

**2000-2001 CATALOG
WESTERN BUSINESS
COLLEGE**

WesternBusinessCollege 0800

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Portland, Oregon 97204
(503) 222-3225

120 N.E. 136th Avenue, Suite 130
Vancouver, Washington 98684
(360) 254-3282

Established 1955

This school is a unit of a business organization authorized by the State of Oregon to offer and confer the academic degrees described herein, following a determination that state academic standards will be satisfied under OAR 583-030. Inquiries concerning the standards or school compliance may be directed to the Oregon Office of Degree Authorization at 255 Capitol Street NE, Suite 126, Salem, Oregon 97310-1338.

Western Business College, Vancouver campus, is authorized by the Washington Higher Education Coordinating Board and meets the requirements and minimum educational standards established for degree-granting institutions under the Degree Authorization Act. This authorization is valid until December 1, 2001 and authorizes Western Business College to offer the following degree programs: Associate of Applied Science in Advanced Microcomputer Applications DP-9, Associate of Applied Science in Accounting ACC, Associate in Applied Science in Executive Assistant ST-9E, Associate in Applied Science in Medical Assistant MAD-3 and Associate of Applied Science in Microsoft Office User Specialist. Any person desiring information about the requirements of the Act or the applicability of those requirements to the institution may contact the board at 1603 Cooper Point Road NW, P.O. Box 43450, Olympia WA 98504-3450.

All students are welcome to review Western Business College's present state licensure documents, located in the reception area of each campus.

2000-2001 WESTERN BUSINESS COLLEGE CATALOG
VOLUME XII

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Effective August 15, 2000 through December 31, 2001

CATALOG CHANGES & REVISIONS

Because of the many changes which occur daily in both business and education, it is sometimes impossible to guarantee long-standing particulars. The College, therefore, reserves the right to change course curricula, schedules, prerequisites, and requirements, or to cancel a course or program for which there is insufficient enrollment. Students who are currently attending the College will be protected against hardship which might arise as a result of any changes.

A MESSAGE FROM THE PRESIDENTS

*"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 forty-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, medical, and drafting.

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
College President, Portland

Mardell Lanfranco
College President, Vancouver

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ABOUT WESTERN BUSINESS 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, travel, and drafting 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 Council 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 was acquired in October 1996, by Rhodes Colleges, Inc., which owns colleges located throughout the United States. Further details regarding the ownership are available from the College President.

The entire college system is dedicated to the ideal that students should have the opportunity to reach their full potential. 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 and facilities to meet successfully the ever-changing employment needs.

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

Western Business College students have access to the Multnomah County Library, which is located several blocks from the campus. In addition, the College has a reference library containing approximately 1200 volumes that feature all areas of specialization at the College. The College also has an extensive law library containing approximately 2000 volumes as well as the availability of WESTLAW, an on-line legal research tool. An Internet connection is available in the reference library for research.

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 new branch school in Vancouver, Washington, to meet the growing business training and employment needs of southwest Washington.

In July, 1998 the campus moved to its current location. The Vancouver school is located in the Stonemill Center, 120 N.E. 136th Avenue, Suite 130. To give students an excellent education and job skills training, the facility offers over 10,000 square feet of space including two computer labs, one medical lab, four classrooms, a student lounge and administrative space. The location offers many convenient services for students along with free student parking and good bus service.

Western Business College students have access to the Fort Vancouver Regional Library, which is located several blocks from the campus. In addition, the College has a reference library with Internet connection.

Students who attend the Vancouver campus and graduate with a diploma may transfer to the Portland campus for the Associate of Applied Science degree.

ACCREDITATION

The Portland and Vancouver campuses of Western Business College are accredited by the Accrediting Council for Independent Colleges and Schools (ACICS), 750 First Street, NE, Washington, D.C. 20002; (202) 336-6780 to award diplomas. The Portland campus is accredited to award diplomas and occupational associate's degrees.

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 president 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:

- United States Bureau of Indian Affairs
- Oregon State Department of Vocational Rehabilitation
- Washington State Department of Vocational Rehabilitation
- Oregon and Washington State Employment Service
- State of Washington Workforce Training and Education Coordinating Board
- Oregon Department of Education

ADMISSIONS

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. The applicant will then complete an application for admission and enrollment agreement. Applicants will complete a standardized, nationally-normed test. Successful completion of the assessment examination is a prerequisite for admission. Applicants who have completed one academic year of credits at another postsecondary institution (24 semester credits or 36 quarter credits with at least a 2.0 cumulative grade point average) will not be required to complete the test. Applicants who have completed the ACT with a score of at least 15 or the SAT with a score of at least 700 will not be required to complete the test.

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

Graduation from high school or its equivalent is a prerequisite for admission. High school transcripts or equivalency documentation must be submitted by all applicants. If desired, applicants may use a form supplied by Western Business College for requesting transcripts or equivalency documentation.

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.

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

or

Admissions Department
Western Business College
120 N.E. 136th Avenue, Suite 130
Vancouver, WA 98684
(360) 254-3282

CAREER FIELDS

COMPUTERS

Computers have become an integral part of almost every business organization today. Competent microcomputer users 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 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.

Professional secretaries are a very important part of every business office. They are actually public relations representatives for their companies. With experience they often share in the activity and decisions of management and have positions of prestige as valuable members of the business team.

The administrative assistant position offers excellent career advancement opportunities. It is often used as a "stepping stone" to management positions.

"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. 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-7	Operations Specialist
	DP-8	Microcomputer Applications
	DP-9	Advanced Microcomputer Applications
ACCOUNTING	AC-3	Bookkeeping
	AC-4	Accounting/Business Administration
	AAC	Accounting
SECRETARIAL	ST-1	Receptionist/General Office Assistant
	ST-4	Automated Office Technology
	ST-8	Administrative Assistant
	ST-8L	Legal Administrative Assistant
	ST-9E	Executive Assistant
PARALEGAL	LPA-8	Paralegal/Legal Assistant
TRAVEL	HT-3	Travel/Hospitality
	HT-4	Travel/Hospitality Administration
	HTM	Travel/Hospitality Management
MEDICAL	MA-1	Administrative Medical Assistant
	MA-2	Medical Assistant
	MAD-3	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-7

Diploma Program
Credit Hours Required: 48

It has become evident that the ability to operate a microcomputer 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 day starts - 42 weeks for mid-term day starts; 48 weeks for regular term evening starts - 54 weeks for mid-term evening starts.

Recommended minimum typing speed for graduation: 30 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACO1910	Office Accounting	4
	or	
ACG2001	Principles of Accounting I	
ACO1807	Payroll Accounting	4
CGS2110	Computer Applications	4
CGS2071	Spreadsheets	4
DP-145	Operating Systems/Hard Disk Management	4
DP-150	Advanced Data Base Management	4
ENG1000	Business English	4
MAC1000	Business Mathematics	4
OFT1141	Keyboarding	2
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
WP-105	Word Processing I	2
	Additional Credits	6
TOTAL CREDITS		48

MICROCOMPUTER APPLICATIONS DP-8

Diploma Program
Credit Hours Required: 64

The rapidly changing field of computer information processing has created a greater demand for specialized training in the microcomputer field. This program provides students with general business and office skills in microcomputer information processing operations and concepts.

PROGRAM OUTLINE

Diploma Program: 64 credits required for graduation.

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

Recommended minimum typing speed for graduation: 30 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACO1910	Office Accounting	
	or	4
ACG2001	Principles of Accounting I	
ACO1807	Payroll Accounting	4
ACG2452	Computerized Accounting	4
CGS2110	Computer Applications	4
CGS2071	Spreadsheets	4
DP-130	BASIC Programming/Hardware	4
DP-145	Operating Systems/Hard Disk Management	4
DP-150	Advanced Data Base Management	4
ENG1000	Business English	4
MAC1000	Business Mathematics	4
MAC2104	College Algebra	4
OFT1141	Keyboarding	2
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
WP-105	Word Processing I	2
WP-115	Information Processing	2
	Additional Credits	8
TOTAL CREDITS		64

ADVANCED MICROCOMPUTER APPLICATIONS DP-9

Associate of Applied Science Degree
Credit Hours Required: 90

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.
Recommended minimum typing speed for graduation: 30 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACO1910	Office Accounting	
	Or	4
ACG2001	Principles of Accounting I	
ACO1807	Payroll Accounting	4
ACG2452	Computerized Accounting	4
CGS2110	Computer Applications	4
CGS2071	Spreadsheets	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-120	Business Communications	4
ENC1106	Composition I	4
ENG1000	Business English	4
MAC1000	Business Mathematics	4
MAC2104	College Algebra	4
OFT1141	Keyboarding	2
PSY2014	General Psychology	4
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
SPC2602	Oral Communication	4
WP-105	Word Processing I	2
WP-115	Information Processing	2
	Additional Credits	4
TOTAL CREDITS		90

BOOKKEEPING AC-3

Diploma Program
Credit Hours Required: 48

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

PROGRAM OUTLINE

Diploma Program: 48 credits required for graduation.

