

WESTERN

BUSINESS COLLEGE



Computers



Accounting



Secretarial



Paralegal



Travel



Medical

School Catalog
1994 -1995

A MESSAGE FROM THE DIRECTOR

**“Career training is not an expense,
but an investment in your future
which pays dividends for a lifetime.”**

The most important purpose of education is to assist individuals in achieving more useful, meaningful, and happier lives. Western Business College has a thirty-five year tradition of assisting individuals in the accomplishment of their career goals.

We look back with pride at the many thousands of men and women who have attended Western Business College and have gone on to be successful in their chosen fields. Since the college's founding, our trademark has been *Academic Excellence with Personal Care*.

An essential for secure living today is quality career preparation. *Today decides tomorrow*. In the life of each Western Business College graduate, successful training and employment can lead directly to self-development, security, and happiness.

Look through this catalog carefully to examine the specialized training programs designed to prepare you for a successful career in the field of your choice: computers, accounting, secretarial, paralegal, travel and medical.

Our pledge is to strive for excellence in career training and to continue to match the talents of our graduates with the many and varied employment opportunities in today's workplace.

We look forward to helping you.

Randy R. Rogers, Director

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THE COLLEGE

PHILOSOPHY AND OBJECTIVES

The mission of Western Business College is to provide quality job-relevant career training, designed to prepare men and women of all ages to enter, prosper in, and meet the needs of the employment community. The college believes that this preparation of students to participate in the working community is an important and vital service to society.

Specifically, our objectives are:

1. To provide career training for capable students without regard to age, race, sex, handicap, color, or creed
2. To serve the needs of the community by providing well-trained and specialized personnel for employment in productive positions
3. To prepare men and women for better opportunities in the business, medical, legal, and travel fields and to develop in them a sense of responsibility and loyalty to their employers
4. To maintain our faculty, equipment, and teaching methods in agreement with the highest standards as set forth by the Oregon and Washington State Departments of Education, the Accrediting Commission for Independent Colleges and Schools, and the various college associations of which we are a member
5. To help our graduates become socially competent members of their communities to the degree that each can appreciate and handle the many human relations problems that will be encountered
6. To provide placement assistance to all diploma and degree graduates throughout their careers.

GENERAL INFORMATION

Western Business College is a member of Phillips Colleges, Inc., a group of colleges located throughout the United States.

The entire college system is dedicated to the ideal that students should have the opportunity to reach their full potentials. The college staff is concerned with and committed to developing in all students the quest for knowledge and skills necessary for successful, life-long learning in their fields.

**PORTLAND, OREGON
CAMPUS**

Western Business College was established in 1955. During the years since 1955, the college has moved four times...each time into a larger and more modern facility, reflecting the successful growth of the college.

In 1957 Western Business College became the first college in Oregon to offer data processing employment training. Western Business College was also the first Oregon college to provide hands-on training in the classroom on its own computer equipment. Since its founding Western Business College has continuously updated its curriculum, equipment, and facilities to meet successfully the ever-changing employment needs. Today Western Business College is one of the most modern and progressive private career training institutions in the western states.

To give our students an excellent education and job skills training, we now offer a six-story school building with 26,000 square feet of space, 23 classrooms, and a student lounge, especially remodeled for our purposes and with up-to-date equipment. Average class sizes range from 20-25 to one on a term-by-term basis.

We are in the heart of downtown Portland on S.W. Washington Street between Fourth and Fifth Avenues, adjacent to the Transit Mall. This central location provides easy access from any part of the Portland metropolitan area.

**VANCOUVER, WASHINGTON
CAMPUS**

In 1979 Western Business College established a modern new branch school in Vancouver, Washington, to meet the growing business training and employment needs of southwest Washington.

The Vancouver School is located in the Heights Shopping Center on East Mill Plain Boulevard. The facility was totally remodeled for our purposes and is furnished with modern equipment. The shopping center offers many convenient services for students along with plenty of free student parking and good bus service.

**ADMINISTRATION/
LEGAL CONTROL**

Randy R. Rogers, Director

Gerald G. Carson, Director of Admissions

Jacquelyn Ferguson, Academic Dean/
Portland Campus

Nancy J. Cann, Branch Manager/Vancouver
Campus

Debra Thibodeaux, Assistant Director

Rod Kirkwood, Student Finance Director

Joan Dyer, Director of Graduate Services

Western Business College is owned by Phillips
Colleges, Inc., Gulfport, Mississippi.

*Gerald C. Phillips, Chairman of the Board &
President*

Western Business College is incorporated and
operates under the corporation laws of Oregon and
the regulations of both the Oregon Department of
Education and the Washington State Board for
Vocational Education.

Western Business College is licensed in the states
of Washington and Oregon.

The Oregon facilities are licensed under Div. 45,
O.R.S.; inquiries regarding this or any other private
vocational school may be made to the
Superintendent of Public Instruction, Department of
Education, 700 Pringle Parkway S.E., Salem,
Oregon 97310, (503) 378-3573.

The Washington school is licensed under chapter
28C.10 RCW; inquiries or complaints regarding
this or any other private vocational school may be
made to the: Washington Workforce Training and
Education Coordinating Board, Building 17,
Airdustrial Park, P.O. Box 43105, Olympia,
Washington 98504-3105 (206-753-5673).

All students are welcome to review Western
Business College's present state licensure
documents, located in the lobby on the sixth floor
of the Portland campus.

ACCREDITATION

Western Business College is accredited as a business school by the Accrediting Commission for Independent Colleges and Schools of the Career College Association (ACICS-CCA) located in Washington, D.C. The diploma and degree programs of Western Business College are included within that accreditation.

ACICS has been designated by the Secretary of Education as a national institutional accrediting agency for postsecondary and collegiate institutions pursuant to Public Law 82-500 and subsequent legislation including the Higher Education Act of 1965 as amended.

Accreditation assures students (1) that the college is recognized as a qualified institution of higher learning with approved programs of study which meet recognized academic standards; (2) that it employs a professional staff; (3) that it has adequate facilities and equipment; and (4) that it has stability and permanence in the educational community.

The college does not imply, promise, or guarantee that it will maintain its affiliation with any accrediting agency for the duration of the student's enrollment and expressly reserves the right to terminate any such affiliation upon one month's notice to students.

The director will be happy to discuss present accreditation approvals and issues with individual students.

APPROVALS

Approved for the training of veterans.

Approved by the United States Department of Justice, Immigration, and Naturalization, Division for Training of Foreign Students.

Recognized as an eligible institution by the United States Department of Education for Federal Assistance Programs.

Recognized for training by:

Manpower Instructional Services/Job Training Partnership Act (JTPA)

United States Bureau of Indian Affairs

Oregon State Department of Vocational Rehabilitation

Washington State Department of
Vocational Rehabilitation

Oregon and Washington State
Employment Service

Washington State Board for Vocational
Education

Oregon Department of Education

ACADEMIC CALENDAR

1994

January 3	Classes Resume
January 14	Fall Term Ends
	WINTER TERM
January 17	M.L. King Jr. Birthday Holiday
January 18	Winter Term Starts
February 21	Presidents' Day Holiday
February 28	Winter Mid-Term Starts
April 8	Winter Term Ends
	SPRING TERM
April 11-15	Spring Vacation
April 18	Spring Term Starts
May 30	Memorial Day Holiday
May 31	Spring Mid-Term Starts
July 4	Independence Day Holiday
July 8	Spring Term Ends
	SUMMER TERM
July 11-15	Summer Vacation
July 18	Summer Term Starts
August 29	Summer Mid-Term Starts
September 5	Labor Day Holiday
October 7	Summer Term Ends
	FALL TERM
October 10	Fall Term Starts
November 11	Veterans' Day Holiday
November 21	Fall Mid-Term Starts
November 24-25	Thanksgiving Holidays
December 19-30	Christmas Holidays

1995

January 2	Classes Resume
January 13	Fall Term Ends
	WINTER TERM
January 16	M.L. King Jr. Birthday Holiday
January 17	Winter Term Starts
February 20	President's Day Holiday
February 27	Winter Mid-Term Starts
April 7	Winter Term Ends
	SPRING TERM
April 10 - 14	Spring Vacation
April 17	Spring Term Starts
May 29	Memorial Day Holiday
May 30	Spring Mid-Term Starts
July 4	Independence Day Holiday
July 7	Spring Term Ends
	SUMMER TERM
July 10 - 14	Summer Vacation
July 17	Summer Term Starts
August 28	Summer Mid-Term Starts
September 4	Labor Day Holiday
October 6	Summer Term Ends
	FALL TERM
October 9	Fall Term Starts
November 10	Veterans' Day Holiday
November 20	Fall Mid-Term Starts
November 23 - 24	Thanksgiving Holidays
December 18 - January 1	Christmas Holidays

ADMISSION PROCEDURE

The applicant should request an appointment for a personal interview with an admissions officer of the college in order to gain a better understanding of career areas, training programs, and the institution and to view its facilities and equipment.

Following the personal interview, the applicant must take a college entrance evaluation. The evaluation is designed to ensure that the applicant has the proper educational background to pursue a college-level career training program.

The student must then complete an application for admission and enrollment agreement.

The student's individual success or satisfaction is not guaranteed and is dependent upon the student's individual efforts, abilities, and application of himself/herself to the requirements of the college.

GENERAL ADMISSION POLICY

Admission to Western Business College requires a satisfactory score on the admissions evaluation and either graduation from high school, a G.E.D., or their equivalent.

High school transcripts and/or diplomas or G.E.D. certificates are required of all applicants seeking admission as regular students in diploma or degree programs. If desired, applicants may use a form supplied by Western Business College.

INTERNATIONAL STUDENT ADMISSION POLICY

This school is authorized under Federal law to enroll nonimmigrant alien students.

International students who want to study in a regular program at Western Business College must have a TOEFL score of at least 475 and pass the math section of the entrance evaluation. If students are below 475 or do not know their TOEFL score, they must study in the English Language Program (ESL) at Western Business College before taking a regular program.

Students can take a free Institutional TOEFL every 6 weeks in the English Language Program. The English Language Program is a full-time intensive English program for students who want to earn a diploma or degree at Western Business College. International students can study both ESL and regular classes on an F-1 visa.

The ESL office at Western Business College will arrange housing for any international student.

ADMISSION INQUIRIES

Inquiries concerning admission should be made by calling or writing the college.

Admissions Department
Western Business College
425 S.W. Washington St.
Portland, OR 97204

(503) 222-3225

Admissions Department
Western Business College
6625 E. Mill Plain Blvd.
Vancouver, WA 98661

(206) 694-3225

COMPUTERS



Computers have become an integral part of almost every business organization today. Competent microcomputer users and programmers are an important part of the business team. The computer field is an excellent choice for individuals who have problem-solving capabilities, who value accuracy, and who have an affinity for analytical thinking.

With qualified instructors to guide them, students become competent in using state-of-the-art microcomputer application software programs for word processing, spreadsheets, and data base management. They also learn the skills required to write, de-bug, and run computer programs in higher-level programming languages.

Graduates qualify for employment in a variety of positions depending on their program of study. They are employable as data entry clerks, data center analysts, sales representatives, technical support representatives, or operations support technicians.

ACCOUNTING



Accounting and business management are important ingredients of every business organization. Accurate financial records and reports coupled with effective management are vital to a successful business operation.

The accounting field requires individuals who have a solid foundation in accounting and general business and who are accurate, analytical, and conscientious. Few careers can offer more opportunities for future financial success and business leadership than accounting. More corporate presidents and other top business executives come from the ranks of accountants than from any other business field.

Graduates are prepared for employment opportunities as bookkeepers, junior accountants, payroll supervisors, management trainees, and many other related business positions.

With experience, graduates may qualify for more advanced positions as full charge bookkeepers, senior accountants, assistant controllers, or finance officers.

SECRETARIAL



The administrative assistant/secretarial field is an excellent career choice for individuals who want an interesting and challenging position which is in demand and offers excellent growth opportunities. This demand offers excellent job security and increasing compensation for the professionally trained administrative assistant.

The professional secretary is a very important part of every business office. She is actually a public relations representative for the company. With experience she often shares in the activity and decisions of management and has a position of prestige as a valuable member of the business team.

The administrative assistant position offers excellent career advancement opportunities. It is often used as a "stepping stone" to management positions. The majority of all women executives today started their careers as secretaries.

"A secretarial job has great learning potential because you are exposed to whatever your boss is exposed to. Find out where your talents are — marketing, administration — then make sure you are a secretary in that area so you can learn things that interest you. Let your bosses know you want more responsibility."

Joan Manley
Chairman of Board, Time-Life Books
(former secretary)

PARALEGAL



Few career fields are experiencing such dynamic growth as the legal assistant field. With the increasing legalization of business and society, lawyers and many other businesses find an increasing need for trained paraprofessionals.

A legal assistant must be trained in substantive fields of law and be ready to assume full responsibilities using the sophisticated computers found in modern law offices.

Legal assistants also need expertise in a wide range of research, writing, and communication skills. More than almost any other nation, America depends on the legal system, and legal assistants are fast assuming full professional roles in the legal system.

Graduates are fully conversant in an expansive range of areas of law, including contracts, property, probate matters, and a wide range of litigation issues. They are also thoroughly trained in legal research and writing. They are ready to assume positions as legal assistants for law firms, insurance and title companies, and public agencies, as well as many other related positions.

TRAVEL



The travel and hospitality industries are two of the fastest growing and changing industries in our world today. Combined, they comprise the largest industry in the United States. These two industries are becoming more interrelated every day as they produce increasing job opportunities. Airlines, resorts, hotels, motels, transportation companies, etc., are often dependent on one another. We even see common ownership between companies in these areas.

Western Business College was the first college in Oregon to offer travel training and continues as a pioneer with the development of this innovative combination program. The Western Business College travel/hospitality program is unique in that it combines travel training with hospitality, salesmanship, and business skills. This combination offers graduates the advantage of more diversified employment opportunities.

MEDICAL



A career in the medical field is a dynamic and rewarding opportunity. A medical career requires a special kind of person—someone dedicated to caring for people and caring about people.

Medical secretaries and medical assistants are trained as versatile parts of the medical team. They are responsible for the smooth operation and coordination of a medical office.

Secretaries and assistants in the medical field make patients feel comfortable and welcomed in the office, they play a vital role in the delivery of health care, and they are responsible for the business aspects of operating a medical practice.

The changing nature of the medical practice is creating a demand for increasing numbers of paraprofessionals. Current employment forecasts indicate that the medical field is an area of expanding job opportunities.

