STK
Share the Keys
RESOURCE GUIDE

NJ MVC
New Jersey Motor Vehicle Commission

NJM Insurance Group
Dear Parent:

Your teen has just entered an exciting new chapter in life and will soon be joining more than six million licensed drivers on New Jersey’s roadways. With guidance and supervision, your teen is assured a positive start on that journey.

Parents play an important role in helping their teens learn to drive safely. In fact, according to the Children’s Hospital of Philadelphia Center for Injury Research and Prevention, parents can reduce their teen’s crash risk by as much as 50 percent when they set rules, offer support, and monitor their teen’s driving. By setting a good example, enforcing the Graduated Driver Licensing restrictions, and spending more time teaching them to drive, you can substantially lower their risk of being involved in a motor vehicle crash.

Share the Keys is a research-based orientation program offered by NJM Insurance Company as part of its ongoing commitment to teen driver safety. The program, which was developed by the New Jersey Division of Highway Traffic Safety and Kean University, has been proven to effectively reduce teen driver crash risk by providing information, resources and support that encourage parental involvement.

This resource guide includes tools that can aid you in helping your teen develop safe driving attitudes and behaviors, while increasing your involvement during their formative driving years. The information in this guide complements the wealth of information that can be found in the New Jersey Driver Manual and other driver education resources.

We wish you and your teen driver the best during this exciting new chapter of your lives and a lifelong journey of safe driving.

B. Sue Fulton  
Chair and Chief Administrator

NJ MVC  
New Jersey Motor Vehicle Commission
Please complete this anonymous survey before the program begins and return it before you leave.

Program information:
Date_________________________________ Location_________________________________________________

Does your teen currently have:
_____ Permit _____ Probationary License _____ Basic License _____ N/A

Check one statement that best describes your attitude about your teen’s driving.
_____ I trust my teen will drive safely
_____ My teen will learn from his/her mistakes
_____ I support my teen’s safety by ensuring he/she earns all driving privileges
_____ My teen will strictly follow the rules I set when it comes to driving

On a scale of 1 to 5, how would you rate your understanding of the Graduated Driver License (GDL) requirements? (Check one)
_____ 1 _____ 2 _____ 3 _____ 4 _____ 5
DON’T UNDERSTAND ........................................................................................................... FULLY UNDERSTAND

How would your teen describe your driving? (Check one)
_____ Excellent _____ Good _____ Fair _____ Poor

How many hours per month do or did you dedicate to practice driving with your teen?
_____ 0-3 hours _____ 3-5 hours _____ 5-7 hours _____ 7 or more hours

I am confident that when my teen is behind the wheel, he/she: (Check all that apply)
_____ Follows the nighttime driving curfew
_____ Drives with only one passenger
_____ Requires everyone to wear a seatbelt
_____ Has asked for permission to use the car
_____ Does not text or use a cell phone while driving
_____ Does not drive under the influence of alcohol/drugs

List one of your driving behaviors you would not want your teen to imitate.

Thank you! Please complete the Post-Survey on the reverse side after the program concludes.
PLEASE COMPLETE THIS ANONYMOUS SURVEY
AFTER THE PROGRAM CONCLUDES AND RETURN IT BEFORE YOU LEAVE.

On a scale of 1 to 5, how would you rate your understanding of the Graduated Driver License (GDL) requirements? (Check one)

1 2 3 4 5

DON’T UNDERSTAND .......................................................... SOMEWHAT UNDERSTAND ........................................ FULLY UNDERSTAND

Based on the information you received during the program, are you likely to increase the amount of time you spend practicing driving with your teen?

Yes  No

Do you feel inclined to support the GDL restrictions as a result of this presentation?

Absolutely  Not sure, but giving it more thought  Not at all

Comments: ________________________________________________

Based on your participation in Share the Keys and the materials provided, do you feel you:
(Check all that apply)

Better understand the GDL  Will increase practice driving with your teen  Will support the GDL restrictions at home  Will share the keys  Will establish a driving agreement (contract) with your teen

What additional materials would you like to see included in the resource guide?

Comments: ________________________________________________

Thank you! Your feedback is important and will be used to improve this program.
THESE BEST PRACTICES WERE USED TO DEFINE THE KEY OBJECTIVES FOR THE ORIENTATION PROGRAM:

**Understanding the GDL**
While New Jersey's GDL is considered one of the most progressive and stringent in the United States, it must be clearly understood and supported by parents to be effective.