Time: 36 weeks for regular term day starts - 42 weeks for mid-term day starts - 48 weeks for regular term evening starts - 54 weeks for mid-term evening starts.

Recommended minimum typing speed for graduation: 30 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACG2001	Principles of Accounting I	4
ACG2011	Principles of Accounting II	4
ACO1807	Payroll Accounting	4
ACG2452	Computerized Accounting	4
CGS2110	Computer Applications	4
CGS2071	Spreadsheets	4
ENG1000	Business English	4
MAC1000	Business Mathematics	4
MAN1011	Introduction to Business Enterprise	4
OFT1141	Keyboarding	2
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
	Additional Credits	4
TOTAL CREDITS		48

ACCOUNTING/BUSINESS ADMINISTRATION AC-4

Diploma Program
Credit Hours Required: 64

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 that 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.

Recommended minimum typing speed for graduation: 30 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACG2001	Principles of Accounting I	4
ACG2011	Principles of Accounting II	4
ACG2045	Corporate Accounting	4
ACO1807	Payroll Accounting	4
ACG2452	Computerized Accounting	4
CGS2110	Computer Applications	4
CGS2071	Spreadsheets	4
ENC1106	Composition I	4
ENG1000	Business English	4
MAC1000	Business Mathematics	4
MAC2104	College Algebra	4
OFT1141	Keyboarding	2
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
	Additional Accounting Credits	8
	Additional Credits	4
TOTAL CREDITS		64

ACCOUNTING AAC

Associate of Applied Science Degree

Credit Hours Required: 96

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: 96 credits required for graduation.

Time: 72 weeks for regular term day starts - 78 weeks for mid-term day starts; 96 weeks for regular term evening starts - 102 weeks for mid-term evening starts.

Recommended minimum typing speed for graduation: 30 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACG2001	Principles of Accounting I	4
ACG2011	Principles of Accounting II	4
ACG2020	Introductory Cost/Managerial Accounting	4
ACG2045	Corporate Accounting	4
ACG2246	Externship in Accounting	4
ACG2452	Computerized Accounting	4
ACG2501	Non Profit Accounting	4
ACG2542	Financial Statement Analysis	4
ACO1807	Payroll Accounting	4
BUL2100	Applied Business Law	4
CGS2071	Spreadsheets	4
CGS2110	Computer Applications	4
EN-120	Business Communications	4
ENC1106	Composition I	4
ENG1000	Business English	4
FIN1100	Introduction to Finance	4
MAC1000	Business Mathematics	4
MAC2104	College Algebra	4
	or	4
ECO1100	Contemporary Economic Issues	4
MAN1011	Introduction to Business Enterprise	4
OFT1141	Keyboarding	2
PSY2014	General Psychology	4
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
SPC2602	Oral Communications	4
TAX2215	Tax Accounting	4
TOTAL CREDITS		96

RECEPTIONIST/GENERAL OFFICE ASSISTANT ST-1

Diploma Program
Credit Hours Required: 36

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.

Recommended minimum typing speed for graduation: 45 NWPM.

COURSE NUMBER	COURSE	CREDITS
CGS2110	Computer Applications	4
ENC1106	Composition I	4
ENG1000	Business English	4
MAC1000	Business Mathematics	4
OFT1141	Keyboarding	2
OP-100	Office Techniques	4
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
TW-110	Keyboarding II	2
WP-105	Word Processing I	2
	Additional Credits	4
TOTAL CREDITS		36

AUTOMATED OFFICE TECHNOLOGY ST-4

Diploma Program
Credit Hours Required: 48

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.

Recommended minimum typing speed for graduation: 50 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACO1910	Office Accounting	
	or	4
ACG2001	Principles of Accounting I	
CGS2110	Computer Applications	4
ENC1106	Composition I	4
ENG1000	Business English	4
MAC1000	Business Mathematics	4
OFT1141	Keyboarding	2
OP-100	Office Techniques	4
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
TR-100A	Transcription I	2
TW-110	Keyboarding II	2
TW-130	Keyboarding III (Administrative)	2
WP-105	Word Processing I	2
	Additional Credits	8
TOTAL CREDITS		48

ADMINISTRATIVE ASSISTANT ST-8

Diploma Program
Credit Hours Required: 64

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.

Recommended minimum typing speed for graduation: 60 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACO1910	Office Accounting	
	or	4
ACG2001	Principles of Accounting I	
CGS2110	Computer Applications	4
CGS2071	Spreadsheets	4
EN-120	Business Communications	4
ENC1106	Composition I	4
ENG1000	Business English	4
MAC1000	Business Mathematics	4
OFT1141	Keyboarding	2
OP-100	Office Techniques	4
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
TR-100A	Transcription	2
TW-110	Keyboarding II	2
TW-130	Keyboarding III (Administrative)	2
WP-105	Word Processing I	2
WP-115	Information Processing	2
	Additional Credits	14
TOTAL CREDITS		64

LEGAL ADMINISTRATIVE ASSISTANT ST-8L

Diploma Program
Credit Hours Required: 64

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.

Recommended minimum typing speed for graduation: 60 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACO1910	Office Accounting	
	or	4
ACG2001	Principles of Accounting I	
CGS2110	Computer Applications	4
EN-120	Business Communications	4
ENC1106	Composition I	4
ENG1000	Business English	4
LE-100	Legal Concepts	4
BUL2100	Applied Business Law	
	or	4
PLA1003	Introduction to Legal Assisting	
MAC1000	Business Mathematics	4
OFT1141	Keyboarding	2
OP-100	Office Techniques	4
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
TR-100A	Transcription	2
TW-110	Keyboarding II	2
TW-135	Keyboarding III (Legal)	2
WP-105	Word Processing I	2
WP-115	Information Processing	2
	Additional Credits	10
TOTAL CREDITS		64

EXECUTIVE ASSISTANT ST-9E

Associate of Applied Science Degree

Credit Hours Required: 90

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.

Recommended minimum typing speed for graduation: 60 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACO1910	Office Accounting	4
	or	
ACG2001	Principles of Accounting I	4
ACO1807	Payroll Accounting	
CGS2110	Computer Applications	4
CGS2071	Spreadsheets	4
DP-145	Operating Systems/Hard Disk Management	4
DP-150	Advanced Data Base Management	4
EN-120	Business Communications	4
ENC1106	Composition I	4
ENG1000	Business English	4
LE-100	Legal Concepts	4
BUL2100	Applied Business Law	4
	or	
PLA1003	Introduction to Legal Assisting	4
MAC1000	Business Mathematics	
MAC2104	College Algebra	4
	or	
ECO1100	Contemporary Economic Issues	2
OFT1141	Keyboarding	
OP-100	Office Techniques	4
OP-110	Office Internship	4
PSY2014	General Psychology	4
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
SPC2602	Oral Communications	4
TR-100A	Transcription	2
TW-110	Keyboarding II	2
TW-130	Keyboarding III (Administrative)	2
TW-135	Keyboarding III (Legal)	2
WP-105	Word Processing I	2
WP-115	Information Processing	2
	Additional Credits	2
TOTAL CREDITS		90

PARALEGAL/LEGAL ASSISTANT LPA-8

Associate of Applied Science Degree

Credit Hours Required: 96

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: 96 credits required for graduation.

Time: 72 weeks for regular term day starts - 78 weeks for mid-term day starts - 96 weeks for regular term evening starts - 102 weeks for mid-term evening starts.

Recommended minimum typing speed for graduation: 50 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACO1910	Office Accounting	4
CGS2110	Computer Applications	4
EN-120	Business Communications	4
ENC1106	Composition I	4
ENG1000	Business English	4
MAC2104	College Algebra	4
	or	4
ECO1100	Contemporary Economic Issues	4
OFT1141	Keyboarding	2
PLA1003	Introduction to Legal Assisting	4
PLA1023	Legal Ethics and Social Responsibility	4
PLA1106	Legal Research and Writing I	4
PLA2250	Civil Procedure	4
PLA2116	Legal Research and Writing II	4
PLA2121	Bankruptcy	4
PLA2273	Torts	4
PLA2303	Criminal Procedure	4
PLA2423	Contract Law	4
PLA2426	Business Organizations	4
PLA2607	Wills, Trusts and Probate	4
PLA2803	Family Law	4
PLA2940	Paralegal Externship	4
	or	4
PLA2505	Real Estate Law	4
PSY2014	General Psychology	4
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
SPC2602	Oral Communications	4
TW-135	Keyboarding III (Legal)	2
WP-105	Word Processing	2
TOTAL CREDITS		96

This program is offered only at the Portland campus.

