Texas Driver Education
Classroom and In-car Instruction
Model Curriculum

Module Ten

Texas Driver Responsibilities:

Making Informed Choices

- Insuring Vehicle
- Purchasing Vehicle
- Trip Planning
- Texas Littering Concerns
- Driver Licensing

GRADE HS
Module Ten Introduction

Module Ten—Driver Responsibilities: Making Informed Choices. The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering concerns, and protect the environment.

**Topic 1 - Insuring Vehicle.** The student complies with the Safety Responsibility Law, understands the conditions of insurance coverage, and demonstrates responsibility for immediate and long-term obligations of owning and driving an automobile.

**Topic 2 - Purchasing Vehicle.** The student analyzes data and utilizes critical-thinking and problem-solving techniques prior to and upon purchase of a new or used automobile.

**Topic 3 - Trip Planning.** The student plans, determines routes, predicts personal and vehicular needs, and calculates costs for an extended trip.

**Topic 4 - Texas Littering Concerns.** The student develops personal strategies to reduce litter on Texas roadways and understands the health and economical impacts of litter on individuals and the community and applies strategies to conserve fuel, recycle automobile fluids and parts, maintain motor vehicles, and make wise automobile selections to protect the environment by reducing pollution and conserving energy.

**Topic 5 - Driver Licensing.** The student recognizes driver and traffic safety education as a foundation assisting the student and parent/mentor to continue the life-long learning process of reduced risk driving.

### Minimum Time Frames

**Module Ten—2 Hours (Required)**

<table>
<thead>
<tr>
<th>Topic</th>
<th>Classroom Instruction</th>
<th>Recommended Instructional Objective</th>
<th>Recommended Time Frames (Min)</th>
</tr>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Noncredit</td>
<td>Multi-phase Credit</td>
</tr>
<tr>
<td>TOPIC 1—INSURING VEHICLE</td>
<td>Yes</td>
<td>25</td>
<td>45</td>
</tr>
<tr>
<td>TOPIC 2—PURCHASING VEHICLE</td>
<td>Yes</td>
<td>25</td>
<td>30</td>
</tr>
<tr>
<td>TOPIC 3—TRIP PLANNING</td>
<td>Yes</td>
<td>25</td>
<td>30</td>
</tr>
<tr>
<td>TOPIC 4—TEXAS LITTERING CONCERNS</td>
<td>Yes</td>
<td>25</td>
<td>40</td>
</tr>
<tr>
<td>TOPIC 5—DRIVER LICENSING</td>
<td>Yes</td>
<td>20</td>
<td>30</td>
</tr>
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</table>

**Classroom Instruction Breaks**

| Supplement—Parent Orientation | No | 10 | 15 | 30 |

**Parental Involvement**

| Parental Involvement | No | 60 | 60 | 60 |

**In-Car Instruction (Option 1)**

<table>
<thead>
<tr>
<th>In-Car Instruction</th>
<th>Behind the Wheel Instruction/Break</th>
<th>N/A</th>
<th>30</th>
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</thead>
<tbody>
<tr>
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<td>N/A</td>
<td>30</td>
<td>30</td>
<td>30</td>
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</table>

**In-Car Instruction Multiphase (Option 2)**

<table>
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<th>Behind the Wheel Instruction/Break</th>
<th>N/A</th>
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<th>30</th>
<th>30</th>
</tr>
</thead>
<tbody>
<tr>
<td>Observation</td>
<td>N/A</td>
<td>30</td>
<td>30</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Simulation</td>
<td>N/A</td>
<td>0</td>
<td>0</td>
<td>30</td>
<td></td>
</tr>
</tbody>
</table>

| Parental Involvement | No | 60 | 60 | 60 |

Module Ten Topical Outline
# Module Ten Prerequisites:
Successful completion of Module 8

## Topic 1

**Time Frame:**
- 25 minutes instructional time
- 5 minutes discretionary break time

**Non-credit course (32 hrs)**

**Multi-phase course (40 hrs)**

**Credit course (56 hrs/semester)**

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### Needed Resources

- Worksheet W-10.1 and 10.2
- Fact Sheets F-10.1, F-10.2, and F-10.3.

### Instructor Activities

- Review recommended Module Ten, Topic 1 Lesson Plans
- Review Module Ten Transparencies
  - T-10.0 “Introductory Transparency”
  - T-10.1 “Ownership Responsibility”
  - T-10.2 “Insuring a Car”
  - T-10.3 “Safety Responsibility Law”
  - T-10.4 “Texas Auto Insurance”
  - T-10.5 “Texas Auto Insurance”
  - T-10.6 “Texas Auto Insurance”
  - T-10.7 “Texas Auto Insurance”
  - T-10.8 “Texas Personal Auto Policy”
    - T-10.9 “Liability Coverage”
    - T-10.10 “Medical Payments”
    - T-10.11 "Personal Injury Protection”
    - T-10.12 “Uninsured/Underinsured”
    - T-10.13 “Collision Coverage”
    - T-10.14 “Comprehensive Coverage”
    - T-10.15 “Towing & Labor”
    - T-10.16 “Rental Reimbursement”
- T-10.17 “Insurance Costs”
- T-10.18 “Insurance Costs”
- T-10.19 “Insurance Costs”
- T-10.20 “Premium Discounts”
- T-10.21 “Premium Discounts”
- T-10.22 “High Risk Drivers”
- T-10.23 “High Risk Drivers”
- T-10.24 “Paying for Insurance”
- T-10.25 “Paying for Insurance”
- T-10.26 “Paying for Insurance”
- T-10.27 “Losing Your Insurance”
- T-10.28 “After the Collision”
  - *Recommended for an extended classroom (40,56 hr) sessions only....

### Time Frame

- 15 minutes (prior to lesson)
- 20-25 minutes
- 0-1 minutes
- 2-3 minutes
- 2-3 minutes
- 1-2 minutes
- 1-2 minutes
- 1-2 minutes
- 2-3 minutes
- 1-2 minutes
- 1-2 minutes
- 2-3 minutes
- 1-2 minutes
- 1-2 minutes
- 2-3 minutes
- 5-10 minutes
- 10-15 minutes

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### Optional Resources

- “Drive Right,” Ch. 16
- “Handbook Plus,” Ch. 17
- “How to Drive,” Ch. 13
- “License to Drive,” Ch. 19.
- “Responsible Driving,” Ch. 16

### Assessment MA-10.1

- Review Student Worksheet
- W-10.1, “Insurance Responsibilities”

### In-car Session BTW-10.1

- Review Fact Sheets
  - F-10.1, “Texas Department of Insurance”
  - F-10.2, “Collision Reporting”
  - F-10.3, “Texas Dept of Ins. Project Ideas”
- Review Assessment
  - MA-10.1, “Making Informed Choices”

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*Module Ten Topical Outline*
Knowledge and Skills
The Student is expected to:

(A) recognize immediate and long term obligations of owning and driving an automobile:

. Asks the students to list various costs associated with owning and using an automobile.

. Shows Transparency T-10.1, “Ownership Responsibilities,” and discusses the basic financial responsibilities of owning a vehicle. What are the costs which last over the longest period of time? Insurance costs continue as long as a driver is involved in car ownership...

. Shows Transparency T-10.2, “Insuring a Car,” and discusses insurance requirements.
  - Law requires liability insurances.
  - Lender can require coverages on vehicle.
Owning a vehicle gives the young driver freedom but also carries certain responsibilities and associated expenses. They are:

- Purchase price.
- Maintenance costs.
- Insurance costs.
- Fuel costs.
- Registration/inspection costs.

**Texas insurance requirements.**

- Law requires liability insurances.
- Lender can require coverages on vehicle.

Worksheet W-10.1, “Insurance Responsibilities,” may be used to review or discuss the Texas Insurance Responsibilities.

Fact Sheet F-10.1, “Texas Department of Insurance,” provides information for instructor and student regarding how to contact the Department and the information available.
Module Ten—Driver Responsibilities: Making Informed Choices. The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering concerns, and protect the environment.

Knowledge and Skills
The Student is expected to:

(B) describe how to comply with the Safety Responsibility Law;

Topics:
- Minimum coverages.
- Alternatives.
- Types of proof.
- When proof is required.
- Penalties.

The Instructor:

  - Minimum coverages.
  - $20,000 per person.
  - $40,000 per collision.
  - $15,000 for property.
  - 20/40/15 coverage:
    - minimum.
    - not adequate coverage.

- The instructor should show Transparency T-10.5, “Texas Auto Insurance,” to explain when a driver must show evidence of financial responsibility based on the safety responsibility law.
  - Police officer request.
  - Have collision.
  - Vehicle registration.
  - Obtain, renew license.
  - Vehicle inspection.

