education CENTER INC. \\ \title{
Student \\ \title{
Student \\ \section*{Homework} \\ Packet
} DRIVING FOR LIFE

## DRIVER EDUCATION COURSE

Student Name:
Class Location:
Class Start Date:

## Module 1.07-Home Assignment

## Vehicle Familiarization

Name: $\qquad$ Date: $\qquad$ Type of Vehicle: $\qquad$

Draw and label the dash components and control devices surrounding the steering wheel of your family vehicle.

# Reference Point Discovery Home Assignment 

Module 2

Name: $\qquad$ Vehicle Make/Model: $\qquad$
Off-street Location: $\qquad$

## Parent/Guardian Signature:

$\qquad$

Goal: Student will demonstrate the ability to position the family vehicle $3-6$ inches away from the right, left, front and rear limits by discovering and utilizing reference points for precision vehicle placement.

## Discovery Sequence:

1. Position your family vehicle the required distance from a line or curb without going over for each situation.
2. Secure your vehicle and check for accurate positioning. Reposition your vehicle if necessary to reach that goal.
3. From the drivers seat, look for your reference point. Remember it will be that point on the vehicle that aligns with the line or bottom of the curb.
4. Once you have discovered your reference point do the following:
a. Record what/where the reference point is located on the vehicle
b. Mark that location on the corresponding diagram
c. Draw in your sightline, from your marked reference point to where you see it in relationship to the line or curb.

## Right Side Limit - Position your family vehicle 3 - 6 inches away from and parallel to a line on the right

1. What is your Reference Point?
2. Mark its location with an $\mathbf{X}$ on the diagram below.
3. Draw in your sightline from the reference point to where it aligns with the line.


## 3 Feet From Right Side - Position your vehicle 3 feet away from and parallel to a line on the right

1. What is your Reference Point?
2. Mark its location with an $\mathbf{X}$ on the diagram below.
3. Draw in your sightline from the reference point to where it aligns with the line.

4. What is your Reference Point? $\qquad$
5. Mark its location with an $\mathbf{X}$ on the diagram below.
6. Draw in your sightline from the reference point to where it aligns with the line.


Front Limit - Position your family vehicle 3-6 inches away from and perpendicular to a line in the front
7. What is your Reference Point? $\qquad$
8. Mark its location with an $\mathbf{X}$ on the diagram below.
9. Draw in your sightline from the reference point to where it aligns with the line.


Rear Limit - Position your family vehicle 3-6 inches away from and perpendicular to a line in the rear
10. What is your Reference Point? $\qquad$
11. Mark its location with an $\mathbf{X}$ on the diagram below.
12. Draw in your sightline from the reference point to where it aligns with the line.


## Module 2.02-Home Assignment <br> Vehicle Blind Area

Name: $\qquad$ Date: $\qquad$
Draw the blind area around your family vehicle.
Type of vehicle: $\qquad$

2.4 Control and Gauges Worksheet

PASSENGER AIRBAG
B. $\mathrm{ap} \mathrm{O}^{\circ}$ c. (ABS)
D. THEFT I.
J. н.
F. -7
c. (D)
 M.点 N.

O. (ID)


Q. $\sim$
R.
$\triangle$

## Alert/Warning Symbols and Controls Worksheet



Name: $\qquad$ Date: $\qquad$

For all situations, you are the driver of the white car. Write the color of the vehicle that is required to yield the right of way on the line provided and explain why.

1. Who should yield? $\qquad$
2. Why? $\qquad$

3. Who should yield? $\qquad$
4. Why? $\qquad$

5. Who should yield? $\qquad$
6. Why? $\qquad$

7. Who should yield? $\qquad$
8. Why? $\qquad$

9. Who should yield? $\qquad$
10. Why? $\qquad$

11. Who should yield? $\qquad$
12. Why? $\qquad$


# Insuring Your Vehicle and Oregon Insurance Requirements Home Assignment 3.02 

Name: $\qquad$

## Section - 1 Insuring Your Vehicle

Choose the correct insurance coverage from the list below and write the type needed by you to cover you in scenarios 1-11.

## Types of Insurance Coverage:

Uninsured Motorists - Covers damages done to you by a driver who does not have insurance. Covers you incase you are injured by a hit and run driver.
Comprehensive - Protects your car against damage caused by theft, fire, earthquake, vandalism, flood etc. Collision - Pays for the cost of repairing your vehicle or replacing you car when you or another driver was at fault.
Personal Injury Protection (PIP) - Cover medical expenses and loss of income for you and your passengers regardless of who was at fault or what type of collision it is. Covers any pedestrian or cyclist harmed by the insured's vehicle.
Liability Bodily Injury - Pays for injuries to other for which you are partially or entirely responsible. Covers your legal fees whether or not you were at fault.
Liability Property Damage - Pays for damage to the property of others, if you are partially or entirely responsible. Covers your legal fees whether or not you were at fault.

1. $\qquad$
2. $\qquad$
3. $\qquad$
4. $\qquad$
5. $\qquad$
6. $\qquad$
7. $\qquad$
8. $\qquad$
9. $\qquad$
10. $\qquad$
11. $\qquad$

You hit a parked car and do damage to the other car's left rear fender
A driver runs a stop sign and hits your car, has no insurance and cannot afford to pay for the damage to your car

Someone breaks the side window and steals the radio from your car
You and your passengers are injured in a crash, and all of you have medical bills as a result

You slide off the road and do damage to your own car by hitting a telephone pole

You rear-end a car and its two occupants get whiplash, they end up with large medical bills

A driver runs into your car while you are waiting at a red light, a passenger in your car is severely injured and requires a long hospital stay

The back window is shattered when the car is closed up in the hot sun
Your parked car is damaged by a hit-and-run driver
You hit and injure a pedestrian
You car is stolen and is never recovered

## Section 2 - Oregon Insurance Requirements

Use The Oregon Driver Manual pg 97 - 100 to answer the following questions
12. List the four things you must do if you have a traffic crash or collision
13. Oregon law requires you to file an accident report with DMV if:
1.
2.
3.
4.
5.
14. Oregon's mandatory insurance law requires every driver to insure their vehicles with liability insurance. The minimum insurance a driver must have in Oregon is:
a. Bodily Injury and Property Damage Liability \$ $\qquad$ per person; \$ $\qquad$ per accident for bodily injury to others; and \$ $\qquad$ per accident for damage to the property of others
b. Personal Injury Protection \$ $\qquad$ per person for reasonable and necessary expenses one year after and accident, for medical, dental and other services needed due to the accident.
c. Uninsured Motorist Coverage \$ $\qquad$ per person; \$ $\qquad$ per accident for bodily injury.
15. You must provide $\qquad$ and policy number each time you
$\qquad$ a motor vehicle.
16. Explain Oregon’s Future Financial Responsibility Law?
17. In what circumstances will DMV suspend your driving privileges under Oregon's financial responsibility and compliance laws?