**Effectively Supporting the GDL at Home**
The two restrictions of the GDL that have the most lifesaving potential are the curfew and passenger restrictions. Forty percent of all fatal teen crashes occur after 9:00 p.m. Teens with even one passenger are nearly twice as likely to be involved in a fatal crash.

**Being a Good Role Model**
Research by CHOP and other studies found that teens mimic their parents' driving behaviors.

**Increasing Practice Driving Hours**
Teens are at the greatest risk for being involved in a crash during the first 12 to 24 months of driving. Practicing driving during this time is essential in reducing crash risk for new drivers.

**Sharing the Keys**
CHOP’s research also revealed that teens who requested permission to use the car were 50 percent less likely to be involved in crashes when compared to teens that had primary access. Drivers whose parents shared the keys were also less likely to violate the provisions of the GDL.
The Facts About the Numbers
Motor vehicle crashes are the leading cause of death and disability to teens in New Jersey and across the nation. The Graduated Driver License law is proven to be effective in reducing crash rates. New Jersey has one of the most comprehensive GDL laws in the nation.

- In New Jersey, an average of 69 fatal teen driver crashes occur each year.
- Teens are the largest age group reported as distracted at the time of fatal crashes.
- Teen crashes are most often the result of inexperience, distraction, following another vehicle too closely, failure to yield to other vehicles or pedestrians, and speeding.
- Teens represent the largest contingent of New Jersey drivers involved in crashes. They account for only 7 percent of the licensed drivers in the state but are involved in 11 percent of the crashes.
- Seatbelt use among teens is the lowest for any age group.
- More male drivers than female drivers are involved in teen crashes.
- More teen crashes occur in June than any other month, and on Friday and Sunday more than any other days of the week.

The Facts About the Law
Drivers from 16 to 20 years of age holding a probationary license under New Jersey’s GDL law:

- May not drive between 11:01 p.m. and 5:00 a.m.
- May only transport one passenger, unless the driver is accompanied by a parent or guardian or the passengers are the driver’s dependents.
- Cannot use a cell phone (hand-held or hands-free), hand-held video games, or any other hand-held wireless electronic devices.
- Must ensure that they and all of their passengers wear seatbelts.
- Must display the GDL decals on any vehicle they drive.
- Face a fine of $100 for a violation of the GDL law.
- May not plea bargain any point-carrying offense to a non-point-carrying offense.
PERMIT STAGE REQUIREMENTS

Special Learner’s Permit
• Be at least 16 years old
• Obtain consent of a parent or guardian
• Enroll in an approved behind-the-wheel driver training course
• Pass the knowledge and vision tests

Examination Permit
• Be at least 17 years old
• Obtain consent of a parent or guardian
• Pass the knowledge and vision tests
• Practice supervised driving for at least six months

LICENSE STAGE REQUIREMENTS

Probationary License
• Be at least 17 years old
• Pass the New Jersey Motor Vehicle Commission (MVC) road test
• Practice unsupervised driving for at least one year

Basic License
• Be at least 18 years old
• Complete one year of unsupervised driving with probationary license restrictions
• Pay the required fee

PERMIT AND PROBATIONARY LICENSE RESTRICTIONS

Driving Hours
• No driving between 11:01 p.m. and 5:00 a.m.*
  *Restriction does not apply to drivers 21 years of age or older
• Work or religious exemption*
  *Drivers must carry legible documentation on letterhead signed by the employer, organization, or religious institution stating the reasons for the request to be exempt from the curfew restriction

GDL Decal
• Required on front and rear license plates by all drivers under age 21 who possess a permit or probationary license

Electronic Devices
• No use of cell phones (hand-held or hands-free)

Seatbelt
• Must be worn at all times

Passengers
• No more than one passenger*
  *Restriction does not apply to drivers 21 years of age or older, teens accompanied by a parent/guardian, or passengers who are the driver’s dependents

For more information about the GDL licensing process, please visit njmvc.gov.
Passengers
The presence of even one passenger can nearly double a teen’s risk of being involved in a fatal crash.

RULE

CONSEQUENCE

REWARD

Curfew
Late night driving increases a teen’s risk of being involved in a fatal crash.

RULE

CONSEQUENCE

REWARD

Seatbelts – All Occupants
Wearing your seatbelt significantly increases your chances of surviving a crash.