Training includes medical terminology; basic anatomy and physiology; common pathology; and the latest administrative procedures, including insurance billing and diagnostic coding. Students practice in a modern medical learning environment furnished with the latest equipment.

The program also includes computer skills training using a nationally recognized medical software program. With the extensive scope of our medical office training, our graduate is a valuable and versatile employee in the medical field.

The medical program uses modern methods of training to provide well-organized, quality instruction with emphasis on the individual. This comprehensive, career-oriented medical training effectively prepares individuals for the many opportunities in today's medical world.

CAREER TRAINING PROGRAMS

COMPUTERS



DP-5 Operations Specialist
DP-3 Microcomputer Applications
DP-6 Microcomputer Programming Applications

ACCOUNTING



AC-1 Bookkeeping
AC-2 Accounting/Business Administration
AC-6 Accounting

SECRETARIAL



ST-1 Receptionist/General Office Assistant
ST-3 Automated Office Technology
ST-7A Administrative Assistant
ST-7L Legal Secretary
ST-9 Executive Secretary

PARALEGAL



PL-1 Paralegal/Legal Assistant

TRAVEL



HT-1 Travel/Hospitality
HT-2 Travel/Hospitality Administration

MEDICAL



MA-1 Administrative Medical Assistant
MA-2 Medical Assistant

The college reserves the right to delete or schedule additional courses within a training program whenever necessary. To accommodate the changing work environment, *the college also reserves the right to alter or substitute courses within a training program whenever necessary.*

OPERATIONS SPECIALIST DP-5 (DAY PROGRAM)



It has become evident that the ability to operate a micro- computer is a necessity. This program is designed to train the student in the areas of general business and computer applications.

PROGRAM OUTLINE

Diploma Program—48 credits required for graduation.

Time: 36 weeks for regular term starts—42 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 30 NWPM.

COURSES	CREDITS
AC-120 Principles of Bookkeeping	
or	4
AC-140 Accounting Principles I	
AC-180 Payroll Accounting	4
DP-102 Introduction to Computer Operations	4
DP-120 Advanced Spreadsheet Applications	4
DP-145 Operating Systems/Hard Disk Management	4
DP-150 Advanced Data Base Management	4
EN-100 English Grammar	4
MA-110 Business Math/Electronic Calculators	4
SS-100 Psychology of Human Effectiveness	4
SS-110 Psychology of Human Relations and Career Development	4
TW-100 Typewriting I	2
WP-105 Word Processing I	2
Additional Credits	4
TOTAL CREDITS	48

OPERATIONS SPECIALIST DP-5 (EVENING PROGRAM)

It has become evident that the ability to operate a micro-computer is a necessity. This program is designed to train the student in the areas of general business and computer applications.



PROGRAM OUTLINE

Diploma Program—48 credits required for graduation.

Time: 48 weeks for regular term starts—54 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 30 NWPM.

COURSES

CREDITS

AC-140	Accounting Principles I	4
AC-180	Payroll Accounting	4
DP-102	Introduction to Computer Operations	4
DP-120	Advanced Spreadsheet Applications	4
DP-145	Operating Systems/Hard Disk Management	4
DP-150	Advanced Data Base Management	4
EN-100	English Grammar	4
MA-110	Business Math/Electronic Calculators	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TW-100	Typewriting I	2
WP-105	Word Processing I	2
	Additional Computer Credits	4
TOTAL CREDITS		48

This program is offered only at the Portland campus.

MICROCOMPUTER APPLICATIONS DP-3



The rapidly changing field of computer information processing has created a greater demand for specialized training in the micro-computer field. This program provides students with general business and office skills in microcomputer information processing operations and concepts. In addition, the student learns an introduction to spreadsheets, word processing, and the integration of accounting procedures with data processing.

PROGRAM OUTLINE

Diploma Program—64 credits required for graduation.
 Time: 48 weeks for regular term starts—54 weeks for mid-term starts.
 Minimum typing speed requirement for graduation: 30 NWPM.

COURSES	CREDITS
AC-120 Principles of Bookkeeping	
or	4
AC-140 Accounting Principles I	
AC-180 Payroll Accounting	4
AC-200 Integrated Accounting on the Microcomputer	4
DP-102 Introduction to Computer Operations	4
DP-120 Advanced Spreadsheet Applications	4
DP-130 BASIC Programming/Hardware	4
DP-145 Operating Systems/Hard Disk Management	4
DP-150 Advanced Data Base Management	4
EN-100 English Grammar	4
MA-110 Business Math/Electronic Calculators	4
MA-120 College Algebra	4
SS-100 Psychology of Human Effectiveness	4
SS-110 Psychology of Human Relations and Career Development	4
TW-100 Typewriting I	2
WP-105 Word Processing I	2
WP-115 Information Processing	2
Additional Credits	6
TOTAL CREDITS	64

MICROCOMPUTER PROGRAMMING AND APPLICATIONS DP-6

Western Business College has always been a leader in the development of training for the ever changing microcomputer field. This program offers broad-based training in business, computer software, hardware, programming, and applications.



PROGRAM OUTLINE

Associate of Applied Science Degree Program—90 credits required for graduation.

Time: 72 weeks for regular term starts—78 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 30 NWPM.

COURSES	CREDITS
AC-120 Principles of Bookkeeping	
or	4
AC-140 Accounting Principles I	
AC-180 Payroll Accounting	4
AC-200 Integrated Accounting on the Microcomputer	4
DP-102 Introduction to Computer Operations	4
DP-120 Advanced Spreadsheet Applications	4
DP-130 BASIC Programming/Hardware	4
DP-145 Operating Systems/Hard Disk Management	4
DP-150 Advanced Data Base Management	4
DP-210 Programming with C	4
DP-220 Data Base Application Programming	4
DP-230 System Administration and Multi-User System	4
DP-240 Computer Lab Internship	2
EN-100 English Grammar	4
EN-110 English Composition	4
EN-120 Business Communications	4
MA-110 Business Math/Electronic Calculators	4
MA-120 College Algebra	4
SS-100 Psychology of Human Effectiveness	4
SS-110 Psychology of Human Relations and Career Development	4
TW-100 Typewriting I	2
WP-105 Word Processing I	2
WP-115 Information Processing	2
Additional Credits	10
TOTAL CREDITS	90

This program may be started in Vancouver but requires transfer to the Portland campus for completion.

BOOKKEEPING AC-1 (DAY PROGRAM)



This course prepares the student for an entry-level position in a bookkeeping department of a large company or a training position as a full-charge bookkeeper in a small office.

PROGRAM OUTLINE

Diploma Program—48 credits required for graduation.

Time: 36 weeks for regular term starts—42 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 30 NWPM.

COURSES		CREDITS
AC-120	Principles of Bookkeeping	
	or	4
AC-140	Accounting Principles I	
AC-160	Accounting Principles II	4
AC-180	Payroll Accounting	4
AC-200	Integrated Accounting on the Microcomputer	4
DP-102	Introduction to Computer Operations	4
DP-120	Advanced Spreadsheet Applications	4
EN-100	English Grammar	4
MA-110	Business Math/Electronic Calculators	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TW-100	Typewriting I	2
	Additional Credits	6
	TOTAL CREDITS	48

BOOKKEEPING AC-1 (EVENING PROGRAM)

This course prepares the student for an entry-level position in a bookkeeping department of a large company or a training position as a full-charge bookkeeper in a small office.



PROGRAM OUTLINE

Diploma Program—48 credits required for graduation.

Time: 48 weeks for regular term starts—54 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 30 NWPM.

COURSES

CREDITS

AC-140	Accounting Principles I	4
AC-160	Accounting Principles II	4
AC-180	Payroll Accounting	4
AC-200	Integrated Accounting on the Microcomputer	4
DP-102	Introduction to Computer Operations	4
DP-120	Advanced Spreadsheet Applications	4
EN-100	English Grammar	4
MA-110	Business Math/Electronic Calculators	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TW-100	Typewriting I	2
WP-105	Word Processing I	2
	Advanced Accounting Credits	4
	TOTAL CREDITS	48

This program is offered only at the Portland campus.

ACCOUNTING/BUSINESS ADMINISTRATION AC-2



Many men and women get their start in business and become assistants to top executives. This course is designed to train students in those skills which will open the way to such positions.

PROGRAM OUTLINE

Diploma Program—64 credits required for graduation.

Time: 48 weeks for regular term starts—54 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 30 NWPM.

COURSES

CREDITS

AC-120	Principles of Bookkeeping	
	or	4
AC-140	Accounting Principles I	
AC-160	Accounting Principles II	4
AC-180	Payroll Accounting	4
AC-200	Integrated Accounting on the Microcomputer	4
DP-102	Introduction to Computer Operations	4
DP-120	Advanced Spreadsheet Applications	4
EN-100	English Grammar	4
EN-110	English Composition	4
MA-110	Business Math/Electronic Calculators	4
MA-120	College Algebra	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TW-100	Typewriting I	2
	Additional Accounting Credits	8
	Additional Credits	6
	TOTAL CREDITS	64



This course is designed for those who want a thorough knowledge of the fundamental principles of accounting as well as business methods and procedures. It prepares a student for practical work in bookkeeping and accounting or employment in financial, credit, or production departments of business. It may also serve as good basic training for persons who plan to manage businesses of their own or assume major responsibilities in accounting departments.

PROGRAM OUTLINE

Associate of Applied Science Degree Program—90 credits required for graduation.
 Time: 72 weeks for regular term starts—78 weeks for mid-term starts.
 Minimum typing speed requirement for graduation: 30 NWPM.

COURSES	CREDITS
AC-120 Principles of Bookkeeping	
or	4
AC-140 Accounting Principles I	
AC-160 Accounting Principles II	4
AC-180 Payroll Accounting	4
AC-200 Integrated Accounting on the Microcomputer	4
AC-215 Managerial/Cost Accounting	4
AC-220 Personal Income Tax	4
AC-245 Corporate Accounting	4
AC-255 Financial Management	4
AC-265 Fund Accounting	4
DP-102 Introduction to Computer Operations	4
DP-120 Advanced Spreadsheet Applications	4
DP-150 Advanced Data Base Management	4
EN-100 English Grammar	4
EN-110 English Composition	4
EN-120 Business Communications	4
MA-110 Business Math/Electronic Calculators	4
MA-120 College Algebra	4
SS-100 Psychology of Human Effectiveness	4
SS-110 Psychology of Human Relations and Career Development	4
TW-100 Typewriting I	2
Additional Credits	12
TOTAL CREDITS	90

This program may be started in Vancouver but requires transfer to the Portland campus for completion.

RECEPTIONIST/GENERAL OFFICE ASSISTANT ST-1



This is a practical program for the student who wishes to train for general office work or to become a receptionist or clerk-typist. It is recommended for those who like dealing with people and want to perform a variety of office duties.

PROGRAM OUTLINE

Diploma Program—36 credits required for graduation.

Time: 24 weeks for regular term starts—30 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 45 NWPM.

COURSES

CREDITS

DP-102	Introduction to Computer Operations	4
EN-100	English Grammar	4
EN-110	English Composition	4
MA-110	Business Math/Electronic Calculators	4
OP-100	Office Techniques	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TW-100	Typewriting I	2
TW-110	Typewriting II	2
WP-105	Word Processing I	2
	Additional Credits	2
	TOTAL CREDITS	36

AUTOMATED OFFICE TECHNOLOGY ST-3 (DAY PROGRAM)

With increasing automation in the office of the 1990's, it has become vitally important for an individual to obtain skills necessary to operate a microcomputer. The Automated Office Technology program provides the student with updated secretarial training in addition to valuable microcomputer skills.



PROGRAM OUTLINE

Diploma Program—48 credits required for graduation.

Time: 36 weeks for regular term starts—42 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 50 NWPM.

COURSES

CREDITS

AC-120	Principles of Bookkeeping	
	or	4
AC-140	Accounting Principles I	
DP-102	Introduction to Computer Operations	4
EN-100	English Grammar	4
EN-110	English Composition	4
MA-110	Business Math/Electronic Calculators	4
OP-100	Office Techniques	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TR-100	Transcription I	4
TW-100	Typewriting I	2
TW-110	Typewriting II	2
TW-130	Typewriting III (Administrative)	2
WP-105	Word Processing I	2
	Additional Credits	4
	TOTAL CREDITS	48

AUTOMATED OFFICE TECHNOLOGY ST-3 (EVENING PROGRAM)



With increasing automation in the office of the 1990's, it has become vitally important for an individual to obtain skills necessary to operate a microcomputer. The Automated Office Technology program provides the student with updated secretarial training in addition to valuable microcomputer skills.

PROGRAM OUTLINE

Diploma Program—48 credits required for graduation.

Time: 48 weeks for regular term starts—54 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 50 NWPM.

COURSES	CREDITS
AC-140 Accounting Principles I	4
DP-102 Introduction to Computer Operations	4
DP-120 Advanced Spreadsheet Applications	4
EN-100 English Grammar	4
EN-110 English Composition	4
MA-110 Business Math/Electronic Calculators	4
SS-100 Psychology of Human Effectiveness	4
SS-110 Psychology of Human Relations and Career Development	4
TW-100 Typewriting I	2
TW-110 Typewriting II	2
TW-130 Typewriting III (Administrative)	2
WP-105 Word Processing I	2
WP-115 Information Processing	2
Additional Credits	6
TOTAL CREDITS	48

This program is offered only at the Portland campus.

ADMINISTRATIVE ASSISTANT ST-7A

The Administrative Assistant must be well organized and able to accomplish a variety of business office tasks effectively. This program prepares the student with the skills necessary to become a valuable member of the business team.



PROGRAM OUTLINE

Diploma Program—64 credits required for graduation.

Time: 48 weeks for regular term starts—54 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 60 NWPM.

COURSES

CREDITS

AC-120	Principles of Bookkeeping	
	or	4
AC-140	Accounting Principles I	
DP-102	Introduction to Computer Operations	4
DP-120	Advanced Spreadsheet Applications	4
EN-100	English Grammar	4
EN-110	English Composition	4
EN-120	Business Communications	4
MA-110	Business Math/Electronic Calculators	4
OP-100	Office Techniques	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TR-100	Transcription	4
TW-100	Typewriting I	2
TW-110	Typewriting II	2
TW-130	Typewriting III (Administrative)	2
WP-105	Word Processing I	2
WP-115	Information Processing	2
	Additional Credits	10
	TOTAL CREDITS	64

If schedule permits, SH-100, SH-110, and/or OP-105, and/or WP-125 may be substituted for credits included in the ST-7A curriculum.