# HA Module's 3 \& 4 Discovering More Reference Points 

Name: $\qquad$ Date: $\qquad$
Off-street Location: $\qquad$ Parents/Guardian Signature: $\qquad$

Goal: Student will demonstrate the ability to position the family vehicle $3-6$ inches away from the right, left, front and rear limits by discovering and utilizing reference points for precision vehicle placement. Place activity sheet in notebook.

## Discovery Sequence:

1. Position the family vehicle accurately for each situation.
2. Secure your vehicle and measure check for accurate positioning. Reposition your vehicle if necessary.
3. From the drivers seat, look for your reference point. Remember it will be that point on the vehicle that aligns with the line or bottom of the curb.
4. Once you have discovered your reference point do the following:
a. Record what/where the reference point is located on the vehicle
b. Mark that location on the corresponding diagram
c. Draw in your sightline, from your marked reference point to where you see it in relationship to the line or curb.

## 6 Feet from Right Side

## Position your family vehicle 6 feet away from and parallel to a line on the right

1. What is your Reference Point? $\qquad$
2. Mark its location with an $\mathbf{X}$ on the diagram below.
3. Draw in your sightline from the reference point to where it aligns with the line.



## Pivot Point for Backing Turns

From the outside of the vehicle identify the pivot point. It is that point directly above the center of the rear tire. Now back to the position where you see that pivot point aligned with a curb or line to the right rear of the vehicle. (Line A)
7. What is your Reference Point? $\qquad$
8. Mark its location with an $\mathbf{X}$ on the diagram below.
9. Draw in your sightline from the reference point to where it aligns with the line.

## Angle Parking Front Limit

Park your vehicle to the right in a 45 degree angle space with the right front corner of the bumper aligned with the curb or line that is in the front of the vehicle. (Line A)
10. What is your Reference Point? $\qquad$
11. Mark its location with an X on the diagram provided
12. Draw in your sightline from the reference point to where it aligns with the line to the front of the vehicle.


## HA 4.03 Judging Space in Seconds

Name
Date: $\qquad$

Objective: Gain the ability to convert distance into seconds in various situations.

## Activity Directions:

a. Complete this assignment as a pedestrian and a passenger in your family vehicle.
b. In each situation listed below make a guess as to how many seconds it will take to reach your goal and write it down.
c. As you begin the task begin to count $1001,1002,1003 \ldots$ and so on until you have completed the task. Then record the number of seconds it actually took to reach your goal.

## 1. As a pedestrian

How many seconds will it take to cross the street at a normal walking pace? $\qquad$ Seconds
How many seconds did it actually take? $\qquad$ Seconds
2. As a passenger

How many seconds will it take to drive straight through a residential intersection? $\qquad$ Seconds
How many seconds did it actually take? $\qquad$ Seconds
3. As a passenger

How many seconds will it take to complete a stopped right turn? $\qquad$ Seconds
How many seconds did it actually take? $\qquad$ Seconds
4. As a passenger

How many seconds will it take to complete a moving right turn? $\qquad$ Seconds
How many seconds did it actually take? $\qquad$ Seconds
5. As a passenger

How many seconds will it take to complete a stopped left turn? $\qquad$ Seconds
How many seconds did it actually take? $\qquad$ Seconds
6. As a passenger

How many seconds will it take to complete a stopped left turn? $\qquad$ Seconds How many seconds did it actually take? $\qquad$ Seconds

## 7. As a passenger in a vehicle that is traveling $\mathbf{2 0} \mathbf{~ m p h}$

How far away is twelve seconds? From $\qquad$ to $\qquad$
Was your guess accurate? $\qquad$ If your answer is no - repeat the process until you've made an accurate measurement.
8. As a passenger in a vehicle that is traveling $25 \mathbf{m p h}$

How far away is twelve seconds? From $\qquad$ to $\qquad$
Was your guess accurate? $\qquad$ If your answer is no - repeat the process until you've made an accurate measurement.

Name $\qquad$ Date: $\qquad$
Directions: Answer the question below using "Your car is a Monster!" Pgs 18-23

1. The ABC's of Zone Control are

A = Alert switched on:
See an
$\mathrm{B}=$ Before acting:
Check
C $=$ Create time/spa e management:
Get the best
2. What is the meaning of LOS-POT?
3. What is an Open Zone?
4. What is a Closed Zone?
5. What is a Changing Zone?

A worsening zone condition
6. Give 3 examples of traffic signs that represent closed front zone POT blockages.
7. Give three examples of roadway variations that represent closed front zone LOS blockages. Hill Crest, Curve, Intersection
8. Label each location with its correct zone designation.
$\square$

$\square$
9. List six Communication Options

## HA 5.02 Approaching and Controlling Intersections

Name $\qquad$ Date: $\qquad$
Directions: Write a brief explanation for each of the steps listed below:
Use the following resource to complete this section: Partnership for Driver Excellence ( $6^{\text {th }}$ edition pg. 53) ( $5^{\text {th }}$ edition pg. 51.) Guide 17: Approaching Intersections

1. Identify Intersection in Target Area: See intersection clues, evaluate targeting path
2. Check the Rear Zone:
3. Select Best Lane and Position: $\qquad$
4. Search Left, Front, Right Zones:
5. Speed Control for LOS-POT's: $\qquad$
6. Locate Point-of-No-Return: $\qquad$
7. Stopping With No Car in Front
a. Staggered Stop:
$\qquad$
b. Legal Stop:
c. Safety Stop:
8. Stopping With Car in Front
a. See Rear Tires at Ground:
9. Delay Moving 2 Seconds:
10. Stopped in Traffic:
a. Neutralize High Risks $\qquad$
b. "Sand Barrels"

Use the following resources to complete these sections: Your Car is a Monster pg 30, Control the Intersection
List the 9 locations of the search pattern you will use during an intersection approach
1.
2.
3.
4.
5.
6.
7.
8.
9.

