



# STK

Share the Keys

**RESOURCE GUIDE**

**NJMVC**  
New Jersey Motor Vehicle Commission

**NJM** Insurance  
Group



## Dear Parents/Guardians:

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.







## New Jersey Parent/Teen Safe Driving Orientation

NJM offers Share the Keys (STK) as part of our enduring commitment to safety and support of the communities we are privileged to serve. STK is a research-based, data-driven orientation program designed to reduce teen driver crash risks through increased parental involvement.

Graduated Driver Licensing (GDL) laws are recognized as the single most effective tool for reducing teen driver crashes, injuries, and deaths. Ensuring that parents and teens fully understand the risks and responsibilities associated with driving is essential to teen driver safety.

Parental involvement has a significant impact on teen driver safety. *Driving Through the Eyes of Teens, A Closer Look*, a research report conducted by the Children's Hospital of Philadelphia (CHOP) Center for Injury Research Prevention, examined the impact parenting styles had on teen driver safety and found that teens whose parents set rules and pay attention to their driving activities in a helpful, supportive way are half as likely to be involved in a crash.

---

### 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

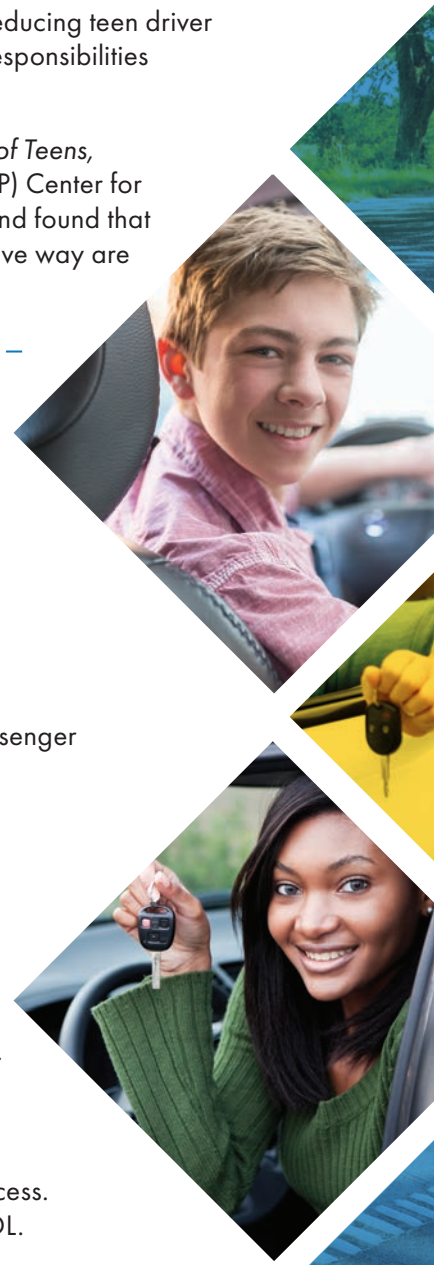
Research by CHOP and other studies found that teens mimic their parents' driving behaviors.

#### 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 Teen Driving

## 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.





# New Jersey's Graduated Driver License

## 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

### Practice Hours

- Complete at least 50 hours of practice driving, including 10 hours at night, with a parent or adult present (effective February, 2025)

## 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

### 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*

### Electronic Devices

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

### Seatbelt

- Must be worn at all times

For more information about the GDL licensing process, please visit [njmvc.gov](http://njmvc.gov).

# Parent/Teen Driving Agreement



## 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 them 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

# JUSTDRIVE Pledge

## 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.*



**JUSTDRIVE**.COM







## Choosing a Driving School

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](http://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 [NHTSA.gov/ratings](https://www.nhtsa.gov/ratings) and [iihs.org](https://www.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



# Practice “SAFE” Driving

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 (in addition to the required 10 hours)
- 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 people walking and riding bikes.

## Pedestrians

Remember, drivers must stop for pedestrians in crosswalks and approach people on the road cautiously. Here are some additional tips to increase awareness and keep pedestrians safe:

- When passing a person who is sharing the road, change lanes or pass at least four feet from the person, otherwise slow down to 25 mph and be prepared to stop until it is safe to pass
- Any intersection, marked or not, is considered a legal crosswalk so long as there is no sign prohibiting pedestrian crossing
- 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 bicyclists, skateboarders, and inline skaters with the same level of respect you show other vehicles. Here are some additional tips to help you safely share the road with anyone traveling on wheels:

- When passing a bicyclist, change lanes or pass at least four feet from the cyclist, otherwise slow down to 25 mph and be prepared to stop until safe to pass
- 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 four 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**



# Driving Hours Certification Form

I hereby certify that

---

PRINT NAME OF MINOR

has completed at least 50 hours of supervised driving, including 10 hours at night. All hours logged were completed with an adult age 21 years old or parent/guardian present.

---

LEARNER'S PERMIT NUMBER

---

SIGNATURE OF PARENT OR GUARDIAN

---

PRINT NAME OF PARENT OR GUARDIAN



# Practice Driving Log

DATE	DRIVING TIME	DAY/NIGHT	LOCATION (EX. RURAL/HIGHWAY)	WEATHER CONDITIONS	SKILLS PRACTICED
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			

Practice  
**Driving Log Continued**

DATE	DRIVING TIME	DAY/NIGHT	LOCATION (EX. RURAL/HIGHWAY)	WEATHER CONDITIONS	SKILLS PRACTICED
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			
		<input type="checkbox"/> Day <input type="checkbox"/> Night			







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 Rebecka Vereka 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 them to develop strategies to avoid situations involving risky behaviors.

---

PARENT/GUARDIAN SIGNATURE

---

DATE

# "Say Yes to Life" Contract



## 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 in a safe, public 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.



Avoid Aggressive Driving  
**Reach Your  
Destination  
Safely**

## 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.

### 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.**

# Parent to Parent



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

---

**NJM Insurance Group**  
[njm.com/share-the-keys](http://njm.com/share-the-keys)

Program updates, training, and resources for parents

**New Jersey Motor Vehicle Commission**  
[NJMVC.gov](http://NJMVC.gov)

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](http://njsaferoads.com)

Teen driver safety programs, awareness, educational resources, and more

**Centers for Disease Control and Prevention**  
[cdc.gov/parentsarethekey](http://cdc.gov/parentsarethekey)

Teen driver information and resources for parents

**Children's Hospital of Philadelphia Center for Injury Research Prevention**  
[teendriversource.org](http://teendriversource.org)

Tools and guides for parents, teens, policy makers, and researchers

**National Highway Traffic Safety Administration**  
[safecar.gov](http://safecar.gov)

Tips, driving contracts, message boards, and conversation starters for parents

**Brain Injury Alliance of New Jersey**  
[bianj.org](http://bianj.org)

Teen driver safety programs, awareness, educational resources, and more

**National Safety Council**  
[driveithome.org](http://driveithome.org)

Free resources parents can use to help teens become safer drivers

**Impact Teen Drivers**  
[impactteendrivers.org](http://impactteendrivers.org)

Teen driver information, resources, and tools

**Just Drive**  
[justdrive.com](http://justdrive.com)

Public education forum for dangers of driving while distracted



# Teen Driving Web Resources

**PLEASE TAKE A FEW MINUTES TO  
COMPLETE THE SURVEYS BELOW.**

## **Pre-Event Survey**



## **Post-Event Survey**



**SHARETHEKEYS.COM**