



FRATERNAL
HEALTH & SAFETY
INITIATIVE

HELPING YOUR COLLEGE STUDENT ENGAGE IN A SAFE AND ENJOYABLE FRATERNAL EXPERIENCE

A GUIDE FOR PARENTS



TABLE OF CONTENTS

INTRODUCTION	2
WHAT IT MEANS TO BE A MEMBER OF A COLLEGE FRATERNITY/SORORITY	3
YOUR ROLE AS A PARENT OF A FRATERNITY OR SORORITY MEMBER	5
OVERSIGHT OF COLLEGE FRATERNITIES/SORORITIES	6
DISCUSSING THE MOST PRESSING SOCIAL ISSUES	8
ALCOHOL	9
HAZING	12
SEXUAL AND RELATIONSHIP MISCONDUCT	15
FIGHTING AND PHYSICAL ASSAULT	17
HOW TO ADDRESS SOCIAL MEDIA	20
CONSEQUENCES OF POLICY VIOLATIONS	22
INSURANCE COVERAGE TO CONSIDER FOR STUDENTS ATTENDING COLLEGE	24
CONCLUSION	26

A group of people, including a man in a blue and white checkered shirt and a woman with long dark hair, are gathered around a table. They appear to be looking at a document or a laptop screen together. The scene is brightly lit, suggesting an indoor setting like a library or a study area.

INTRODUCTION

The transition from high school to college is a time of great anticipation and excitement for the college-bound student and his/her family. It is the beginning of another chapter in a young person's life — one that brings new opportunities, challenges and responsibilities. It is every student's goal, and their parents' desire, that they have a rewarding, successful, meaningful and safe collegiate experience.

Each year, across North America, more than 750,000 undergraduate men and women enjoy membership in college fraternities and sororities. These fraternal organizations (also known collectively as college Greek communities since the majority of groups use Greek-letter names) have been a part of the college experience for more than 200 years and continue to play a significant role in the lives of college students.

When your son or daughter joins a fraternity or sorority, they become part of a mission-driven organization that strives to positively influence the lives of its members in college and beyond. Fraternal organizations work hard to foster the personal growth and development of their members and help them embrace a values-based life. As a parent of a fraternity or sorority member, you are a very important partner in this journey.

We want every parent to feel comfortable being part of their student's fraternal experience and make certain they learn as much as they can about fraternal membership. In the following guide, we have included key information about fraternal organizations. Above all, this should serve as a resource to help illustrate the benefits and expectations of fraternities and sororities, as well as the critical role parents play at every stage of their son or daughter's membership. Throughout these crucial college years, we hope to work together to ensure that your college-aged student has a positive and memorable experience.

WHAT IT MEANS TO BE A MEMBER OF A COLLEGE FRATERNITY/SORORITY?

Fraternal organizations are built on a foundation that aims to inspire growth and leadership for all members. They work hard to provide knowledge, skills and resources that are critical to a young person's overall development and have a positive impact on their lives both during and after college.

Fraternities and sororities offer the following important benefits:

- Helps ease the **transition** from high school to college life.
- **Places a strong emphasis on academics**, including grade requirements that both individual students and chapters as a whole must achieve and maintain for active membership.
- **Allows for shared brotherhood or sisterhood** with undergraduate members and generations of alumni/alumnae from campuses across North America and Canada.
- Provides opportunities to **develop enhanced leadership skills** and experiences by offering a hands-on approach to chapter management and membership activities.
- Reinforces a **values-based lifestyle** that is rooted in the core principles of high ideals, standards and lifetime expectations of members and alumni/alumnae.
- **Promotes community service, philanthropy and volunteerism**, which are vital aspects of membership in college fraternal organizations. Each year, college fraternities and sororities contribute thousands of volunteer hours and millions of dollars to support charitable organizations.
- Encourages participation in **intramural sports leagues** and a variety of athletic activities.
- Offers opportunities for members to participate in **social activities**, which include dances, theme parties, formal dinners, homecoming weekends, fundraisers and seasonal events.
- Aids in the **development of interpersonal skills** and self-confidence.
- Creates a **network of alumni/alumnae contacts** during college and beyond, which can provide professional support during job searches, future careers and overall business success.
- Cultivates **lifelong friendships and fellowship**.



However, with these benefits come significant responsibilities. The ability to provide a meaningful fraternal experience requires that members understand their role and are being held accountable. As a parent, we believe that it is also essential for you to have an understanding of the dynamics and expectations of your son or daughter's fraternity or sorority, so you can aid them as they navigate the systems in place.

- Fulfill oaths of membership by striving to attain the worthy ideals, principals and standards of **good conduct** and lawful behavior that nearly all fraternal organizations were founded upon.
- Comply with all **policies and rules** established by the fraternity or sorority, college/university and local, state and federal authorities. This includes the prohibition of sexual assault and misconduct, underage drinking, illegal drugs, hazing, discrimination and driving under the influence.
- Commit to weekly **participation in chapter activities** such as mandatory meetings, philanthropic activities and managing the chapter facility, as well as social happenings.