## Seven Sleep-Smart Tips for Teens

1. Sleep is food for the brain: Get enough of it, and get it when you need it. Even mild sleepiness can hurt your performance -- from taking school exams to playing sports or video games. Lack of sleep can make you look tired and feel depressed, irritable, and angry.
2. Keep consistency in mind: Establish a regular bedtime and waketime schedule, and maintain it during weekends and school (or work) vacations. Don't stray from your schedule frequently, and never do so for two or more consecutive nights. If you must go off schedule, avoid delaying your bedtime by more than one hour, awaken the next day within two hours of your regular schedule, and, if you are sleepy during the day, take an early afternoon nap.
3. Learn how much sleep you need to function at your best. You should awaken refreshed, not tired. Most adolescents need between 8.5 and 9.25 hours of sleep each night. Know when you need to get up in the morning, then calculate when you need to go to sleep to get at least 8.5 hours of sleep a night.
4. Get into bright light as soon as possible in the morning, but avoid it in the evening. The light helps to signal to the brain when it should wakeup and when it should prepare to sleep.
5. Understand your circadian rhythm. Then, you can try to maximize your schedule throughout the day according to your internal clock. For example, to compensate for your "slump (sleepy) times," participate in stimulating activities or classes that are interactive, and avoid lecture classes or potentially unsafe activities, including driving.
6. After lunch (or after noon), stay away from coffee, colas with caffeine, and nicotine, which are all stimulants. Also avoid alcohol, which disrupts sleep.
7. Relax before going to bed. Avoid heavy reading, studying, and computer games within one hour of going to bed. Don't fall asleep with the television on -- flickering light and stimulating content can inhibit restful sleep. If you work during the week, try to avoid working night hours. If you work until 9:30 pm, for example, you will need to plan time to "chill out" before going to sleep.

## Become a sleep-smart trendsetter!

- Be a bed head, not a dead head. Understand the dangers of insufficient sleep -- and avoid them! Encourage your friends to do the same. Ask others how much sleep they've had lately before you let them drive you somewhere. Remember: Friends don't let friends drive drowsy.
- Brag about your bedtime. Tell your friends how good you feel after getting more than 8 hours of sleep!
- Do you study with a buddy? If you're getting together after school, tell your pal you need to catch a nap first, or take a nap break if needed. (Taking a nap in the evening may make it harder for you to sleep at night, however.)
- Say no to all-nighters. Staying up late can cause chaos to your sleep patterns and your ability to be alert the next day ... and beyond. Remember, the best thing you can do to prepare for a test is to get plenty of sleep. All nighters or late-night study sessions might seem to give you more time to cram for your exam, but they are also likely to drain your brainpower.

\begin{tabular}{|c|c|c|c|c|c|c|c|c|c|c|c|c|}
\hline \multicolumn{13}{|l|}{National Sleep Foundation Sleep Diary} \\
\hline \& \multicolumn{7}{|l|}{COMPLETE IN MORNING} \& \multicolumn{5}{|l|}{COMPLETE AT END OF DAY} \\
\hline Fill out days 1-4 below and days 5-7 on page 2 \& I went to bed last night at: \& I got out of bed this morning at: \& Last night, I fell asleep in: \& \begin{tabular}{l}
I woke up during the night: \\
(Record number of times)
\end{tabular} \& \begin{tabular}{l}
When I woke up for the day, I felt: \\
(Check one)
\end{tabular} \& \begin{tabular}{l}
Last night I slept a total of: \\
(Record number of hours)
\end{tabular} \& \begin{tabular}{l}
My sleep was disturbed by: \\
(List any mental, emotional, physical or environmental factors that affected your sleep; e.g. stress, snoring physical discomfort, temperature)
\end{tabular} \& \begin{tabular}{l}
I consumed caffeinated drinks in the: \\
(e.g. coffee, tea, cola)
\end{tabular} \& I exercised at least 20 minutes in the: \& Approximatel y 2-3 hours before going to bed, I consumed: \& \begin{tabular}{l}
Medication(s) I took during the day: \\
[List name of medication/drug(s)]
\end{tabular} \& \begin{tabular}{l}
About 1 hour before going to sleep, I did the following activity: \\
(List activity; e.g. watch TV, work, read)
\end{tabular} \\
\hline \begin{tabular}{l}
DAY 1 \\
DAY \\
DATE
\(\qquad\)
\(\qquad\)
\end{tabular} \& \(\ldots\) __PM/AM \& \(\ldots\) __PM/AM \& __Minutes \& ___Times \& \begin{tabular}{l}

<br>
Refreshed <br>
Somewhat refreshed <br>
Fatigued
\end{tabular} \& __Hours \&  \& $\square$ Morning

$\square$ Afternoon
$\square$ Within several
hours before
going to bed
$\square$ Not

applicable \& \begin{tabular}{l}

<br>
Morning <br>
Afternoon <br>
Within several hours before going to bed <br>
Not applicable

 \& 

<br>
Alcohol <br>
A heavy <br>
meal <br>
Not <br>
applicable
\end{tabular} \& \& <br>

\hline \begin{tabular}{l}
DAY 2 \\
DAY \\
DATE
\(\qquad\)
\(\qquad\)
\end{tabular} \& \(\ldots\) PM/AM \& \(\ldots\) _PM/AM \& ___Minutes \& ___Times \& \begin{tabular}{l}

<br>
Refreshed <br>
Somewhat refreshed <br>
Fatigued

 \& ___Hours \&  \& 

<br>
Morning <br>
Afternoon <br>
Within several hours before going to bed Not applicable

 \& 

<br>
Morning <br>
Afternoon <br>
Within several hours before going to bed <br>
Not applicable

 \& 

<br>
Alcohol <br>
A heavy <br>
meal <br>
Not applicable
\end{tabular} \&  \& <br>

\hline \begin{tabular}{l}
DAY 3 \\
DAY \\
DATE
\(\qquad\)
\(\qquad\)
\end{tabular} \& _PM/AM \& _PM/AM \& ___Minutes \& \(\ldots\) __Times \& \begin{tabular}{l}

<br>
Refreshed <br>
Somewhat refreshed <br>
Fatigued

 \& __Hours \&  \& 

<br>
Morning <br>
Afternoon <br>
Within several hours before going to bed Not applicable

 \& 

<br>
Morning <br>
Afternoon <br>
Within several hours before going to bed Not applicable