RULE

CONSEQUENCE

REWARD

Speeding
Speed is a contributing factor in 40 percent of fatal teen driver crashes.

RULE

CONSEQUENCE

REWARD

Teen Driver
I promise to abide by the agreement outlined above. If I break any part of this agreement, I will accept the consequences.

TEEN SIGNATURE DATE

Cell Phones & Texting
People talking or texting while driving were as impaired as if they drove under the influence of alcohol at the legal limit.

RULE

CONSEQUENCE

REWARD

Driving Under the Influence
One in 10 teens in high school drinks and drives. Young drivers are 17 times more likely to die in a crash while driving drunk.

RULE

CONSEQUENCE

REWARD

Distractions
Anything or anyone that takes focus away from driving is a distraction.

RULE

CONSEQUENCE

REWARD

House Rules (Add Your Own)

RULE

CONSEQUENCE

REWARD

Parent/Guardian
I promise to help my teen succeed in following this agreement and make time to help him/her become a safe and responsible driver. I understand this is an evolving agreement and promise to make myself available to discuss these rules and their consequences when necessary.

PARENT/GUARDIAN SIGNATURE DATE
Teen Driver Pledge
I pledge to Just Drive. I will do my part to help put an end to distracted driving by driving safely.
Beginning right now, I commit to:

____ Not text or use my phone while I am driving.
If I need to use my phone, I will pull over to the side of the road.*

I will ask other drivers I know to do their part to end distracted driving. I pledge to make a difference.

____________________________
TEEN SIGNATURE

____________________________
DATE

*Permit and probationary drivers are prohibited from using electronic devices, hand-held or hands-free, under the New Jersey Graduated Driver License law.

Parent/Guardian Driver Pledge
I pledge to Just Drive. I will do my part to help put an end to distracted driving by driving safely. Beginning right now, I commit to:

____ Not text while I am driving.*

____ Not text while driving and only use hands-free calling if I need to speak on the phone while I am driving.

____ Not text or use my phone while I am driving.
If I need to use my phone, I will pull over to the side of the road.

I will ask other drivers I know to do their part to end distracted driving. I pledge to make a difference.

____________________________
PARENT/GUARDIAN SIGNATURE

____________________________
DATE

*Texting while driving is prohibited under New Jersey law.
Quality driver education can provide a great foundation for safe driving. Driving instructors help teens get road-ready by ensuring they have the basic skills and knowledge needed for safe driving.

WHEN DECIDING ON THE RIGHT DRIVING SCHOOL FOR YOU AND YOUR TEEN, CONSIDER THE FOLLOWING TIPS:

Seek Advice
Ask other parents and teens about their experiences with driving schools, why they selected the school, and if they would recommend it to others.

Use a Licensed Driving School
Make sure the driving school is licensed by the New Jersey MVC. For a list of licensed schools, visit njmvc.gov.

Make Sure Your Teen is Comfortable with the Driving School and Instructors
A good driving school experience will involve a lot of time alone or in small groups with the instructors. Teens can find it difficult to learn when they’re not comfortable with their instructor.

QUESTIONS TO ASK WHEN CHOOSING A DRIVING SCHOOL:

- Is behind-the-wheel training thorough and personalized based on the needs of your teen?
- What is its student-to-teacher ratio?
- What percentage of the time is spent on real driving, classroom learning, and driving simulations?
- Does it address issues like road rage, cell phones, and text messaging?
- Does the school prioritize face-to-face interaction between the driving instructor and the parent?
- Is the course primarily designed to make sure students pass the driving test, or is it also focused on developing safe driving skills?
According to CHOP, teens with primary access to a vehicle were 50 percent more likely to be involved in a crash. Research shows in order to reduce crash risk, it is best for your teen driver to share a car for at least the first year of driving. Then, based on the successful completion of the GDL process, and even after they obtain a basic license, parents need to assess whether their teens are ready to own a car. You know your teen best. If you’re unsure, consider postponing the purchase. Remember, your role is to keep your teen safe.

WHEN SELECTING THE VEHICLE YOUR TEEN WILL DRIVE, KEEP THESE IMPORTANT POINTS IN MIND:

Avoid High-Performance Vehicles
Not only do teen drivers lack experience, but the area of their brain that is used for risk assessment and risk-taking has not been fully developed. As a result, speeding and reckless driving are common among young drivers. High-performance features are likely to increase these behaviors.