LEGAL SECRETARY ST-7L



In this professional secretarial program, the student chooses a legal career. The demand for qualified individuals in this field is high. Knowledge, ability, accuracy, and a mature manner are essential objectives in this program.

PROGRAM OUTLINE

Diploma Program—64 credits required for graduation.

Time: 48 weeks for regular term starts—54 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 60 NWPM.

COURSES	CREDITS
AC-120 Principles of Bookkeeping	
or	4
AC-140 Accounting Principles I	
DP-102 Introduction to Computer Operations	4
EN-100 English Grammar	4
EN-110 English Composition	4
EN-120 Business Communications	4
LE-100 Legal Concepts	4
LE-110 Business Law	
or	4
PL-100 Introduction to Law	
MA-110 Business Math/Electronic Calculators	4
OP-100 Office Techniques	4
SS-100 Psychology of Human Effectiveness	4
SS-110 Psychology of Human Relations and Career Development	4
TR-100 Transcription	4
TW-100 Typewriting I	2
TW-110 Typewriting II	2
TW-135 Typewriting III (Legal)	2
WP-105 Word Processing I	2
WP-115 Information Processing	2
Additional Credits	6
TOTAL CREDITS	64

If schedule permits, SH-100, SH-110, and/or OP-105, and/or WP-125 may be substituted for credits included in the ST-7L curriculum.

EXECUTIVE SECRETARY ST-9

Executive secretaries occupy a unique niche in the field of business. Responsibilities are varied and vital to the inner workings of the companies for which they work. The career is interesting and challenging. Its importance increases because the executive secretary works closely with management-level personnel and is exposed to policy-making decisions.



PROGRAM OUTLINE

Associate of Applied Science Degree Program—90 credits required for graduation.
 Time: 72 weeks for regular term starts—78 weeks for mid-term starts.
 Minimum typing speed requirement for graduation: 60 NWPM.

COURSES	CREDITS
AC-120 Principles of Bookkeeping	
or	4
AC-140 Accounting Principles I	
AC-180 Payroll Accounting	4
DP-102 Introduction to Computer Operations	4
DP-120 Advanced Spreadsheet Applications	4
DP-145 Operating Systems/Hard Disk Management	4
DP-150 Advanced Data Base Management	4
EN-100 English Grammar	4
EN-110 English Composition	4
EN-120 Business Communications	4
LE-100 Legal Concepts	4
LE-110 Business Law	
or	4
PL-100 Introduction to Law	
MA-110 Business Math/Electronic Calculators	4
MA-120 College Algebra	4
OP-100 Office Techniques	4
OP-110 Office Internship	4
SS-100 Psychology of Human Effectiveness	4
SS-110 Psychology of Human Relations and Career Development	4
TR-100 Transcription	4
TW-100 Typewriting I	2
TW-110 Typewriting II	2
TW-130 Typewriting III (Administrative)	2
TW-135 Typewriting III (Legal)	2
WP-105 Word Processing I	2
WP-115 Information Processing	2
Additional Credits	6
TOTAL CREDITS	90

If schedule permits, SH-100, SH-110, and/or OP-105, and/or WP-125 may be substituted for credits included in the ST-9 curriculum.

PARALEGAL/LEGAL ASSISTANT PL-1



The Paralegal/Legal Assistant program is designed to provide the student with fundamental knowledge of legal terminology, substantive and procedural law, drafting of legal pleading and responses and legal research. Graduates of the program should be able to assist an attorney in private or corporate practice.

PROGRAM OUTLINE

Associate of Applied Science Degree Program—90 credits required for graduation.

Time: 72 weeks for regular term starts—78 weeks for mid-term starts.

Required typing speed for graduation: 50 NWPM.

COURSES	CREDITS
DP-102 Introduction to Computer Operations	4
EN-100 English Grammar	4
EN-110 English Composition	4
EN-120 Business Communications	4
OP-100 Office Techniques	4
PL-100 Introduction to Law	4
PL-110 Torts	4
PL-120 Contracts	4
PL-130 Real Property Law	4
PL-140 Civil Procedure/Trial Preparation	4
PL-150 Business Ethics and Social Responsibility	4
PL-210* Environmental Law	4
PL-220* Family Law	4
PL-230* Estate Planning and Probate	4
PL-240* Business Organizations	4
PL-250 Legal Research and Writing I	4
PL-260 Legal Research and Writing II	4
PL-270* Paralegal Internship	4
PL-280* Bankruptcy	4
PL-290* Criminal Procedure	4
SS-100 Psychology of Human Effectiveness	4
SS-110 Psychology of Human Relations and Career Development	4
TR-100 Transcription	4
TW-100 Typewriting I	2
TW-110 Typewriting II	2
TW-135 Typewriting III (Legal)	2
WP-105 Word Processing	2
WP-115 Information Processing	2
TOTAL CREDITS	90

This program may be started in Vancouver on selected starts but requires transfer to the Portland campus for completion.

*Student takes four of these seven 200-level courses depending on student eligibility and course availability.

TRAVEL/HOSPITALITY HT-1 (DAY PROGRAM)

The travel and hospitality industries combine to make the largest industry in the United States. The areas of travel, leisure, hospitality, etc., are becoming more interrelated. Our comprehensive modern program is designed for this expanding employment market.



PROGRAM OUTLINE

Diploma Program—48 credits required for graduation.

Time: 36 weeks for regular term starts—42 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 40 NWPM.

COURSES

CREDITS

EN-100	English Grammar	4
HT-100	Introduction to Travel and Hospitality	4
HT-110	Travel Studies	4
HT-120	Hospitality Studies	4
HT-130	Introduction to Travel Computers	4
HT-140	Travel Computer Reservation Systems	4
HT-150	Ground Services Operations	4
MA-110	Business Math/Electronic Calculators	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TW-100	Typewriting I	2
TW-110	Typewriting II	2
	Additional Credits	4
	TOTAL CREDITS	48

This program may be started in Vancouver but requires transfer to the Portland campus for completion.

TRAVEL/HOSPITALITY HT-1 (EVENING PROGRAM)



The travel and hospitality industries combine to make the largest industry in the United States. The areas of travel, leisure, hospitality, etc., are becoming more interrelated. Our comprehensive modern program is designed for this expanding market.

PROGRAM OUTLINE

Diploma Program—48 credits required for graduation.

Time: 48 weeks for regular term starts—54 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 40 NWPM.

COURSES		CREDITS
DP-102	Introduction to Computer Operations	4
EN-100	English Grammar	4
HT-100	Introduction to Travel and Hospitality	4
HT-110	Travel Studies	4
HT-120	Hospitality Studies	4
HT-130	Introduction to Travel Computers	4
HT-140	Travel Computer Reservation Systems	4
HT-150	Ground Services Operations	4
MA-110	Business Math/Electronic Calculators	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TW-100	Typewriting I	2
TW-110	Typewriting II	2
TOTAL CREDITS		48

This program is only offered at the Portland campus.

TRAVEL/HOSPITALITY ADMINISTRATION HT-2

The travel and hospitality industries combine to make the largest industry in the United States. The areas of travel, leisure, hospitality, etc., are becoming more interrelated. Our comprehensive modern program is designed for this expanding employment market.



PROGRAM OUTLINE

Diploma Program—64 credits required for graduation.

Time: 48 weeks for regular term starts—54 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 45 NWPM.

COURSES

CREDITS

AC-120	Principles of Bookkeeping	4
DP-102	Introduction to Computer Operations	4
EN-100	English Grammar	4
HT-100	Introduction to Travel and Hospitality	4
HT-110	Travel Studies	4
HT-120	Hospitality Studies	4
HT-130	Introduction to Travel Computers	4
HT-140	Travel Computer Reservation Systems	4
HT-150	Ground Services Operations	4
HT-170	Hotel/Motel Front Office Procedures	4
HT-180	Administrative Travel Dynamics	4
MA-110	Business Math/Electronic Calculators	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TW-100	Typewriting I	2
TW-110	Typewriting II	2
	Additional Credits	4
	TOTAL CREDITS	64

This program may be started in Vancouver but requires transfer to the Portland campus for completion.

ADMINISTRATIVE MEDICAL ASSISTANT MA-1 (DAY PROGRAM)



A career in the medical field is a dynamic and rewarding opportunity. The medical office assistant is trained in medical business office skills to assist the patients and to act as a liaison between doctor and patient.

PROGRAM OUTLINE

Diploma Program—48 credits required for graduation.

Time: 36 weeks for regular term starts—42 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 40 NWPM.

COURSES		CREDITS
DP-102	Introduction to Computer Operations	4
ME-100	Medical Office Procedures & Psychology	4
ME-120	Medical Financial Management	4
ME-130	Anatomy and Physiology I	4
ME-140	Anatomy and Physiology II	4
ME-150	Medical Insurance Billing and Coding	4
ME-160	Medical Machine Transcription	4
ME-170	Health Seminar	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TW-100	Typewriting I	2
TW-110	Typewriting II	2
WP-105	Word Processing I	2
	Additional Credits	2
TOTAL CREDITS		48

This program may be started in Vancouver on mid-term starts only and requires transfer to the Portland campus after six weeks.

ADMINISTRATIVE MEDICAL ASSISTANT MA-1 (EVENING PROGRAM)

A career in the medical field is a dynamic and rewarding opportunity. The medical office assistant is trained in medical business office skills to assist the patients and to act as a liaison between doctor and patient.



PROGRAM OUTLINE

Diploma Program—48 credits required for graduation.

Time: 48 weeks.

Minimum typing speed requirement for graduation: 40 NWPM.

COURSES

CREDITS

DP-102	Introduction to Computer Operations	4
ME-100	Medical Office Procedures & Psychology	4
ME-120	Medical Financial Management	4
ME-130	Anatomy and Physiology I	4
ME-140	Anatomy and Physiology II	4
ME-150	Medical Insurance Billing and Coding	4
ME-160	Medical Machine Transcription	4
ME-170	Health Seminar	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TW-100	Typewriting I	2
TW-110	Typewriting II	2
WP-105	Word Processing I	2
	Additional Credits	2
	TOTAL CREDITS	48

This program may be started on regular terms only and only at the Portland campus.

MEDICAL ASSISTANT MA-2 (DAY PROGRAM)



The medical assistant is trained in medical business office skills and the clinical and laboratory skills necessary to assist the physician in all aspects of patient care.

PROGRAM OUTLINE

Diploma Program—75 credits required for graduation.

Time: 60 weeks for regular term starts—66 weeks for mid-term starts.

Minimum typing speed requirement for graduation: 40 NWPM.

COURSES

CREDITS

DP-102	Introduction to Computer Operations	4
MA-110	Business Math/Electronic Calculators	4
ME-100	Medical Office Procedures & Psychology	4
ME-120	Medical Financial Management	4
ME-130	Anatomy and Physiology I	4
ME-140	Anatomy and Physiology II	4
ME-150	Medical Insurance Billing and Coding	4
ME-160	Medical Machine Transcription	4
ME-170	Health Seminar	4
ME-180	Clinical Procedures	4
ME-190	Laboratory Procedures	4
ME-195*	Limited X-Ray	11
ME-200	Medical Externship	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TW-100	Typewriting I	2
TW-110	Typewriting II	2
WP-105	Word Processing I	2
	Additional Credits	2
	TOTAL CREDITS	75

This program may be started in Vancouver on mid-term starts only and requires transfer to the Portland campus after six weeks.

*ME-195 requires Saturday and Sunday attendance off-site during the last term.

MEDICAL ASSISTANT MA-2 (EVENING PROGRAM)

The medical assistant is trained in medical business office skills and the clinical and laboratory skills necessary to assist the physician in all aspects of patient care.



PROGRAM OUTLINE

Diploma Program—75 credits required for graduation.

Time: 72 weeks.

Minimum typing speed requirement for graduation: 40 NWPM.

COURSES

CREDITS

DP-102	Introduction to Computer Operations	4
MA-110	Business Math/Electronic Calculators	4
ME-100	Medical Office Procedures & Psychology	4
ME-120	Medical Financial Management	4
ME-130	Anatomy and Physiology I	4
ME-140	Anatomy and Physiology II	4
ME-150	Medical Insurance Billing and Coding	4
ME-160	Medical Machine Transcription	4
ME-170	Health Seminar	4
ME-180	Clinical Procedures	4
ME-190	Laboratory Procedures	4
ME-195*	Limited X-Ray	11
ME-200	Medical Externship	4
SS-100	Psychology of Human Effectiveness	4
SS-110	Psychology of Human Relations and Career Development	4
TW-100	Typewriting I	2
TW-110	Typewriting II	2
WP-105	Word Processing I	2
	Additional Credits	2
TOTAL CREDITS		75

This program may be started on regular terms only and only at the Portland campus.

*ME-195 requires Saturday and Sunday attendance off-site during the last term.

DESCRIPTION OF COURSES

IN THE DESCRIPTIONS WHICH FOLLOW, THE COURSE NUMBER AND TITLE ARE FOLLOWED BY THE CREDIT UNITS IN PARENTHESES.

AC-120 Principles of Bookkeeping (4)

This course is a thorough introduction to accounting procedures for service and retail industries. The double-entry method of bookkeeping, journalizing, posting, and preparation of financial statements and worksheets are discussed.

AC-140 Accounting Principles I (4)

Accrual accounting based upon generally accepted accounting principles is stressed. Analysis of income statement procedures, computerized accounting applications, and the accounting cycle are highlighted.