 \& 

<br>
Alcohol <br>
A heavy <br>
meal <br>
Not applicable
\end{tabular} \&  \& <br>

\hline \begin{tabular}{l}
DAY 4 \\
DAY \\
DATE
\(\qquad\)
\(\qquad\)
\end{tabular} \& _PM/AM \& _PM/AM \& ___Minutes \& \(\ldots\) __Times \& \begin{tabular}{l}

<br>
Refreshed <br>
Somewhat refreshed <br>
Fatigued

 \& __ Hours \&  \& 

<br>
Morning <br>
Afternoon <br>
Within several hours before going to bed Not applicable

 \& 

<br>
Morning <br>
Afternoon <br>
Within several hours before going to bed <br>
Not applicable

 \& 

<br>
Alcohol <br>
A heavy <br>
meal <br>
Not applicable
\end{tabular} \&  \& <br>

\hline
\end{tabular}

\begin{tabular}{|c|c|c|c|c|c|c|c|c|c|c|c|c|}
\hline \multicolumn{13}{|l|}{National Sleep Foundation Sleep Diary} \\
\hline \& \multicolumn{7}{|l|}{COMPLETE IN MORNING} \& \multicolumn{5}{|l|}{COMPLETE AT END OF DAY} \\
\hline Fill out days 5-7 below \& I went to bed last night at: \& I got out of bed this morning at: \& Last night, I fell asleep in: \& \begin{tabular}{l}
I woke up during the night: \\
(Record number of times)
\end{tabular} \& When I woke up for the day, I felt: \& \begin{tabular}{l}
Last night I slept a total of: \\
(Record number of hours)
\end{tabular} \& \begin{tabular}{l}
My sleep was disturbed by: \\
(List any mental, emotional, physical or environmental fac tors that affected your sleep; e.g. stress snoring, physical discomfort, temperature)
\end{tabular} \& \begin{tabular}{l}
I consumed caffeinated drinks in the: \\
(e.g. coffee, tea, cola)
\end{tabular} \& I exercised at least 20 minutes in the: \& Approximatel y 2-3 hours before going to bed, I consumed: \& \begin{tabular}{l}
Medication(s) I took during the day: \\
[List name of medication/drug(s)]
\end{tabular} \& \begin{tabular}{l}
About 1 hour before going to sleep, I did the following activity: \\
(List activity; e.g. watch TV, work, read)
\end{tabular} \\
\hline \begin{tabular}{l}
DAY 5 \\
DAY \\
DATE
\(\qquad\)
\(\qquad\)
\end{tabular} \& \(\ldots \mathrm{CPM} / \mathrm{AM}\) \& \(\ldots\) __PM/AM \& ___Minutes \& ___Times \& \begin{tabular}{l}

<br>
Refreshed <br>
$\square$ Somewhat refreshed <br>
Fatigued

 \& ___Hours \&  \& 

<br>
Morning <br>
Afternoon <br>
Within several hours before going to bed Not applicable

 \& 

<br>
Morning <br>
Afternoon <br>
Within several hours before going to bed <br>
Not applicable

 \& 

<br>
Alcohol <br>
A heavy <br>
meal <br>
Not <br>
applicable
\end{tabular} \& \& <br>

\hline \begin{tabular}{l}
\[
\text { DAY } 6
\] \\
DAY \\
DATE
\(\qquad\)
\(\qquad\)
\end{tabular} \& _PM/AM \& _PM/AM \& ___Minutes \& ___Times \& \begin{tabular}{l}

<br>
Refreshed <br>
Somewhat refreshed <br>
Fatigued
\end{tabular} \& ___ Hours \&  \& $\square$ Morning

$\square$ Afternoon
$\square$ Within several
hours before
going to bed
$\square$ Not

applicable \& \begin{tabular}{l}

<br>
Morning <br>
Afternoon <br>
Within several hours before going to bed <br>
Not applicable

 \& 

<br>
Alcohol <br>
A heavy <br>
meal <br>
Not <br>
applicable
\end{tabular} \&  \& <br>

\hline \begin{tabular}{l}
DAY 7 \\
DAY \\
DATE
\(\qquad\)
\(\qquad\)
\end{tabular} \& _PM/AM \& \(\ldots\) __PM/AM \& ___Minutes \& \(\ldots\) __Times \& \begin{tabular}{l}

<br>
Refreshed <br>
$\square$ Somewhat refreshed <br>
Fatigued

 \& ___Hours \&  \& 

<br>
Morning <br>
Afternoon <br>
Within several hours before going to bed Not applicable

 \& 

<br>
Morning <br>
Afternoon <br>
Within several hours before going to bed Not applicable

 \& 

<br>
Alcohol <br>
A heavy meal <br>
Not applicable
\end{tabular} \&  \& <br>

\hline
\end{tabular}

# HA 7.01 Drivers Manual Study Questions 

Name: $\qquad$ Date: $\qquad$
Directions: Use the Oregon Driver Manual to answer each of the following questions.
It is suggested that you underline or highlight each answer in the Driver's Guide for studying when it is time to go get your license.