TRAVEL/HOSPITALITY HT-3 (DAY PROGRAM)

Diploma Program
Credit Hours Required: 48

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.

Recommended minimum typing speed for graduation: 40 NWPM.

COURSE NUMBER	COURSE	CREDITS
ENG1000	Business English	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
MAC1000	Business Mathematics	4
OFT1141	Keyboarding	2
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
TW-110	Keyboarding II	2
	Additional Credits	6
TOTAL CREDITS		48

This program is offered only at the Portland campus.

TRAVEL / HOSPITALITY HT-3 (EVENING PROGRAM)

NOT CURRENTLY OFFERED

Diploma Program
Credit Hours Required: 48

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.

Recommended minimum typing speed for graduation: 40 NWPM.

COURSE NUMBER	COURSE	CREDITS
CGS2110	Computer Applications	4
ENG1000	Business English	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
MAC1000	Business Mathematics	4
OFT1141	Keyboarding	2
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
TW-110	Keyboarding II	2
	Additional Credits	6
TOTAL CREDITS		48

This program is offered only at the Portland campus.

TRAVEL / HOSPITALITY ADMINISTRATION HT-4

Diploma Program
Credit Hours Required: 64

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.

Recommended minimum typing speed for graduation: 45 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACO1910	Office Accounting	4
CGS2110	Computer Applications	4
ENG1000	Business English	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
MAC1000	Business Mathematics	4
OFT1141	Keyboarding	2
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
TW-110	Keyboarding II	2
	Additional Credits	6
TOTAL CREDITS		64

This program is offered only at the Portland campus.

TRAVEL / HOSPITALITY MANAGEMENT HTM

Associate of Applied Science Degree

Credit Hours Required: 90

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 degree program allows the graduate the flexibility of working in a travel atmosphere in an administrative capacity.

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.

Recommended minimum typing speed for graduation: 60 NWPM.

COURSE NUMBER	COURSE	CREDITS
AC01910	Office Accounting	
	or	4
ACG2001	Principles of Accounting I	
CGS2110	Computer Applications	4
ECO1100	Contemporary Economic Issues	
	or	4
MAC2104	College Algebra	
EN-120	Business Communications	4
ENC1106	Composition I	4
ENG1000	Business English	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
MAC1000	Business Mathematics	4
OFT1141	Keyboarding	2
OP-100	Office Techniques	4
PSY2014	General Psychology	4
SPC2602	Oral Communication	4
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
TR-100A	Transcription	2
TW-110	Keyboarding II	2
WP-105	Word Processing I	2
	Additional Credits	4
TOTAL CREDITS		90

This program is offered only at the Portland campus.

ADMINISTRATIVE MEDICAL ASSISTANT MA-1

Diploma Program
Credit Hours Required: 48

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 day starts - 42 weeks for mid-term day starts - 48 weeks for regular term evening starts - 54 weeks for mid-term evening starts.

Recommended minimum typing speed for graduation: 40 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACO1910	Office Accounting	4
APB1100	Anatomy & Physiology I	4
APB1110	Anatomy & Physiology II	4
CGS2110	Computer Applications	4
ENG1000	Business English	4
HSC1531	Medical Terminology	4
HSC1561	Medical Law & Ethics	2
MEA2714	Medical Insurance Billing	4
OFT1141	Keyboarding	2
OST2301	Medical Office Practice	4
OST2614	Medical Transcription	2
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
	Additional Credits	4
TOTAL CREDITS		48

Students who earn a diploma in MA-1 may sit for the medical office assistant certification exam developed by the National Center for Competency Testing. Upon successful completion of the exam, the graduate earns the title of NCMOA, national certified medical office assistant.

The State of Washington, Chapter 18.135, Revised Code of Washington [RCW] and Title 246-826 in the Washington Administrative Code [WAC] requires "Health Care Assistants" to secure "certification" from the Department of Health as a condition of employment.

MEDICAL ASSISTANT MA-2 (DAY PROGRAM)

Diploma Program
Credit Hours Required: 75

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

PROGRAM OUTLINE

Diploma Program: 75 credits required for graduation.

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

Recommended minimum typing speed for graduation: 40 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACO1910	Office Accounting	4
APB1100	Anatomy & Physiology I	4
APB1110	Anatomy & Physiology II	4
CGS2110	Computer Applications	4
ENG1000	Business English	4
HC2941	Medical Externship	5
HSC1531	Medical Terminology	4
HSC1561	Medical Law & Ethics	2
MAC1000	Business Mathematics	4
MEA2455	Clinical Lecture A	4
MEA2456	Clinical Lecture B	4
MEA2457	Clinical Lecture C	4
MEA2714	Medical Insurance Billing	4
MLS2325	Clinical Lab A	2
MLS2326	Clinical Lab B	2
MLS2327	Clinical Lab C	2
OFT1141	Keyboarding	2
OST2301	Medical Office Practice	4
OST2614	Medical Transcription	2
PHA2245	Pharmacology & Medical Math	4
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
TOTAL CREDITS		75

Students who earn a diploma in MA-2 at the Portland Campus may choose to sit for the medical assistant certification exam developed by the American Association of Medical Assistants. Upon successful completion of the exam, the graduate earns the title of CMA, certified medical assistant.

Students who earn a diploma in MA-2 at the Vancouver Campus or at the Portland Campus may choose to sit for the medical assistant certification exam developed by the National Center for Competency Testing. Upon successful completion of the exam, the graduate earns the title of NCMA, national certified medical assistant.

The State of Washington, Chapter 18.135, Revised Code of Washington [RCW] and Title 246-826 in the Washington Administrative Code [WAC] requires "Health Care Assistants" to secure "certification" from the Department of Health as a condition of employment.

MEDICAL ASSISTANT MAD-3

Associate of Applied Science Degree

Credit Hours Required: 97

The clinical 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, including both front-office and back-office.

PROGRAM OUTLINE

Associate of Applied Science Degree Program: 97 credits required for graduation.

Time: 72 weeks for regular term day starts-78 weeks for mid-term day starts – 96 weeks for for regular term evening starts –102 weeks for mid-term evening starts.

Recommended minimum typing speed for graduation: 40 NWPM.

COURSE NUMBER	COURSE	CREDITS
ACO1910	Office Accounting	4
APB1100	Anatomy & Physiology I	4
APB1110	Anatomy & Physiology II	4
CGS2110	Computer Applications	4
ENC1106	Composition I	4
ENG1000	Business English	4
HC2941	Medical Externship	5
HSC1444	Diseases of the Human Body	4
HSC1531	Medical Terminology	4
HSC1561	Medical Law & Ethics	2
MAC1000	Business Mathematics	4
MAC2104	College Algebra	4
	or	4
ECO1100	Contemporary Economic Issues	4
MEA1671	Patient Interpersonal Relations	2
MEA2455	Clinical Lecture A	4
MEA2456	Clinical Lecture B	4
MEA2457	Clinical Lecture C	4
MEA2714	Medical Insurance Billing	4
MLS2325	Clinical Lab A	2
MLS2326	Clinical Lab B	2
MLS2327	Clinical Lab C	2
OFT1141	Keyboarding	2
OST2301	Medical Office Practice	4
OST2614	Medical Transcription	2
PHA2245	Pharmacology & Medical Math	4
PSY2014	General Psychology	4
SLS1120	Strategies for Success	4
SLS1320	Career Skills	2
SPC2602	Oral Communications	4
TOTAL CREDITS		97

Students who earn a degree in MAD-3 may choose to sit for the medical assistant certification exam developed by the American Association of Medical Assistants. Upon successful completion of the exam, the graduate earns the title of CMA, certified medical assistant.

- OR -

Students who earn a degree in MAD-3 may choose to sit for the medical assistant certification exam developed by the National Center for Competency Testing. Upon successful completion of the exam, the graduate earns the title of NCMA, national certified medical assistant.

The State of Washington, Chapter 18.135, Revised Code of Washington [RCW] and Title 246-826 in the Washington Administrative Code [WAC] requires "Health Care Assistants" to secure "certification" from the Department of Health as a condition of employment.