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Safety Responsibility Law

- Minimum liability coverage
- Alternatives to insurance
- Types of proof of financial responsibility
- When you must show proof of financial responsibility
- Penalties for driving without insurance

Texas Auto Insurance

- Required Minimum Liability Coverage
  - $20,000 per injured person
  - Up to $40,000 for everyone hurt in an accident
  - $15,000 for property damage

Texas Auto Insurance

- You must show Proof of Financial Responsibility when you:
  - Are asked for it by a police officer
  - Have a collision
  - Register your car or renew its plates
  - Obtain or renew a driver license
  - Get your car inspected

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Transparency T-10.3
Safety Responsibility Law

Transparency T-10.4
Texas Auto Insurance

Transparency T-10.5
Texas Auto Insurance
Insuring a Car

Goal
To promote student understanding of mandatory insurance requirements, coverages provided by the Texas Automobile Insurance policy, “high risk” coverage, how to decide what to buy, financing the premium, discount rates and what to do in common claim situations.

Content

Safety Responsibility Law:
• Minimum liability coverage.
• Alternatives to insurance.
• Types of Proof of Insurance.
• When you must show proof of financial responsibility.
• Penalties for driving without insurance.

Liability Coverage.
Expand the coverage explanations and explain who’s covered by the policy.

Liability
Pays: Other people’s expenses for accidents caused by drivers covered under your policy. This is the only auto insurance required by Texas law.

Minimum coverages are:
• $20,000 per person.
• $40,000 per collision.
• $15,000 for property.
• 20/40/15 coverage are minimum only, but not adequate coverage.

The insurance company will pay amounts for which you are legally responsible, up to your policy’s dollar limits.
Module Ten—Driver Responsibilities: Making Informed Choices. The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering concerns, and protect the environment.

### Knowledge and Skills
The Student is expected to:

(C) summarize coverage and conditions for eight types of automobile insurance:

- First conviction.
- Subsequent convictions.

#### The Instructor:
. Shows Transparency T-10.6, “Texas Auto Insurance,” to explain penalties for driving without proof of insurance in the Safety Responsibility Law.

![Texas Auto Insurance](image1)

<table>
<thead>
<tr>
<th>First Conviction:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• $175 to $350 fine</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Subsequent Convictions:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• $350 to $1,000 fine</td>
</tr>
<tr>
<td>• Driver’s license suspension</td>
</tr>
<tr>
<td>• Impoundment of your car</td>
</tr>
</tbody>
</table>

. Shows Transparency T-10.7, “Texas Auto Insurance,” to explain the information located on the declarations page of your auto policy.

- Insurance company name.
- Policy number.
- Coverages and costs.
- Claimed deductibles.
- Vehicles insured.

. Shows Transparency T-10.8, “Texas Personal Auto Policy,” to explain the eight types of coverage provided in Texas.

- Liability.
- Medical payments.
- Personal injury protection.
- Uninsured/Underinsured.
- Collision.
- Comprehensive.
- Towing and labor.
- Rental reimbursement.
The Texas Personal Auto Policy offers eight common types of coverage. Owner selects and pays for each coverage desired.

<table>
<thead>
<tr>
<th>Type of Coverage</th>
<th>Required?</th>
<th>Pays For</th>
<th>Covers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>By state law.</td>
<td>Other people’s medical expenses and auto repairs, attorney fees, and $250 bail.</td>
<td>Owner, owner’s family and others driving with owner’s permission.</td>
</tr>
<tr>
<td>Uninsured/Under-insured Motorist</td>
<td>No, but company must offer.</td>
<td>Medical and funeral expenses, car repairs, car rental and replacement of damaged contents.</td>
<td>Owner, owner’s family and owner’s passengers.</td>
</tr>
<tr>
<td>Medical Payments</td>
<td>No.</td>
<td>Medical and funeral expenses.</td>
<td>Owner, owner’s family and owner’s passengers.</td>
</tr>
<tr>
<td>Personal Injury Protection (PIP)</td>
<td>No, but company must offer.</td>
<td>Medical and funeral expenses, Lost wages, Homemaker/caregiver services.</td>
<td>Owner, owner’s family and owner’s passengers.</td>
</tr>
<tr>
<td>Collision</td>
<td>By lenders.</td>
<td>Car repair or replacement after an accident.</td>
<td>Owner’s car, regardless of driver.</td>
</tr>
<tr>
<td>Comprehensive (Physical Damage)</td>
<td>By lenders.</td>
<td>Car repair or replacement after fire, hailstorm, theft or other non-collision event; rental car after theft.</td>
<td>Owner’s car (other than Collision).</td>
</tr>
<tr>
<td>Towing &amp; Labor</td>
<td>No.</td>
<td>Towing and labor charges when your car is disabled.</td>
<td>Owner’s car.</td>
</tr>
<tr>
<td>Rental Reimbursement</td>
<td>No.</td>
<td>A rental car if owner’s auto is undergoing repair for covered damage.</td>
<td>Owner and owner’s family members.</td>
</tr>
</tbody>
</table>
Module Ten—Driver Responsibilities: Making Informed Choices. The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering concerns, and protect the environment.

<table>
<thead>
<tr>
<th>Knowledge and Skills</th>
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</thead>
<tbody>
<tr>
<td>The Student is expected to:</td>
<td></td>
</tr>
<tr>
<td>(C) summarize coverage and conditions for eight types of automobile insurance;</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>ACTIVITIES</th>
<th>RESOURCES</th>
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</thead>
<tbody>
<tr>
<td>The Instructor:</td>
<td></td>
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<tr>
<td>. Shows optional Transparency T-10.9, “Liability Coverage,” to explain liability coverages in Texas insurance policies.</td>
<td></td>
</tr>
<tr>
<td>• Pays.</td>
<td></td>
</tr>
<tr>
<td>• Covers.</td>
<td></td>
</tr>
<tr>
<td>• Required.</td>
<td></td>
</tr>
<tr>
<td>. Shows optional Transparency T-10.10, “Medical Payments Coverage,” to explain medical payment coverages in Texas insurance policies.</td>
<td></td>
</tr>
<tr>
<td>• Pays.</td>
<td></td>
</tr>
<tr>
<td>• Covers.</td>
<td></td>
</tr>
<tr>
<td>• Required.</td>
<td></td>
</tr>
<tr>
<td>• Pays.</td>
<td></td>
</tr>
<tr>
<td>• Covers.</td>
<td></td>
</tr>
<tr>
<td>• Required.</td>
<td></td>
</tr>
</tbody>
</table>
Liability

**Pays:** Other people’s expenses for accidents caused by drivers covered under owner’s policy. This is the only auto insurance required by Texas law. The insurance company will pay amounts for which owner is legally responsible, up to owner’s policy’s dollar limits. These may include the other party’s:
- Medical and funeral costs, lost wages, and compensation for pain and suffering.
- Car repair or replacement costs and auto rental.
- Punitive damages awarded by a court.

**Covers:** Owner, owner’s family members, and anyone else driving with owner’s permission, even if they do not have their own liability insurance. Owner and owner’s family members also are covered when driving other people’s automobiles—including rental cars—but NOT cars regularly available to owner, such as a company car.

Medical Payments

**Pays:** Medical and/or funeral bills arising from motor vehicle accidents, including those in which the victim was a pedestrian or a bicyclist.

**Covers:** Owner, owner’s family members, and passengers in owner’s car regardless of who caused the accident. Owner cannot collect from both personal medical payments and personal uninsured motorist/underinsured motorist coverages for the same medical bills.

Personal Injury Protection (PIP)

**Pays:** Medical and/or funeral bills arising from motor vehicle accidents, including those in which the victim was a pedestrian or a bicyclist. Plus 80 percent of lost income is covered as is the cost of hiring someone to take on the household and caregiver responsibilities of an injured person.

**Covers:** Owner, owner’s family members, and passengers in owner’s car regardless of who caused the accident. Owner cannot collect from both personal medical payments and personal uninsured motorist/underinsured motorist coverages for the same medical bills.

A company must offer $2,500 in PIP, but more can be purchased. If PIP is not desired, it must be rejected in writing.

**Texas Essential Knowledge and Skills:** § 110.42. English I (b) (4) The student uses writing as a tool for learning. (B) to discover, organize, and support what is known and what needs to be learned. (14) The student listens attentively for a variety of purposes. (A) focus attention on speaker’s message.
The Instructor:

. Shows the optional Transparency T-10.12, “Uninsured/Underinsured Motorist Coverage,” to explain uninsured and underinsured motorist coverages in Texas insurance policies.

- Pays.
- Covers.
- Required.

. Shows the optional Transparency T-10.13, “Collision Coverage,” to explain collision coverages in Texas insurance policies.

- Pays.
- Covers.
- Required.

. Shows the optional Transparency T-10.14, “Comprehensive Coverage,” to explain comprehensive coverages in Texas insurance policies.

- Pays.
- Covers.
- Required.

Knowledge and Skills
The Student is expected to:

(C) summarize coverage and conditions for eight types of automobile insurance:
Uninsured/ Underinsured Motorist (UM/ UIM)

**Pays:** for losses from an accident caused by a hit-and-run driver or uninsured motorist. Also pays if the other driver did not have enough insurance to cover all owner’s expenses. Bodily injury UM/UIM pays without deductibles for medical bills, lost wages, pain and suffering, disfigurement, and permanent or partial disability. Property damage UM/UIM pays for auto repairs, a rental car, and damage to items carried in owner’s car. There is an automatic $250 deductible—an amount paid by owner.