1. A driver's license is a privilege, not a right. Is this correct?
2. How old do you have to be to obtain a driver's license?
3. Where are you required to carry your driver's license or permit?
4. Does your driver's license allow you to drive a motorcycle?
5. When driving with a permit who must be seated next to you?
6. Under what conditions can the Department of Motor Vehicles refuse to issue a driver's license?
7. May a person with impaired hearing or eyesight be permitted to drive?
8. Is it legal to loan a driver's license to someone else?
9. What is the most fundamental rule of driving on a two-lane, two-way road?
10. Under what conditions can you pass a vehicle on the right?
11. Which lane is used for passing?
12. List five situations when you should not pass.
13. How far behind should you remain when following another vehicle?
14. What is the correct hand signal for a left turn?
15. Which lane of traffic should you use when planning to make a right turn?
16. You arrive at a stop sign and intend to make a right turn however there is traffic to your right on the right edge of the roadway. What should you do?
17. When you are approaching an intersection and you intend to turn left, do you have the right-of-way over oncoming vehicles?
18. You arrive at a red light and intend to turn right. What should you do?
19. When making a left turn onto a multiple-lane street, you should make your turn into which lane?
20. A car is coming from your right at a 4-way uncontrolled intersection. Who must yield the right-ofway?
21. If you hear a siren what should you do?
22. When turning left from a one-way street, what lane must you turn from?
23. Are you permitted to drive over a fire hose at a fire?
24. What is the proper procedure to follow when you are planning to make a right turn?
25. Where do pedestrians (persons walking) have the right of way over vehicles?
26. Is it necessary to stop before driving out of an alley or private driveway? Explain:
27. Must you yield to all other traffic when entering from a parked position?
28. Do you have to yield to pedestrians on a right turn when you have a green light? Explain
29. When you approach a marked or unmarked crosswalk in which a pedestrian is walking, who must yield?
30. What is the meaning of a flashing red light?
31. What should you do when you see a pedestrian with a white cane?
32. What does a steady yellow light mean?
33. What is the meaning of a flashing yellow light?
34. What is the meaning of a solid yellow line in your lane just to the right of the center line?
35. What are the different meanings of broken white and broken yellow pavement markings?
36. What type of traffic sign is a diamond-shaped sign?
37. When entering a freeway by way of an on-ramp, what is the proper procedure to follow?
38. According to the law, when must you have your headlights on?
39. Can you make a U-turn on a freeway? Explain:
40. When may you park on a freeway shoulder?
41. Is it legal to back up on a freeway if you miss your exit?
42. Why should you decrease your speed when driving at night?
43. Why is driving at night more dangerous than driving during daylight?
44. If you become sleepy or drowsy while driving, what should you do?
45. Driving on a freeway, when may you turn across the freeway median?
46. What kind of marker is required on farm equipment traveling less than 25 mph ?
47. Under what conditions must you stop for a school bus?
48. When is it not necessary to stop for a school bus loading or unloading passengers?
49. What type of traffic sign is an eight-sided traffic sign?
50. When approaching an intersection posted with a yield sign, what should you do?
51. Several cars ahead of you have stopped for a stop sign. What is the proper procedure to follow?
52. Driving over a mountain pass, you observe that signs have been posted requiring chains. What should you do?
53. Which way should you turn your wheels in a skid?
54. Which way do you turn your wheels when parking on a downhill grade?
55. How should you leave your vehicle when leaving it parked on an incline (upgrade) with a curb?
56. Without a curb?
57. Is it legal to park your car on the sidewalk or bike lane?
58. What distance must you park from a rail road crossing?
59. What distance must you park from a rail road track?
60. Is it necessary to have lights on a bicycle when riding after dark? Explain:
61. Can your driver's license be suspended or revoked for drunken driving?
62. What does the "Implied Consent" law mean?
63. When may the Director of the Department of Motor Vehicles suspend an operator's driver's license? "
64. Under what two conditions are you required to report an accident in the State of Oregon
65. Can you lose your driver's license for not being able to file evidence of financial responsibility?
66. You hit and damage a parked, unoccupied car. The damage is slight. What are you required to do?
67. With how many inches of the curb is a legal park?
68. How far away from a fire hydrant must you be parked?
69. A flashing yellow light means what?
70. What is the single most common cause of traffic crashes?
71. What does it mean when you see amber lights flashing near the top of a school bus?
72. Parking is prohibited within how many feet of a crosswalk at an intersection?
73. Parking is prohibited within how many feet of a fire station driveway on the same side of the street?

## HA 7.03 Following Time \& Space Problem Solving

Directions: You are always the driver of the white car. For each diagram, identify the problem and how you would solve each problem.

1. What is the problem in the diagram to the right?


How would you solve this problem to make your position safer?
2. What is the problem in the diagram to the right?


How would you solve this problem to make your position safer?
3. What is the problem in the diagram to the right?

How would you solve this problem to create open space?

4. What is the problem in the diagram to the right?


How would you adjust your position to create open space?

## Fast Traffic/Slower Vehicle

1. What action should you take?

2. How could you have avoided getting into this situation?

## String of Cars on a Two-Lane Roadway



1. What action should you take?
2. How could you have avoided getting into this situation?

## Narrow Bridge with Truck



1. What action should you take?
2. How could you have avoided getting into this situation?

## Limited Visibility Conditions Worksheet

Name: $\qquad$ Date: $\qquad$
For each of the following conditions in questions 1 through 7, answer these questions:
a. How does or can this condition affect your visibility?
b. What driving adjustments should probably be made?
c. What can you do other than make driving adjustments to compensate for this condition?

## SUN GLARE

a. $\qquad$
b. $\qquad$
c. $\qquad$

## DUSK

a. $\qquad$
b. $\qquad$
c. $\qquad$
FOG
a. $\qquad$
b. $\qquad$
c. $\qquad$
RAIN
a. $\qquad$
b. $\qquad$
c.

SNOW
a.
b. $\qquad$
c. $\qquad$

## NIGHT

a.
b. $\qquad$
c. $\qquad$

### 9.03 Fact Sheet: Avoiding \& Minimizing Impacts

The purpose of this Student Worksheet is to acquaint you with the techniques of emergency maneuvering, to help you develop the ability to recognize the situations where these maneuvers can be used, and to identify some potential dangers involved in using these maneuvers. By the end of this Student Worksheet, you should have acquired a base or background of knowledge concerning emergency maneuvers that will allow you to make alternative decisions when confronted with potential conflicts.

On the following pages you will cover the techniques used for various emergency maneuvers, general situations where these maneuvers could be used, and some of the dangers involved in each.

See With Your Mind: In every emergency your habits take over. There is no time to think "What should I do?" you just do it, right or wrong. The risk prevention habits you are developing in this course are necessary to prevent, detect and deal with every day problems and emergency situations that will inevitably develop.

In order to use any emergency technique effectively you must see the situation occur while there is time to take action. For that reason it is vital that you habitually see LOS-POT problems develop and check the related zones for alternate escape routes. It is also necessary to look to the target area beyond your open escape path. It is critical that you aim through the open path prior to any evasive action steering maneuver. Often in an emergency, perhaps because they develop surprisingly fast, or more likely because one has not developed the best risk prevention habits, drivers visually fixate on the obstacle, often with devastating results.

Threshold Braking: The technique of stopping as quickly as possible in an emergency without skidding is known as threshold braking. Threshold braking is an emergency response. This technique is useful in situations where something is directly in front of your vehicle. These situations come up most often because the driver is not alert to LOS-POT problems, is following too closely and/or is distracted by some other factor. For example, talking on the cell phone, eating, drinking, changing a CD etc.