AC-160 Accounting Principles II (4)

Intermediate accounting theory and application as they apply to the accounting cycle. Various aspects are explored in depth, including cash analysis, bank statement reconciliation, bad debt, accounts receivable, notes receivable, accounts payable, notes payable, various methods of inventory pricing, fixed asset allocations, intangible assets, natural resources, and payroll. (Prerequisite: AC-140)

AC-180 Payroll Accounting (4)

This course provides an in-depth view of this specialized area in accounting. The coursework involves both legal compliance and bookkeeping aspects of payroll. (Prerequisite: AC-120 or AC-140)

AC-200 Integrated Accounting on the Microcomputer (4)

This course is an integration of accounting principles utilizing Bedford computerized software. It covers the entire accounting cycle focusing on both merchandising and service industries. (Prerequisites: AC-140, DP-102)

AC-215 Managerial/Cost Accounting (4)

The managerial portion of this course is an examination of accounting systems designed to assist management in budget preparations, performance measurement, pricing, and capital analysis. The cost accounting portion considers specialized techniques designed to develop valuation of manufactured inventory. Periodic, perpetual, job, and process cost systems are surveyed. (Prerequisite: AC-160)

AC-220 Personal Income Tax (4)

This course covers federal income tax concepts relating to individual taxpayers. (Prerequisite: AC-140)

AC-245 Corporate Accounting (4)

This course emphasizes a practical understanding of corporate accounting principles, stocks, bonds, consolidations, investments, and analysis of financial statements. In addition, the cash flow statement is introduced. (Prerequisite: AC-160)

AC-255 Financial Management (4)

This course provides a thorough look at the financial and economic system. The U.S. monetary system and federal reserve system are emphasized. Financing for other sectors of the economy including governmental, consumer, and residential real estate are studied. Overall policies for monetary and fiscal/debt management are reviewed. The course emphasizes public speaking and features professional speakers and up-to-date business video programs. (Prerequisite: AC-160)

AC-265 Fund Accounting (4)

This course explores accounting systems unique to non-profit organizations. Accounting principles for local governments, hospitals, and educational organizations are examined. (Prerequisite: AC-160)

DP-102 Introduction to Computer Operations (4)

This course provides an extensive introduction to the computer environment. Computer terminology, concepts, and applications are explored to provide the student with a general understanding of the computer and its uses in today's business world. Students receive a hands-on introduction to the MS-DOS disk operating system and Lotus 1-2-3 spreadsheet applications software.

DP-120 Advanced Spreadsheet Applications (4)

Advanced use of the industry standard Lotus 1-2-3 spreadsheet software in business applications is emphasized. Concepts include creating spreadsheets, using named ranges, the look-up function, macros, and graphics. Students are also introduced to file transfer to other software packages.

(Prerequisite: DP-102 or with instructor's approval)

DP-130 Introduction to BASIC Programming and Hardware Maintenance (4)

This course provides introduction to the BASIC programming language. Structured techniques and flow charting are emphasized. The student writes, debugs, and runs programs using BASIC. In addition, students are introduced to the area of personal computer hardware technology and maintenance.

(Prerequisite: DP-102)

DP-145 Operating Systems/Hard Disk Management (4)

This course provides a thorough introduction to MS-DOS, the disk operating system used in IBM PCs and IBM PC-compatible computers. Students learn to manage hard disk drives, to trouble shoot, and to work with directories and batch and system files.

(Prerequisite: DP-102)

DP-150 Advanced Data Base Management (4)

The educational version of dBASE III+ applications software is used as a basis for data base systems study. The student learns to create and modify data files, sort and list files, create custom reports, access multiple files, etc.

(Prerequisite: DP-102)

DP-210 Programming With C (4)

This course introduces the C programming language. Students write, debug, and run programs using C. Basic concepts covered include input/output operations, arithmetic expressions, control of program flow, and control structures.

(Prerequisite: DP-130)

DP-220 Data Base Application Programming (4)

This course uses the educational version of dBASE III+ applications software to provide an in-depth view of data base programming. Students design, code, debug, and run custom applications. They learn how to manipulate files, generate reports, do calculations, and design input screens.

(Prerequisite: DP-150)

DP-230 System Administration & Multi-User Systems (4)

This course covers operating systems, with emphasis on microcomputer Unix/Xenix multi-user systems. Students learn to share files with other users in a Unix/Xenix multi-tasking environment and learn basic system administration techniques.

(Prerequisite: DP-130)

DP-240 Computer Lab Internship (2)

Internship is a credit-bearing work experience in the computer lab at Western Business College. Available only to students completing the final two terms of their program.

(Prerequisites: Recommendations of faculty are required, and the student must have a minimum CGPA of 2.5)

EN-100 English Grammar (4)

This course offers a thorough review of grammar and sentence structure and an overview of the sentence, with focus on nouns, pronouns, verbs, adjectives, adverbs, prepositions, conjunctions, and interjections.

EN-110 English Composition (4)

This course provides an introduction to the writing process with mastery of the rules of punctuation. It provides techniques for organizing and developing ideas.

(Prerequisite: EN-100)

EN-120 Business Communications (4)

Techniques learned in EN-110 are applied to communications in the business setting. Practice in perfecting written skills is provided. Oral skills are also emphasized.

(Prerequisite: EN-110)

HT-100 Introduction to Travel/Hospitality (4)

This course emphasizes geographic areas of touristic importance and the places and activities of greatest interest to potential tourists visiting the area. While this class does provide extensive information on what to see and where to see it, the primary purpose is to provide a broad overview of tourism throughout the world rather than to direct travelers to specific areas.

HT-110 Travel Studies (4)

Through classroom study and practical "hands-on" experience, students learn about the travel industry, including computer reservations and ticketing. The computer system is on line with all major and commuter carriers worldwide and receives instantaneous information that is being used in the travel industry today, including pricing and itinerary planning. International travel, hotels, car rentals, cruise lines, packaged tour operations, railroads, travel agency functions, world geography, and resort operations highlight this course.

(Prerequisites: HT-100 and TW-100 or with approval of instructor.)

HT-120 Hospitality Studies (4)

Through classroom study students learn about different modes of transportation and support facilities that are directly related to the tourism industry. Students become familiar with the duties of hotel-motel management.

(Prerequisites: HT-100 and TW-100 or with approval of instructor.)

HT-130 Introduction to Travel Computers (4)

This course is taught utilizing the System One computer reservation system, an on-line reservation system that displays current information which travel agencies and airlines use every day. Familiarization with the computer reservation system keyboard, building passenger reservations, and telephone sales are the main emphasis of this course. The student also learns the concepts of different passenger accommodation features, such as hotel and car rental reservations.

(Prerequisites: HT-100 and TW-100, or with approval of instructor. HT-110 and HT-120 must be taken prior to or concurrently with HT-130 and HT-140.)

HT-140 Travel Computer Reservations System (4)

This course teaches the student to use the on-line System One computerized reservations system to its fullest capacity. Learning how to modify and create new itineraries helps the student become proficient in actual job performance. Special functions such as hotel and car rental reservations are emphasized, along with additional skills in telephone techniques and itinerary planning.

(Prerequisites: HT-100 and TW-100, or with approval of instructor. HT-110 and HT-120 must be taken prior to or concurrently with HT-130 and HT-140.)

HT-150 Ground Services Operations (4)

Visual aids, support materials, and simulated airline ground service operations introduce the student to entry and advanced levels of airline ground support procedures. The student will know what to expect in understanding and dealing with the airline governing agencies. Special emphasis is placed on safety procedures in air operations areas and preventive methods to avoid mishaps with both personnel and aircraft.

HT-170 Hotel/Motel Front Office Procedures (4)

This course presents a systematic computerized approach to front office procedures by detailing the flow of business through a hotel, beginning with the reservation process and ending with check-out and settlement. The course also examines the various elements of effective front office management, paying particular attention to planning and evaluating front office operations and to personnel management. Front office procedures and management are placed within the context of the overall operation of a hotel.

HT-180 Administrative Travel Dynamics

This course is a comprehensive study of the dynamics of corporate travel and travel agency management. It focuses on the high powered, professional arena of travel agency operations and emphasizes employee development as well as the human relations skills necessary to secure and hold corporate markets.

(Prerequisites: HT-100, HT-110, HT-120, HT-130, HT-140.)

LE-100 Legal Concepts (4)

This course deals with the discussion and typing of legal documents such as deeds, wills, contracts, summons, and complaints. Terminology and the elements of law within legal documents are emphasized.

(Prerequisites: EN-100, TW-110, WP-105 or with approval of instructor.)

LE-110 Business Law (4)

This course provides an introduction to the legal situations most frequently encountered in everyday business life including contracts, sales contracts, and personal property. The origin and development of law and its social aspects are studied along with the application of the law. The course provides study of daily business law and includes warranties and product liabilities, laws of employment, creation of partnerships and special ventures, wills, trusts, and the major types of insurance.

MA-110 Business Math/Electronic Calculators (4)

This course provides instruction and practice in addition, subtraction, multiplication, and division on the 10-key adding machine and places emphasis on business applications. The basics of percentages, trade and cash discounts, and pricing are covered. A time score on the 10-key by touch is required.

MA-120 College Algebra (4)

This course is an introduction to basic algebra and its business use. It includes introductory theory and operations and applies this foundation to solving linear equations.

(Prerequisite: MA-110)

ME-100 Medical Office Procedures & Psychology (4)

Practical experience is offered in medical office operations including appointment scheduling, daily maintenance of the office, telephone etiquette, and records management. The student explores techniques to interact properly with physician-employer, co-worker, patient, and the public.

ME-120 Medical Financial Management (4)

The student is introduced to the accounting process, transactions to financial statements, and payroll accounting. Practical experience is offered in accounts receivable, accounts payable, and computer applications for medical accounting.

ME-130 Anatomy and Physiology I (4)

In this course the student is introduced to medical terminology with the study of suffixes, prefixes, word roots, and anatomical positions. The anatomy and physiology of the integumentary, musculoskeletal, nervous system, special senses, and oncology are explored in detail with emphasis on clinical procedures, pharmacology, and pathology.

ME-140 Anatomy and Physiology II (4)

This course covers the anatomy and physiology of the gastrointestinal, endocrine, hematic, lymphatic, cardiovascular, respiratory, urogenital, and female reproductive systems. Emphasis is on terms, clinical procedures, pharmacology, and pathology.

(Prerequisite: ME-130)

ME-150 Medical Insurance Billing and Coding (4)

Basic insurance concepts, rules and regulations, government programs, and current insurance trends are introduced. Emphasis is placed on the importance of ICD-CM and CPT coding and abstracting, as well as practice in claims submittal.

(Prerequisite: ME-130)

ME-160 Medical Machine Transcription (4)

This course introduces the student to basic transcription techniques and procedures. The student gains practical experience transcribing letters, chart notes, history and physical examinations, and miscellaneous medical reports. Emphasis is placed on grammar and sentence structure.

(Prerequisite: TW-100, EN-100, ME-130)

ME-170 Health Seminar (4)

Medical law and ethics, clinical procedures, and medical research are stressed. Practical experience is offered in patient histories, vital signs, minor surgery, and physical therapy. Students examine the relationship of the law to the medical practice with emphasis on the standards of care and moral judgment facing today's practitioners.

(Prerequisite: ME-130)

ME-180 Clinical Procedures (4)

This course provides the student with practical experience in the areas of pharmacology and drug therapy, electrocardiography, nutrition and diet therapy, specific examination, and emergency care. Students must pass a physical examination before being scheduled for this course.

(Prerequisites: ME-140, ME-170)

ME-190 Laboratory Procedures (4)

This course gives the student practical experience in the area of collection of specimens, including venipuncture, and the routine testing of specimens in the areas of hematology, urinalysis, micro-biology, serology, and clinical chemistry.

(Prerequisites: ME-140, ME-170)

ME-195 Limited X-Ray (11)

This course prepares the student to take the Limited X-Ray Licensing Examination. The student studies the anatomy and physiology of the musculoskeletal system, relative pathology, and proper techniques for x-rays commonly performed in a physician's office.

This course is conducted off-site and requires weekly Saturday and Sunday attendance during the last term.

(Prerequisites: all ME courses except ME-200)

ME-200 Medical Externship (4)

The principles of medical office techniques and procedures are applied in medical office settings to give students practical experience caring for patients.

(Prerequisites: all ME courses except ME-195)

OP-100 Office Techniques (4)

This course includes planning and organizational skills, office ethics, and telephone techniques. Also covered are effective processing of paperwork, records management, and time management.

(Prerequisite: TW-100)

OP-105 Office Communications (4)

This course is designed to assist the student in developing adequate word command through spelling, proofreading, and vocabulary skills. Notetaking techniques are provided to ensure additional opportunities for success in a modern day office.

(Prerequisites: TW-100 and EN-100)

OP-110 Office Internship (4)

This course is a credit-bearing experience tailored to the student's program and is limited to the availability of an appropriate office setting. It is available only to students completing the final two terms of their programs.

(Prerequisites: Recommendations of faculty are required, and the student must have a minimum CGPA of 2.5)

PL-100 Introduction to Law (4)

This introductory paralegal course covers the history and overview of the legal system; the role of the legal assistant, legal ethics, unauthorized practice, the Code of Professional Responsibility; importance of communications, judgment and analytical ability; terminology sources and work of law.

PL-110 Torts (4)

Intentional torts, negligence, products liability, defamation, defense, and damages are studied. Practice is provided in the drafting of various documents.

(Prerequisite: PL-100)

PL-120 Contracts (4)

This course is a thorough overview of contracts and includes the formation of contracts, breach of contract, remedies for breach of contract, the drafting of various types of contracts, and the effects of statutes.

(Prerequisite: PL-100)

PL-130 Real Property Law (4)

This survey of real property law includes forms and instruments for breach of contract, the drafting of various types of contracts, and the effects of statutes.

(Prerequisite: PL-100)

PL-140 Civil Procedure/Trial Preparation (4)

This course is an analysis of civil procedure and includes instruction in preparation of documentation in law suits, pre-and post-trial matters, jurisdictional, evidentiary, and admissibility problems. Students practice application of litigation methods and procedures including interviewing and investigation techniques, pre-trial motions and hearings, proper methods and organization of effective trial presentation, post-trial hearings and procedures, and drafting of various documents essential to litigation.

(Prerequisite: PL-100)

PL-150 Business Ethics and Social Responsibility (4)

A broad discussion of business ethics and the role of social responsibility in American business is presented with emphasis on the manner in which it affects business economics, quality of life, and management style. The course focuses on ethics and responsibilities. Areas of concern include the relationship between business and government, consumerism, pollution and energy problems, and social issues such as discrimination, poverty, and sexual harassment.

(Prerequisite: PL-100)

PL-210 Environmental Law (4)

This course addresses some of the basic environmental problems. It is designed to acquaint the paralegal student with four of the most important environmental laws: the Clean Air Act; the Clean Water Act; the Resource Conservation and Recovery Act; and the Comprehensive Environmental Responsibility, Compensation, and Liability Act. It also acquaints the student with the major questions of administrative law which underlie the workings of actions by the Environmental Protection Agency and its state-level counterparts.

(Prerequisites: PL-100 and two lower-division PL courses)

PL-220 Family Law (4)

Topics include divorce, separation, custody, adoption, guardianship, support and settlement agreements.

(Prerequisites: PL-100 and two lower-division PL courses).

PL-230 Estate Planning and Probate (4)

Students are introduced to estate and probate terminology, wills and trusts, probate law and procedures, required orders and notices, estate sales, estate taxes, joint tenancy, judicial determination of death and disposition of judicial finding, documentation, and forms.