**NOTE — Owner’s UM/UIM insurance pays for a hit-and-run accident only if it is promptly reported to the police.**

**Covers:** Owner, owner’s family members, passengers in owner’s car, and anyone driving with owner’s permission. Insurers must offer UM/UIM coverage, but owner can reject it in writing.

Collision (Damage to Owner’s Car)

**Pays:** Cost of fixing or replacing owner’s car after an accident—regardless of who was driving or who was to blame.

**Covers:** Payment is limited to actual cash value of owner’s car, minus owner’s deductible. Actual cash value is the value of a car like owner’s before it was damaged.

Comprehensive (Physical Damage Other than Collision)

**Pays:** To replace or fix owner’s car if it is stolen or if it is damaged by causes other than a collision, such as fire, vandalism or hail. Also pays for a rent car or other temporary transportation if owner’s car is stolen.

**Coverage Limit:** Actual cash value of owner’s car, minus owner’s deductible.

Texas Essential Knowledge and Skills: § 110.42. English I (b) (4) The student uses writing as a tool for learning. (B) to discover, organize, and support what is known and what needs to be learned. (14) The student listens attentively for a variety of purposes. (A) focus attention on speaker’s message.
Knowledge and Skills

The Student is expected to:

(C) summarize coverage and conditions for eight types of automobile insurance:

. Shows the optional Transparency T-10.15, “Towing and Labor Coverage,” to explain towing and labor coverages in Texas insurance policies.
  - Pays.
  - Covers.
  - Required.

. Shows the optional Transparency T-10.16, “Rental Reimbursement Coverage,” to explain rental reimbursement coverages in Texas insurance policies.
  - Pays:
    - Towing
    - Labor charges
    - When your car is disabled
  - Covers:
    - Your car
  - Required?
    - Not required by Texas law

  - Determining rates.
  - Factors in rates.
  - Discounts.

The Instructor:

- Shows the optional Transparency T-10.15, “Towing and Labor Coverage,” to explain towing and labor coverages in Texas insurance policies.
- Shows the optional Transparency T-10.16, “Rental Reimbursement Coverage,” to explain rental reimbursement coverages in Texas insurance policies.
- Shows Transparency T-10.17, “Insurance Costs,” to explain factors associated with costs in Texas insurance policies.
Towing & Labor

**Pays:** Towing charges when owner’s car is disabled. Also pays labor charges, such as changing a tire, at the place where owner’s car is disabled.

Rental Reimbursement

**Pays:** Actual expenses up to the policy limits if owner’s car is being fixed because of damage covered by owner’s auto policy. The policy will not pay for auto theft unless it is reported to the police. If a motorist does not have a car, a “non-owner” liability policy can be purchased. It pays for damages and injuries motorist causes when driving a borrowed or rented car but NOT for damage to the auto motorist is driving.

Additional Coverages

The Personal Auto Policy will not pay for tapes, compact discs, cellular phones, citizen band radios, or for stereo equipment not permanently installed in owner’s car unless extra payment for separate coverage is made.

Cost of Automobile Insurance

Factors Used in Establishing Rates

- *Benchmark rates* issued each year by the Commissioner of Insurance.
- Insurance companies set their own rates, within a range of 30 percent above and below *benchmark rates*.
- Distinguish between *standard*, *preferred*, and *high-risk* companies. Explain groups of companies.
- Accidents and traffic violations.
- Surcharges—dollar penalties added for accidents and certain traffic violations.
- Age and marital status of the principal driver.
- Use of car.
- Sex of driver.
- County where insured vehicle is kept.
- Type of car, safety damage ratings, cost to repair.
- Driver’s claim record.
- Deductibles, if owner has collision and comprehensive.
- Other factors: credit history and premium payment record.

**Texas Essential Knowledge and Skills:** § 110.42. English I (b) (4) The student uses writing as a tool for learning. (B) to discover, organize, and support what is known and what needs to be learned. (14) The student listens attentively for a variety of purposes. (A) focus attention on speaker’s message.
Knowledge and Skills
The Student is expected to:

(D) describe factors for establishing and reducing automobile insurance rates:

- Age.
- County.
- Your car.

The Instructor:
. Shows the optional Transparency T-10.18, “Insurance Costs,” to explain factors associated with costs in Texas insurance policies.

. Shows the optional Transparency T-10.19, “Insurance Costs,” to explain factors associated with costs in Texas insurance policies.

. Shows Transparency T-10.20, “Premium Discounts,” to explain factors associated with costs in Texas insurance policies.

- Deductibles.
- Surcharges.
- Discounts.

(D) describe factors for establishing and reducing automobile insurance rates:

- Age.
- County.
- Your car.

The Instructor:
. Shows the optional Transparency T-10.18, “Insurance Costs,” to explain factors associated with costs in Texas insurance policies.

. Shows the optional Transparency T-10.19, “Insurance Costs,” to explain factors associated with costs in Texas insurance policies.

. Shows Transparency T-10.20, “Premium Discounts,” to explain factors associated with costs in Texas insurance policies.

- Education discounts.
- Equipment discounts.

Texas Education Agency
Premium Discounts

MANDATORY by the State

- Defensive Driving and driver education for young drivers:
  ...10% off Liability, Collision, Medical Payments, and PIP.
- Airbags and other passive restraints:
  ...15% off Medical Payments and PIP (driver's side);
  ...30% off Medical Payments and PIP (both sides).
- Drug/alcohol education:
  ...5% off Liability, Collision, Medical Payments, and PIP.
- Anti-theft devices:
  ...Reduces Comprehensive premium; amount varies by device and county.
- Two or more cars on a policy:
  ...15% off Liability, Medical Payments and PIP plus % off Collision.

OPTIONAL with Companies

- Owner's age and annual mileage driven.
- Policy renewal, with a good claims and driving record.
- Anti-lock brakes.
- A parent or family whose young driver is away at school without a car.
- Full-time college and high school students with a “B” or 3.0 average.
- Cars with automatic daytime running lights.
- Membership or adult leadership in certain youth organizations.

County mutuals are not required to give any discounts.

Worksheet W-10.2, “Auto Policy Review,” should be used to provide a basis for home policy review with parents and students as a home based project. It could be used as a classroom activity in the extended classroom programs.

Texas Essential Knowledge and Skills: § 110.42. English I (b) (4) The student uses writing as a tool for learning. (B) to discover, organize, and support what is known and what needs to be learned. (14) The student listens attentively for a variety of purposes. (A) focus attention on speaker’s message.
Module Ten—Driver Responsibilities: Making Informed Choices. The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering concerns, and protect the environment.
“High Risk” Drivers

- Each company has its own rules, called underwriting guidelines, for deciding whether to insure people.
  - Tickets and accidents.
  - Owning a car built for speed.
  - C.L.U.E. reports and motor vehicle records (MVRs).
  - Makes it harder to get car insurance.
  - Must pay higher premiums.
  - Insurance for high risk drivers.
  - County mutual insurance company.

- **Texas Automobile Insurance Plan Association (TAIPA)**
  - Known as the assigned risk plan.
  - Provides the basic liability insurance required by Texas law.

*Note: If collision, comprehensive, or additional liability coverage is needed, an agent should be asked for help in finding a company.*

- How TAIPA works and how to qualify for coverage through TAIPA.
  - Policyholders pay surcharges for traffic convictions and higher surcharges for accidents than other drivers.
  - TAIPA, Take-Out Plans:
    - after a year without tickets or accidents.
    - after three years without tickets or accidents.
  - Companies cannot reject applicant or charge higher rates because of previous insurance carriers.

- Surcharges
  - Mandatory.
  - Stay on policyholder’s premium for three years.
Knowledge and Skills
The Student is expected to:

(D) describe factors for establishing and reducing automobile insurance rates;

- Installments.
- Plans.
- Finance companies.

The Instructor:
. Shows the Transparency T-10.24, “Paying For Insurance,” to explain factors associated with costs in Texas insurance policies.

. Shows the optional Transparency T-10.25, “Paying For Insurance,” to explain factors associated with costs in Texas insurance policies.
- Provider.
- How much is total payment.
- How many payments.

. Shows the optional Transparency T-10.26, “Paying For Insurance,” to explain cost comparisons associated with Texas insurance policies.
- Worksheet.
- Ask agent.

Module Ten—Driver Responsibilities: Making Informed Choices. The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering concerns, and protect the environment.
• Compare surcharges for most drivers versus TAIPA Drivers.

**Shopping Tips**

√ Decide before shopping what coverages and deductibles are needed.
√ Choose the highest affordable deductible to lower premium.
√ Rates vary widely—ask several companies and agents for quotes for the same coverage.
√ Use a comparison Auto Rate Guide from the Texas Department of Insurance.
√ Ask what type company the agent is using to quote premiums.
√ Answer questions truthfully—wrong information could result in an incorrect price quote and/or denial of coverage.
√ Look into the company’s financial strength and complaint index.