To effectively utilize this technique you must be able to pivot the ball of your right foot from the accelerator to the brake as rapidly as possible and push on the brakes on as hard as possible without locking up the wheels. A slight release of brake pressure or Trail Brake (the same technique you have practiced to make smooth stops and balanced turns) is used to balance the vehicle during the last second or two of the stop and as part of the sequence used when making an emergency turn. Braking too hard and locking the wheels results in a front wheel skid, increases your stopping distance and reduces or eliminates steering control.

The threshold braking technique increases your chances of being hit from the rear. Since there is more of a chance of being hit from behind when using this technique, you need to adjust how quickly you stop considering the danger ahead if there is also a risk of collision with the vehicle behind you. Threshold braking also increases the possibility of skidding, especially on slippery surfaces. If skidding does develop, the Trail Brake technique will release the skidding action.

Evasive Action Steering: Often when confronted with emergencies, you may find it necessary to steer quickly to avoid a crash. Steering can be done in a shorter distance than braking in an emergency. Response time is cut from $3 / 4$ of a second to $1 / 2$ second by using your hands instead of your feet for
response. It is important that you develop a habit of using a balanced hand position at the $9 \& 3$ or $8 \&$ 4 positions for the best control under all driving conditions. In most emergencies, steering can be more efficient than braking to avoid conflict with obstacles. The use of evasive action steering when faced with a hazard will allow you to utilize an open escape path.

As stated earlier, is critical that you habitually see problems develop, check related zones for an escape path and aim through the open path to the target area prior to any evasive action steering maneuver. The main danger involved in evasive action steering is that you may steer into the path of other vehicles, or into roadside hazards, when you aren't fully aware of what is to either side of you. If you don't see a problem develop you won't take an action. If you see a problem but don't have the habits of finding an open escape path and aiming through it to the target area your steering inputs will be too large or too small. Too much steering input can result in an out of control skid or worse. Too little input can result in an unsuccessful attempt to evade a potentially serious problem or collision. At high speeds, evasive action steering increases the likelihood of a sideways skid, or even turning over, if done improperly.

Evasive steering requires 3 steering actions: The first moves the only the front of your vehicle. This initial steering action inputs only the minimum amount of steering required to avoid an obstacle. The second action moves the rear of the vehicle away from the obstacle and requires twice the steering input as the first action. (For example, if your initial input is a $1 / 8$ turn of the wheel your second must be $1 / 4$ turn of the wheel.) The third action straightens the vehicle as you move around the obstacle. It requires steering input in the amount equal to the first input. ( $1 / 8$ turn - front end, $1 / 4$ turn - rear end, $1 / 8$ turn - straighten) And those three steering actions are accomplished in as little time as $1 / 2$ second. That is one reason it is best to stay off the brake and gas pedal thus separating the speed and steering forces prior to using evasive steering.

Some situations, an emergency turn for example, call for a combination of two or more techniques performed in the correct sequence, one thing at a time.

Hydroplaning: Hydroplaning takes place while driving on wet roads and can occur at speeds as low as 35 MPH . Most tires will wipe the roadway surface (in much the same manner as a windshield wiper clears the windshield) of up to about $1 / 4$ inch of water. However, as the speed increases, the tires cannot wipe the road as well and they start to ride up on the water, just like a set of water skis. In a standard passenger vehicle, partial hydroplaning starts at about 35 MPH and increases with speed up to about 55 MPH, at which point the tires can be totally up on the water. In a severe rainstorm for example, with less than $1 / 8$ inch of tire tread, the tires may not touch the road at 55 MPH . If this is the case, there is no friction available for braking, accelerating, or steering. A gust of wind, a change of road camber, or
 a slight turn can create an unpredictable and uncontrollable 4 wheel skid.

With today's lesser crowned roadways, especially freeways, hydroplaning is an increasingly important factor in automobile accidents. A driver can normally predict areas where hydroplaning will occur, but not always; you may suddenly find yourself in a hydroplaning situation. If you do Hydroplane, the best thing to do is to take your foot off the accelerator and allow the vehicle to slow down without braking. If you skid while your vehicle is only partially hydroplaning, you should be able to regain control by correcting (steering towards open travel path) for the particular type of skid that occurs. On the other hand, if you're totally hydroplaning, about all you can do is release the accelerator and ride out the skid without braking.

To help to prevent hydroplaning reduce your speed on wet roadways. You also need to have properly inflated, good tires with deep tread, at least $1 / 8$ inch. The tread allows the water to escape from under the tires and tends to prevent complete hydroplaning at normal highway speeds. However, when the depth of the water exceeds the depth of the tire tread, complete hydroplaning can be expected at speeds from 50-55 MPH, so slow down even when it appears no one around you is, just do it!

## Summary

The need for loss control responses can normally be avoided by using prevention techniques. Preventative actions are much easier to accomplish than successfully dealing with an emergency. The best way to prevent them from occurring is to embrace and habituate a risk prevention style of driving that includes: Keeping yourself and your vehicle in the best shape for driving, knowing exactly where your vehicle is positioned on the roadway and in relationship to others, using a visual search pattern to the target area, the targeting path, to the left, right and rear, maintaining vehicle balance, finding, solving and controlling problems before they become emergencies, creating and keeping open space for yourself and others to use.

The use of a single emergency maneuvering technique may not allow you to avoid conflict. When an emergency does occur, you must respond and it is vital that you respond correctly by habit. The same habits that prevent emergencies from occurring can help you take the best actions. Once you have responded to a situation you must be prepared to change your response if the situation changes. It is much easier to maintain control of your vehicle than to regain control once it is lost. However if a loss of control does occur keep your head and your eyes focused on the target area, stay off the pedals and keep working at getting yourself out of the emergency as long as you have a chance to control or regain control of the vehicle.

# 9.03 Avoiding Collisions \& Minimizing Impact Worksheet 

Name: $\qquad$ Date: $\qquad$

## Section 1

Directions: Using the Emergency Maneuvering Fact Sheet complete this worksheet by filling in the blanks.
In every emergency your $\qquad$ take over. There is no time to think " " you just do it, right or wrong. It is vital that you habitually see $\qquad$ develop and for alternate escape routes. It is also necessary to look to the $\qquad$ beyond your open escape path. It is critical that you aim $\qquad$ the open path prior to any evasive action $\qquad$ maneuver.