YOUR ROLE AS A PARENT OF A FRATERNITY OR SORORITY MEMBER

While your son or daughter is away, as a parent, you still play a vital role in their fraternal membership. Just like the leaders and members of these fraternities and sororities, we believe that parents also have a responsibility to ensure that their student has a fulfilling and memorable experience. As we work toward this common goal, it's important for parents to understand how they can team up with fraternal organizations to help foster a safe, healthy and enjoyable environment for all members.

When parents take the time to learn the expectations and policies of their son or daughter's organization, they are able to help them have the best experience possible. Have a conversation with your son or daughter about the new opportunities and challenges that will arise as a college student and a member of a fraternal organization. Help them recognize that the choices they make today can potentially affect themselves and others for the rest of their lives.

Additionally, parents have the unique opportunity to positively influence their college student's decision-making and behavior, specifically when faced with difficult scenarios. It is important for parents to reinforce the rules and regulations put in place by fraternities and sororities. Later in this guide, we will discuss some of the most pressing issues affecting college students today and share advice on how parents can work with their son or daughter to prevent these dangerous behaviors.



OVERSIGHT OF COLLEGE FRATERNITIES/SORORITIES

The day-to-day operations of fraternity and sorority undergraduate chapters are conducted and overseen by college-aged students, with remote advice and counsel provided by the inter/national headquarters and alumni/alumnae volunteer chapter advisors. It is the responsibility of the undergraduate student chapter's leadership to ensure their members and the chapter are complying with federal, state and local laws, abiding by the rules and regulations of the inter/national organization and observing the college/university's policies.

The information below can be helpful as questions emerge throughout your student's membership experience. For privacy reasons, the organization's representatives may be limited in what they are able to share with you.



The Undergraduate Members

The undergraduate membership of each fraternity/sorority chapter elects its own members to positions of leadership that control and **manage the day-to-day operations of their respective chapters**. The undergraduate members and their elected student officers have the primary responsibility to ensure that all activities, events and operations follow all fraternity/sorority policies and rules, as well as all college/university, local, state and federal laws and regulations.



Alumni/Alumnae Members and Volunteer Advisors

The undergraduate chapter officers have access to local alumni/alumnae volunteer advisors and/or advisory boards **who may provide guidance and counsel to the local chapter** and, in particular, the chapter's elected officers. However, the alumni advisors offer advice and counsel only. They do not directly supervise the undergraduate members, nor are they able to oversee or control the daily operations of the chapter.



House Corporation

A house corporation is **a legally incorporated entity** managed by an elected board of fraternity/sorority volunteers with the sole purpose of overseeing and maintaining the chapter's housing facility. Because of its purpose, a house corporation is not the same as a chapter advisory board or an alumni/alumnae association. The relationship is best characterized as that of a tenant and landlord.



Inter/National Organizations

Local fraternity/sorority chapters **hold duly-issued charters at the pleasure of the national or international fraternal organization**, which commonly have a centralized headquarters location and may have a paid professional staff. The inter/national organization exists separately and independently of local fraternity/sorority chapters. While the headquarters and alumni/alumnae volunteers do not oversee the daily operations of each local chapter, they may offer advice, support and educational guidance to local chapters to help them operate as self-sufficient independent entities. If the chapter or its undergraduate members are not fulfilling their responsibilities, operating the chapter in an appropriate manner or adhering to policies set by the inter/national organization, then the inter/national organization may implement accountability measures on the chapter or on individual members, which are designed to help the chapter's members understand that they are responsible for their actions. These measures could result in additional education and/or disciplinary measures including the closing of the chapter and/or removing individual members from the organization. More information about specific procedures and governance structures in place is available on the inter/national fraternal organization's website.



College Administration

Most colleges/universities have **professional staff member(s)** within the student affairs/student life department who advise, oversee and address issues of organizational accountability within the local fraternity and sorority chapters on campus. University administrators also provide educational leadership training and guidance for chapter officers and members.



Interfraternity Council & College Panhellenic

These **organized self-governing bodies** oversee the respective fraternities and sororities on campus to ensure they follow the guidelines established by the host institution (college/university). Officers are elected from members of those fraternities and sororities recognized on campus. These bodies commonly set guidelines for the fraternity/sorority community's activities such as recruitment, while also holding chapters accountable to scholastic standards. Disciplinary measures can be taken by the host institution against those fraternal organizations that violate council and/or campus policies.



DISCUSSING THE MOST PRESSING SOCIAL ISSUES

College life can be overwhelming to many new students, especially as they deal with new social environments and changing academic expectations. While there are many freedoms that come with being a college student, there is also increased responsibility.

In today's college climate, social issues such as alcohol consumption, hazing, sexual misconduct and physical assault are gaining more attention and continue to have a negative impact on campuses across the country. These issues affect all college-aged students, including those in fraternal organizations. The fraternal community, as well as colleges and universities, is continuing to work hard to implement policies and create educational initiatives to halt these dangerous and unacceptable behaviors.