**Paying for Insurance**

**Installment plans**

• Low-cost financing—insurance companies that offer their own installment arrangements.
• Premium finance companies loan consumers money to pay their insurance premiums, often at high interest rates.
• Explain how a premium finance agreement works—power of attorney.
• Compare both premium quotes and installment plan information from several companies before deciding. Ask about:
  • down payment amount.
  • number of installments.
  • interest rate or service charges.
  • total amount of monthly payment.
• Make payments only by check or money order payable to the company—not in cash. Keep a record. If paid with cash, demand a receipt.

**Texas Essential Knowledge and Skills:** § 110.42. English I (b) (4) The student uses writing as a tool for learning. (B) to discover, organize, and support what is known and what needs to be learned. (14) The student listens attentively for a variety of purposes. (A) focus attention on speaker’s message.
Knowledge and Skills
The Student is expected to:

(E) discuss reasons individuals have automobile insurance denied or revoked; and

(F) describe what to do at the scene and after a crash.

The Instructor:

• Shows the Transparency T-10.27, “Losing Your Insurance,” to explain factors associated with costs in Texas insurance policies.

- Cancellation.
- Non-renewal.
- Request reasons in writing.

• Encourages discussion and asks the students to list actions needed when involved in a crash.

• Uses Fact Sheet F-10.2, “Collision Reporting” to provide background information from the Texas Department of Insurance regarding collision reporting.

Module Ten—Driver Responsibilities: Making Informed Choices. The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering concerns, and protect the environment.
Losing Insurance Coverage

- Explain difference between cancellation and non-renewal.
- Request insurance company explain reasons in writing why it canceled or non-renewed the policy.

Cancellation

- First 60 days, company can cancel for any lawful reason, including a ticket or an accident.
- After policy is in effect more than 60 days, a company can cancel for the following reasons:
  - Failure to pay premium.
  - Filing a fraudulent claim.
  - Driver license or motor vehicle tags are suspended or revoked. This also applies to other drivers who live with policyholder and customarily use policyholder’s car.
  - Company must give 10 days’ notice before canceling.
  - Refund of unearned premium.

Non-renewal

- Policy must be in effect for 12 months before the company can refuse to renew it.
- Company must give at least 30 days’ notice of non-renewal.
- Insurance company cannot discriminate or refuse to renew a policy because of age.
- Companies cannot reject an applicant solely because other companies canceled, refused to renew, or denied coverage.
- Texas rules forbid non-renewal because of:
  - Weather-related claims, including damage from hail, floods, tornados, high winds, and hurricanes.
  - Damage from colliding with animals or birds.
  - Damage from gravel and other flying and falling objects. The company can raise deductibles, however, if three such claims are made in 36 months.
  - Towing claims. After four claims in 36 months, however, the company can refuse to renew towing and labor coverage.
  - Other claims or accidents that cannot reasonably be blamed on insured. These cannot be the sole basis for non-renewal unless there are more than

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Texas Essential Knowledge and Skills: § 110.42. English I (b) (4) The student uses writing as a tool for learning. (B) to discover, organize, and support what is known and what needs to be learned. (14) The student listens attentively for a variety of purposes. (A) focus attention on speaker’s message.
Module Ten—Driver Responsibilities: Making Informed Choices. The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering concerns, and protect the environment.

**Knowledge and Skills**

The Student is expected to:

(F) describe what to do at the scene and after a crash.

**The Instructor:**

. Encourages discussion and asks the students to list actions needed when involved in a crash.

. Shows the Transparency T-10.28, “After the Collision,” to discuss what is required when involved in a collision.

- Reporting requirements.
- Proof of insurance.
- Police reports.

. Reviews Fact Sheets, F-10.2, “Collision Reporting,” and F-10.3, “Texas Department of Insurance Project ideas,” for more information regarding crash reporting and insurance coverages needed when involved in a crash and ideas for student projects.

**What Happens After Crash**

Stop at the Scene
Call for Help
Exchange Information
Contact Agent
Crash Reports

**After the Collision…**

**What Now?**
- Discuss what your policy requires you to do after a collision
- Your uninsured motorist coverage pays for hit-and-run collisions only if reported to the police

**Transparency T-10.28**

After the Collision…
After the Accident

Checklist

- Move car, if possible, to avoid blocking traffic and to protect it from further loss or damage.
- Call the police if somebody is killed or injured—a vehicle cannot be moved—or the accident involved a hit-and-run driver. Uninsured motorist coverage pays for hit-and-run accidents only if reported to the police.
- Get the other driver’s name, address, telephone number, license plate number, driver license number, and insurance information. Provide the same information to the other driver.
- Record the insurance company name and the policy number exactly as shown on the other driver’s proof-of-insurance card. Similar company names can cause confusion. Once the name of the other driver’s company has been obtained, call Texas Department of Insurance toll-free at 1-800-252-3439 to get its address and phone number.
- Obtain names, addresses, and telephone numbers of witnesses.

What Your Policy Requires You Do After an Accident

- Notify your insurance company promptly. Give names and addresses of witnesses and injured persons.
- Promptly send the company copies of notices or legal papers received about the accident.
- Cooperate with the company’s investigation. Proof-of-loss form and a medical examination may be required.

What the Company Should Pay.

- The company should pay—up to the policy’s dollar limits—amounts for which the at-fault driver is legally responsible, including:
  - Medical and hospital bills.
  - Wages lost because of injuries.
  - Car rental while automobile is being repaired.
  - Repair or replacement of car, up to its actual cash value.
  - Compensation for pain and suffering if anyone is hurt.
Module Ten, Topic 1 Resources

Transparencies:
- T-10.0, Introductory Transparency;
- T-10.1, Ownership Responsibility;
- T-10.2, Insuring a Car;
- T-10.3, Safety Responsibility Law;
- T-10.4, Texas Auto Insurance;
- T-10.5, Teaxs Auto Insurance;
- T-10.6, Texas Auto Insurance;
- T-10.7, Texas Auto Insurance;
- T-10.8, Texas Personal Auto Policy;
  *T-10.9, Liability Coverage;
  *T-10.10, Medical Payments;
  *T-10.11, Personal Injury Protection;
  *T-10.12, Uninsured/Underinsured;
  *T-10.13, Collision Coverage;
  *T-10.14, Comprehensive Coverage;
  *T-10.15, Towing and Labor;
  *T-10.16, Rental Reimbursement;
- T-10.17, Insurance Costs;
- T-10.18, Insurance Costs;
- T-10.19, Insurance Costs;
  *T-10.20, Premium Discounts;
  *T-10.21, Premium Discounts;
- T-10.22, High Risk Drivers;
  *T-10.23; High Risk Drivers;
- T-10.24, Paying for Insurance;
- T-10.25, Paying for Insurance;
- T-10.26, Paying for Insurance;
  *recommended for an extended classroom (40, 56 hr.) sessions only
- T-10.27, Losing Your Insurance;
- T-10.28, After the Collision.

Worksheets:
- W-10.1, Insurance Responsibilities;
- W-10.2, Auto Policy Review.

Fact Sheet:
- F-10.1, Texas Department of Insurance;
- F-10.2, Collision Reporting;
- F-10.3, Texas Department of Insurance Project Ideas.

Texts:
- “Drive Right,” Ch. 16;
- “Handbook Plus,” Ch. 17;
- “How To Drive,” Ch. 8, 13;
- “License To Drive,” Ch. 19;
- “Responsible Driving,” Ch. 16.

Assessment:
- MA-10.1, “Making Informed Choices”
**Module Ten Prerequisites:** Successful completion of Module 8

**Title:** Purchasing Vehicle

<table>
<thead>
<tr>
<th>Needed Resources</th>
<th>Instructor Activities</th>
<th>Time Frame</th>
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<tbody>
<tr>
<td>Transparencies T-10.29 and T-10.30</td>
<td>• Review recommended Module Ten, Topic 2 Lesson Plans</td>
<td>15 minute (prior to lesson)</td>
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<tr>
<td>Worksheet W-10.3</td>
<td>• Review Module Ten Transparencies</td>
<td>20-25 minutes</td>
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<tr>
<td>Fact Sheet F-10.4</td>
<td>T-10.29, “Buying a Car” T-10.30, “Your Monthly Payment”</td>
<td>(6-10 minutes)</td>
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<td>Optional Resources</td>
<td>• Review Student Worksheet W-10.3, “Buying a Vehicle”</td>
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<td>“Drive Right,” Ch. 16</td>
<td>• Review Fact Sheets F-10.4, “Buying a Vehicle”</td>
<td>For instructor use or additional information</td>
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<tr>
<td>“How to Drive,” Ch. 13</td>
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<tr>
<td>“License to Drive,” Ch. 19</td>
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<tr>
<td>“Responsible Driving,” Ch. 16</td>
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<td>Assessment MA-10.1</td>
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<td>In-car Session BTW-10.1</td>
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Module Ten, Topic 2 is not a required approved program element.