The technique of stopping as quickly as possible in an emergency $\qquad$ is known as threshold braking. These situations come up most often because the driver is not alert to LOS-POT $\qquad$ , is
$\qquad$ too closely and/or is $\qquad$ by some other factor. To effectively utilize this technique push on the brakes on as hard as possible $\qquad$ locking up the wheels. A slight $\qquad$ of brake pressure or
$\qquad$ is used to $\qquad$ during the last second or two of the stop and as part of the used when making an $\qquad$ . Braking too hard and locking the wheels results in a
$\qquad$ , increases $\qquad$ and $\qquad$ or eliminates $\qquad$ control.
The threshold braking technique $\qquad$ your chances of being hit from the $\qquad$ . If skidding does develop, the $\qquad$ technique will release the $\qquad$ action.

In most emergencies, steering can be more $\qquad$ than braking to avoid conflict. The use of evasive action steering will allow you to__ an open $\qquad$ path. It is critical that you habitually for an escape path and aim $\qquad$ the $\qquad$ to the
$\qquad$ prior to any evasive action steering maneuver. If you see a problem but don't have the of finding an open escape path and aiming through it to the target area your steering inputs will be too or or too . Too much steering $\qquad$ can result in an out of control $\qquad$ or worse. Too little input can result in an unsuccessful attempt to $\qquad$ a potentially serious problem or $\qquad$ . Evasive steering requires 3 steering actions: The first moves the only the front of your vehicle. This initial steering action inputs only the $\qquad$ amount of steering required to avoid an obstacle. The $\qquad$ action moves the $\qquad$ of the vehicle away from the obstacle and requires $\qquad$ the $\qquad$ input as the first action. The third action straightens the vehicle as you move around the obstacle. It requires steering input in the amount equal to the $\ldots$ input. That is one reason it is best to stay ___ the ___ and ___ pedal thus ___ the speed and steering forces $\qquad$ to using evasive steering.

## Section 2

Directions: In the following situations, evasive actions are necessary. During the class activity use the spaces provided to write what visual pattern and evasive action sequence you would use to avoid an impact.

Here are your evasive action choices:

Vision
Target open space
See LOS POT problem
Check related zone(s)

Speed Control
Off Pedals
Threshold Brake
Trail Brake

## Steering

Evasive Steer: Rt., Lt., Straight
Evasive Steer: Lt., Rt., Straight
Hold Wheel Straight
Control Steering

You are always the driver of the white car.

Situation \# 1: Car approaching crossing center line into your lane


## Visual Pattern:

## Evasive Action Behavioral Sequence:

Situation \# 2: As you round a curve at 40 mph , you come upon a stalled vehicle in your lane


Visual Pattern:

## Evasive Action Behavioral Sequence:

Situation \# 3: As you round a curve at 40 mph , you come upon a stalled vehicle in your lane and an approaching car visible in the oncoming lane.


## Visual Pattern:

## Evasive Action Behavioral Sequence:

Situation \# 4: A car turns in front of you in an intersection at the last minute


Visual Pattern:

Evasive Action Behavioral Sequence:

## HA 9.06 Vehicle Malfunction and Maintenance

Name: $\qquad$ Date: $\qquad$
Directions: With a parent or guardian, or someone designated by your parent or guardian, change a tire on a car, using the procedures listed below. Check for proper tire inflation. Check listed fluid levels and fill if necessary. Return this worksheet to the teacher by the date assigned.

## CHANGING A TIRE

1. Check that automatic shift car is in park or standard transmission car is in low or reverse.
2. Set parking brake firmly
3. Block both wheels at both front and back of tires with boards or bricks at the opposite end of the car from which the tire is to be changed.
4. Remove all tire-changing equipment and spare tire from trunk or storage area.
5. Pry off hub cap with jack handle or screwdriver.
6. Loosen the lug nuts or bolts slightly with socket wrench or tire-changing (lug) wrench.
7. Use the jack to raise wheel off ground. (Check the car manual for specific jacking instructions.
8. Make certain the jack is straight.
9. Jack slowly as wheel begins to lift off the ground.
10. Jack just enough that tire clears ground.
11. Check the stability of the car once the wheel is off the ground by gently rocking forward and back and side to side.
12. IF CAR IS NOT STABLE, DO NOT REMOVE THE TIRE; BUT LET THE CAR DOWN AND JACK IT UP AGAIN UNTIL IT IS STABLE.
13. Remove the lug nuts or bolts and pull off the wheel.
14. BE CAREFUL NOT TO GET YOUR HANDS IN A POSITION BETWEEN THE GROUND AND THE TIRE OR THE TIRE AND THE FENDER WHERE THEY COULD BE CAUGHT WHILE REMOVING OR REPLACING THE TIRE AND LUGS SHOULD, BY SOME REMOTE CHANCE THE CAR FALL. ALWAYS KEEP YOURSELF IN A POSITION BE ABLE TO GET AWAY QUICKLY SHOULD THE CAR START TO FALL.
15. Put on the spare tire, replace the lug nuts or bolts, and tighten each at least four or five turns by hand.
16. Tighten two of the lug nuts or bolts on opposite sides of the wheel firmly with the wrench.
17. Lower the jack until the tire is in contact with the ground, but not fully lowered.
18. Tighten firmly all the lug nuts or bolts, with the wrench, in a crisscross pattern.
19. Once you think they are all tight, make one final check of each lug nut or bolt with the wrench.
20. Replace the hub cap and lower the car the rest of the way.
21. Store the tire-changing equipment in the trunk or storage area and remove the blocks from the wheels.
22. Check for proper tire inflation in all tires.

## CHECK FLUID LEVELS

OilWater
Brake Fluid

I certify that $\qquad$ changed a tire using the procedures as directed above
and checked required fluid levels.
Date: $\qquad$ Signature: $\qquad$ Relationship to Student: $\qquad$
Return this signed worksheet to the teacher by the date assigned.

## Keeping a Vehicle Running

Use the owner's manual for the driver education car or a vehicle owned by a relative or friend to fill in the information below.

Vehicle Make: $\qquad$ Body Style: $\qquad$

Year: $\qquad$ Serial Number: $\qquad$ Number of Cylinders: $\qquad$

Service Months or Mileage Service Months or Mileage

1. Change Oil

2. Flush Cooling System
and Replace Coolant

3. Change Oil Filter $\qquad$ $\longrightarrow$
4. Check All Belts
5. Replace Fuel Filter $\qquad$ 8. Check Brake Fluid
6. Change Transmission Fluid

7. Replace Air Filter $\qquad$ 10. Have A Tune-up


List what the problem might be for each situation below.