You play an integral role in your student's fraternal membership as both a support system for growth and independence, as well as a guide to help them through critical situations. We encourage you to regularly have direct conversations with your sons and daughters about these issues to help them understand their seriousness and set expectations for what you deem as acceptable behavior.

On the following pages, we are providing resources and advice that can serve as guideposts as you navigate these conversations. Please take time to read through these materials, and understand and internalize them, so you can explain the points in your own words. We are confident that if we work together, we can help guide your son or daughter make good decisions and have a positive fraternal experience.

ALCOHOL

One of the most difficult challenges on college campuses today is the issue of high-risk drinking and binge drinking. University administrators and the fraternal community continue to educate undergraduate members on the dangers of alcohol, but it remains a top concern in many college and fraternal communities and is the source of the vast majority of behavioral issues.

Annual Alcohol Use Consequences Among All College Students ^{1,2}



Health

- **1,569 college students** die annually from alcohol-related unintentional injuries, including motor vehicle crashes.
- **599,000 students** are unintentionally injured each year under the influence of alcohol.
- **10 percent** of all college students meet the criteria for alcohol abuse or dependence.



Safety

- **696,000 students** are assaulted annually by another student who has been drinking.
- **97,000 students** are victims of alcohol-related sexual assault or date rape.
- **400,000 students** have unprotected sex.
- **100,000+ students** report having been too intoxicated to know if they consented to having sex.
- **3,360,000 students** drive under the influence of alcohol.



Academic

- About **25 percent of students** report academic consequences of drinking alcohol, including:
 - Missing class,
 - Falling behind,
 - Doing poorly on exams or papers and
 - Receiving lower grades overall.



Legal

- **5 percent** of students are involved with the police or campus security as a result of their drinking.
- **110,000 students** are arrested each year for an alcohol-related violation.

Alcohol Policies at Fraternities and Sororities

All college students, including fraternal organization members, are expected to comply with local, state and federal laws regarding alcohol use and the prohibition of underage drinking. Additionally, every fraternity and sorority has specific policies pertaining to the use of alcohol.

These policies generally:

- Forbid the serving and consumption of alcohol by minors (those under the legal age).
- Prohibit bulk quantity purchases of alcohol at any time by members.
- Forbid drinking games (beer pong, etc.).
- Forbid the sale or purchase of alcohol with chapter funds or through the pooling of member funds.
- Do not allow open parties and require all events to be by invitation only.
- Require all new member recruitment activities be alcohol-free.
- Do not allow functions to be co-sponsored with other organizations where the other organization does not fully comply with the same rules.
- Require that if alcohol is to be served, that it be only done by licensed and trained vendors and held in full compliance with all campus, local, state and federal laws and regulations.
- Prohibit the co-sponsoring of events with alcohol distributors.

We believe that it is important for parents to be aware of these policies so they can reinforce them with their son or daughter. Staying informed of these rules will also ensure that parents continue to set a good example themselves by following the appropriate procedures when attending fraternity events and college visits.

Starting the Conversation

If your son or daughter is planning on joining a fraternity or sorority, we recommend sitting down with them and having a candid conversation about the risks associated with high-risk drinking and binge drinking. Research suggests³ that teens who talk to their parents about alcohol avoidance strategies before they begin their first year of college are more likely to avoid alcohol, limit its use and/or spend less time with heavy drinkers.

As of Sept. 1, 2019, hard alcohol will be banned in more than 6,100 fraternity chapters on 800 campuses around North America unless it is served by a licensed, third-party vendor. This is the result of a policy by the North-American Interfraternity Conference (NIC), which represents nearly all international men's fraternities.

We understand that these discussions are not easy, so below are four tips for starting the conversation:

1. Look for ways to raise the topic naturally. For example, discussions about moving into a fraternity or sorority house can generate a conversation about how this might affect their choices regarding alcohol.
2. Reference facts about how drinking can negatively affect health, safety and academic achievement to help illustrate the consequences of alcohol abuse during your conversations.
3. Stress the importance of calling 911 during potentially unsafe situations. It's critical that we discourage college students from trying to resolve serious problems themselves and instead tell them to seek professional aid. For example, if your college student is ever in a position where someone has passed out from drinking alcohol, instruct them to call 911 immediately.
4. Counsel your college student about how to stand firm and follow their own convictions if they feel pressure to drink or if they find themselves in difficult situations. For example, advise them to leave the situation if they feel uncomfortable with any actions or activities.
5. Be open and transparent about your own past drinking behavior. Help your son or daughter learn from your experiences, both positive and negative, without condoning his or her own alcohol use.

Keeping the Conversation Going

Continue to keep the lines of communication about alcohol open during each stage of fraternal membership throughout your son or daughter's time in college. Regular conversations will demonstrate your continued support and also reinforce your stances about what is acceptable behavior when it comes to alcohol consumption.

The goal of these conversations is to be supportive while also conveying important information that will help your son or daughter stay safe and achieve their full potential. Parents can play an effective role in helping their college-aged student avoid high-risk drinking, understand the dangers of binge drinking and find constructive alternatives to drinking.