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<td>25 minutes instructional time</td>
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<tr>
<td>5 minutes discretionary break time</td>
<td>38.5 Multiphase course (40 hrs)</td>
</tr>
</tbody>
</table>

Credit course (56 hrs/semester)
Knowledge and Skills
The Student is expected to:
(A) develop critical-thinking skills and problem-solving techniques to create a personal needs assessment for purchasing a new and used automobile;
(B) calculate the costs associated with purchasing and owning a new and used automobile;
(C) perform a pre-purchase inspection of a used automobile; and
(D) calculate monthly payments and interest for the purchase of an automobile.

The Instructor:
. Distributes Worksheet F-10.3, “Buying a Vehicle,” and discusses guidelines in purchasing a vehicle, especially regarding financing and interest payments.

. Shows the Transparency T-10.29, “Buying a Car,” to discuss what is required when considering the purchase of a new or used vehicle.

- New or used.
- What do I need it to do?
- Safety features.
- Costs.
- Economy issues.
- Options.

. Shows the Transparency T-10.30, “Your Monthly Payment,” to discuss what is required when considering the purchase of a new or used vehicle.

- Price.
- Monthly payments.
- Total costs.

Module Ten—Driver Responsibilities: Making Informed Choices. The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering concerns, and protect the environment.
Refer to Fact Sheet F-10.3, “Buying a Vehicle,” and talk about the factors to consider when buying a used vehicle.

Items to bring: flashlight, magnet, notepad, pen or pencil, and this list.

Vehicle checks:
- Body.
- Tires.
- Suspension.
- Frame.
- Gas cap.
- Interior accessories.
- Engine compartment.
- Under the vehicle.
- Test drive.
- Brakes.
- Steering.
- Transmission.
- 4-wheel drive (if equipped).

Fact Sheet F-10.4, “Buying a Vehicle,” provides support materials for this segment.
Module Ten, Topic 2 Resources

Transparencies:
   T-10.29, Buying a Car;
   T-10.30, Your Monthly Payment.

Worksheet:
   W-10.3, Buying a Vehicle.

Fact Sheet:
   F-10.4, Buying a Vehicle.

Optional Resources:
   “Drive Right,” Ch. 16;
   “Handbook Plus,” Ch. 17;
   “How To Drive,” Ch. 8, 13;
   “License To Drive,” Ch. 19;
   “Responsible Driving,” Ch. 16.

Assessment:
   MA 10-1, Making Informed Choices.
Module Ten Prerequisites:
Successful completion of Module 8

Title: Trip Planning

<table>
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<td></td>
<td>39.0 Multiphase course (40 hrs)</td>
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<tr>
<td></td>
<td>52.0 Credit course (56 hrs/semester)</td>
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</table>

Minutes instructional time
- 20
- 5

Minutes discretion break time
- 0
- 0

Module Ten, Topic 3 is not a required approved program element.

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<th>Needed Resources</th>
<th>Instructor Activities</th>
<th>Time Frame</th>
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<tr>
<td>Transparencies T-10.31, T-10.32, T-10.33, and T-10.34</td>
<td>• Review recommended Module Ten, Topic 3 Lesson Plans</td>
<td>15 minutes</td>
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<tr>
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<td>(prior to lesson)</td>
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<tr>
<td>Worksheet W-10.4</td>
<td>• Review Module Ten Transparencies</td>
<td>20-25 minutes</td>
</tr>
<tr>
<td></td>
<td>T-10.31 “Planning an Extended Trip”</td>
<td>(6-10 minutes)</td>
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<tr>
<td></td>
<td>T-10.32 “Trip Costs”</td>
<td>(4-5 minutes)</td>
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<tr>
<td>Fact Sheet F-10.5</td>
<td>T-10.33 “Map Reading”</td>
<td>(4-5 minutes)</td>
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<td>T-10.34 “Map Reading”</td>
<td>(4-5 minutes)</td>
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<tr>
<td>Optional Resources</td>
<td>• Review Student Worksheet</td>
<td>5-10 minutes</td>
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<tr>
<td>“Drive Right,” Ch. 16</td>
<td>W-10.4, “Destination Driving Activity”</td>
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<tr>
<td>“Handbook Plus,” Ch. 17</td>
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<td>For instructor use</td>
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<tr>
<td>“How to Drive,” Ch. 13</td>
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<td>or additional</td>
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<tr>
<td>“License to Drive,” Ch. 19</td>
<td></td>
<td>information</td>
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<tr>
<td>“Responsible Driving,” Ch.16</td>
<td>• Review Fact Sheets</td>
<td></td>
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<td></td>
<td>F-10.5, “Trip Planning”</td>
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<td>Assessment MA-10.1</td>
<td>• Review Assessment MA-10.1, “Making Informed Choices”</td>
<td>10-15 minutes</td>
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<tr>
<td>In-car Session BTW-10.1</td>
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</tbody>
</table>

For instructor use or additional information
Knowledge and Skills
The Student is expected to:

(A) predict personal and vehicular needs for an extended trip;

The Instructor:

- Shows the Transparency T-10.31, “Planning an Extended Trip,” to discuss what is required when planning a trip.
  
  - Preparing the vehicle.
  - Loading considerations.
  - Basic and emergency needs.
  - Personal preparation.

. Uses Worksheet W-10.4, Destination Driving Activity” may be used as a home based activity or a classroom activity in the extended classroom program.

. Uses Fact Sheet F-10.5, “Trip Planning,” as support material for this segment.

Module Ten—Driver Responsibilities: Making Informed Choices. The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering concerns, and protect the environment.
Planning an Extended Trip

While certain checks should always be made before driving, preparing for an extended trip of several days, some of which will likely be over high speed highways, requires extra preparation.

Preparing the Vehicle:
- Tires— inflation, balance, alignment, condition of tread and sidewalls.
- Brakes for wear and/or adjustment.
- Windshield wiper blades and all lights.
- Engine compartment—tune-up, if applicable, oil change, lubrication and filters, hoses, belts, brakes, radiator and windshield wiper fluids.

Loading Considerations:
- Distribute weight evenly throughout vehicle. DO NOT OVERLOAD. [Load capacity is basically 150 lbs. per belted seating position plus 125 175 lbs. for luggage, check owners manual or “B” post].
- Soft items only within passenger compartment, i.e. pillows and or blankets.
- Car-top carriers raise center of gravity, adversely affecting braking and steering.

Basic Equipment:
- Maps with routes marked.
- Flashlight, first-aid kit, screwdriver, pliers, adjustable end wrench, and socket set.
- Jack, spare tire, lug wrench, wheel blocks, and battery jumper cables.

Emergency Equipment (Depending On Weather):
- Tow line, gloves, Mylar blanket, radiator coolant, and windshield wiper fluid.
- Water to drink, high energy food, and fruit.
- Window scraper, chains, and warm clothing.

Personal Preparation:
- Know where you are going and plan your routes in advance.
- Check on road construction projects along planned routes.
- If camping or staying in hotels/motels make reservations in advance.
- Determine number of miles to be traveled daily.
  (Normal average on major highways is 100 to 110 miles every two hours with 10-15 minute breaks every two to three hours and one hour stops for meals. Travel on secondary roads which go through towns and cities will take longer, as will driving through mountains.)
- If one person will be doing all of the driving, six to eight hours driving in any one day should be considered the limit. When two or more persons can share the driving, total driving time should not exceed 10 to 11 hours.
- Be aware of your down time between one and five p.m. and plan to take a break during that period.
- If crossing a desert area, plan to do so in the cooler morning hours.

Texas Essential Knowledge and Skills: § 110.42. English I (b) (4) The student uses writing as a tool for learning. (B) to discover, organize, and support what is known and what needs to be learned. (14) The student listens attentively for a variety of purposes. (A) focus attention on speaker’s message.
Knowledge and Skills
The Student is expected to:

(B) calculate the cost of an extended trip;

(C) describe how to prepare and load a vehicle for an extended trip; and

(D) determine the route for an extended trip using state and local maps.

The Instructor:

. Shows the Transparency T-10.32, “Trip Costs,” to discuss the costs involved in taking a trip.

- Lodging.
- Meals.
- Tolls.
- Repairs.
- Fuel.
- Costs.

. Shows the Transparency T-10.33, “Map Reading,” to discuss what is required when using local and state maps.

- City map reading.
- Orientation.
- Legend.
- Distances and scale.
Trip Planning

LESSON CONTENT (Instructor Support Information)

- Since two out of three traffic fatalities occur at night, avoid driving after dark when visibility is limited and particularly after 11 p.m. when you are more apt to fall asleep while driving.
- Let a family member or trusted friend know where and how to reach you in an emergency.
- Be prepared to pay any large repair bill in case of a vehicle breakdown.
- Remember to take:
  - An extra set of keys.
  - Insurance information.
  - Money for expected and unexpected travel expenses.
  - Vehicle owner’s manual.
  - Maps of local areas you plan to visit.
- Determine approximate cost of fuel, meals, lodging, and entertainment.
- Get a good night’s sleep the night before you start on the trip.

Planning the Cost of the Trip:

The basic costs to be anticipated for any trip include fuel, lodging, meals, and in many cases tolls.