(Prerequisites: PL-100 and two lower-division PL courses).

PL-240 Business Organizations (4)

This is a study of the formation and operation of proprietorships, partnerships, corporations, and other business organizations including survey of the fundamental principles of law applicable to each.

(Prerequisites: PL-100 and two lower-division PL courses).

PL-250 Legal Research and Writing I (4)

This course emphasizes case analysis methodology; research and interpretation of statutory and administrative regulations; research procedures in primary, secondary, and non-legal sources; interpretation, use, and proper preparation of legal citations; methods of tracing legal issues chronologically; practice in preparing case briefs.

(Prerequisites: PL-100, EN-110 and three lower-division PL courses, or with approval of instructor.)

PL-260 Legal Research and Writing II (4)

Students are introduced to appropriate formats and styles used in legal writing. They prepare various legal documents including trial and appellate briefs, memorandums, legal opinions, and various procedural documents. The course includes a brief introduction to computer research.

(Prerequisite: PL-250)

PL-270 Paralegal Internship (4)

This is a supervised, on-the-job training experience in a law office, a governmental agency, or the legal department of business or industry.

(Prerequisite: Recommendations of faculty are required, and the student must have a minimum CGPA of 2.5.)

PL-280 Bankruptcy (4)

This is an upper-division course designed to introduce students to the field of bankruptcy. The course provides a working knowledge of the Bankruptcy Code, together with an understanding of procedures in liquidations, reorganizations, and wage-earner bankruptcies. Students learn the procedures for handling various types of bankruptcy cases, including both administrative handling and litigation procedures.

(Prerequisites: PL-100 and two lower-division PL courses).

PL-290 Criminal Procedure (4)

This is an upper-division course which acquaints students with the various issues involved with the handling of criminal matters. The course materials emphasize the balance between constitutional mandates and practical societal considerations.

The course covers various phases of the handling of criminal cases, including searches and seizures, interrogations, arrest, and trials.

(Prerequisites: PL-100 and two lower-division PL courses).

SH-100* Speedwriting Theory (4)

The students are taught the principles of Speedwriting ABC Shorthand. They quickly acquire a shorthand vocabulary which includes brief forms, abbreviations, phrasing, and commonly used business words. The dictation of connected material is introduced early. This prepares the student for quick use of the system.

SH-110* Dictation/Transcription I (4)

Emphasis is on building speed and accuracy through dictation drills and extensive transcription practice. Minimum shorthand speed goal — 80 wpm with 95% accuracy.

(Prerequisite: SH-100 or equivalent)

*If schedule permits, those students who want shorthand or speedwriting skills may substitute SH-100 and SH-110 for credits included in the ST-7A, ST-7L, or ST-9 curriculum.

SS-100 Psychology of Human Effectiveness (4)

This course is designed to help the student acquire skills so that studying is more efficient and effective. Reading improvement is also stressed to help students read textbook material faster and with better comprehension. This class also covers goal setting and striving to achieve one's full potential.

SS-110 Psychology of Human Relations and Career Development (4)

This business human relations course is designed to help the student develop habits, traits, and standards of grooming necessary for success. It strives to give confidence and poise. The student is instructed in proper business job-search techniques. The course also covers job applications, resumes, conduct on the job, and proper conduct during the early days on the job. The class instructor, the college's placement director, and employers all contribute to the student's knowledge in this course.

TR-100 Transcription (4)

This course teaches transcription skills and emphasizes punctuation and proofreading ability, spelling, correct number usage, abbreviations, English grammar, and formatting. It emphasizes specialization within the student's field of study.
(Prerequisites: TW-110 and EN-110)

TW-100 Typewriting I (2)

Beginning keyboarding and production typing are covered. The complete keyboard operating techniques and parts of the machine are presented to those students who have not had previous typing experience. Basic production skills, business letters, and tabulation problems are introduced.

TW-110 Typewriting II (2)

Intermediate typewriting is a course designed to increase speed and accuracy and to provide skill in production typing. Business letters, interoffice memoranda, tabulations, manuscripts, and business forms are emphasized. Speed goal varies according to graduation requirement per individual program.
(Prerequisite: TW-100 or equivalent)

TW-130 Typewriting III (Administrative) (2)

This is an advanced typing course on the microcomputer in which more complex production work and office typing are stressed through use of specialized job simulations. Speed goal varies according to graduation requirement per individual program.
(Prerequisites: TW-110 and WP-105 or with instructor's approval)

TW-135 Typewriting III (Legal) (2)

This is an advanced typing course which emphasizes complex production work and the preparation of a variety of legal forms and documents.
(Prerequisites: TW-110 and WP-105, or with instructor's approval)

WP-105 Word Processing I (2)

This course is an introduction to word processing concepts, theories, and operations. The students learn these concepts through hands-on applications utilizing the microcomputer and WordPerfect applications software.
(Prerequisites: TW-100 and DP-102 or with instructor's approval)

WP-115 Information Processing (2)

This course utilizes the microcomputer and WordPerfect applications software to instruct the student in using advanced information processing commands and features, performing complex operations, and developing and working with long documents. Terminology, concepts and techniques used in the Windows operating environment are introduced.
(Prerequisite: WP-105)

WP-125 Desktop Publishing (2)

This course is designed to instruct students in methods for enhancing the appearance of documents by using fonts, graphics, layouts, and tables. Exercises include creating brochures, flyers, catalogs, newsletters, books, and magazines using WordPerfect software with desktop publishing applications.
(Prerequisite: WP-115)

ACADEMICS

CURRICULUM

Western Business College specializes its curriculum to meet the needs of students who are job- and career-oriented. The men and women who attend Western Business College are interested in job-relevant training that will prepare them for professional careers and advancement opportunities. The curriculum is structured to specific employment opportunities in the business, legal, travel, and medical fields.

FACULTY

Western Business College faculty members are selected for their academic qualifications and working backgrounds. Western Business College faculty represent many years of practical experience and are qualified to provide job-relevant training. An additional characteristic required of Western Business College faculty is a genuine interest in assisting students to achieve their career goals. The college faculty are listed on an insert to this catalog.

TERMINOLOGY

New Student:

A student who has not previously attended classes at Western Business College.

Re-entry Students:

Students who previously attended the college must write a letter to the school's appeal board indicating the change in their status which would now allow them to complete their program of study. Members of the appeal board are responsible for accepting or rejecting student appeals for re-entry; decisions of the appeal board are final. Students whose appeals are accepted must complete a re-entry interview with the student finance department. Re-entry students must meet standards of satisfactory progress by the end of their first term back in order to remain in school.

Full-time Student:

A student registered for at least six (6) quarter credit units per mid-term and at least twelve (12) quarter credit units per regular term.

Registered Student:

A student who has been issued a schedule of classes in which space has been reserved for that student.

Program Of Study Or Major:

A total set of course requirements which must be met to earn a diploma or degree. Programs of study are listed under the "Career Training Programs" section of this catalog.

Course:	A course is a unit of academic study. A prescribed set of courses constitutes a program of study. Courses are listed by number and title under the "Description of Courses" section of the catalog.
Quarter Credit Unit:	A quarter credit unit is a unit of measure used to compute grade point average and determine completion of program requirements. One quarter credit unit is usually assigned for each hour of lecture the class meets per week during a twelve-week quarter. For example, a four quarter credit course usually meets four hours per week for twelve weeks. (A quarter credit unit requires a minimum of (10) hours of classroom lecture or twenty (20) hours of laboratory instruction in a twelve-week quarter.) There are three types of credit units recognized at Western Business College:
Residence Credit:	Refers to credit units earned for courses whose requirements are met while attending Western Business College.
Exemption Credit:	Refers to credit units earned through a course exemption examination created and monitored at Western Business College. Students receive an E on their transcript and are awarded the number of credits allocated to the course. An E is equivalent to an A in calculating GPA. There is no tuition reduction for exempted credits within a training program unless they shorten the normal length of the program.
Transfer Credit:	Refers to credit units earned through another institution and transferred to Western Business College. There is no tuition reduction for transfer credits within a training program unless they shorten the normal length of the program.
Prerequisite:	Preparatory course which must be completed before a student is eligible to enroll in a subsequent course.
Regular Term:	An academic quarter of 12 weeks in length.
Mid-term:	A six (6) week academic term during which students take a reduced course load on a more intensive schedule.
Probationary Status:	Conditional status which refers to students who are being monitored for failure to meet academic standards, conduct regulations, or financial aid requirements.

Matriculated Status:

Students select a program of study upon their official admission to the college. When the student is officially admitted to the college to pursue a declared major field of study that will lead to the awarding of a diploma or degree, the student is considered matriculated.

Nonmatriculated Status:

Nonmatriculated students are those who do not wish to pursue a program leading toward a diploma or degree at the college. Nonmatriculated students include students currently enrolled in another collegiate institution but who are enrolled in courses at Western Business College on a part-time basis or students who are enrolled in courses with no diploma or degree objective. If the nonmatriculated student is admitted to matriculated status, all appropriate credits earned while on nonmatriculated status will automatically apply toward the requirements for a diploma or degree.

ACCEPTANCE OF TRANSFER CREDIT

Course credits may be awarded to students who have previously and satisfactorily completed college courses with a "C" grade or better which are equivalent to those required by Western Business College curricula. Transfer credit units that are more than five years old are generally not accepted. The college reserves the right to accept or reject any or all credit units earned at another institution.

The minimum residency requirement for a diploma or degree from Western Business College is 50% of the credits required for graduation. Transfer credits are determined by the college upon evaluation of official transcripts. These credits must be determined by the academic dean by the end of the first term of attendance at the college.

COURSE EXEMPTION

Students with business skills, experience, or previous training may request and take exemption tests the first week of the term. If they pass any exemption exam with a minimum of 90 percent, they receive an E on their transcript and are awarded the number of credits allocated to the course. An E is equivalent to an A in calculating GPA.

ACADEMIC ADVISING

All students, prior to beginning classes, have a formal orientation with the college director and key departmental personnel. Students are informed of the policies and procedures set by the college and receive their schedules and textbooks. Students are assigned to extended orientation classes in their initial adjustment to the new training environment. If any questions and/or concerns arise, students are promptly referred to the academic dean.

It is our philosophy that the student comes first. We provide as many opportunities as we can to help students grow and become an integral part of the business world.

Western Business College advising is limited primarily to academic matters. Personal or therapeutic counseling is referred to appropriate community-based agencies.

Confidentiality of records is maintained under current legal standards.

COURSE LOADS

Normal course loads for Western Business College students are as follows:

Day students: 4 or 5 courses per regular term.

Evening students: 3 or 4 courses per regular term.

Day or evening mid-term students: 2 courses per mid-term on a more intensive schedule.

Students may register for more than the normal course load if they can demonstrate sufficient motivation and quality of work to justify an accelerated or enriched program. There is no additional tuition charged for added courses within a training program unless they extend the original projected graduation date.

SCHEDULE

Western Business College provides a unique, year-round approach to scheduling. Students attend regularly scheduled classes Monday through Thursday and may be required to attend on Friday for lab work, conferences, make-up work, tutorials, and individual assistance. Some classes meet on Friday if required by the instructor. Labs, other college facilities, and administrative offices are open on Fridays for the convenience of the student.

Day classes are scheduled in seven periods between 8:00 a.m. and 2:45 p.m. and evening classes are scheduled in four periods between 5:45 p.m. and 10:05 p.m.

Successfully meeting the demands of the career training programs at Western Business College requires that students generally consider attendance to be a five-day-a-week commitment.

HOLIDAYS/BREAKS

Some holidays and breaks occur between terms; therefore, they do not require the interruption of the teaching schedule. Student holidays observed by the college within terms are shown on the "Academic Calendar" section of this catalog.

ATTENDANCE

Good attendance is required of each student and is necessary for the successful completion of each program of study. Attendance records are reported daily for each class. Absences are reported regardless of reason. Lack of regular attendance may result in termination from school. Please refer to orientation handout for the college attendance policy.

GRADING SYSTEM

Grades are earned in each course and are recorded on the student's permanent record. Evaluation of student achievement is made in relation to the attainment of the specific objectives of the course. At the beginning of a course, the instructor provides students with a syllabus detailing these objectives and the basis upon which grades are determined.

Students who fail a course are permitted to continue as long as they maintain satisfactory academic progress toward graduation. Any course failed must be repeated and passed unless it is an optional course for graduation. Grade definitions are as follows:

GRADE	MEANING	PERCENTAGE	GRADE POINTS
A	Excellent	90-100	4.0
B	Good	80-89	3.0
C	Satisfactory	70-79	2.0
D	Passing (less than satisfactory)	60-69	1.0
E	Exempt		4.0
F	Unsatisfactory	Below 60	0.0

OTHER MARKS OF STUDENT PROGRESS

I – INCOMPLETE. Given to a student who does not complete all course requirements due to illness or legal difficulties. The extenuating circumstances must be documented for the student's academic file. An incomplete becomes an F after twelve weeks.

WI – WITHDRAWAL/INCOMPLETE. Given to a student who withdraws from school during the first week of any term.

WF – WITHDRAWAL/FAILING. Given to a student who withdraws from individual courses or from school after the add/drop period but before the final week of the term.

WL – WITHDRAWAL/LEAVE OF ABSENCE.
Given to a student who is granted a leave of absence during an academic term.

GRADE POINT AVERAGE

A student's cumulative grade point average (CGPA) is computed on courses exempted and on residence courses taken at the college. The CGPA is computed by dividing the total residence and exemption grade points accumulated by the total number of credits attempted in residence and exempted.

Any prerequisite course with a "D" or "F" grade must be repeated, and only the repeated grade is used to compute the student's grade point average.

ACADEMIC ASSISTANCE/TUTORING

All faculty members are available to provide additional academic help to students after classes each day. In addition, Fridays are set aside to permit students to obtain extra one-on-one instruction and assistance from the faculty. Finally, extensive individual tutoring in many of the basic courses is available to all students at no cost.

OUTSTANDING SCHOLASTIC ACHIEVEMENT

Students who achieve a GPA of 3.5 to 4.0 are placed on the Honor Roll at the end of each twelve-week term.

Students who have achieved a CGPA of 3.5 to 4.0 receive their diplomas/degrees With Honors upon graduation.

COURSE CHANGES ADD/DROP PERIOD

Course changes or withdrawals must be approved by the academic dean by Friday of the first week of the term.

Students who withdraw from individual courses during the add/drop period will receive no grade for the courses dropped.