COURSE OFFERINGS

COURSE NUMBERING SYSTEM

This institution uses the following course numbering system:

- 000-099 Preparatory courses
- 100-2999 Lower division (first and second year) courses

Students enrolled in Diploma and Associate Degree programs take courses in the lower division.

COURSE DESCRIPTIONS

ACG2001 Principles of Accounting I **4 Credits**

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

ACG2011 Principles of Accounting II **4 Credits**

This course emphasizes accounting theory and applications 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, and natural resources. Prerequisite: ACG2001

ACG2020 Introductory Cost/Managerial Accounting **4 Credits**

This course examines the development and operation of cost accounting systems. Topics include basic cost concepts and product costing techniques including job-order, process costing, and standard costing with emphasis on managerial application. Prerequisite: ACG2011

ACG2045 Corporate Accounting **4 Credits**

This course emphasizes a practical understanding of corporate accounting principals, stocks, bonds, consolidations, investments, and analysis of financial statements. In addition, the cash flow statement is introduced. Prerequisite: ACG2011

ACG2246 Externship in Accounting **4 Credits**

This course provides the student with the opportunity to directly apply the knowledge and skills learned in the program by working in a pre-arranged and pre-approved accounting office or other suitable location for 120 hours. Prerequisites: The student must be in good standing and in the final quarter.

ACG2452 Computerized Accounting **4 Credits**

This course emphasizes the practical application of fundamental accounting principles through the use of automated accounting software. Students will gain experience in integrated software designed to handle general ledger, accounts payable, accounts receivable, financial statement analysis, fixed assets, sales order processing, inventory, and payroll. Prerequisite: ACG2001

ACG2501 Non Profit Accounting **4 Credits**

In this course the student explores accounting systems unique to non-profit organizations. Accounting principles for hospitals and educational organizations are examined. Prerequisite: ACG2045

ACG2542 Financial Statement Analysis **4 Credits**

The basics of financial statement analysis in directing a firm's operations are covered in this course. The student will gain an understanding of how funds are acquired in financial markets and the criteria used by investors in deciding where to place their funds. Prerequisite: ACG2045

ACO1807 Payroll Accounting **4 Credits**

This course provides the student with a working knowledge of payroll laws, principles, practices, methods and systems. The student gains hands-on experience performing the payroll function. Prerequisite: ACG2001 or ACO1910

ACO1910 Office Accounting **4 Credits**

This course is designed to introduce the student to basic accounting procedures. A strong emphasis is placed on the payroll phase of accounting.

APB1100 Anatomy & Physiology I 4 Credits

This course is a scientific study of the structure of the human body and its parts including relationships and functions and disease processes of the integumentary, skeletal, muscular, nervous, sensory and endocrine systems.

APB1110 Anatomy & Physiology II 4 Credits

This course is a scientific study of the structure of the human body and its parts including relationships, functions, and disease processes of the cardiovascular, respiratory, digestive, urinary and reproductive systems.

BUL2100 Applied Business Law 4 Credits

This course is designed to provide the student with information on the essentials of the nature of law and the functions of the judicial system in the business environment. An overview of legal characteristics of a sole proprietorship, partnerships and corporations are discussed.

CGS2071 Spreadsheets 4 Credits

This course explores the use of electronic spreadsheets in business applications. The student develops a thorough knowledge of spreadsheet software packages through application of spreadsheet, database and graphic abilities.

CGS2110 Computer Applications 4 Credits

This course introduces the essential concepts necessary to make effective use of the computer. Students achieve an understanding of what a computer can do, how it works, and how it can be used to create documents using word processing and spreadsheet applications for business and personal use.

DP-130 Introduction to BASIC Programming and Hardware Maintenance 4 Credits

This course provides a hands-on approach to structured BASIC programming techniques. Students write, debug, and run programs using QBasic. Concepts covered include input/output operations, control of program flow, and control structures. Prerequisite: CGS2110.

DP-145 Operating Systems/Hard Disk Management 4 Credits

This course provides a hands-on approach to operating systems with a significant focus on MS-DOS for IBM compatible computers and the graphical user interface, Windows. Students learn about hard disk/floppy disk management, internal and external commands and how to use them, and system configuration. Students perform actions and are exposed to discussions that enable them to accomplish a number of strategic tasks related to computer operations. Prerequisite: CGS2110.

DP-150 Advanced Data Base Management 4 Credits

Advanced Data Base Management is designed to provide the student with the skills necessary to develop and master a relational data base. The student achieves this through data base design creating data files and custom screens, manipulation input, output, sorting, reporting formatting and production, and other pertinent commands and techniques. Prerequisite: CGS2110.

DP-210 Programming With C++ 4 Credits

This course provides an introduction to the C++ programming language. Students learn the concepts of structured programming using functions, control statements, variables, strings, arrays, and pointers. Students write, debug, and run programs using C++. Prerequisite: DP-130

DP-220 Data Base Application Programming 4 Credits

This course provides a comprehensive study of the features of a relational database and its applications. Students investigate database design, storage, and maintenance, including relationships between table entities. Selection and action queries, forms and reports are studied, followed by macros and modules written in a database programming language. Prerequisites: DP-130 and DP-150.

DP-230 System Administration & Multi-User Systems 4 Credits

This course explores aspects of networking multiple computers and also involves the study and applied use of system administration including commands, file and directory maintenance, multi-task automation, electronic mail, and troubleshooting a network operating system. Prerequisite: CGS2110.

DP-240 Computer Lab Internship 2 Credits

Internship is a credit-bearing work experience in the computer lab at Western Business College. Available 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.

DS-100 Desktop Publishing-PageMaker/PhotoShop	2 Credits
This is an introductory course designed to teach students how to use PageMaker a page layout program and PhotoShop a painting and photo manipulation program. Students learn how to scan and alter images and use these images to produce flyers, brochures, and newsletters. Prerequisite: CGS2110	
DS-102 Desktop Publishing-PageMaker/Illustrator	2 Credits
This is an introductory course designed to teach students how to use PageMaker a page layout program and Illustrator a drawing program. Students learn how to scan and alter images and use these images to produce flyers, brochures, and newsletters. Prerequisite: CGS2110	
ECO1100 Contemporary Economic Issues	4 Credits
This course considers the overall level of economic activity and the factors affecting the economy. Contemporary events are considered as they relate to the national wealth, components of spending, balance between spending and production, and the impact of technology on economic growth.	
EN-120 Business Communications	4 Credits
Techniques learned in ENC1106 are applied to communications in the business setting. Practice in perfecting written skills is provided. Oral skills are also emphasized. Prerequisites: ENG1000 and ENC1106	
ENC1106 Composition I	4 Credits
This course provides instruction and practice in expository writing and emphasizes grammatical and mechanical accuracy and proper essay form. Emphasis is placed on clarity, logical organization, unity, and coherence of central idea and supporting material.	
ENG1000 Business English	4 Credits
This course offers a thorough review of grammar and sentence structure and an overview of the sentence with focus on nouns, pronouns, verbs, adverbs, prepositions, conjunctions, and interjections.	
FIN1100 Introduction to Finance	4 Credits
This course is a survey of the financial considerations encountered during life, including purchases, credit, banking, taxes, insurance, investments, retirement and estate planning.	
HC2941 Externship	5 Credits
This course is 160 hours of unpaid, supervised, practical in-service in a medical office or clinic in which the student practices direct application of all administrative and clinical functions of the medical assistant. All classes required for Medical Core Requirements must be completed prior to enrollment.	
HSC1444 Diseases of the Human Body	4 Credits
This course provides a study of the human body's diseases and disorders, including signs and symptoms, etiology, diagnoses and treatment.	
HSC1531 Medical Terminology	4 Credits
This course is designed to provide an understanding of the meanings of a variety of medical word element roots, prefixes, and suffixes. The student learns to combine elements to create numerous terms common to the medical profession.	
HSC1561 Medical Law & Ethics	2 Credits
This course is designed to cover medical jurisprudence and medical ethics. Legal aspects of office procedures are covered, including a discussion of various medical/ethical issues in today's medical environment.	
HT-100 Introduction to Travel/Hospitality	4 Credits
This course emphasizes the different types of hospitality influences that affect the customer including AMTRAK, cruise lines, airlines, weather, car rentals, and politics.	
HT-110 Travel Studies	4 Credits
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.	

HT-120 Hospitality Studies**4 Credits**

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.

HT-130 Introduction to Travel Computers**4 Credits**

This course is taught utilizing the AMADEUS® 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-110 and HT-120 must be taken prior to or concurrently with HT-130 and HT-140.

HT-140 Travel Computer Reservations System**4 Credits**

This course teaches the student to use the on-line AMADEUS® 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-110 and HT-120 must be taken prior to or concurrently with HT-130 and HT-140.

