driving a popular car can be more expensive for your insurance premium. Insurance companies have a list of cars which are most expensive to repair, or cars that are popular among thieves, or cars that don't have high safety ratings. If you're driving one of these cars, then you're not likely getting a low insurance rate.

9. Research where you live. If you're considering moving to a new state, now is the time to find out the insurance costs for that area. Every state has different insurance rates. Make sure to factor the cost of insurance when relocating.