-
1. National Institute on Alcohol Abuse and Alcoholism. (2013). A snapshot of annual high-risk college drinking consequences.
 2. Hingson R. (2015). Recent Trends and Findings Regarding the Magnitude and Prevention of College Drinking and Drug Use Problems. Presentation at the Substance Abuse and Mental Health Services Administration's Summit on Behavioral Health Issues among College Students. March 16, 2015, Rockville, MD.
 3. Turrisi, R., Mallett, K. A., Cleveland, M., Varvil-Weld, L., Abar, C. C., Scaglione, N., & Hultgren, B. (2013). An evaluation of timing and dosage of a parent-based intervention to minimize college students' alcohol consumption. *Journal of Studies on Alcohol and Drugs*, 74(1), 30-40.

HAZING

Hazing is another top concern on college campuses across North America. Over the past several years, many organizations, including fraternities and sororities, have been consumed by controversies and negative media coverage around this issue. Hazing has resulted in deaths, serious injuries, civil litigation and even criminal prosecution. Hazing has been disavowed by the fraternal community, and it goes against the values on which the organizations were founded on. However, it does remain a problem on college campuses, so we want to ensure our members and parents remain vigilant.

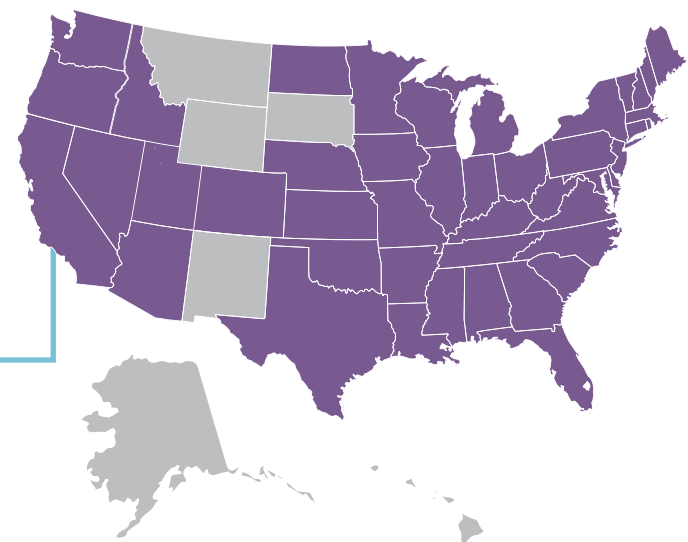
According to Hank Nuwer, a professor at Franklin College who has been researching hazing for decades, more than 200 students have died from hazing-related incidents in the U.S. since 1838. Forty of those have occurred in the past 10 years alone. ⁴

At fraternal organizations, hazing is most commonly seen during the pledgship process, which is the period of time where new members are oriented into their fraternity or sorority before being initiated as full members. Pledgship provides an opportunity for prospective members to learn about the history, values, organizational structure, operations, member responsibilities and ideals of the chapter. Unfortunately, some also mistakenly consider this process as a rite of passage comprised of hazardous and unacceptable activities, such as excessive alcohol consumption, mental abuse and physical violence.

Hazing is a practice that often operates in secrecy, but the fraternal community remains committed to bringing these behaviors to light and protecting its members and pledges from encountering risky and potentially tragic situations.

Hazing Policies at Fraternities and Sororities

Hazing is prohibited by all inter/national fraternities and sororities. It is also illegal in **44 states** and is a policy violation on all college/university campuses.



We believe parents need to reinforce these policies and help their son or daughter understand that any chapter participating in hazing is doing so illegally and against the policies of the college/university, the inter/national fraternal organization and local and state laws.

Starting the Conversation

It is important that you talk about hazing with your student to educate them about what hazing is and the associated dangers. As mentioned above, these activities are often done in secret, and it might not be easy to get your son or daughter to be transparent at first. Given this, below are some tips for starting the conversation.

1. Ask questions in a calm, methodical and rational matter. For example, ask your son or daughter if there are times they have felt uncomfortable during the new member process.
2. Avoid negative tactics such as preaching, blaming or making hypothetical threats. These can be unproductive and do not allow parents to fully explain the risks of hazing.
3. Find opportunities to challenge hazing practices. For example, discuss whether it really creates unity among members.
4. Advise your college student not to allow themselves to be hazed, and on the flip side, not to participate in the hazing of others.
5. Encourage your son or daughter to be proactive and report any hazing incidents to the chapter leadership. Similarly, if you suspect that your student may be subject to or engaged in any form of hazing, please take the initiative to report it. Other resources include the inter/national headquarters, the college/university's Greek Advisor and local law and campus safety enforcement.

4. Economist (2017 October 13) Hazing deaths on American college campuses remain far too common <https://www.economist.com/blogs/graphicdetail/2017/10/daily-chart-8>

Keeping the Conversation Going

Hazing will not go away or disappear on its own. It will be eliminated when enough people take action. Using the tips above, we encourage you to continue to discuss this topic with your college student, especially during the new member process. Consistently reinforce the consequences of hazing and ensure your college student knows where to go for help.