HT-150 Ground Services Operations**4 Credits**

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 learns 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 Credits**

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**4 Credits**

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-110 and HT-120.

LE-100 Legal Concepts**4 Credits**

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: ENG1000 and OFT1141.

MAC1000 Business Mathematics**4 Credits**

Comprehensive review of computational skills as they apply to the business world. Topics include fractions, decimals, banking and credit card transactions, equations, percents, discounting process, trade and cash, markups and markdowns, simple and compound interest and payroll functions.

MAC2104 College Algebra**4 Credits**

The algebra of linear and quadratic equations, graphing, functions, inequalities, rational expressions, radicals, and system of equations. Emphasis is placed on critical thinking and problem-solving skills.

MAN1011 Introduction to Business Enterprise**4 Credits**

This course is an introduction to the terminology, functions, and procedures related to the organization and operation of a business enterprise as an institution in an economic society. Particular emphasis is given to accounting, ownership, human resources, marketing, and managerial functions within the business enterprise.

MEA1671 Patient Interpersonal Relations**2 Credits**

This course will encompass the nonverbal and verbal therapeutic communications skills needed to deal effectively with physicians, patients, family members, and other health professionals. The course will also aid the student in developing appropriate techniques in dealing with change within the medical environment.

MEA2455 Clinical Lecture A	4 Credits
This course focuses on universal precautions in the medical environment, including understanding of bloodborne pathogens, HIV/AIDS, infection control, collection and handling of specimens and an introduction to microbiology. In addition, the student will gain proficiency in medical asepsis and infection control in a simulated setting. Common minor surgery techniques and aftercare will be discussed. Also covered will be emergency medical procedures. Prerequisite: HSC1531.	
MEA2456 Clinical Lecture B	4 Credits
This course is designed to present the theories and principles of patient care, including vital signs, physical and specialty exams, and electrocardiograms. Prerequisites: MEA2455 and MLS2325.	
MEA2457 Clinical Lecture C	4 Credits
This course will introduce the student to the theories and practices related to common procedures and tests performed in a physician's office laboratory. These will include CLIA regulations, normal results, and quality control, injection techniques and blood and urine collection. Prerequisites: MEA2455 and MLS2325.	
MEA2714 Medical Insurance Billing	4 Credits
This course will train the student in the major medical insurance and claims forms processing. It will include information on national and other common insurance plans, as well as claim form completion and ICD and CPT coding. Problem solving and managed care systems will also be discussed. Prerequisite: HSC1531.	
MLS2325 Clinical Lab A	2 Credits
This course is designed to acquire and practice the skills discussed in Clinical Lecture A. Prerequisite: HSC1531.	
MLS2326 Clinical Lab B	2 Credits
This course is designed to acquire and practice the skills discussed in Clinical Lecture B. Prerequisites: MEA2455 and MLS2325.	
MLS2327 Clinical Lab C	2 Credits
This course is designed to acquire and practice the skills discussed in Clinical Lecture C. Prerequisites: MEA2455 and MLS2325.	
OFT1141 Keyboarding	2 Credits
This course is designed to familiarize the student with basic keyboarding and develop minimum typing skills.	
OP-100 Office Techniques	4 Credits
This course includes planning and organizational skills, office ethics, and telephone techniques. Also covered are effective processing of paperwork, records management, and time management.	
OP-110 Office Internship	4 Credits
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.	
OST2301 Medical Office Practice	4 Credits
This course introduces the student to the administrative functions of the medical office or clinic. Emphasis is placed on communications, scheduling, medical records, documentation, and filing. In addition, telephone techniques and etiquette will be covered. Manual and computerized bookkeeping is also covered.	
OST2614 Medical Transcription	2 Credits
This course is designed to provide the student with a working knowledge of medical transcription. Medical reports will be transcribed from individual case studies, each of which relates to a patient with a specific medical problem. The medical reports will include patient history, physical examinations, radiology, operative reports, pathology, requests for consultation, and discharge summaries. Prerequisites: HSC1531, OFT1141 and CGS2110.	
PHA2245 Pharmacology & Medical Math	4 Credits
This course will include a study of the various medications prescribed for the treatment of illness and diseases including uses, side effects, and precautions. The course is designed to include dosage calculations, legal aspects of pharmacology, and an introduction to prescriptions and drug administration. Prerequisites: MAC1000 or MAC2104, APB1100 and APB1110.	

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- PLA1003 Introduction to Legal Assisting** 4 Credits
- Professional ethics, job qualifications, professional responsibilities, and employment opportunities are discussed in this course. An overview of legal terminology is also presented. Scheduling, timekeeping and client billing procedures are practiced through a hands-on exercise completed during the course.
- PLA1023 Legal Ethics and Social Responsibility** 4 Credits
- This course concerns the area of ethics as that term is used in the legal office. The course includes a survey of the law relating to the regulation of lawyers and legal assistants, the unauthorized practice of law, confidentiality, conflict of interest, advertising, fees and client funds, competence, special issues in advocacy, and professionalism.
- PLA1106 Legal Research and Writing I** 4 Credits
- The student is introduced to the law library in this course. Emphasis is on teaching the student basic techniques of research and primary sources of law, including the reporters and state statutes. Techniques will be developed for analyzing cases and preparing case briefs.
- PLA2116 Legal Research and Writing II** 4 Credits
- This course focuses on expanding the students' ability to research statutory and case law through the use of legal citators, digests, and encyclopedias. Emphasis is placed on developing writing skills by preparing a memorandum of law. Students are also introduced to computerized legal researching. Prerequisite: PLA1106.
- PLA2121 Bankruptcy** 4 Credits
- This course is an introduction to the U.S. Bankruptcy Code, its functions and procedures, from both the creditor's and debtor's point of view. Moreover, this course will present applicable law and procedure as related to liquidations, business and individual reorganizations, family farmer reorganizations, and adversary proceedings arising out of bankruptcy cases. Prerequisite: PLA1003.
- PLA2250 Civil Procedure** 4 Credits
- This course provides the student with an introduction and overview to the procedures applicable to and governing civil matters, including procedures related to pleading, motions, discovery, trial practice, post-trial motions and other issues. Prerequisite: PLA1003.
- PLA2273 Torts** 4 Credits
- This course provides an introduction to the substantive law of torts, including elements, defenses, and damages applicable to intentional torts and to unintentional torts based on negligence, product liability, strict liability, and professional malpractice. Moreover, this course introduces the student to practical application of litigation methods and procedures, including interviewing, investigation, and drafting documents essential to the tort litigation process. Prerequisite: PLA1003.
- PLA2303 Criminal Procedure** 4 Credits
- This course is an examination of the concepts of criminal procedure as applied by the courts, particularly the United States Supreme Court. The course examines basic concepts of constitutional criminal procedure including searches and seizures, arrests, interrogations and confessions, exclusion and admissibility of evidence, trial, appeals, and punishment. Prerequisite: PLA1003.
- PLA2423 Contract Law** 4 Credits
- The principles of contract law are addressed and discussed in this course including the major provisions of the Uniform Commercial Code. Basic contract provisions and drafting techniques are explained and practiced through the drafting of various types of contracts. Contract litigation is also covered. Prerequisite: PLA1003.
- PLA2426 Business Organizations** 4 Credits
- This course is designed to introduce the student to the basic rules, processes and practices of the business enterprise. It describes organizational form while emphasizing the business corporation. It includes information on corporate formation, corporate organizations and corporate financing. Prerequisite: PLA1003.
- PLA2505 Real Estate Law** 4 Credits
- In this course, students are instructed in basic real estate law. Emphasis is placed on title examination and completing documents used in a typical residential real estate transaction, including deeds, mortgages, promissory notes and closing statements. Prerequisite: PLA1003.
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PLA2607 Wills, Trusts and Probate	4 Credits
This course examines the field of probate, the drafting of wills, the creation and administration of trusts and estates, inheritance of property, and the devices used to direct inheritance. The course will also look at estate planning and estate and gift taxation as these relate to wills, trusts, and probate. Prerequisite: PLA1003.	
PLA2764 Environmental Law	4 Credits
This course examines important environmental laws: the Clean Water Act, the Resource Conservation and Recovery Act, and the Comprehensive Environmental Responsibility, Compensation and Liability Act. This course will also examine major questions of administrative law which underlie the working of actions by the Environmental Protection Agency. Prerequisite: PLA1003.	
PLA2803 Family Law	4 Credits
In this course, students are instructed in the theory of law governing marriage, divorce, property settlement agreements, child custody and support obligations, paternity, adoptions, alimony, name changes, and domestic violence. Students will be introduced to state-specific procedures and prepare various pleadings or documents related to these topics. Prerequisite: PLA1003.	
PLA2940 Paralegal Externship	4 Credits
This course provides students with the opportunity to directly apply the knowledge and skills learned in the program by working in a pre-arranged and pre-approved law office or other suitable location for 120 hours. Prerequisites: Available to Paralegal students in their last or next to last quarter before graduating with an Associate degree. Students must have a good attendance record, have a 3.0 GPA in the major core courses, and obtain the approval of the Department Chairperson. Students below a 3.0 GPA must secure the approval of both the Department Chairperson and the Dean to enroll in the Externship course.	
PSY2014 General Psychology	4 Credits
This course is designed to provide students with a general understanding of the general principles of psychology and theories underlying modern psychology.	
SLS1120 Strategies for Success	4 Credits
Through discussion and application, this course is designed to promote proper study habits and skills that should enable the student to compete successfully in the higher education environment.	
SLS1320 Career Skills	2 Credits
A course designed to assist the student with personal and professional development for successful employment with a concentration on developing a positive self-image, assessing competitiveness strengths, career expectations, learning job search techniques, in addition to written skills and current resume preparation.	
SPC2602 Oral Communications	4 Credits
This course is designed to develop the student's ability to communicate effectively. Emphasis is placed upon the basic elements of communication in order to strengthen the student's interpersonal and professional speaking skills.	
TAX2215 Tax Accounting	4 Credits
This is a survey course covering the laws, procedures, returns, and subsidiary schedules involved in the preparation of Federal personal tax returns.	
TR-100A Transcription	2 Credits
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, ENG1000 and ENC1106.	
TW-110 Keyboarding II	2 Credits
Intermediate Keyboarding 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: OFT1141 or equivalent.	