Students who withdraw from school during the add/drop period will receive a WI in all courses dropped.

Students who withdraw from individual courses or from school after the add/drop period but before the final week of the term will receive a WF in all courses dropped.

Students who withdraw from individual courses or from school during the final week of the term will receive an F in all courses dropped.

PROGRAM CHANGES

Program changes must be approved and processed by the academic dean. Students will be charged additional tuition if the program change requires the extension of the original projected graduation date.

LEAVE OF ABSENCE

Recognizing that unforeseen circumstances may make it necessary for students to interrupt their education temporarily and briefly, Western Business College permits students to request a leave of absence (LOA) under certain circumstances limited to the following:

1. Medical: planned or emergency medical treatment for self or immediate family, including pregnancy.
2. Family: summer child-care concerns for school-age children; family tragedies.
3. Employment: employment-related training; special assignments or shifts.
4. Military: reserve/active duty obligations.

All requests for leave of absence must be in writing to the academic dean. The request must be accompanied by written documentation from an employer, physician, or military orders. All LOA's are subject to the recommendation of the academic dean and approval of the college president/director.

Students on LOA may not return until the first date of the next scheduled term. Students not returning on the first day of the next scheduled term will be withdrawn from the college.

Students granted an LOA must have an exit interview with the academic dean and the student finance director. Students on LOA are advised that completion time of their program will be lengthened, and the consequences of loan repayment if they do not return.

STANDARDS OF SATISFACTORY PROGRESS

Students must maintain satisfactory academic progress in order to remain eligible to continue as students of the college. Additionally, satisfactory academic progress must be maintained in order to remain eligible to continue receiving financial assistance as outlined in the "Financial Assistance Information" section of this catalog.

Satisfactory academic progress standards incorporate three elements of required progress:

1. a qualitative measurement (minimum cumulative grade point average)
2. a quantitative measurement (minimum percentage of all credits attempted that have been successfully completed)
3. a maximum time frame in which to complete this program

Additional satisfactory progress standards are as follows:

4. Satisfactory attendance
5. Satisfactory conduct and employability traits (good work habits, attitudes, and actions not disruptive to the school and other students' progress)
6. Skill development sufficient to result in employability.

Satisfactory academic progress is determined by measuring both the student's cumulative grade point average and the student's rate of progression toward completion of the academic program. The satisfactory academic progress requirements are outlined in the table below.

1. Minimum Cumulative Grade Point Average (CGPA) Requirements

90 Quarter Credit Program

Maximum allowable attempted credits (maximum program length) (150% of 90) is 135.

The midpoint of the maximum program length (50% of 135) is 67.5.

The three-quarter point of the maximum program length (75% of 135) is 101.25.

Total number of credits attempted:	Probation if CGPA is below:	Suspension if CGPA is below:	Suspension if percent of credits completed out of credits attempted is below:
1-16	1.5	N/A	N/A
17-31	1.5	1.0	N/A
32-45	1.5	1.2	50%
46-56	1.65	1.3	60%
57-66	1.8	1.5	65%
67-89	2.0	1.75	67%
90-135	—	2.0	67%

75 Quarter Credit Program

Maximum allowable attempted credits (maximum program length) (150% of 75) is 112.5.

The midpoint of the maximum program length (50% of 112.5) is 56.25.

The three-quarter point of the maximum program length (75% of 112.5) is 84.375.

Total number of credits attempted:	Probation if CGPA is below:	Suspension if CGPA is below:	Suspension if percent of credits completed out of credits attempted is below:
1-12	1.5	N/A	N/A
13-38	1.5	1.0	N/A
39-55	1.75	1.5	60%
56-83	2.0	1.75	67%
84-113	—	2.0	67%

64 Quarter Credit Program

Maximum allowable attempted credits (maximum program length) (150% of 64) is 96.

The midpoint of the maximum program length (50% of 96) is 48.

The three-quarter point of the maximum program length (75% of 96) is 72.

Total number of credits attempted:	Probation if CGPA is below:	Suspension if CGPA is below:	Suspension if percent of credits completed out of credits attempted is below:
1-12	1.5	N/A	N/A
13-32	1.5	1.0	N/A
33-47	1.75	1.5	60%
48-71	2.0	1.75	67%
72-96	—	2.0	67%

48 Quarter Credit Program

Maximum allowable attempted credits (150% of 48) is 72.

The midpoint of the maximum program length (50% of 72) is 36.

The three-quarter point of the maximum program length (75% of 72) is 54.

Total number of credits attempted:	Probation if CGPA is below:	Suspension if CGPA is below:	Suspension if percent of credits completed out of credits attempted is below:
1-12	1.5	N/A	N/A
13-24	1.5	1.0	N/A
25-35	1.75	1.5	60%
36-53	2.0	1.75	67%
54-72	—	2.0	67%

36 Quarter Credit Program

Maximum allowable attempted credits (150% of 36) is 54.

The midpoint of the maximum program length (50% of 54) is 27.

The three-quarter point of the maximum program length (75% of 54) is 40.5.

Total number of credits attempted:	Probation if CGPA is below:	Suspension if CGPA is below:	Suspension if percent of credits completed out of credits attempted is below:
1-12	1.5	N/A	N/A
13-26	1.75	1.5	N/A
27-40	2.0	1.75	65%
41-54	—	2.0	67%

The minimum CGPA requirements will be reviewed at the end of each academic quarter to determine if the student is progressing satisfactorily.

2. Minimum Percentage of Credits Attempted That Have Been Successfully Completed

In addition to CGPA requirements, a student must successfully complete a certain percentage of the credits attempted to be considered to be maintaining satisfactory academic progress. Credits attempted are defined as those credits for which students are enrolled at the end of the add/drop period of the academic term. These percentage requirements are noted in the tables above along with CGPA requirements. As with determination of CGPA, the percentage completion requirements will be reviewed at the end of each academic quarter to determine if the student is progressing satisfactorily.

For determining progression toward completion, grades of F (failure), WF (withdrawal/failing), and WL (withdrawal/leave of absence) are counted as hours attempted but are not counted as hours successfully completed. Grades of WI (withdrawal/incomplete) and I (incomplete) will also be counted as hours attempted but not as hours successfully completed; however, when the I is replaced with a letter grade, the CGPA and satisfactory progress determination will be recalculated based on that letter grade.

3. Maximum Time In Which to Complete the Program

A student may be allowed no more than 1.5 times the standard length of the program in which to complete the requirements for graduation. This will be measured by limiting students to attempting a maximum of 1.5 times the number of credits in their program of study. The maximum allowable attempted credits are in the tables above.

Students will be charged additional tuition if satisfactory academic progress requires the extension of the original projected graduation date.

Transfer Credits, Repeated Courses, Leaves of Absence

Transfer credits are not included in the calculation of CGPA but are included in the "Total Number of Credits Attempted" (in the tables above) in order to determine the required levels for CGPA and percentage of credits completed. Transfer credits are included as credits successfully completed.

A grade for a repeated course replaces the original grade in the calculation of CGPA; however, the original course credits remain included in the "Total Number of Credits Attempted" (in the tables above) in order to determine the required levels for CGPA and percentage of credits completed. The original credits are considered as not successfully completed.

Leaves of absence taken over an entire academic term have no effect upon satisfactory progress. A leave of absence that begins during an academic term will have an effect upon the measurement of progression toward completion as the student will have to be withdrawn from all courses and receive a WL for each course. These courses will be counted as attempted but not successfully completed.

ACADEMIC PROBATION

At the end of each quarter, each student's cumulative grade point average (CGPA) is reviewed to determine whether the student is meeting the above requirements. Students will be placed on academic probation when the CGPA does not meet the above requirements.

The student will remain on academic probation as long as his or her CGPA remains in the probation range specified above. When the student's CGPA is above the probation range specified above, the student is removed from probation. During the

period of academic probation students are considered to be making satisfactory progress both for academic eligibility and financial aid eligibility.

Students on probation must participate in counseling sessions as deemed necessary by the college as a condition of their probation. In addition, students whose probation status extends over multiple academic terms may be directed to participate in extra tutorial sessions or developmental classes. Students who fail to comply with these requirements are subject to suspension even though their CGPA may be above the suspension level.

ACADEMIC SUSPENSION

If the student's CGPA ever falls into the suspension range specified above or if the student falls below the requirements for successful completion of credits attempted, the student is considered not to be making satisfactory progress, is placed on academic suspension, and must be withdrawn from the college. Students whose percentage completion falls below the requirements specified above will be placed on academic suspension. It is important to note that this alone can result in being placed on academic suspension, even if the CGPA is above the suspension level.

Students who have been suspended may apply for readmittance to the college after one academic term. Students readmitted at this point are considered to be on probation but must bring their CGPA into the probation range by the end of the first academic term after being readmitted. If it is mathematically impossible for the student's CGPA to improve into the probation range by the end of the first academic term after readmittance or if, in the judgment of the readmittance committee, it is highly improbable for the student's CGPA to improve into the probation range, the student will not be readmitted.

As with suspension for failure to meet CGPA requirements, students suspended for failure to meet percentage completion requirements may apply for readmittance after one academic term. Students readmitted at this point are considered to be on probation but must bring their percentage successfully completed above the suspension level by the end of the first academic term after being readmitted. If it is mathematically impossible for the student's percentage completed to improve above the suspension level by the end of the first academic term after readmittance or if, in the judgment of the readmittance committee, it is

highly improbable for the student's percentage completed to improve above the suspension level, the student must not be readmitted.

ACADEMIC DISMISSAL

Students who have been readmitted following academic suspension who fail to improve their CGPA into the probation range by the end of the first academic term after readmittance will receive an academic dismissal, and the student must be withdrawn from the college.

Students who have been readmitted following academic suspension who fail to improve their percentage completed above the suspension level by the end of the first academic term after readmittance will receive an academic dismissal, and the student must be withdrawn from the college.

Students who have been dismissed are not eligible for readmittance to the college.

APPEALS PROCEDURES

Students who have been determined not to be making satisfactory academic progress and who feel that there are mitigating or extenuating circumstances that led to the failure to maintain satisfactory progress may appeal by requesting in writing a review of their situation. Such review shall be conducted by the academic dean and/or the college director or president or an appeal committee appointed by the college director or president. Should the appeal be granted, the student will receive one additional academic term in which to regain satisfactory progress. Any decision resulting from that review is final and is not appealable.

TRANSCRIPTS-RECORDS

A complete, permanent set of academic records is kept at Western Business College on all students. One copy of the transcript is provided free of charge; additional copies may be ordered through the registrar at a charge of \$3.00 each when the request is accompanied by a signed authorization to release the transcript.

Official transcripts of student academic records bear the official seal of the college and the signature of the registrar. Transcripts of students' previous education that have been submitted to Western Business College become property of the college and cannot be returned to the student. Western Business College does not issue or certify copies of transcripts from any other institution. The college will not release any information, documents, or transcripts if the student has any financial indebtedness to the college.

STUDENT RECORDS

In compliance with Public Law 93-380, "The Family Educational Rights and Privacy Act" of 1974, the college has adopted policies and procedures which permit the students the opportunity to view their educational records upon request. Educational records mean those records, files, documents, and other material that contain information directly related to the student. Educational records do not include working papers concerning students, such as informal notes and other temporary notes of a similar nature that are in the sole possession of the faculty or staff and are not accessible or revealed to any other person. The college will not permit access to or release of educational records without the consent of the student.

TRANSFER OF WESTERN BUSINESS COLLEGE CREDITS

Acceptance of transfer credits by another institution is at the sole discretion of the receiving institution. Western Business College does not imply, promise, or guarantee transferability of credits earned here to any other institution. The career training programs of the college are terminal in nature and are designed for the graduate's employment upon graduation.

GRADUATION REQUIREMENTS

To be eligible for graduation, students must:

1. complete the required number of credits for their program of study with passing grades in all required courses
2. earn a minimum of a 2.0 (C) cumulative grade point average (CGPA)
3. achieve the minimum typing speed (if applicable) for their program of study.

STUDENT RIGHTS AND RESPONSIBILITIES

STANDARDS OF ETHICAL PRACTICE AND NONDISCRIMINATION

The college does not discriminate against anyone on the basis of age, sex, religion, race, national origin, or physical handicaps. The school will not enroll a student who, in the judgment of college personnel, cannot benefit from the training.

POLICY ON ACCOMMODATION FOR HANDICAPPED

It is the policy of Western Business College to provide accessibility and reasonable accommodations for persons defined as handicapped in section 504 of the Rehabilitation Act of 1973. Specifically, the college provides evaluation of individual needs, advisement, and appropriate support for academic programs of persons identified as handicapped.

Handicapped students are responsible for contacting the academic dean for an intake interview to assess their needs prior to the first term of enrollment at the college. Students are responsible for identifying themselves and their needs to each instructor no later than the first day of class each term and for notifying the academic dean if any problems arise concerning their academic program.

Faculty members are responsible for becoming familiar with Section 504 of the Rehabilitation Act and for reasonably accommodating each identified handicapped student in each class on an individual basis.

SEXUAL HARASSMENT

Federal law provides that it shall be an unlawful discriminatory practice for any employer, because of the sex of any person, to discharge without cause, to refuse to hire or otherwise discriminate against any person with respect to any matter directly or indirectly related to employment or academic standing. Harassment of an employee on the basis of sex violates this federal law.

Sexual harassment of employees or students at Western Business College is prohibited and shall subject the offender to dismissal or other sanctions after compliance with procedural due process requirements. Unwelcome sexual advancements, requests for sexual favors, and other verbal or physical conduct of a sexual nature constitutes sexual harassment when:

1. Submission to such conduct is made explicitly or implicitly a term or condition of an individual's employment or academic standing;
or
2. Submission to or rejection of such conduct by an individual is used as a basis for employment or academic decisions affecting an individual; or
3. Such conduct unreasonably interferes with an individual's work or academic performance or creates an intimidating, hostile, or offensive working or academic environment.

Individuals who feel they have a complaint or a matter they wish to discuss may report the problem directly to the school's administrative officers.

DRUG ABUSE AND AWARENESS POLICY

The Drug-Free Schools and Communities Act of 1989 (Public Law 101-226) requires institutions receiving federal financial assistance to implement and enforce drug prevention programs and policies.

As a matter of policy, Western Business College prohibits the manufacture and unlawful possession, use, or distribution of illicit drugs and alcohol by students and employees on its property and at any school activity. Any violation of this policy will result in appropriate disciplinary actions, up to and including expulsion (in the case of students) and termination (in the case of employees), even for a first offense. Where it is apparent that a violation of the law has occurred, the appropriate law enforcement authorities will be notified.