Websites such as the Fraternal Health & Safety Initiative (FavorAndCompany.com), HazingPrevention.org and StopHazing.org provide definitions, resources and guides that can also be helpful during these conversations.

If you feel that your college student has been hazed, witnessed hazing, are unsure whether they've witnessed hazing or simply have questions, we urge you to have them call the Fraternal Law Partners Hazing Hotline. The Hotline provides an anonymous opportunity for anyone to report a suspected or recent incident to one number **1-888-NOT-HAZE (1-888-668-4293)** that accepts calls 24 hours a day.

Go to
<https://fraternallaw.com/contact/anti-hazing-hotline>
for more information.



SEXUAL AND RELATIONSHIP MISCONDUCT

The term sexual misconduct refers to rape, sexual assault, harassment and sexual abuse. In today's social media centric society, it also includes technology-enabled actions such as sharing explicit photos or videos of someone without their approval.

Sexual misconduct is a major issue on college campuses. With the rise of social media and mobile dating apps like Tinder, this topic has become even more complex. While references of casual sex and drunken hook-ups are commonplace in pop culture and other mainstream media, messages about consent during sexual encounters are coming to the forefront.

Facts About Sexual Misconduct and College Students ^{5,6}

- **One in five** women will be sexually assaulted while attending college.
- In **90 percent** of campus sexual assault/misconduct incidents, the victim knows their perpetrator. You should also discuss that these unfortunate encounters do not only happen with strangers but also with a classmate, co-worker, employer, family member, partner, etc.
- The issue of sexual misconduct is not restrictive to only women. In fact, **42.9 percent** of male undergraduates report experiencing sexual harassment of some kind.



Sexual and Relationship Misconduct Policies at Fraternities and Sororities

The Federal Government passed legislation to address the misconduct issues on campuses in the form of updates to Title IX and the Campus Safety and Security (Clery) Act. The legislation requires colleges and universities to provide education on sexual and relationship misconduct prevention to all incoming students.

We recommend that you familiarize yourself with the Code of Conduct for students and Title IX processes on your student's campus. Ensuring you are aware of the rights and responsibilities afforded to the reporting party, accused party and witnesses is a great proactive step to engage your student in this conversation.

Starting the Conversation

Sexual misconduct is a highly personal and sensitive issue. When approaching a conversation with your son or daughter about this topic, it's important to make them feel comfortable and create a safe space where they can be open and honest. Below are some tips for starting this conversation.

1. Talk with your college student about boundaries as they relate to sex and relationships and help them understand what they are.
2. Discuss the definition of consent on his or her campus. Many campuses have adopted "affirmative consent," which are policies rendering verbal confirmation the only viable option, while others still allow for non-verbal consent.
3. Spend time talking through how to have a conversation about consent, boundaries and/or use of video with a potential partner.
4. Walk through difficult scenarios and have a candid discussion with your son or daughter about what they should do if they find themselves in a difficult or threatening situation.
5. Make sure your college student understands the resources available both on campus and in the community.

5. Cantor, D., Fisher, B., Chibnall, S., Townsend, R., Lee, H., Bruce, C. & Thomas, G. (2015). Report on the AAU campus climate survey on sexual assault and sexual misconduct. Rockville, MD: Westat. Prepared for The Association of American Universities. Retrieved September 25, 2015 from https://www.aau.edu/uploadedFiles/AAU_Publications/AAU_Reports/Sexual_Assault_Campus_Survey/Report%20on%20the%20AAU%20Campus%20Climate%20Survey%20on%20Sexual%20Assault%20and%20Sexual%20Misconduct.pdf
6. Fisher, B. S., Cullen, F. T., Turner, M. G. (2000). The sexual victimization of college women. Report prepared for the U.S. Department of Justice. Washington, DC: National Institute of Justice.

Keeping the Conversation Going

The topic of sexual misconduct is not a one-time conversation. It is something that you should continue to discuss with your college student. Look for opportunities to reengage about the issue, for example, when there is a news story, article or recent study about the issue.

For more information on how to keep the conversation going, or if your student is impacted by an incident of sexual or relationship misconduct, we encourage you to visit the Fraternal Health & Safety Initiative website for additional resources.

FIGHTING AND PHYSICAL ASSAULT

Fighting and physical assault might not receive as much attention as other topics, but assaults and assaultive behavior continue to plague college campuses and fraternal organizations. Aggressive behavior can include sexual assault and misconduct, stalking, threats, vandalism and racist or sexist behavior.

Fighting and Physical Assault Policies at Fraternities and Sororities

Fighting and physical assault is strictly prohibited by all inter/national fraternities and sororities. It is contrary to the organizations' missions and values and violates local and state laws, as well as policies on college/university campuses.

Explaining Consent to Your College Student

What is Consent?

Consent is the voluntary, positive agreement between participants to engage in a specific sexual activity that cannot be compelled by threat, force, coercion or deception. Consent cannot be given if the other person granting it is underage, mentally incapacitated, intoxicated or under the influence of other drugs.

Responsibility for Obtaining Consent.