TW-130 Keyboarding III Administrative**2 Credits**

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. Prerequisite: TW-110

TW-135 Keyboarding III Legal**2 Credits**

This is an advanced typing course that emphasizes complex production work and the preparation of a variety of legal forms and documents. Prerequisites: WP-105 and OFT1141.

WP-105 Word Processing I**2 Credits**

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 word processing applications software. Prerequisite: OFT1141.

WP-115 Information Processing**2 Credits**

This course utilizes the microcomputer and word processing 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 Credits**

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 word processing software with desktop publishing applications. Prerequisite: WP-105.

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, 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 in the appropriate section of 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 midterm 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 that 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 tide 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 ten (10) hours of classroom lecture or twenty (20) hours of laboratory instruction in a twelve-week quarter or thirty (30) hours of internship.)

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.

Proficiency Examination Credit:

Refers to credit units earned through a course exemption examination created and monitored at Western Business College. Students receive a PE on their transcript and are awarded the number of credits allocated to the course.

Transfer Credit:

Refers to credit units earned through another institution and transferred to Western Business College. Transfer credits accepted are combined with credits earned in residence at Western Business College toward the completion of program requirements.

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 that refers to students who are being monitored for failure to meet academic and/or attendance 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. Students transferring from another Corinthian College are exempt from the 50% residency requirement. 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 70 percent, they receive a PE on their transcript and are awarded the number of credits allocated to the course.

ACADEMIC ADVISING

All students, prior to beginning classes, have a formal orientation with the College President 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 the student 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. Students should make appropriate arrangements with the Student Finance Office if an accelerated program allows early graduation.

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 9:15 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 POLICY

Students should strive for perfect attendance and punctuality on a daily basis to emulate the attendance requirements of the workplace. In an effort to reinforce in our students a sense of professionalism and in the interest of realistic expectations in the work place, the College has developed an attendance policy for all matriculated students. The College understands that there are extenuating circumstances that may cause a student to miss one or more classes. This policy addresses these circumstances.

Students who will be absent from two consecutive classes in a course are expected to contact their instructor to discuss the reason for their absence and arrange for make-up work. Students who will be absent from more than two consecutive classes are expected to contact their instructor and also the Academic Dean, or designee, to explain the reason for the absences and affirm their intentions to return to regular attendance on a specific date. The Institution does not recognize "excused absences."

Should a student's absences reach 25% of the total scheduled hours in a term (i.e.: 12 of 48 hours) for any course, the student will be placed on attendance probation. Students placed on attendance probation will be encouraged to meet with the Academic Dean, or designee, to develop a plan to improve the student's attendance.

Should a student's absences for any single course reach 40% of the total scheduled hours in a term, the student may be withdrawn from the course.

Should a student's absences reach 40% of the total scheduled hours for all courses, the student may be withdrawn from the institution.

GRADING SYSTEM

Final grades are reported at the completion of each grading term and are provided to each student. If mailed, they are sent to the student's home address.

The following grading system is used:

GRADE	EVALUATION	QUALITY POINTS PER QTR HOUR
A	Excellent	4
B	Good	3
C	Average	2
D	Below Average	1
F	Failed to Meet Course Objectives	0
I	Incomplete (the student has 14 calendar days following the end of the academic term to complete the course work, at which point the final grade will be determined and will replace the incomplete grade)	0
W	Withdrawal used through week nine and not calculated in the CGPA	Not Calculated
WD	Withdrawal during drop/add period. This grade indicates the course will not be calculated for purposes of determining rate of progress (SAP).	Not Calculated
WF	Withdrawal and failing the class. To be used after week nine. This grade is calculated in the CGPA.	0
WM	Withdrawal after week nine with documented mitigating circumstances placed in the student's file and not counted in the CGPA.	Not Calculated
T	Transfer Credit	Not Calculated
PE	Passed by Proficiency Challenge Exam	Not Calculated
PF	Preparatory Class Failed (Preparatory courses only) This grade indicates the course will not be calculated for purposes of determining rate of progress (SAP).	Not Calculated
PP	Preparatory Class Passed (Preparatory courses only) This grade indicates the course will not be calculated for purposes of determining rate of progress (SAP).	Not Calculated
Course Repeat Codes		
1	Student must Repeat This Class	
R	Student in the Process of Repeating This Class	
2	Course Repeated - Original Grade No Longer Calculated in CGPA	

GPA and CGPA Calculations

The grade point average (GPA) for each term and cumulative grade point average (CGPA) are calculated on residence courses taken at the college. The GPA for each term is calculated by dividing the quality points earned that term by the total cumulative credits attempted for the GPA. The CGPA is calculated by dividing the total cumulative quality points earned by the total cumulative credits attempted for the GPA.

The number of quality points awarded for each course is determined by multiplying the points listed for each letter grade by the number of credits of the course. For example, a grade of A in a four-credit course earns 4 (credits) X 4.0 (quality points) for a total of 16.0 quality points and a grade of C in a three-credit course earns 3 (credits) X 2.0 (quality points) for a total of 6.0 quality points.

Grade Appeals

A student who wishes to appeal a grade should immediately consult with the instructor involved in the course. If dissatisfaction remains, the student should meet with the Academic Dean. Further appeals must be through the Grievance Policy.

ACADEMIC ASSISTANCE/TUTORING

All faculty members are available to provide additional academic help to students. 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 WD for the courses dropped.

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

Students who withdraw from individual courses or from school after the add/drop period through the ninth week of the term will receive a W in all courses dropped.

Students who withdraw from individual courses or from school after the ninth week of the quarter will receive WF in all courses dropped.

PROGRAM CHANGES

Program changes must be approved and processed by the academic dean. Students will be charged additional tuition for courses taken outside their original program.

STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

Students must maintain satisfactory academic progress in order to remain eligible to continue as regularly enrolled students of the College. Additionally, satisfactory academic progress must be maintained in order to remain eligible to continue receiving federal financial assistance.

Satisfactory academic progress is determined by measuring the student's Cumulative Grade Point Average (CGPA) and the student's Rate of Progress toward completion of the academic program. These are outlined below.

Cumulative Grade Point Average (CGPA) Requirements

Students must meet specific cumulative grade point average requirements at specific points during their enrollment in order to be considered to be making satisfactory academic progress. These requirements are noted in the tables below, along with Rate of Progress requirements. These will be reviewed at the end of each academic quarter, after grades have been posted, to determine if the student's CGPA is in compliance.

Rate Of Progress Toward Completion Requirements

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

Maximum Time In Which To Complete

A student is not allowed more than 1.5 times, or 150% of, the standard length of the program in which to complete the requirements for graduation. This will be measured by limiting students to attempting 1.5 times, or 150% of, the number of credits in their program of study. The requirements for rate of progress are to assure that students are progressing at a rate at which they will be able to complete their programs within the maximum time frame. The maximum allowable attempted credits are noted in each of the following tables.