In certain cases, students or employees may be referred to counseling sources and/or substance abuse help centers. If such a referral is made, continued enrollment or employment will be subject to successful completion of any prescribed counseling or treatment program.

STUDENT CONDUCT

A mutual respect of individual rights must exist between students, faculty, and fellow students to insure a positive learning atmosphere at Western Business College. Areas of individual student responsibility are as follows:

- Courtesy in the classroom and on all school premises.
- Attentive attitude in the classroom.
- Respect of private property and property of fellow students, as well as the facilities and equipment of Western Business College.

- Adherence to established policies and regulations of the college.

Violation or failure to adhere to these standards may result in disciplinary action by the institution up to and including student's termination. Please refer to student handbook for more specific information about dismissal from school.

RESPONSIBILITY FOR PERSONAL PROPERTY

The college assumes no responsibility for loss or damage to personal property through fire, theft, or other causes.

STUDENT GRIEVANCE POLICY

In the event a student feels his/her rights have been violated, the following procedures should be followed:

1. The student must first try to resolve the issue with the college staff member involved.
2. If the matter is not resolved, the student should schedule a meeting with the director of the school.
3. If the matter is still not resolved, the student should request an appeal hearing in writing through the director's office. The appeals committee is selected by the college director and is comprised of six (6) neutral persons from the faculty and administration, plus the college director (as a non-voter). The committee shall make a decision by simple majority vote and communicate the decision in writing to the college director. The director will notify the student of the decision. This decision shall be final and binding.

PHI BETA LAMBDA

This nationally known organization is the college-level counterpart of Future Business Leaders of America. Western Business College sponsors a chapter of this organization when student interest warrants. Through chapter projects and the use of guest speakers, members gain a greater insight into the business community and its business leaders.

FEES AND FINANCIAL AID

FINANCIAL ASSISTANCE INFORMATION

It is the goal of Western Business college to assist every eligible student in procuring financial aid that enables the student to attend college. The college participates in various federal and state student financial assistance programs. The financial aid programs are designed to provide assistance to students who are currently enrolled or accepted for enrollment, but whose financial resources are inadequate to meet the full cost of their education.

The majority of financial aid available to students is provided by the Federal Government and is called Title IV Student Assistance. This includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal College Work-Study (CWS), Federal Perkins Loan, Federal Stafford Loan (formerly called the Guaranteed Student Loan), Federal Supplemental Loan for Students (SLS), and Federal Parent Loans for Undergraduate Students (PLUS).

The primary responsibility for meeting the costs of education rests with individual students and their families. All financial aid is awarded on the basis of need, regardless of sex, age, race, color, religion, creed or national origin. Need is defined as the difference between the cost of education for one academic year and the amount a student's family can be reasonably expected to contribute to this cost of education for the same period.

CONSUMER INFORMATION

Most of the information dissemination activities required by the Higher Education Amendments of 1986 have been satisfied within this catalog. However, student finance personnel are available, in accordance with federal regulations, to discuss consumer information in more detail with current and prospective students.

To be eligible for financial aid, a student must:

- Be enrolled as a regular student in an eligible program of study on at least a half-time basis;
- Have a high school diploma or the equivalent;
- Be a U.S. citizen or national, or an eligible non-citizen. Verification of eligible non-citizen status may be required;

- Have financial need as determined by a need analysis system approved by the Department of Education;
- Maintain satisfactory academic progress;
- Provide required documentation for the verification process and determination of dependency status;
- Not owe a refund on a Pell Grant, SEOG, or state grant previously received from any college;
- Not be in default on a Perkins Loan (formerly NDSL), PLUS, SLS, Stafford Loan (formerly GSL), or an Income Contingent Loan previously received from any college;
- Not have borrowed in excess of the annual aggregate loan limits for the Title IV financial aid programs;
- Be registered for the Selective Service, if a male born after December 31, 1959;
- Sign the Statement of Educational Purpose.

APPLICATION

To apply for financial aid, a student must complete a standard application such as the Free Application for Federal Student Aid (FAFSA). The application must be completed with extreme care and accuracy. Our Student Finance Department is available to assist students in the completion of this form and to answer any questions.

The FAFSA is used to determine eligibility for all types of financial aid programs. Once processed, the application will produce an Expected Family Contribution (EFC).

Financial aid from federal programs is not guaranteed from one year to the next. Each student must reapply every year. Also, if students change colleges, their aid does not automatically go with them. Students should check with their new college to find out what steps to take.

NEED AND COST OF EDUCATION

Once the application is completed, the information will be used in formulas that calculate need and help determine eligibility. When combined with other aid and resources, a student's aid package may not exceed the cost of education.

In addition to tuition and books, detailed below are other educational expenses considered in determining the student's cost of attendance and information on how those costs were derived. These include personal, room and board, and transportation.

The amount of personal expenses allowed all students is \$140 per month. This figure was determined by a national average obtained from the Bureau of Labor and Statistics.

Room and board costs are also obtained from the Bureau of Labor and Statistics. The allowable costs for students without dependents who live with their parents is \$249 per month. The allowable costs for students without dependents who do not live with their parents and students with dependents is \$487 per month.

Transportation costs are calculated applying the following formula or by use of an average cost. The calculation for determining transportation costs is the number of one-way trips per week x the number of miles traveled one way x 4.33 weeks per month x .28 cents per mile. Information on how the average cost was arrived is available in the student finance office.

SATISFACTORY ACADEMIC PROGRESS

Students must meet the standards of satisfactory academic progress in order to remain eligible to continue receiving financial assistance as well as to remain eligible to continue as a student of the college. The student finance office will provide details to all eligible recipients.

Satisfactory academic progress for purposes of determining continuing federal financial assistance is determined by applying the CGPA requirements, progression towards completion requirements, maximum completion time restrictions, probation provisions, suspension and dismissal procedures, and appeals procedures as outlined in the "Standards of Satisfactory Progress" section of this catalog. Students should read these standards carefully and refer any questions to academic or student finance personnel.

Students on academic probation are considered to be maintaining satisfactory academic progress and are eligible to continue receiving federal financial assistance. Students who have been academically suspended or dismissed are no longer active students of the college and are ineligible for

financial aid. Reinstatement of financial aid eligibility will occur only after readmittance following suspension or in the event the student's appeal results in readmittance.

STUDENT RIGHTS AND RESPONSIBILITIES

The borrower has a right to:

- written information on loan obligations, including loan consolidation and refinancing, and information on borrower rights and responsibilities;
- a copy of the promissory note, and return of the note when the loan is paid in full;
- before repayment, information on interest rates, fees, the balance owed on loans, and a loan repayment schedule;
- notification, if the loan is sold or transferred to a loan servicer;
- federal interest benefits, if qualified;
- a grace period, if applicable, and an explanation of what that means;
- prepayment of the loan without penalty;
- deferment, if the borrower qualifies; and
- request forbearance.

The borrower has a responsibility to:

- repay the loan in accordance with the repayment schedule, and notify both the college and lender of anything that affects ability to repay, or eligibility for deferment or cancellation;
- notify the lender if he or she graduates, withdraws from college, drops below half-time status, transfers to another college, or changes name, address, or Social Security number;
- notify the lender if he or she fails to enroll for the period covered by the loan;
- notify the college of a change of address; and
- attend an exit interview before leaving college.

VERIFICATION

Verification is the process used to check the accuracy of the information that a student gives when applying for federal student aid. Phillips Colleges, Inc., verifies all selected applicants (with

exception of the PLUS and SLS programs). The selected applicant and spouse must submit, at a minimum, U.S. Tax Return(s) if filed, and a verification worksheet. The dependent student must also submit the parent's tax return(s).

POLICIES AND PROCEDURES FOR VERIFICATION

1. All selected applicants will be verified.
2. Selected applicants must submit required verification documents within thirty (30) days of notification.
3. If the student fails to provide the required documentation within the established time frame, then the student will be treated as a cash paying student until the documents are provided.
4. If the student does not meet the deadline and is not capable of making a cash payment at the end of the deadline he/she will be dismissed from the college. The student may re-enter the college only when he/she can provide the documentation.
5. The Student Finance Office reserves the right to make exceptions to the above stated policies due to extenuating circumstances, on a case-by-case basis.
6. Students will be given a clear explanation of the documentation needed to satisfy the verification requirements and the process for document submission.
7. The college will inform students in a timely manner of the consequences of failing to complete the verification requirements and the actions the college will take if the student does not submit the requested documentation within the time period specified by the college.
8. Students will be informed of their responsibilities regarding the verification of application information, including the college's deadline for completion of any actions required.
9. Students will be notified by mail or in person if the results of verification change the student's scheduled award.
10. The college will assist the student in correcting erroneous information.
11. Any suspected case of fraud will be reported to the Regional Office of the Inspector General, or, if more appropriate, to a State or local law enforcement agency having jurisdiction to investigate the matter. Referrals to local or state agencies will be reported on an annual basis to the Inspector General.

12. No interim disbursements of Title IV aid will be made prior to the completion of verification.

FINANCIAL AID TRANSCRIPTS

Federal regulation requires that Federal Stafford and SLS funds cannot be released nor can a Federal PLUS loan application be certified until financial aid transcripts have been received from all colleges an applicant previously attended. A financial aid transcript is necessary even if the student did not receive any aid.

TUITION AND FEES

The college quotes standard tuition prices for each program offered. Arrangements for payment of tuition and book charges must be made in advance of the first day of class. The college charges the student's tuition account for tuition at the beginning of each academic year (normally three (3) terms).

Tuition and fees are provided in the current catalog insert, which is considered part of this catalog. The insert is provided in this manner to supply students with the most up-to-date information available.

There is no additional charge to out-of-state students.

BOOKS AND SUPPLIES

Because the cost of books is an important factor in the student's planning, the college lists a book fee for each training program in the catalog insert, which is part of the catalog. It does not cover incidentals such as typing paper, pencils, pens, and steno pads, which students may purchase at the college bookstore as needed.

TRANSPORTATION/ROOM AND BOARD

In addition to the typical tuition, fees, books, and admission fee, students should budget \$40 to \$150 per month for transportation costs to and from school.

The college does not provide room and board.

FINANCIAL AID PROGRAMS

GENERAL

All Title IV financial aid funds received by the institution will be credited to the student's account (excluding Federal College Work-Study) with the exception of requirements set forth in Section 682.604 of current federal regulations. The different types of financial aid programs available to those who qualify are discussed in detail below.

SELECTION OF ELIGIBLE APPLICANTS

In accordance with Federal Regulation 668.43(b)(3) the following procedures describe how aid recipients are selected from the pool of eligible applicants.

FEDERAL PELL GRANT

This grant is designed to assist needy students who desire to continue their education beyond high school. Each student is entitled to apply for a Federal Pell Grant. Eligibility is determined by the student's need, the cost of attendance, and the amount of money appropriated by Congress to fund the program. The amount of the grant is determined by a standard formula used by the Department of Education. The amount of grant available to the student will depend on the Expected Family Contribution (EFC) and cost of attendance.

The Federal Pell Grant makes it possible to provide a "foundation" of financial aid to help defray the cost of college education. Students or prospective students may secure an application to participate in the Federal Pell Grant program from the student finance office of the college. The application will be transmitted electronically through a federally approved need analysis system which will determine the applicant's Expected Family Contribution (EFC).

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

This grant is available to students with exceptional financial need, with priority given to Federal Pell grant recipients.

In determining student eligibility, the college will base the selection on procedures designed to make SEOG awards to those students with the lowest expected family contribution (EFC) who will also receive Federal Pell Grant in that award year.

The amount of the grant, and the number of students who may receive this grant, depend on the availability of funds from the U.S. Department of Education.

FEDERAL COLLEGE WORK-STUDY PROGRAM (CWS)

The Federal College work-study program provides part-time employment to students who need the earnings to defray the cost of their education. Students may work on or off campus for a qualified public or private organization.

Application for the CWS program may be made through the student finance office and eligibility is based on financial need and the availability of funds. The college will attempt to place students in jobs related to their program of study, and work schedules will be arranged according to class schedules.

VETERANS BENEFITS

The college is approved for Veterans training. Applications for Veterans benefits may be picked up at the college or by contacting the Veterans Administration. Approval of training benefits to be awarded is the responsibility of the Veterans Administration.

FEDERAL PERKINS LOAN (FORMERLY NDSL)

Federal Perkins Loans are low interest rate loans made to students who demonstrate exceptional financial need. The interest rate is 5% and repayment for full or half-time students begins nine months after the student leaves school.

For less than half-time students repayment begins on the date of the next scheduled installment payment on any outstanding loan made under the Federal Perkins Loan Program. If the borrower has no outstanding loan, the repayment period begins at the earlier of nine months from the date the loan was made, or the end of a nine-month period that includes the date the loan was made and began on the date the borrower ceased to be enrolled as at least a regular half-time student. For students who borrowed under the Direct Loan Program on or after October 1, 1980, the grace period is six months. Repayment may extend up to 10 years and the minimum monthly payment is \$30, with respect to loans for which the first disbursement is made before October 1, 1992. The minimum monthly payment, with respect to loans for which the first disbursement is made on or after October 1, 1992 is \$40.

The maximum annual loan amount limit for an eligible student who has not yet successfully completed a program of undergraduate education is \$3000. The total debt you can have outstanding as an undergraduate is \$15,000. The maximum annual loan amount limit for a graduate or professional student is \$5000. The total debt you can have outstanding as a graduate student is \$30,000.

For deferment information contact the Student Finance Office.

FEDERAL STAFFORD LOAN (FORMERLY GSL)

Federal Stafford loans are low interest loans that are insured by a guarantee agency and made to the student by a lender such as a bank, credit union, or savings and loan association. The loan must be used to pay for direct educational expenses.

For students borrowing for the first time on or after July 1, 1988, the interest rate is 8% for the first four years of repayment and 10% thereafter. For students who borrowed Stafford at an interest rate of 7% or 9% that interest rate remains applicable as long as there is an outstanding balance on these loans. There is a 5 percent origination fee and up to 3 percent insurance premium deducted from each disbursement. This must be repaid.

For students borrowing for the first time on or after October 1, 1992, the interest rate changes to a variable rate of T-Bill + 3.1 percent with a cap of 9 percent.

An undergraduate may borrow up to \$2,625 per academic year for the first year of undergraduate study. A student who has successfully completed the first year but has not successfully completed the remainder of a program of undergraduate education, and the remainder of that program is a full academic year may borrow up to \$3,500. The maximum outstanding debt at the undergraduate level is \$17,250.