It is up to both parties to obtain consent. The responsibility does not solely fall on either party. A person knows he/she has consent when a verbal confirmation from the party that he/she is with is secured. It must be secured for each specific sexual activity.

What Does Incapacitation Mean in this Context?

A state where someone cannot make rational, reasonable decisions because they lack the capacity to give knowing consent (e.g., to understand the 'who, what, when, where, why or how' of their sexual interaction).

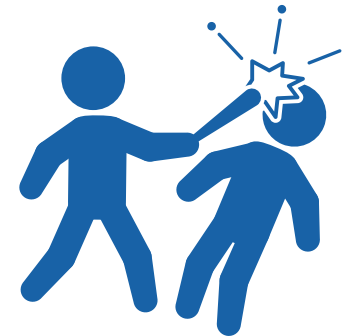
When you have a conversation with your college student about fighting and physical assault, it is important to touch on the consequences of these types of behaviors, which can include termination of membership, expulsion, criminal charges and civil litigation.

Fighting and Physical Assault Among All College Students as Represented by the American College Health Association (ACHA) ⁷



According to the Violent Victimization of College Students report, students aged 18-24 reported about **526,000** violent crimes each year.

Of those incidents reported, about **128,000** “involved a weapon or serious injury to the victim.”



The ACHA estimates that only **25 percent** of violent crimes are reported each year.

Starting the Conversation

While you cannot be with your student in a literal sense every day, you can discuss the kinds of violence and aggressive behavior that can occur on or near a campus and brainstorm tactics for how to deal with these types of scenarios.

1. Talk about situations that could lead to assault, such as pushing or shoving in a crowd, throwing things, insulting words or behavior, etc., and encourage your college student to think about making responsible choices, especially when alcohol and aggression are factors.
2. Discuss the importance of conflict resolution and what to do if confronted by a loud, angry person. There is no “right” answer for each situation, but preparation, reducing the tension and situational awareness can help.
3. Incorporate tips about controlling anger or impulsive behavior, even if your college student has never exhibited assaultive behavior or an aggressive and confrontational attitude.
4. Use examples from your life — things you have seen or people your college student knows — to make the point. Be honest. Acknowledge things that you may have done in the past and any consequences from those decisions or choices.
5. Share information about resources. One of the many good things about college and university campuses is that resources like counseling and advising are usually plentiful and available.

7. Hart, Timothy. (2003). Violent victimization of college students, 1995-2000

Keeping the Conversation Going

A discussion now and then can make all of the difference. Let your college student know on a consistent basis that they can always ask you for advice and that conversations with you are safe harbors where everything and anything can be discussed.



HOW TO ADDRESS SOCIAL MEDIA

Over the past decade, social media has had a significant impact on our society, especially among young adults, and in many ways has changed the way we communicate. College students have the ability to access social networks constantly at their fingertips and can share, receive and interact with information, photos and videos in real-time. Social media has many positive attributes; for example, we are able to give people a glimpse into our lives, view interesting and enjoyable content and connect with friends and family. However, just like everything in life, if we behave carelessly on social media, there are risks associated with our social networking habits.

We encourage you to talk to your college student about the importance of maintaining a positive image on social media and effectively using their privacy settings. Their image on social media is not only a reflection of themselves but can also impact the lives and perception of their friends, family, fraternity/sorority and university. Oversharing or accepting follower/friend requests from unknown individuals can lead to high risk situations. Social media is linked to negative impacts on college students' mental health. A recent study⁸ reported that Instagram use specifically leads to high levels of anxiety, depression, bullying and the "fear of missing out." It is important to reinforce with your college student that not everything posted on social media is real.

Additionally, if your college student posts offensive or inappropriate social content, it can influence future career prospects and also carry other serious consequences, such as legal issues and/or disciplinary action from their college/university. Remind them that even if their content is private, or gets deleted, a screenshot can always be taken and shared with others. In fact, when dealing with legal matters, law enforcement often requires social networking services to provide private or deleted content that may be relevant to the investigation.

The headline is: Help ensure that your son or daughter is mindful about what they post on their social media profiles. You cannot monitor everything they say and do, but you can have direct conversations with them about what is and isn't acceptable. Sit down with them and walk through the potential consequences of posting negative or risky content and help them understand that once their content is published, it has the potential to follow them for months and years to come.

Many inter/national fraternal organizations have created social media policy statements to address their members posting inappropriate content. Additionally, some chapters have also become very sensitive to what their individual members post or share. In both instances, chapter leaders may hold your college student accountable for postings that run contrary to the values of the organization. This could involve removing postings deemed inappropriate and interviews with the standards or accountability board of the chapter. More detail is also provided in the section on Consequences of Policy Violations addressed later in this brochure.

8 Whiteman, H. 2015. Social media: How does it affect our mental wellbeing? [Accessed Feb 17] Available from: <http://www.medicalnewstoday.com/articles/275361.php>

CONSEQUENCES OF POLICY VIOLATIONS

The rules and policies put in place by fraternal organizations should be taken seriously, and members who violate them may face repercussions, which can be serious in some cases.