While there are wide variations in the cost of fuel, typical prices for regular unleaded, at this time appear to range from about $1.10 to $1.25 per gallon. Prices for lodging typically runs higher during the peak vacation periods, but at family-oriented chains, rooms for one night for two persons are frequently available for about $55.00. Estimates for food vary widely, depending on the section of the country, type of restaurant, and whether some meals are eaten picnic style. However, when traveling, the cost of meals, not including dinner in an upscale restaurant will tend to range from about $25 to $40 per day.

By making motel/hotel reservations in advance those expenses can be predetermined, as can tolls, by checking the information provided on state maps or checking with an automobile club. Fuel costs can be estimated by determining as closely as possible the number of miles you will be driving to and from your vacation site and then adding 50 to 100 miles to cover local travel and side trips. The miles to and from your destination can be determined by checking the map’s mileage chart, or if that is not provided, adding up the mileage indicated by the miles between points indicated in red and/or black on the map. Having calculated the number of miles to be traveled, divide that number by the average miles per gallon (mpg) the vehicle usually gets. For instance, the trip will involve about 1,500 miles, and the vehicle to be used averages 22 mpg. 1,500 divided by 22 = a little over 68 gallons of fuel. 68 gallons of fuel at $1.20 per gallon = $81.60.

In addition to these costs there are others such as admission to theme or recreation parks or shows etc. that are planned. While figuring these costs in advance may seem like a lot of trouble, failure to do so can turn a happy trip into a very stressful experience.

Learning to Read a Map

Maps are available from state and city offices, motor clubs, book stores, and many service stations. Whether planning a trip out of state or trying to locate an address in a nearby city or your own hometown, using a map in advance to determine the best way to get there can make driving less stressful. The sudden braking and/or change of lanes as a driver realizes that they have just, or are about to miss their turn, has caused many crashes. Unfortunately many persons either do not take the time or do not know how to use a map.

Texas Essential Knowledge and Skills: § 110.42. English I (b) (4) The student uses writing as a tool for learning. (B) to discover, organize, and support what is known and what needs to be learned. (14) The student listens attentively for a variety of purposes. (A) focus attention on speaker’s message.
Knowledge and Skills

The Student is expected to:

(D) determine the route for an extended trip using state and local maps.

The Instructor:

. Shows Transparency T-10.34, “Map Reading,” to discuss what is involved in route planning for a trip.

- State maps.
- Orientation.
- Legend.
- Distances and scale.

. Uses Worksheet W-10.4, “Destination Driving Activity,” as a class activity in the extended classroom sessions or as an outside class assignment in the 32-hour program.
Reading a Map

Maps typically contain a chart or legend that explains the markings and symbols. For instance:

- Different color and width of lines to identify classes of roads (Interstates, toll roads, two-lane, and four-lane divided and undivided, unpaved, scenic, under construction).
- Symbols for federal, state, secondary, and county roads.
- Black and red numerals to indicate mileage between major points.
- Identification of rest areas.
- Toll roads and service areas.
- Airports.
- Camp ground facilities.
- Symbols for cities and towns of a given population.
- Scale of miles.
- Maps of large cities.
- State maps have town and city index with number/letter coordinates.
- City maps have street and major points of interest index with number/letter coordinates (On both city and state maps, the letters and numbers correspond to the letters and numbers located on the top/bottom and sides of the map.)
Module Ten, Topic 3 Module

Transparencies:
- T-10.31, Planning an Extended Trip;
- T-10.32, Trip Costs;
- T-10.33, Map Reading;
- T-10.34, Map Reading.

Worksheet:
- W-10.4, Destination Driving Activity.

Fact Sheet:
- F-10.5, TripPlanning.

Optional Resources:
- “Drive Right,” Ch. 16;
- “Handbook Plus,” Ch. 17;
- “How To Drive,” Ch. 13;
- “License To Drive,” Ch. 19
- “Responsible Driving,” Ch. 16.

Assessment:
- MA-10.1, Making Informed Choices.
### Module Ten Prerequisites:
Successful completion of Module 8

**Title:** Texas Littering Concerns

<table>
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<th>Topic 4 Time Frame:</th>
<th>Non-credit course (32 hrs)</th>
<th>Multiphase course (40 hrs)</th>
<th>Credit course (56 hrs/semester)</th>
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<td>25 minutes instructional time</td>
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<td>5 minutes discretionary break time</td>
<td>39.0 minutes discretionary break time</td>
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**Needed Resources**

- Transparencies T-10.35, T-10-36, T-10-37, T-10-38, T-10-39, T-10-40, and T-10-41
- Worksheet W-10.5
- Fact Sheet F-10.6 and F-10.7.

**Instructor Activities**

- Review recommended Module Ten, Topic 4 Lesson Plans
- Review Module Ten Transparencies
- Review Student Worksheet W-10.5, “Littering”
- Review Fact Sheets F-10.6, “Texas Littering Laws” F-10.7, “Being Responsible for Litter in Texas”
- Review Assessment MA-10.1, “Making Informed Choices”

**Time Frame**

- 15 minute (prior to lesson)
- 20-25 minutes
- 4-5 minutes
- 4-5 minutes
- 4-5 minutes
- 2-3 minutes
- 2-3 minutes
- 2-3 minutes
- 4-5 minutes
- 5-10 minutes
- For instructor use or additional information
- 10-15 minutes

**Module Ten, Topic 4 is a required approved program element.**
Knowledge and Skills
The Student is expected to:

(A) define littering;

(B) explain the Texas littering law and Texas Department of Transportation's anti-littering, “Don't Mess With Texas” campaign;

The Instructor:

. Shows Transparency T-10.35, “Litter Definition,” to discuss how littering violations are defined in Texas.

- Decayable waste.
- Nondecayable waste.


- Responsibilities.
- Laws.
- Penalties.

. Uses Worksheet W-10.5, “Littering,” as a classroom activity or as a home based activity.

. Uses Fact Sheet W-10.6, “Texas Littering Laws,” to review Texas littering laws and penalties.

Module Ten—Driver Responsibilities: Making Informed Choices. The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering concerns, and protect the environment.
What is Litter?

The Texas Litter Abatement Act defines litter as:

- **Decayable waste** from a public or private establishment, residence, or restaurant, including animal and vegetable material.

- **Nondecayable solid waste**, except ashes, including: combustible material such as paper, rags, cartons, wood, furniture, rubber, plastics, yard trimmings and leaves, non-combustible solid waste such as glass, crockery, tin or aluminum cans, and metal furniture, discarded or worn out materials and machinery such as motor vehicles, motor vehicle parts, and old appliances.

**Offenses Under the Texas Litter Abatement Act**

Under the Texas Litter Abatement Act, it is illegal:

- To dispose of or allow someone else to dispose of litter at a place that is not a legal landfill.
- To receive litter for the purpose of disposing it at a place that is not a legal landfill, regardless of whether the litter or the land on which the litter is to be disposed belongs to or is controlled by the person.
- To transport litter to a place that is not a legal landfill for the purpose of dumping.
Knowledge and Skills

The Student is expected to:

(B) explain the Texas littering law and Texas Department of Transportation’s anti-littering, “Don’t Mess With Texas” campaign;

(C) analyze costs linked to littering;

The Instructor:

1. Shows Transparency T-10.37, “Litter Definition,” to discuss the penalties associated with littering violations in Texas.

   - Basic Littering Fine is $500.
   - Repeated Offenses have higher fines and potential jail time.
   - Failing to cover load has $200 fine.
   - Litter more than 15 pounds may be considered illegal dumping.

   - Discusses the “Don’t mess with Texas” campaign.

2. Shows the Transparency T-10.38, “Costs of Littering,” to discuss the costs of littering laws in Texas.

   - Costs.
   - Other funding areas.

Module Ten—Driver Responsibilities: Making Informed Choices. The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering concerns, and protect the environment.
Texas Litter Concerns
LESSON CONTENT (Instructor Support Information)

Penalties Under the Texas Litter Abatement Act

- It is a Class C misdemeanor to illegally dispose of litter that weighs 15 pounds or less or has a volume of 13 gallons or less.
- It is a Class B misdemeanor to illegally dispose of litter that weighs more than 15 pounds but less than 500 pounds or has a volume of more than 13 gallons but less than 100 cubic feet.
- It is a Class A misdemeanor to illegally dispose of litter that weighs 500 pounds or more or has a volume of 100 cubic feet or more.
- It is a Class A misdemeanor to illegally dispose of litter if it is for a commercial purpose and if the litter weighs more than 5 pounds or has a volume of more than 13 gallons.
- If a person has been previously convicted of violating this Act, that person’s punishment will be upgraded to the next highest category for any subsequent violation of this Act. For example, if a person has a prior conviction of a Class A misdemeanor, that person’s punishment will be for a third-degree felony the next time he/she violates this Act.

Common Violations

- Throwing litter out of a car or boat.
- Rolling junked cars into a river.
- Hauling trash for profit and dumping it in any place that is not a legal landfill.
- Letting someone else dump tires or any waste on your property, regardless of whether you gain financially from the activity.
- Pouring used motor oil or restaurant grease into storm drains or down manhole covers.
- Pouring motor oil on the ground.