Graduation

In order to graduate, a student must have earned a minimum of a 2.0 CGPA and must have successfully completed all required credits within the maximum credits that may be attempted. However, students meeting the CGPA or Rate of Progress requirements applicable to the total credits attempted are deemed to have academic standing consistent with the College graduation requirements. These graduation requirements, along with any other specific requirements, are also outlined under the graduation requirements section in the College catalog.

Academic Probation

At the end of the quarter, after grades have been posted, each student's cumulative grade point average (CGPA) and rate of progress is reviewed to determine whether the student is meeting the requirements stated below. Students will be placed on ACADEMIC PROBATION when the CGPA or the rate of progress does not meet the requirements detailed below. The student will remain on ACADEMIC PROBATION as long as his or her CGPA or rate of progress remains in the probation ranges specified. When both the CGPA and rate of progress are above the probation ranges specified, 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 academic advising 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 or rate of progress may be above the suspension levels.

Academic Suspension

If the student's CGPA or rate of progress ever falls into the suspension ranges specified below, the student is considered not to be making satisfactory progress, is placed on ACADEMIC SUSPENSION, and must be withdrawn from the College.

Readmittance Following Suspension

Students who have been suspended may apply for readmittance to the College after one academic term according to the readmission policy. Students readmitted at this point are considered to be on probation, but must bring their CGPA or rate of progress into the probation range by the end of the first academic term after being readmitted. If it is mathematically impossible for the student to improve into the probation range by the end of the first academic term after readmittance or if, in the judgement of the readmittance committee, it is highly improbable for the student to improve into the probation range, the student will 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 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 and believe they have resolved those circumstances may appeal by requesting in writing a review of their satisfactory academic progress. Examples of such mitigating circumstances include injury or illness to the student or death of an immediate family member. Such review shall be conducted by the Academic Dean and/or the Campus President/ Director or an appeal committee appointed by the campus President/Director. Should the appeal be denied and the student suspended, the student is eligible for readmittance, as outlined above. Should the appeal be granted, the student will not be required to sit out at least one academic term and will be continued on probation and will receive one additional academic term in which to regain satisfactory progress. Should the student still fail to meet the satisfactory academic progress requirements, the student will receive an ACADEMIC DISMISSAL, as outlined above.

Application of Grades and Credits

Transfer credits are not included in the calculation of CGPA, but are included in the "Total Number of Credits Attempted" (see charts) in order to determine the required levels for CGPA and rate of progress. Transfer credits are included as credits attempted and successfully completed in calculating the rate of progress.

Developmental, remedial courses, and other courses that are graded on a pass/fail basis (if any) are not included in calculating CGPA. Courses taken on a pass/fail basis are, however, considered as hours attempted in the calculation of rate of progress. Any developmental credits will be in addition to the maximum (1.5 times or 150%) allowable attempted credits. For example, the maximum allowable attempted credits for a 96 credit program is 144, but a student enrolled in a 96 credit program who takes 8 credits of developmental courses is allowed to attempt a maximum of 152 credits (144 + 8).

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 charts below) in order to determine the required progress level. The original credits are considered as not successfully completed.

For calculating rate of progress, grades of F (failure) and WF (withdrawn) are counted as hours attempted, but are not counted as hours successfully completed. A grade of 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 GPA and satisfactory progress determination will be recalculated based on that letter grade and the credits earned.

Continuation As A Non-Regular Student

Students who have been suspended or dismissed due to failure to maintain satisfactory academic progress may be allowed to continue as students of the College under the following conditions:

- The student is allowed to continue in a Non-Regular Student status for a period of time not greater than 25% of the normal program length (2 academic quarters for associate degree programs).
- The student is not eligible for student financial aid.
- The student is obligated to pay tuition, according to the established tuition rate per credit hour, for any courses in which the student is enrolled.
- During the time as a special student, the student is to be working toward coming into compliance with the standards of satisfactory progress, or at the least, close enough to qualify for readmittance as noted (i.e., can come into compliance within the time frame specified below). If, by the end of the maximum period allowed on non-regular status the student has not improved his/her academic standing to the probation range, he/she will be dismissed.

Reinstatement As A Regular Student From Non-Regular Status:

Students who have attempted the maximum number of credits allowed under their program, but have not earned all of the credits necessary to complete their program may be allowed to enter non-regular status; however, they will never be eligible for readmittance to regular status in the program from which they were suspended or dismissed, but may continue on non-regular status up to the maximum period allowed for the purposes of completing all required credits. Further, these students who have entered non-regular status are not eligible for graduation (cannot receive a degree or diploma) from their programs, but can receive a certificate for the credits they successfully completed.

Satisfactory Progress and Financial Aid

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 financial aid office will provide details to all eligible recipients. Students should read these standards carefully and refer any questions to academic or financial aid personnel. Satisfactory academic progress for purposes of determining continuing federal financial assistance is determined by applying the CGPA requirements, rate of progression requirements, maximum completion time restrictions, probation provisions, suspension and dismissal procedures, and appeals procedures as outlined in the satisfactory academic progress section of the College catalog.

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.

Satisfactory Progress Requirements

In addition to the standards described below, students are evaluated at 25% of the maximum program length and must have a minimum CGPA of 1.25 and a rate of progress of 55% or will be placed on probation. Students are also evaluated at 50% of the maximum program length and must have a minimum CGPA of 1.5 and rate of progress of 60% or they will face academic suspension and must be withdrawn from the college.

SATISFACTORY PROGRESS TABLE**97 Quarter Credit Hours**

The total credits that may be attempted (maximum program length) is 145 (150% of 97).

TOTAL CREDITS ATTEMPTED:	PROBATION IF CGPA IS BELOW:	SUSPENSION IF CGPA IS BELOW:	PROBATION IF RATE OF PROGRESS IS BELOW:	SUSPENSION IF RATE OF PROGRESS IS BELOW:
1 - 16	2.0	NA	66%	N/A
17 - 32	2.0	1.0	66%	N/A
33 - 48	2.0	1.2	66%	50%
49 - 60	2.0	1.3	66%	60%
61 - 72	2.0	1.5	66%	65%
73 - 95	2.0	1.75	N/A	66%
96 - 145	N/A	2.0	N/A	66%

96 Quarter Credit Hours

The total credits that may be attempted (maximum program length) is 144 (150% of 96).

TOTAL CREDITS ATTEMPTED:	PROBATION IF CGPA IS BELOW:	SUSPENSION IF CGPA IS BELOW:	PROBATION IF RATE OF PROGRESS IS BELOW:	SUSPENSION IF RATE OF PROGRESS IS BELOW:
1 -- 16	2.0	N/A	66%	N/A
17 -- 32	2.0	1.0	66%	N/A
33 -- 48	2.0	1.2	66%	50%
49 -- 60	2.0	1.3	66%	60%
61 -- 72	2.0	1.5	66%	65%
73 -- 95	2.0	1.75	N/A	66%
96--144	N/A	2.0	N/A	66%

90 Quarter Credit Hours

The total credits that may be attempted (maximum program length) is 135 (150% of 90).

TOTAL CREDITS ATTEMPTED:	PROBATION IF CGPA IS BELOW:	SUSPENSION IF CGPA IS BELOW:	PROBATION IF RATE OF PROGRESS IS BELOW:	SUSPENSION IF RATE OF PROGRESS IS BELOW:
1 - 16	2.0	NA	66%	N/A
17 - 32	2.0	1.0	66%	N/A
33 - 48	2.0	1.2	66%	50%
49 - 60	2.0	1.3	66%	60%
61 - 72	2.0	1.5	66%	65%
73 - 89	2.0	1.75	N/A	66%
90 - 135	N/A	2.0	N/A	66%

75 Quarter Credit Program

The total credits that may be attempted (maximum program length) is 112.5 (150% of 75).

TOTAL CREDITS ATTEMPTED:	PROBATION IF CGPA IS BELOW:	SUSPENSION IF CGPA IS BELOW:	PROBATION IF RATE OF PROGRESS IS BELOW:	SUSPENSION IF RATE OF PROGRESS IS BELOW:
1 - 16	2.0	NA	66%	NA
17 - 28	2.0	1.0	66%	NA
29-40	2.0	1.25	66%	50%
41-52	2.0	1.5	66%	60%
53 - 64	2.0	1.75	66%	65%
65-112	N/A	2.0	N/A	66%

64 Quarter Credit Program

The total credits that may be attempted (maximum program length) is 96 (150% of 64).