In all of your conversations with your college student, it is important to talk with them about the potential consequences of their actions and make them fully aware that they can have long-term impacts on themselves and also your family.

The following are some of the consequences of policy violations:

- Depending upon the seriousness of the offense, **students violating the rules can be prosecuted, expelled from college/university and/or expelled from the fraternity/sorority**, as well as face possible civil and/or criminal actions.
- Although most fraternities and sororities carry some form of general liability insurance, such policies often **exclude insurance coverage** from acts of hazing; sexual abuse/misconduct; assault and battery; violations of fraternity alcohol and illegal drug or substance abuse policies; and other illegal acts.
- Any insurance coverage that may be available to the fraternal organization usually requires the chapter and individual members' **full compliance** with all fraternal policies and risk management guidelines. Such coverage is almost always secondary and stands behind any personal insurance your student or your family may have.
- Some fraternal organizations have **membership agreements** that require members to defend and indemnify the organization against any expense incurred resulting from the student's violation of rules and conduct that does not comply with the agreement.

- At the chapter level, leaders may hold your college student accountable for **actions that run contrary to the values of the inter/national organization**, including violations of statements of policy or codes of conduct. This will likely involve a meeting, or interview, with the standards or accountability board of the chapter. Inter/national organizations typically provide guidance about how to conduct these meetings, including the goal of focusing on the member's health and safety. Chapter leaders oftentimes try to work with the member during his/her meeting to determine an appropriate outcome. Many chapters offer solutions to membership problems such as tutoring; meeting with a counselor for an assessment; attending educational programming; and/or organizing programming for the chapter utilizing campus or local resources. Depending on the severity, the meeting may also result in consequences such as possible fines, membership probation, suspension or even expulsion from the chapter and inter/national organization.





INSURANCE COVERAGE TO CONSIDER FOR STUDENTS ATTENDING COLLEGE

With the challenges of paying for college tuition, room and board, books, clothes, laptops, the expense of getting your student settled at school and buying dorm room furnishings such as refrigerators and microwaves, it is easy to overlook the importance of obtaining adequate insurance protection. Many risks that college students face today such as exposure to liability cases and property and identity theft can be reduced through maintaining proper insurance.

The following are some types of insurance coverage that parents with college-aged students should discuss with their insurance agents:

- **Homeowner's or Renter's Insurance Policies** provide property coverage for the value of the student's personal belongings kept at school and appropriate general liability limits of coverage to protect the personal assets of the student and his family. Liability limits of at least \$1,000,000 are recommended.
- **Personal Automobile Insurance** is essential if your student will have a car on campus. Automobile insurance covering physical damage, comprehensive and collision, uninsured and underinsured motorists, automobile liability and medical payments insurance is a must. Avoid the statutory minimum requirements and obtain at least \$500,000 of liability coverage, especially for students under the age of 25 years old.

- **Personal Umbrella Liability** is another source of insurance protection your family should consider obtaining. A personal umbrella liability policy provides additional general liability and automobile liability coverage for all family members covered under the policy. Securing at least a \$1,000,000 umbrella limit is highly recommended. Higher limits should be considered if your family has a high net worth.
- **Medical Insurance** is vital for all families. Under the 2010 Patient Protection and Affordable Care Act (often referred to as ObamaCare), it is mandated that children can remain on their parent's medical insurance plans until age 26. If your family does not have medical insurance, affordable individual medical coverage may be available for your college student. Many colleges and universities offer student health plans, or coverage can be obtained through marketplace health plans. Based on financial circumstances, some students may qualify for health insurance through Medicaid or the Children's Health Insurance Program (CHIP). Visit the website www.healthcare.gov for additional information.
- **Tuition Insurance** may be appropriate. This coverage refunds the costs of tuition, fees, room and board and other legitimate education expenses if your son or daughter is a full-time student and is forced to withdraw from school due to an unexpected illness, injury or death.
- **Travel Insurance** is suggested for students planning to study outside the United States. This coverage typically covers the cost for medical evacuation or repatriation from illness, injury or death as well as other available benefits.
- **Identity Theft Insurance** might be considered in light of increased incidents of college students becoming victims of identity theft by methods such as basic theft of financial records from dorm rooms or online internet fraud that results in the opening of credit cards by others in the student's name. Many homeowner's policies include limited coverage for identity theft, but additional protection can be obtained from firms such as LifeLock or other companies.
- **Life Insurance** may not be a priority for most parents when considering insurance coverage for their college student. However, life insurance can be important should a tragedy occur and can be of benefit to your student to obtain permanent life insurance for when they get older.