Graduate students may borrow up to \$8,500 per academic year for a total indebtedness of \$65,500 including any Stafford Loans and GSL's made at the undergraduate level.

The Federal Stafford Loan is deferred while the student is enrolled in college and for a period of six months beyond the student's last date of attendance. During this period the interest is paid by the federal government as long as the student

remains in college on at least a half-time status. Deferments after the student drops below half-time status are not automatic and the student must contact the lender concerning their loan. Applications can be obtained from the college's student finance office or from the lender.

For additional deferment information contact the Student Finance Office.

UNSUBSIDIZED FEDERAL STAFFORD LOANS

The Unsubsidized Federal Stafford Loan Program is a new program available to eligible students, regardless of family income, for periods of enrollment beginning on or after October 1, 1992, who do not qualify in whole or in part, for Subsidized Federal Stafford Loans. The term "unsubsidized" means that interest is not paid for the student during the enrollment period.

The terms of an Unsubsidized Stafford Loan are the same as those for a Subsidized Stafford Loan with the exceptions of the descriptions below:

The Government does not pay interest on the students behalf on an Unsubsidized Federal Stafford Loan. All interest that accrues on the loan during enrollment and the grace period is required to be paid by the student. The student has two options of repayment of the accrued interest: make monthly or quarterly payments to the lender or; the student and the lender may agree to capitalization of the accrued interest.

The interest rate for Federal Stafford Loans disbursed after October 1, 1992 to borrowers with no outstanding balance on a loan under the Federal Family Education Loan Program will be a variable rate which may change July 1 of each year. The Federal Stafford Loan variable interest rate will not exceed nine percent (9%).

The student will be charged a 6.5% origination fee/insurance premium on the amount of the Unsubsidized Stafford Loan. The fee will be deducted proportionately from each disbursement and paid to the federal government.

FEDERAL PLUS LOANS

The Federal PLUS Loan is available to parents of dependent students to help pay for the educational expenses of the student. PLUS loans are not based on need, but when combined with other resources, cannot exceed the student's cost of education.

Parents may not borrow more than the cost of education less other financial aid received, with a maximum of \$20,000 per year for each dependent student. This maximum is for graduate and undergraduate level students. There is a 5% origination fee on a Plus loan made on or after 10/1/92 and up to 3 percent insurance premium may be deducted from the loan principal. The interest rate is variable but has a maximum of 10%.

Repayment begins within 60 days of disbursement unless the parent qualifies for and is granted a deferment by the lender. Although, the minimum payment amount is \$50 per month with at least five years but no more than 10 years of repayment, the actual payment and schedule is determined by the total amount borrowed. Applications can be obtained from the college's student finance office or from the lender.

For deferment information contact the Student Finance Office.

FEDERAL SUPPLEMENTAL LOANS FOR STUDENTS (SLS)

Federal SLS loans are primarily for independent students but in certain cases may be available to dependent students. Like the Federal PLUS loan the SLS is not based on need but when combined with other resources, cannot exceed the student's cost of education.

Students may borrow up to \$4,000 per academic year. The total SLS debt you can have outstanding as an undergraduate is \$23,000. There is a 5% origination fee on an SLS loan made on or after 10/1/92 and up to 3 percent insurance premium may be deducted from the loan principal. The interest rate is variable but has a maximum of 11%.

Repayment begins within 60 days of disbursement unless the student qualifies for and is granted a deferment by the lender. Although, the minimum payment amount is \$50 per month with at least 5 years but no more than 10 years of repayment, the actual payment and schedule is determined by the

total amount borrowed. Applications can be obtained from the college's student finance office or from the lender.

For deferment information contact the Student Finance Office.

CONVENTIONAL BANK LOAN

If there is a need to borrow funds in order to attend school, the student and family should first look to their own bank or credit union for a loan.

TIME PAYMENT PLANS

This college offers the opportunity for students to make interest-free monthly or quarterly payments to the college over the period of their training program.

SCHOLARSHIPS

Many students attend Western Business College under the auspices of a scholarship program. To aid worthy students in obtaining their education under such programs, Western Business College will match any scholarship sponsored by a local or civic or social organization (such as a lodge, union, service club, or permanent association) up to \$150.

For further information write to or contact the admissions department at Western Business College.

FINANCIAL POLICY STATEMENT

Western Business College reserves the right to terminate students' enrollment if they fail to meet their financial obligations. The college also reserves the right to withhold all official documents such as transcripts, grades, diplomas and degrees until all charges have been paid.

ENTRANCE AND EXIT INTERVIEW/LOAN COUNSELING

The Department of Education requires that any student receiving a Federal Perkins Loan, Federal Stafford Loan (GSL), and /or Federal SLS be notified concerning their loans. The college counsels each student regarding loan indebtedness and gives each student an entrance and exit interview test regarding the loan to make sure the student understands the amount borrowed and the student's rights and responsibilities regarding repayment.

The student must report to the student finance office prior to withdrawal or graduation for loan counseling. The purpose of this session is to inform

REFUND DISTRIBUTION POLICY

the student of the total loans received while in attendance at the college, refunds that may have been made, and to provide the student with an estimated payment schedule. If the student is unable to meet with the student finance office, an exit interview will be mailed. The Federal Perkins exit interviews will be sent certified mail.

Refunds are distributed according to the following refund distribution policy which will be applied to all students who received Title IV funds and withdraw with a refund due, unless the institution has a Refund Distribution Policy which is required by state regulations:

1. Federal Stafford Loan (GSL) and/or SLS or PLUS
2. Federal Perkins
3. Federal Supplemental Educational Opportunity Grant (SEOG)
4. Federal Pell Grant
5. State Student Incentive Grant (SSIG)
6. Student

If the student has more than one loan and the refund would greatly reduce or pay completely one of the loans, the refund is paid to that loan. The amount refunded to any program may not be greater than the amount the student received from that fund.

Students will be notified of any refunds due to a lender on their behalf through the Exit Interview counseling. Refunds to any of the Title IV or State programs will be paid within 30 days.

REFUND POLICY

This refund schedule covers all of the training programs offered by Western Business College and is applicable both to the student and the school. Upon withdrawal, the student is obligated to meet tuition costs for services rendered within the limits provided in the text of the policy. The school is obligated, upon student withdrawal, to meet refund payments for services not received by the student as provided in the text of the policy. We are required by Oregon and Washington law to use the following policy:

1. If an applicant is not accepted, all monies paid by the applicant will be refunded.
2. An applicant or student may terminate enrollment by giving written notice to the school.

3. If termination occurs with five (5) business days of enrollment and prior to student attendance, all monies paid shall be refunded.
4. If termination occurs more than five (5) business days after enrollment, but prior to student attendance, only the non-refundable enrollment fee will be retained.
5. In the event that a student shall terminate attendance prior to the scheduled completion date, the student shall in no case be obligated for more tuition payments than listed below in the Academic Year Refund Policy. The policy shall apply to all terminations, for any reason, by either party.
- 5a. A student termination will be considered to have occurred not later than two school weeks after the last day of attendance unless earlier written notification is received by the school. In all cases the refund will be calculated from the last day of attendance.
6. For training programs longer than one academic year (nine calendar months) in length, 100% of stated tuition and book fees attributable to the period beyond the first academic year will be refunded if the students withdraw during their first academic year.

6a. 9-Month Academic Year Refund Policy:

ATTENDANCE	TUITION CHARGED
1st Week	Enrollment fee (no tuition charged)
2nd Week to 75% of an Academic Year	Enrollment fee plus pro rata tuition to last date of attendance
Over 75% of an Academic Year	Enrollment fee plus full tuition

A "pro rata" refund is defined as the percentage of full weeks that remain (out of 36 weeks in the 9-month academic year) on the last recorded day of attendance by the student, rounded downward to the nearest 10 percent. Thus, the portion of tuition assessed the student by the school that is to be refunded is the same percentage as that represented by the unattended portion of the 9-month academic year, rounded downward to the nearest 10 percent.

- 6b. Credits earned is not the criterion in implementing this policy. Rather, it is the actual period of attendance (first to last dates of attendance) per 9-month academic year.

7. For training programs of less than nine months, the refund policy will be based on the number of weeks in the training program.
8. For training programs requiring a fourth term of attendance, the above refund policy applies to the first academic year (first nine months). The refund policy for the fourth term will be based on a twelve-week period rather than a nine-month academic year.
9. In addition to the above, students will be charged for actual books received if they terminate prior to their scheduled completion date.

GRADUATE SERVICES

GRADUATE PLACEMENT ASSISTANCE

Western Business College has earned a reputation for excellence among the business and professional communities it serves. We treasure this reputation most highly, both for the respect it affords our graduates and for the opportunities it offers them.

For the duration of a student's training program, Western Business College emphasizes the employability of a student in the business world. Great care is taken to train our students to possess those skills necessary for entry-level positions available in their career fields.

Employers offer entry-level positions in all types of business, legal, travel, and medical fields, affording a variety of employment opportunities. The initial placement is very important, and great care is taken to match a student's talents and interests with a position in which he/she can succeed. We at Western Business College are committed to the success of our students and strive to assist them in securing a position.

It is required that the student contact the director of graduate services well before graduation. However, as full cooperation from the graduate is required, the director of graduate services has the right to refuse to continue to serve any graduate who will not cooperate in either proper personal appearance or in keeping appointments for interviews.

No guarantee of employment is made or implied. Western Business College is not obligated for placement service to non- diploma/degree students.

If a diploma or degree graduate wishes to make a job change, our graduate services are available throughout their careers. Graduates may also have access to placement services of other business colleges in principal cities nationwide through our Graduate Services Department. Contacts may be made with any of the schools that are members of the Career College Association and/or with any of the Phillips Colleges nationwide.

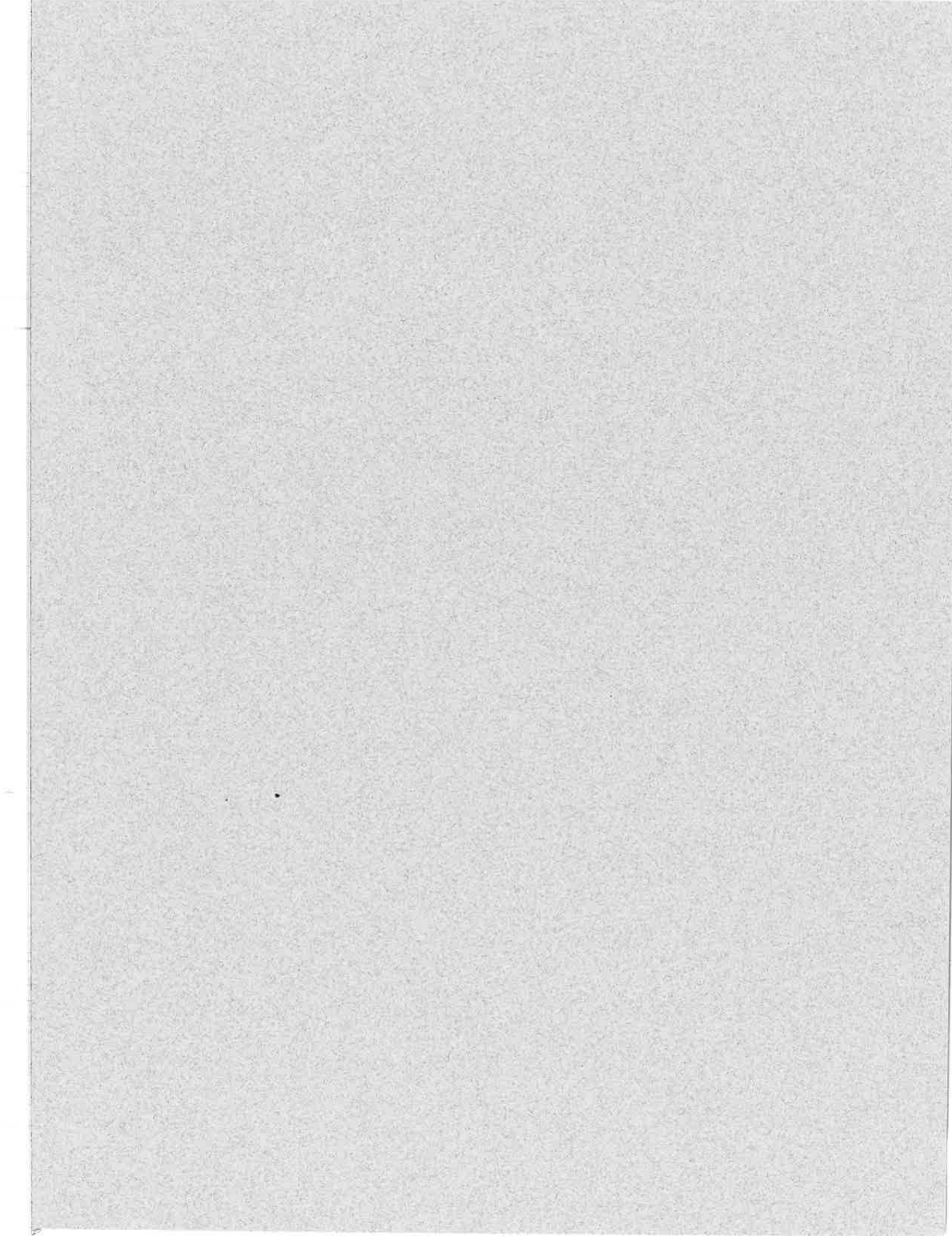
Although Western Business College does not encourage part-time work for its students, we realize it may be necessary for some students. Therefore, Western Business College will assist in finding part-time positions after a student has satisfactorily completed at least six weeks of training.

CAREER DEVELOPMENT

One course that helps prepare our students for entry into the business world is Psychology of Human Relations and Career Development. A major emphasis of this course is the development of self-confidence so that students are able to handle the many different situations they will encounter in the business world. This course is designed to meet the needs of our students and help them make a good impression on job interviews. Course curriculum includes grooming, preparation of the resume, interview techniques, and an interview with our graduate services director.

REFRESHER COURSES

Diploma and degree graduates of our college have another advantage. They may take refresher courses without tuition charge at any time beginning six months after graduation. For those who have left the job market, changed jobs, or want to brush up, this advantage can be both valuable and rewarding. This privilege is enjoyed by every Western Business College diploma or degree graduate at *no extra tuition cost*.



WESTERN

BUSINESS COLLEGE

222-3225

Portland
425 S.W. Washington Street

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