Avoid Driving Unstable Vehicles
Sport utility vehicles and minivans, especially smaller ones, are inherently less stable than cars because of their higher centers of gravity. Abrupt steering maneuvers commonly occur with inexperienced drivers and can cause rollovers.

Pick a Vehicle with Modern Crash Protection Features
Teenagers should drive vehicles that offer the best protection in the event of a crash. The best models have side and curtain airbags, as well as the standard driver and passenger airbags. Electronic Stability Control (ESC) and an Anti-Lock Braking System (ABS) are also great features for helping your teen avoid a crash, but new drivers need to be thoroughly trained in their use. Unfamiliarity with ABS can affect emergency braking. To obtain safety ratings for a vehicle, visit safercar.gov and iihs.org for yearly top safety vehicle picks for new drivers.

Look for the Right Size Vehicle
Small vehicles offer much less protection in crashes than larger ones. However, this doesn’t mean you should put your teen in the largest vehicle you can find. Many mid-and full-size cars offer more than adequate crash protection. Pick a vehicle, preferably a passenger sedan, between 3,500 and 4,500 pounds curb weight.

Selecting a Vehicle for Your Teen Driver
Crash risk decreases dramatically with driving experience. It is crucial that teens get at least one hour per week of deliberate practice driving. Finding the time for practice can be difficult but is achievable. Plan your teen’s practice driving around your normal day-to-day activities. The following are examples of opportunities to fit in practice driving. We call it “SAFE” driving:

**SHOPPING TRIPS** can be an excellent opportunity for a new driver to learn how to successfully navigate commercial districts, which pose unique challenges.

**ACTIVITIES**, such as after-school and extracurricular, can be used to teach navigation through the use of alternate routes and can build on regular driving lessons.

**FAMILY OUTINGS** can provide teens with experience in driving on different roadways such as toll roads and multiple lane highways. Teens can also learn how to manage the distraction of additional passengers.

**ERRANDS**, such as picking up the dry cleaning, offer teens more time behind the wheel. Use this time to assess your teen’s progress or to refresh a lesson, such as entering and exiting a commercial district or yielding when entering a roadway.

**PARENTS ARE ALSO ENCOURAGED TO FOCUS ON DIFFICULT DRIVING SITUATIONS SUCH AS:**

- Driving at night
- Navigating through inclement weather
- Recognizing different speed zones
- Merging
- Changing lanes
- Maintaining a safe following distance
Expect the Unexpected
It can be difficult for new drivers to anticipate pedestrians and bicyclists on the roadway, especially in busy areas like intersections, downtown hot spots, and marketplace parking lots. An important rule of thumb is to “expect the unexpected” and always keep a watchful eye for pedestrians and cyclists.

Pedestrians
Remember, drivers must stop for pedestrians in crosswalks. Here are some additional tips to increase awareness and keep pedestrians safe:

• Any intersection is considered a legal crosswalk
• When approaching an intersection, look for and yield to pedestrians who may have a “WALK” indication
• Don’t attempt to pass a vehicle that is stopped for a pedestrian
• Be attentive and cautious when backing out of a parking spot
• Keep windshields clear to optimize visibility

Bicyclists
Always treat cyclists with the same level of respect you show other vehicles. Here are some additional tips to help you safely share the road with bicyclists, skateboarders, inline skaters, and anyone traveling on wheels:

• Be aware of shared lane markings, which encourage cyclists to ride in a safe area outside of parked cars
• Don’t drive or park in a bike lane
• Allow for at least three feet of space when passing to the left of a cyclist
• When parked on the street, check for passing cyclists before opening the door

Pedestrians and Bicyclists
Share the Roads

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Aggressive Driving Facts
• Aggressive behavior accounts for more than half of all fatal crashes
• A single aggressive act by one driver can trigger escalating responses from other drivers

What is aggressive driving?
The National Highway Traffic Safety Administration defines aggressive driving as a combination of traffic offenses that endanger other people and property. These include:
• Running red lights or stop signs
• Tailgating
• Weaving through traffic
• Passing illegally on the right
• Making improper or unsafe lane changes
• Screaming, making hand gestures, honking horns, or flashing high beams

What should you do when confronted by an aggressive driver?
• Make every attempt to get out of the way
• Avoid eye contact, ignore gestures, and don’t engage the other driver
• Pull over to a safe location and call #77 to report the incident

Emotions can greatly impact the ability to drive. When overwhelmed, it’s best to pull over and take time to calm down before resuming your trip.
TALKING TEEN DRIVER SAFETY WITH OTHER PARENTS

Starting a friendly conversation with other parents about working together creates a better support system to protect teen drivers and passengers.