1. Alternator warning light stays on while you are driving.
2. Oil pressure warning light stays on while you are driving.
3. Temperature warning light stays on while you are driving.
4. Smooth bars across the tread on a tire.
5. Engine locks or pings during normal driving.
6. Brake warning light comes on while driving.
7. Ignition key turned and starter makes no sound.
8. Edges of tire are worn.

HA 10.01 - Diamond Freeway Interchange


## HA 10.01 - Diamond Freeway Interchange

Name: $\qquad$ Date: $\qquad$
Directions: Using the diagram of the Diamond Freeway Interchange, answer the following questions by placing an " X " on the line in front of the correct answer.

1. Your car is eastbound at point 11 . You must pass point 10 to go north.
$\qquad$ A. True $\qquad$ B. False
2. Your car is southbound at point 5 . To go west you must pass points 6 , and 12 .
$\qquad$ A. True $\qquad$ B. False
3. Your car is eastbound at point 12 . To go south you must pass points $11,12,3$ and 4 .
$\qquad$ A. True $\qquad$ B. False
4. Your car is northbound at point 1 . To go west you must pass points $2,10,11$ and 12 .
$\qquad$ A. True $\qquad$ B. False
5. Which points are known as acceleration lanes?
$\qquad$ A. Points 4 and 8 . $\qquad$ B. Points 1 and 5 .
6. Which points are known as deceleration lanes?
$\qquad$ A. Points 4 and 8. $\qquad$ B. Points 1 and 5.
7. Your car is westbound at point 9 . To go south you must:
__A. Pass points 3and 4
$\qquad$ B. Pass points $10,11,6$ and 5
__C. Pass points $10,11,7$, and 8
8. Your car is northbound at point 13 . To go south you must:
__ A. Pass points 15,3 and 4
__B. Backup and pass points $2,10,11,7$ and 8
___ C. Forget it you missed your exit
9. Your car is northbound at point 2. To go west you must turn:
$\qquad$ A. Right past point 9 B. Left past point 10.
10. You are going south at point 16 . You are about to pass under:
__ A. A tunnel. $\qquad$ B. An overpass. $\qquad$ C. An off-ramp. $\qquad$ D. A deceleration lane.
11. You are southbound at point 5 . To go east you must pass through points:
$\qquad$ A. 6 and 12 . $\qquad$ B. $6,11,10$ and 9
12. Your car is eastbound at point 11 . To enter the freeway in the northbound lanes, you must turn left past point 10.
$\qquad$ A. True $\qquad$ B. False
13. Your car is traveling west at point 9. Is this sign seen to your left or right?
$\qquad$ A. Left toward point 2.
B. Right toward point 3 .

# Module 2.01-Worksheet <br> Signs Signals Markings \& Speed Limits 

Name: $\qquad$ Date: $\qquad$

1. In the space to the right, draw or describe the symbol that prohibits some type of action. For example, "No U-turn"
2. a) On the line below each of the diagrams put a (1) if it is a regulatory sign, a (2) if it is a warning sign, or a (3) if it is a guide or informational sign
3. b) Complete the diagrams with a message of how that sign might read along a road and list the color on the line below.


Give the meaning for each line, roadway marking described below
3. Solid White Line: $\qquad$
4. Broken White Line: $\qquad$
5. Solid Yellow Line: $\qquad$
6. Broken Yellow: $\qquad$
7. What color are stop lines? $\qquad$
8. What color are crosswalk lines? $\qquad$
9. Write the major classification for each color below: Warning, Regulatory/Prohibiting (Reg/Pro), Guide and Give and example of each.

$$
\text { Classification } \quad \text { Example }
$$

10. White $\qquad$
$\qquad$
11. Yellow $\qquad$
$\qquad$
12. Green $\qquad$
$\qquad$
13. Brown $\qquad$
$\qquad$
14. Red $\qquad$
$\qquad$
15. Orange $\qquad$
$\qquad$
16. Blue $\qquad$
$\qquad$

Match each of the following traffic signs with its meaning.
17. $\qquad$ Bicycle Crossing
18. $\qquad$ No Left Turn


B

C
19. $\qquad$ Slippery When Wet
20. $\qquad$ Divided Highway
21. $\qquad$ Lane Ends
22. $\qquad$ No Parking
23. $\qquad$ Railroad Ahead
24. $\qquad$ Steep Hill Ahead


D


F


H

25. $\qquad$ Construction Zone
26. $\qquad$ Do Not Enter
27. $\qquad$ Lane Added


G

28. On the lines below write the 3 colors and meaning of light on a traffic signal.

Color Meaning

$\qquad$
$\qquad$
$\qquad$
$\qquad$
29. What is the arrangement of the lights if the light is placed like this? Write the colors for each light on the lines in the same order as the lights.

30. What is the meaning of a Flashing Red traffic light?
31. What is the meaning of a Flashing Yellow traffic light?
32. What is the Speed Limit?
a. Alleys $\qquad$ mph
b. Business Districts and School Zones: $\qquad$ mph
c. Residential Districts \& Public Parks: $\qquad$ mph
d. Highways: $\qquad$ mph
e. Urban interstates: $\qquad$ mph
f. Rural interstate highways: $\qquad$ mph unless other wise posted mph

## Video "Seatbelts - They work if you wear them"

1. How many deaths are attributed to vehicle crashes every year?
2. Of that number, how many individuals would survive if they had on a seat belt?
3. The majority of crashes happen within how many miles of your home?
4. How many people are injured in car crashes every year?
5. $80 \%$ of all crashes happen at or below what speed?
6. List seven excuses people give for not clicking on their belts.
7. 
8. 
9. 
10. 
11. 
12. 
13. 
14. Passengers riding unbelted in the rear of a vehicle have a much greater risk of dying in crash than belted passengers. How much greater is that risk?
15. How fast of a crash would you have to be in to have the same outcome as jumping out a 3 or 4 story window?
16. What is the economic fallout related to lack of seatbelt usage?
$10.80 \%$ of deaths prevented if who wore seat belts?
17. By what amount could the risk of injury be reduced if everyone wore seatbelts?
18. The force of a crash at $\mathbf{3 0 - 3 5} \mathbf{~ m p h}$ is equivalent falling from what floor of a high-rise building?
19. What increase do we have in medical expenses when we have a crash with no seat belt use?
20. If you live to 70 , what are your chances of being in a crash?
