***Defensive Driving Can Save you Money!***

** With summer here and more people traveling, you may be thinking of how to save on your car expenses. It is possible to take up to two points off your license as well as get a discount on your car insurance in New Jersey. For those who may not be aware, your driving record goes back between 5 and 7 years which may be longer than you previously thought. If you have acquired any points from a ticket or have acquired tickets and do not know if you have received points, it would behoove you to check out your driving record. At least in NJ you should be able to get a print out from your local police station. The print out should include your driving offense, if you received a ticket and how many points that ticket would be. Once you have reached the limit of points, you may be charged a surcharge. The rate on surcharges I do believe varies however, they can be as little or as much as $200 every six months. Considering that, how are those defensive driving classes sounding?**

**New Jersey DMV has a fairly extensive list, the link for which is**

* [**http://www.state.nj.us/mvc/Licenses/Defensive.htm**](http://www.state.nj.us/mvc/Licenses/Defensive.htm)

 **The site breaks up the classes by Online, In-Person, and area. It also will give you a contact and a phone number for that particular office. The NJ DMV website says that the class can take up to two points of your record and the amount discounted on your insurance is dependent upon your car insurance carrier. For example, my car insurance is Allstate, when I called they told me that it could reduce my insurance up to 10%. While it’s not a huge amount it certainly helps cut my overall expenses. Additionally, if you have multiple people on your car insurance even ten 10% on the whole can be a nice return.**

 **Sometimes that location will sponsor the class but not run it. They will sponsor the class through somewhere else and maybe even under a different company name, but your certificate will read with the sponsor’s information. Therefore, the course is actually acceptable, but it must read from one of the approved locations from the DMV list. Check with both companies as to what or who the certification will come from, if it is not a name on the approved list then it may not be worth the money to take the class. At that point it may be wise to keep checking the list.**

 **Another important note is that the length of time the class credit is good against your record and insurance varies. Meaning, while those point(s) may be taken off up to say three years, your car insurance carrier my give you credit for the class for five years. Check your DMV, as well as your car insurance carrier for those terms.**

\*Disclaimer: Each individual’s circumstances vary you should check with a DMV representative of your state, your insurance company, law enforcement, legal counsel, etc.. This article should not be taken in lieu of advice from professionals. This information may not be applicable in other states in addition to varying between individuals within the state mentioned.