I am a physician and a psychiatrist. For more than ten years I worked at a campus counseling center. Hardly a day went by without my meeting a young woman who was in crisis.

By the time she came into my office, she’d already made decisions she regretted. She was involved with the wrong guy or infected with genital warts or herpes. These are huge issues that affect women more than men. They can stand between us and our dreams. The good news? You can avoid joining the patients who streamed into my office saying, if I’d only known. Here’s what you need to know:

1. Intimacy promotes attachment and trust. Behavior such as kissing and sexual contact floods your brain with a chemical, oxytocin, that fuels attachment. When levels of it are high, you’re likely to overlook the guy’s faults and take risks you otherwise wouldn’t. Because of oxytocin, you could develop feelings for a guy whose last intention is to bond with you. You might think of him all day, but he can’t remember your name.

2. Alcohol makes him hot when he’s not. Science has confirmed the existence of “beer goggles.” Enjoy a couple of beers at a party, and the guy hitting on you looks better than when you arrived. Drinking affects the area of the brain that perceives facial attractiveness. That’s one reason why alcohol consumption can lead to casual sex.

3. A hook-up usually leads to regret. A study of the hook-up culture at Princeton found that before the hook-up, girls expected emotional involvement twice as often as guys; 34% hoped “a relationship might evolve.” After the hook-up, 91% of girls admitted to having some feelings of regret. Guilt and feeling used were common, and 80% of girls wished the hook-up hadn’t happened. Other studies have shown that as the number of sex partners increases, so does depression. Half of students whose hook-up includes intercourse never see each other again.

4. A younger cervix is more vulnerable to infection. Your cervix, the entrance to your uterus, has a vulnerable area one cell thick, called the transformation zone. It’s easy for HPV (human papillomavirus, which can cause genital warts and cervical cancer) to settle in there. That’s why most teen girls are infected from one of their first sexual partners. So it’s wise to delay sexual activity—or if you’ve already started, to stop.

Natural reactions to finding out that you have an STD are shock, anger, and confusion. Who did I get this from, and when? Who will want me now? These concerns can affect your mood, concentration, and sleep. They can deal a blow to your self-esteem and GPA.

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Even if you get the HPV vaccine, you are still vulnerable to non-covered strains of HPV and other infections such as herpes, chlamydia, and HIV. And, of course, no vaccine prevents a broken heart.

5. He may not know he has HPV or herpes. Most guys who have an STD don’t know it. Routine testing of men does not provide information about HPV or herpes. It’s most common to transmit herpes or HPV when warts or sores are present, but it can also happen when everything looks okay. Condoms reduce the risk by only 60-70%. So you may still pay a price, even if you both are tested and you use a condom every time. The best course is to delay sexual activity, and eventually commit to someone who has also waited.

6. Avoid high-risk behaviors. Having more than five oral sex partners has been associated with throat cancer. HPV can cause malignant tumors in the throat, just as it does in the cervix.

In a study of sexually active college men, HPV was found under fingernails. Researchers now suspect that the virus can be shared during activities once considered “safe,” such as mutual masturbation.

According to the Centers for Disease Control, 30% of all women will have had anal intercourse by the age of 24. Even with condoms, this behavior places them at increased risk of infection with HIV and other STDs. The risk of HIV transmission during anal intercourse is at least 20 times higher than with vaginal intercourse. (See the government website, www.fda.gov)

7. Your fertility is a window of opportunity that will close. 75% of college freshmen say raising a family is an “essential” or “very important goal.” But 55% of high-achieving women, who have typically postponed having children to pursue a career, find themselves still childless at 35, when fertility declines significantly. The waiting rooms of fertility clinics are packed with women who are there because they’re 40.

If having children is one of your dreams, remember: There’s a window of opportunity, and then the window closes.

The rewards of sexuality—with the right guy, at the right time—are immense. Ask an older woman you respect who waited and chose the right man. You might be surprised to hear her describe love and passion that have lasted for decades—and keep getting better.

Yet you’ve been told that having sex now, as long as you’re “protected,” can be safe, satisfying, and beneficial. Don’t fall for it. Recognize that sexual activity—anym genital contact with another person—can have lifelong consequences, especially for a woman. That’s not sexist, that's biology.

The distress that follows hook-up sex is 100% preventable. You’re in control. Now go pursue your dreams.