Use Fact Sheet F-10.7, “Being Responsible for Litter in Texas,” as a means to get ideas about what can be done to reduce the amount of litter in Texas.

Texas Essential Knowledge and Skills: § 110.42. English I (b) (4) The student uses writing as a tool for learning. (B) to discover, organize, and support what is known and what needs to be learned. (14) The student listens attentively for a variety of purposes. (A) focus attention on speaker’s message.
Knowledge and Skills

The Student is expected to:

- (D) describe health and environmental impacts of littering on individuals and the community;
- (E) list personal strategies to reduce litter on Texas roadways;
- (G) understand emissions and pollutants emitted by motor vehicles and evaluate the scope of the problem in Texas and the community;
- (I) explain driving techniques that conserve fuel;
- (J) explain the personal and global benefits of conserving energy; reducing pollution, and recycling.

The Instructor:


- Shows the Transparency T-10.40, “Strategies,” to discuss personal strategies to avoid the littering problems in Texas.

  - Take responsibility.
  - Keep a litterbag handy.
  - Set an example for others.
  - Keep truck beds covered.
  - Adopt a highway.
  - Get the school involved.

- Shows Transparency T-10.41, “Conserving Texas’ Natural Resources,” to discuss conservation components.

  - Accelerate smoothly.
  - Brake gently.
  - Keep your vehicle maintained.
  - Recycle old oil and fluids.
  - Carpool.
  - Options.

Littering neighborhood.
Decreases property values.
Hazard to soil and water.
Litter can end up in waterways.
Cigarettes may cause fires.

Conserving Texas’ Natural Resources

- Accelerate Smoothly
- Brake Gently
- Keep Your Vehicle Maintained
- Recycle Old Oil and Fluids
- Carpool
- Others?

Options.
Effective Illegal Dumping Enforcement

- Always weigh the litter. If it cannot be weighed at the dump site using hand scales, it should be weighed by the city or county agency that hauls the litter away for proper disposal.
- Measure the volume of the litter at the site. This can be done by assuming a tarp is thrown over the litter and measuring its dimensions. Courts in other states have ruled that empty space (for example, the space inside a junked car) counts toward the total volume of the litter.
- The law is written to give the strongest penalties to those who dump litter for profit. Look closely at the magnitude of the offense and the intent of those involved when considering the appropriate charge for the offense.
- Even if there is not enough evidence to file criminal charges, you can seek a civil injunction to stop illegal dumping. Also, the County Commissioner has the authority to remove litter from a person’s property and send the landowner the bill, without having to get a criminal conviction first.
- Litter is given a very broad definition under the Texas Litter Abatement Act. Thus the word “litter” defines a vast range of materials such as grease or leftover food from restaurants, building materials abandoned at construction sites, and packaging materials from stores.

Protecting Texas’s natural resources is extremely important. Some things motorists can do to reduce pollution associated with operation of a motor vehicle include:

- Accelerate smoothly.
- Brake gently.
- Keep your vehicle properly tuned.
- Recycle used motor oil and other fluids.
- Carpool.

Texas Essential Knowledge and Skills: § 110.42. English I (b) (4) The student uses writing as a tool for learning. (B) to discover, organize, and support what is known and what needs to be learned. (14) The student listens attentively for a variety of purposes. (A) focus attention on speaker’s message.
Module Ten, Topic 4 Resources

Transparencies:
- T-10-35, Litter Definition;
- T-10.36, Texas Litter Law;
- T-10.37, Don’t Mess with Texas;
- T-10.38, Cost of Littering;
- T-10.39, Impact on Health;
- T-10.40, Strategies;
- T-10.41, Conserving Texas’ Natural Resources.

Worksheet:
- W-10.5, Littering.

Fact Sheet:
- F-10.6, Texas Littering Laws.
- F-10.7, Being Responsible for Litter in Texas

Optional Resources:
- Texas Motor Vehicle Code.

Assessment:
- MA-10.1, Making Informed Choices.
Module Ten Prerequisites:  
Successful completion of Module 8

**Title:** Driver Licensing

**Topic 5**  
**Time Frame:**  
- 32.0 minutes instructional time  
- 40.0 minutes discretionary break time  
- 56.0 minutes instructional time  

Non-credit course (32 hrs)  
Multiphase course (40 hrs)  
Credit course (56 hrs/semester)

Module Ten, Topic 5 is not a required approved program element.

<table>
<thead>
<tr>
<th>Needed Resources</th>
<th>Instructor Activities</th>
<th>Time Frame</th>
</tr>
</thead>
</table>
| Transparencies T-10.42, T-10.43, and T-10-44 | • Review Module Ten Transparencies  
T-10.42 “Driver Licensing”  
T-10.43 “Driver Licensing”  
T-10.44 “Closing Transparency” | 20-25 minutes  
(6-10 minutes)  
(4-5 minutes)  
(4-5 minutes) |
| Texas Driver Manual | | |
| Assessment MA-10.1 | • Review Assessment  
MA-10.1, “Making Informed Choices” | 5-10 minutes |
| In-car Session BTW-10.1 | | For instructor use or additional information | 10-15 minutes |
The Student is expected to:

(A) compare what was covered in the course to what still needs to be learned and practiced;
(B) understand driver education completion documents and how to utilize them to obtain a driver license or insurance discount;
(C) formulate ways to obtain guided behind-the-wheel practice; and
(D) develop strategies to continue and accept personal responsibility for the life-long learning process of reduced risk driving.

The Instructor:

. Shows Transparency T-10.42, “Driver Licensing,” to discuss what is required when the driver education program is completed.

. Shows Transparency T-10.43, “Driver Licensing,” to discuss what is required when the driver education program is completed.

. Administers final assessments.

. Distributes completion certificates.

Knowledge and Skills

- Requirements.
- Rules.
- Procedures.
- Penalties.
Send invitation letter home with students announcing the date, time, and location of the parent/guardian/mentor/student session.

Types of licenses:

- Learner’s Permit.
- Full License.

Texas Driver Education Certificates.
Module Ten, Topic 5 Resources

Transparencies:
   T-10.42, Driver Licensing;
   T-10.43, Driver Licensing;
   T-10.44, Closing Transparency.

Resources:

Assessments:
   MA-10.1, Making Informed Choices.
Module Ten Prerequisites:
Successful completion of Module 8

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<td>minutes discretionary break time</td>
<td>Multiphase course (40 hrs)</td>
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<td></td>
<td>Credit course (56 hrs/semester)</td>
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</table>

Module Ten, Parent Resources is a required approved program element.

<table>
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<tr>
<th>Needed Resources</th>
<th>Instructor Activities</th>
<th>Time Frame</th>
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<tbody>
<tr>
<td>Optional Resources</td>
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<tr>
<td>“Drive Right,” Ch. 16</td>
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<td>“Handbook Plus,” Ch. 17</td>
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<td>“How to Drive,” Ch. 13</td>
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<td>“License to Drive,” Ch.19.</td>
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<tr>
<td>“Responsible Driving,” Ch. 16</td>
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<tr>
<td>In-car Session BTW-10.1</td>
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</tbody>
</table>
Module Ten—Driver Responsibilities: Making Informed Choices. The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering concerns, and protect the environment.

Knowledge and Skills

The Student is expected to:

The Instructor:

Fact Sheet F-10.1
“Texas Department of Insurance”

Fact Sheet F-10.2
“Collision Reporting”

Fact Sheet F-10.3
“Texas Department of Insurance Project Ideas”

Fact Sheet F-10.4
“Buying a Vehicle”

Fact Sheet F-10.5
“Trip Planning”

Fact Sheet F-10.6
“Texas Littering Laws”

Fact Sheet F-10.7
“Being Responsible for Litter in Texas”
Texas Essential Knowledge and Skills: § 110.42. English I (b) (4) The student uses writing as a tool for learning. (B) to discover, organize, and support what is known and what needs to be learned. (14) The student listens attentively for a variety of purposes. (A) focus attention on speaker’s message.
# District Traffic Safety Education Department
## Student In-Car Performance Record

<table>
<thead>
<tr>
<th>Performance</th>
<th>C</th>
<th>Good</th>
<th>Fair</th>
<th>Needs Work</th>
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<td>Pre-entry checks</td>
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<td>Pre-start checks</td>
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<td>Turning</td>
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<td>Curb alignment</td>
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<td>Up-hill parking</td>
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<td>Lane changes</td>
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<td>Alley backing</td>
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<td>Parallel parking</td>
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<td>Space management</td>
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<td>Merging</td>
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<td>Passing</td>
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<table>
<thead>
<tr>
<th>Adverse Conditions Date Driven</th>
<th>Dark</th>
<th>Rain</th>
<th>Fog</th>
<th>Dust</th>
<th>Snow</th>
<th>Ice</th>
<th>Wet Leaves</th>
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<tr>
<th>Evaluation</th>
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<th>#2</th>
<th>#3</th>
<th>#4</th>
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<tr>
<td>Didn’t Drive</td>
<td>#1</td>
<td>#2</td>
<td>#3</td>
<td></td>
<td>Date Dropped</td>
</tr>
</tbody>
</table>
**Module 10  Recommended Laboratory Session**

**Prerequisites:** Classroom Module Nine

**Learning Goals:** Student should demonstrate the driving task, in test conditions, comprised of performances in the traffic safety education units by answering questions posed by the instructor concerning driver performance (commentary driving).