Share What You’ve Learned
A casual “Did you know?” conversation is a friendly and helpful way to support other parents in protecting their teen drivers.

TOOLS AND RESOURCES

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<td>New Jersey Division of Highway Traffic Safety (Office of the Attorney General)</td>
<td>njsaferoads.com</td>
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<td>National Highway Traffic Safety Administration</td>
<td>nhtsa.gov</td>
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<tr>
<td>Centers for Disease Control and Prevention</td>
<td>cdc.gov/parentsarethekey</td>
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<tr>
<td>Impact Teen Drivers</td>
<td>impactteendrivers.org</td>
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<tr>
<td>Just Drive</td>
<td>JustDrive.com</td>
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Talk About Your Parent/Teen Driving Agreement
Discuss the rules, consequences, and rewards you’ve established. Explain how the contract protects your teen driver. Note that each section of the contract is supported by a related fact about teen driver safety.

Discuss Ways You Can Support Each Other to Ensure the Safety of Your Teen Drivers
Offer to pick up each other’s teen drivers. Parents can also work together to create a Get Home Safe Contract, which includes other parents as alternative contacts. These are two great ways parents can work together to create a safer driving environment for their teens.

Establishing good communication and mutual safety goals between parents is essential for your teen’s safe and successful completion of the GDL process.
This contract empowers teens to make decisions based on their personal safety, eliminating peer pressure, and judgment. The agreement between parent and teen provides young drivers with a safe way out of dangerous— and potentially life-threatening—situations.

The contract’s name originated from the Rebeka Verea Foundation’s slogan: “Say Yes to Life.” The Foundation’s mission is to create awareness about the lifesaving importance of safe driving behaviors and to encourage teen drivers to make responsible decisions. Modeled after that mission and from research conducted by CHOP, the intention of this contract is to save lives.

Teen Driver Agrees to:

Contact ___________________________ if I ever find myself in a situation in which I do not feel safe (e.g. the driver has been involved in an argument, is drinking or has taken drugs, etc.). I will use the code word ____________________ to indicate I need help getting home safely. I understand that I will be asked to discuss what happened following a cool-off period and will be expected to work on strategies that will assist me in avoiding dangerous situations in the future. I also agree to do my best to avoid situations involving risky behaviors.

____________________________
TEEN SIGNATURE

DATE

Parent/Guardian Agrees to:

Pick up _______________ if I receive a text or call that includes our code word ____________________ no matter the time of day or night. I will do my best to avoid a socially awkward situation for my teen by creating a reason to pick them up, relieving them from any social judgment, or pressure. I further agree to reward my teen for making a courageous and responsible decision by not penalizing or lecturing them. I will take a cool-off period to gain more perspective before discussing what they have learned and work with him/her to develop strategies to avoid situations involving risky behaviors.

______________________________________________________
PARENT/GUARDIAN SIGNATURE

DATE

“Say Yes to Life”

Contract
These websites contain useful information and resources related to teen driver safety.

NJM Insurance Group
njm.com/share-the-keys
Program updates, training, and resources for parents

New Jersey Motor Vehicle Commission
state.nj.us/mvc
Parent guide, driving manual, driver abstracts, and list of licensed driving schools

New Jersey Division of Highway Traffic Safety
(Office of the Attorney General)
njsaferoads.com
Teen driver safety programs, awareness, educational resources, and more

Centers for Disease Control and Prevention
cdc.gov/parentsarethekey
Teen driver information and resources for parents

Children’s Hospital of Philadelphia Center for Injury Research Prevention
teendriversource.org
Tools and guides for parents, teens, policy makers, and researchers

National Highway Traffic Safety Administration
safercar.gov
Tips, driving contracts, message boards, and conversation starters for parents

Brain Injury Alliance of New Jersey
bianj.org
Teen driver safety programs, awareness, educational resources, and more

National Safety Council
driveithome.org
Free resources parents can use to help teens become safer drivers

The Rebeka Verea Foundation
rebekavereafoundation.com
Teen driver safety educational and awareness programs

Impact Teen Drivers
impactteendrivers.org
Teen driver information, resources, and tools

Just Drive
justdrive.com
Public education forum for dangers of driving while distracted