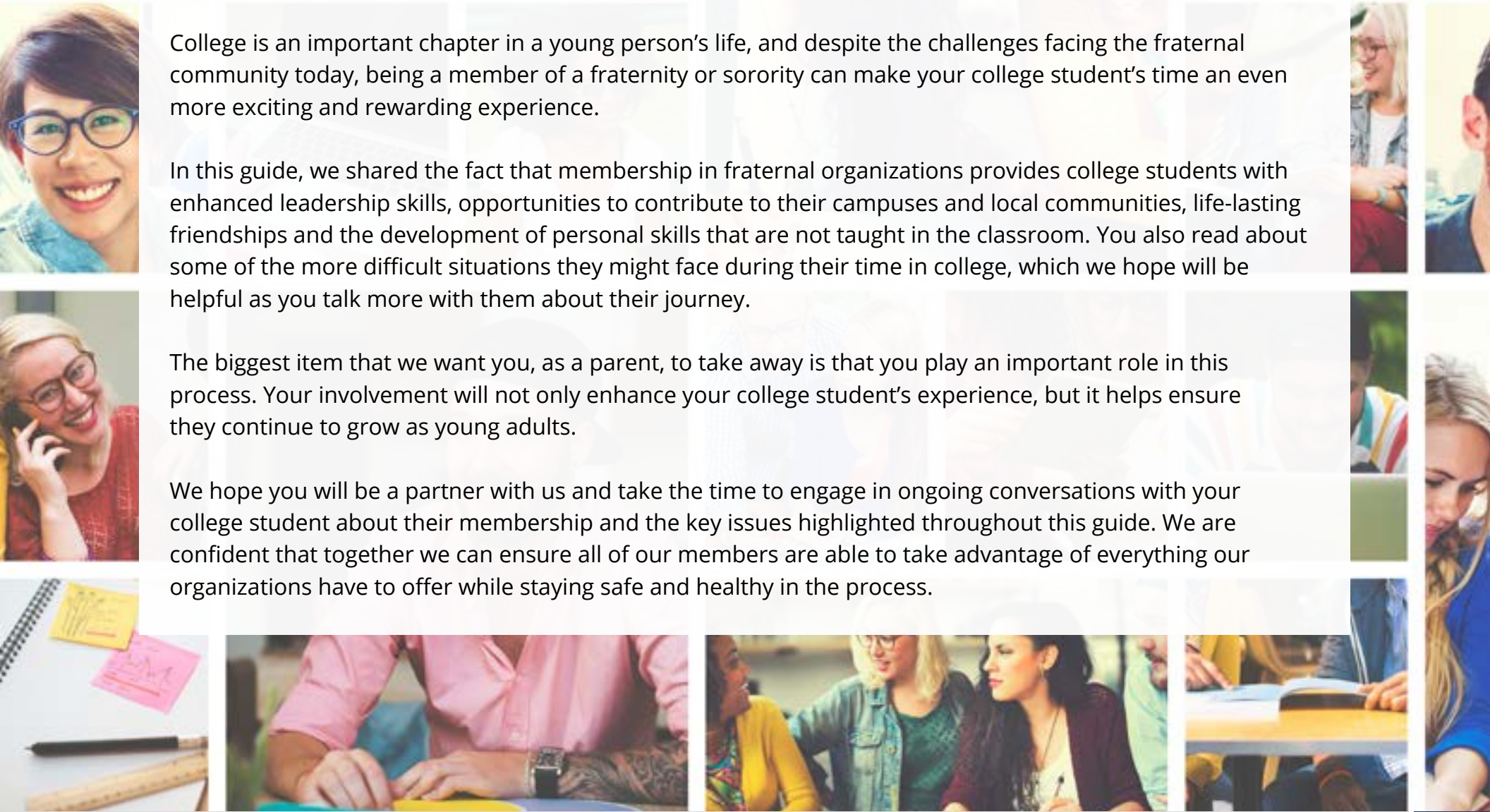
CONCLUSION

College is an important chapter in a young person's life, and despite the challenges facing the fraternal community today, being a member of a fraternity or sorority can make your college student's time an even more exciting and rewarding experience.

In this guide, we shared the fact that membership in fraternal organizations provides college students with enhanced leadership skills, opportunities to contribute to their campuses and local communities, life-lasting friendships and the development of personal skills that are not taught in the classroom. You also read about some of the more difficult situations they might face during their time in college, which we hope will be helpful as you talk more with them about their journey.

The biggest item that we want you, as a parent, to take away is that you play an important role in this process. Your involvement will not only enhance your college student's experience, but it helps ensure they continue to grow as young adults.

We hope you will be a partner with us and take the time to engage in ongoing conversations with your college student about their membership and the key issues highlighted throughout this guide. We are confident that together we can ensure all of our members are able to take advantage of everything our organizations have to offer while staying safe and healthy in the process.





**FRATERNAL
HEALTH & SAFETY**
INITIATIVE



FAVOR & COMPANY

For more information, please visit:

- Fraternal Health & Safety Initiative
- Favor & Company
- HazingPrevention.Org
- StopHazing.org
- National Institute on Alcohol Abuse and Alcoholism
- National Sexual Violence Resource Center
- North-American Interfraternity Conference
- National Panhellenic Conference

[FavorAndCompany.com](https://www.favorandcompany.com)

[FavorAndCompany.com](https://www.favorandcompany.com)

www.hazingprevention.org

www.stophazing.org

www.niaaa.nih.gov

www.nsvrc.org

www.nicindy.org

www.npcwomen.org