**Performances:** During this session, the student will demonstrate pre-drive procedures, knowledge of control and information devices, vehicle operational control, basic vehicle maneuvers, intersection approach, curvature approach, traffic flow, time and space management, speed and lane positions, and application of rules and laws.

**Assessment:** Teacher assessment of knowledge, precision, procedures, and techniques on the district on-street records form.

<table>
<thead>
<tr>
<th>Instructor Activities</th>
<th>Ref</th>
<th>Student Activities</th>
<th>Materials Needed or Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Review route for changes or obstructions.</td>
<td>Mod 9 Assess TSE Record Card and add to student portfolio</td>
<td>Group activity segment  • Review objectives, show permit, ask questions regarding lesson activities.</td>
<td>Rear Seat Driver  • Shows permit at the start of lesson.  • Listens to review of procedures.  • Observes test, asks questions regarding procedures after review of driver assessment by instructor.  • Prepares for driving sequence.</td>
</tr>
<tr>
<td>• Review objectives for lesson with drivers.</td>
<td></td>
<td>Session activity  • 1st driver performs pre-start, demonstrates hand signals, answers questions on control devices, then starting and moving from curb procedures.  • Enters traffic flow with vehicle operational control, demonstrating smooth and precise movements from curb.  • Performs controlled braking stop, parallel park, turnaround, hill park, to and from curb and uncontrolled intersection.  • Performs lane changes, turns at signalized intersections, approach to curvatures, speed and position changes, and space management.  • Comments verbally on space, area, speed, and lane position changes. Performs stopping, securing procedures.</td>
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</tr>
<tr>
<td>• Prepare vehicle and surfaces for lesson.</td>
<td></td>
<td>Assessment activity  • Reviews and assesses tasks performed in lesson.</td>
<td></td>
</tr>
<tr>
<td>• Start in parking lot, scoring each area of on-street evaluation form while student drives predetermined route.  • Limit instructions to location and activities to be evaluated.  • Stop test sequence if emergency exists or student incapable of performing tasks.  • Evaluate student progress in simulated complex problem activities for record and portfolio.  • Involve rear seat driver in review of on-street tasks.</td>
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<tr>
<td>Repeat tasks with next driver.</td>
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</tbody>
</table>

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*Driving Through A New Century*
<table>
<thead>
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<th>Name</th>
<th>Grade</th>
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<tbody>
<tr>
<td>Date</td>
<td>Time</td>
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<tr>
<td>Condition</td>
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<tr>
<td>Total Points Possible</td>
<td>100</td>
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<tr>
<td>Total Points Deducted</td>
<td>—</td>
</tr>
<tr>
<td>Total Score</td>
<td></td>
</tr>
</tbody>
</table>

Scoring: You will receive points for precise and legal operation

A... 100-93; B... 92-85; C... 84-76; F... 75 and below

1. **MECHANICAL OPERATION:** Danger Potential 2 Points
   - Pre-drive:
     - Starting vehicle
     - Operation of vehicle controls
     - Proper hand and seating position
     - Cancel signals
     - Securing vehicle
   - Lack of skill 1 point
   - Starting vehicle
   - Check gauges & dashboard
   - Shifting & park brake use
   - Brake & accelerate smoothly

2. **CONTROLLED STOP:** Danger Potential 2 Points
   - Check rearview mirror
   - Check mirrors & blindspot

3. **START/PARKED POSITION:** Danger Potential 4 Points
   - Brake firmly depressed
   - Mirrors, blindspot, signals
   - Secure wheels
   - Complete park onto curb
   - Lack of skill 2 points
   - Hit or rub curb
   - Steer correctly
   - Over 12" from curb

4. **BACKING:** Danger Potential 4 Points
   - Speed control
   - Visual habits
   - Stop & yield peds & cars
   - Stay in proper lane
   - Lack of skill 2 points
   - Within 2 feet of edge
   - Steer correctly
   - Rub curb

5. **PARK & START ON HILL:** Danger Potential 4 Points
   - Mirrors, blindspot, signals
   - Secure wheels
   - Complete park onto curb
   - Lack of skill 2 points
   - Hit or rub curb
   - Steer correctly
   - Over 12" from curb

6. **PARALLEL PARKING:** Danger Potential 4 Points
   - Mirrors, signal on approach
   - Check & yield to traffic
   - Avoid contact with parked cars
   - Hand signals leaving space
   - Look out rear window at stops
   - Lack of skill 2 points
   - Signal or stop late
   - More than three movements
   - Rub or hit curbs
   - Shift to proper gear
   - Leave in one movement
   - Congestion potential 2 points
   - Hold up traffic while parking
   - Park over 12" from curb

7. **UNCONTROLLED INTERSECTIONS:** Danger Potential 4 Points
   - Cover brake & slow
   - Check left-right-left
   - If clear does not stop
   - Yield properly
   - Give up right-of-way if needed

8. **RIGHT-OF-WAY:** Danger Potential 4 Points
   - Yield to pedestrians
   - Yield to emergency vehicles
   - Proceed only when safe
   - Congestion potential 2 points
   - Proceed when clear
   - Does not hold up traffic
   - Accelerate properly

9. **TRAFFIC CONTROL DEVICES:** Danger Potential 4 Points
   - React to caution signs/control devices
   - Observe regulatory signs/school zones
   - Congestion potential 2 points
   - Slow only for safety
   - Avoid unnecessary stops

10. **LEFT TURNS:** Danger Potential 6 Points
    - Mirrors, blindspot, signals
    - Speed on turn
    - Turn from & into proper lanes
    - Proper position waiting to turn
    - Yield to traffic & pedestrians
    - Congestion potential 2 points
    - Avoid unnecessary slowing/stopping
    - Wait in intersection to turn
    - Speed up after turn

11. **RIGHT TURNS:** Danger Potential 5 Points
    - Mirrors, blindspot, signals
    - Speed on turn
    - Turn from & into proper lanes
    - Position waiting to turn
    - Yield to traffic & pedestrians
    - Congestion potential 2 points
    - Avoid unnecessary slowing/stopping
    - Wait to turn close to right edge
    - Speed up after turn

12. **LANE TRAVEL:** Danger Potential 4 Points
    - Stay in safe & legal lane
    - Position within lane
    - Mirrors/blindspot before lane changing
    - Safe & legal lane change
    - Congestion potential 2 points
    - Speed in left lane
    - When safe, drive close to speed limit
    - Speed & timing on lane change

13. **FOLLOWING:** Danger Potential 4 Points
    - Keep minimum space cushion ahead
    - Adjust space for conditions & traffic
    - Leave space when stopped
    - Congestion potential 2 points
    - Avoid excessive space

14. **PASSING:** Danger Potential 4 Points
    - Pass when safe & legal
    - Check mirrors, blindspot, signals
    - Warn other before passing
    - Speed control in passing
    - Allow others to pass safely
    - Congestion potential 2 points
    - Pass as needed to avoid congestion
    - Speed in passing

15. **STOP SIGN/FLASHING LIGHT:** Danger Potential 4 Points
    - Make complete stops
    - Check & yield properly
    - Congestion potential 2 points
    - Stop at proper location
    - Slow & stop only as needed

16. **TRAFFIC SIGNAL LIGHT:** Danger Potential 4 Points
    - React to stale green light
    - Scan when light turns green
    - Stop & yield when turning on red
    - Check/yield to traffic & pedestrians
    - Clear/stop at lights
    - Congestion potential 2 points
    - Slow only as needed

17. **GENERAL DRIVING:** Danger Potential 4 Points
    - Stop/yield from driveway parking lot
    - Observe safe & legal speed limits
    - Use Smith system/IPDE/WEA (Zone control)
    - React appropriately to emergencies
    - Demonstrate mature driving attitude
**Suggested Titles:**
- “Evasive Action Skills”  ... DORON Video or Laserdisc
- “Crash Avoidance II”  ... DORON Video or Laserdisc
- “Avoiding Collisions”  ... SSI Safe Driver Training Series
- “Testing Driver Performance II”  ... SSI Safe Driver Training Series

**Learning Goals:**
The simulation student demonstrates comprehension of speed control and vehicle positioning in lane which will increase student's ability to position vehicle for complex risk vehicle maneuvers.

**Performances:**
Performances are based on simulation video used for this section. Demonstrate the correct position for vehicle control.

**Assessment:**
Instructor assessment of speed, positions, and techniques on the district on-street records form. Student assessment of simulation activities may be added to the student portfolio.

<table>
<thead>
<tr>
<th>Instructor Activities</th>
<th>Student Activities</th>
<th>Materials Needed and Notes</th>
</tr>
</thead>
<tbody>
<tr>
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