TOTAL CREDITS ATTEMPTED:	PROBATION IF CGPA IS BELOW:	SUSPENSION IF CGPA IS BELOW:	PROBATION IF RATE OF PROGRESS IS BELOW:	SUSPENSION IF RATE OF PROGRESS IS BELOW:
1 - 16	2.0	NA	66%	NA
17 - 28	2.0	1.0	66%	NA
29-40	2.0	1.25	66%	50%
41-52	2.0	1.5	66%	60%
53-64	2.0	1.75	66%	65%
65 - 96	N/A	2.0	N/A	66%

48 Quarter Credit Program

The total credits that may be attempted (maximum program length) is 72 (150% of 48).

TOTAL CREDITS ATTEMPTED:	PROBATION IF CGPA IS BELOW:	SUSPENSION IF CGPA IS BELOW:	PROBATION IF RATE OF PROGRESS IS BELOW:	SUSPENSION IF RATE OF PROGRESS IS BELOW:
1 - 16	2.0	NA	66%	NA
17 - 28	2.0	1.0	66%	NA
29-40	2.0	1.5	66%	60%
41 - 54	2.0	1.75	66%	65%
55-72	N/A	2.0	N/A	66%

36 Quarter Credit Program

The total credits that may be attempted (maximum program length) is 54 (150% of 36).

TOTAL CREDITS ATTEMPTED:	PROBATION IF CGPA IS BELOW:	SUSPENSION IF CGPA IS BELOW:	PROBATION IF RATE OF PROGRESS IS BELOW:	SUSPENSION IF RATE OF PROGRESS IS BELOW:
I - 16	2.0	NA	66%	NA
17-24	2.0	1.0	66%	NA
25 - 37	2.0	1.5	66%	60%
38 - 54	N/A	2.0	N/A	66%

TRANSCRIPT/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.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974, AS AMENDED

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. They are:

1. The right to inspect and review the student's education records within 45 days of the day the Institution receives a request for access. - Students should submit to the Institution President written requests that identify the record(s) they wish to inspect. The Institution official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the Institution official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes are inaccurate or misleading. - Students may ask the Institution to amend a record that they believe is inaccurate or misleading. They should write the Institution official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading. If the Institution decides not to amend the record as requested by the student, the Institution will notify the student of the decision and advise the student of his or her right to a hearing regarding the request for amendment. Additional

information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent. - One exception which permits disclosure without consent is disclosure to institution officials with legitimate educational interests. An institution official is a person employed by the Institution in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the Institution has contracted (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another institution official in performing his or her tasks. An institution official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility. Upon request, the Institution discloses education records without consent to officials of another institution in which a student seeks or intends to enroll.

Directory information is information that may be unconditionally released to third parties by the school without the consent of the student unless the student specifically requests that the information not be released. The school requires students to present such requests in writing within 10 days of the date of enrollment. Directory information includes the student's name, address(es), telephone number(s), birth date and place, program undertaken, dates of attendance and certificate or diploma awarded.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the Institution to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office
Department of Education
600 Independence Avenue, SW
Washington, DC 20202-4605

Additional FERPA information is available from the Institution's Business Office.

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. Students may access their own records and may request changes or enter dissenting comments.

TRANSFER OF CREDITS TO OTHER SCHOOLS

Transfer of credit is always at the discretion of the receiving school, generally depends on comparability of curricula, and may depend on comparability of accreditation. 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)

AWARDS

After the successful completion of the aforementioned graduation requirements, the graduate is eligible to receive either a diploma or an Associate of Applied Science degree based upon the student's program of study.

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.

EXIT INTERVIEW

In the event of withdrawal prior to graduation, the student should schedule an exit interview with the academic dean or the registrar.

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.

STANDARDS OF CONDUCT

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;
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:

1. Courtesy in the classroom and on all school premises. Attentive attitude in the classroom.
2. Respect of private property and property of fellow students, as well as the facilities and equipment of Western Business College.
3. 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.
4. Loss of privileges, specified disciplinary requirements, or separation from the College may be imposed on any student whose conduct adversely affects the academic community, particularly as it shows failure to accept responsibility for the welfare of other persons.

Fundamental kinds of misconduct which may lead to suspension or dismissal are as follows:

1. Physical or verbal abuse, intimidation, or harassment of another person or group of persons.
 2. Deliberate or careless endangerment; tampering with safety alarms or equipment; violation of specific safety regulations; failure to render reasonable cooperation in any emergency; possession or use on campus of firearms, knives (excepting non-spring pocket knife), other weapons, explosives, or fireworks.
 3. Obstruction or forcible disruption of regular College activities, including teaching, research administration, campus services, discipline, organized events, and operation and maintenance of facilities; interference with the free speech and movement of academic community members; refusal to identify oneself when requested or to obey any other lawful instruction from a College official or faculty member to discontinue or modify any action which is judged disruptive.
 4. Dishonesty, including provision of false information, alteration or misuse of documents, plagiarism and other academic cheating, impersonation, misrepresentation, or fraud.
 5. Obscene, indecent, or grossly inconsiderate behavior; exposure of others to highly offensive conditions; disregard for the privacy of self or others.
 6. Theft, abuse, or unauthorized use of personal or public property, including unauthorized entrance into College facilities, possession of stolen property, and littering.
 7. Illegal use, sale, or possession of stimulants, intoxicants, or drugs.
 8. Use or possession of open containers of alcoholic beverages on campus.
 9. Gambling on campus or at organized student activities.
 10. Failure to comply with the lawful directions of any College official, staff member, or student employee who is acting in performance of duties of position or is explicitly assuming responsibility on behalf of the College in the absence of a particular official. (Emergency orders may supersede some written regulations. Students who receive orders that they consider unreasonable although not illegal must obey them at the time and may bring a formal complaint later against the issuing staff members.)
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11. Deliberate incitement of others to commit any of the acts prohibited above; involvement as an accessory to any of the prohibited acts by providing assistance or encouragement to others engaged in them, or by failure to separate oneself clearly from a group in which others are so engaged when there is sufficient time and opportunity.
 12. Students and visitors must comply with applicable building or grounds regulations. Supervisors of campus facilities are authorized to suspend use privileges of students who disobey rules or direct instructions. Each loss of privilege is reported to the academic dean, to whom it may be appealed, and the dean is expected to offer an interview regarding reasons at the time a restriction is applied.

Disciplinary Procedures

In cases where the College takes disciplinary action against a student where separation is not a possibility (probation or warning), the following procedures will be followed:

1. The Academic Dean will notify the student of such action, the specific reasons for the action, and schedule an informal hearing giving the student at least one day's notice. Any ensuing action will be given in writing and will precisely describe the misconduct.
2. If the matter is still not resolved, the student may appeal the decision by requesting a hearing in writing through the president's office. The Appeal Committee is selected by the College President and is comprised of six (6) disinterested persons from the faculty and administration, plus the College President (as a non-voter). The committee shall make a decision by simple majority vote and communicate the decision in writing to the College President. The President will notify the student of the final decision.

In cases where the College takes disciplinary action against a student where separation is a possibility (suspension or termination), the following procedures will be followed:

1. The student is given notice of the proposed disciplinary action, the specific reasons for the action, and the date and time of a hearing before the Appeals Committee (at least 10 days' notice will be given). The student will be provided detailed information on the manner in which the hearing will be conducted.
2. The College President may suspend a student without prejudging the results of the hearing if, in his/her judgment, a danger may exist.
3. The Hearing Committee is selected by the College President and is comprised of six (6) disinterested persons from the faculty and administration, plus the College President (as a non-voter). The committee shall make a decision by simple majority vote and communicate the decision in writing to the College President. The President will notify the student of the decision.
4. The decision of the Hearing Committee may be appealed on the grounds of significant procedural error, clearly demonstrable factual error, or penalty extremely disproportionate to the misconduct. Students wishing to pursue such an appeal may contact the Rhodes Colleges Student Help Line at (800) 874-0255 for directions and information.

Grievance Policy

In the event a student feels unfairly treated, 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 president of the school.
3. If the matter is still not resolved, the student should request a hearing in writing through the president's office. The Hearing Committee is selected by the College President and is comprised of six (6) disinterested persons from the faculty and administration, plus the College President (as a non-voter). The committee shall make a decision by simple majority vote and communicate the decision in writing to the College President. The President will notify the student of the decision.

It is the philosophy of the College that all complaints be handled by campus management. If the problem remains unresolved, students may contact the Rhodes Colleges Student Help Line at (800) 874-0255.

Students remaining dissatisfied after pursuing the above grievance procedures may seek assistance from the state licensing agency (see front of catalog for agency addresses and phone numbers).

The accrediting body that accredits the College, the Accrediting Council for Independent Colleges and Schools (ACICS), provides complaint procedures for the filing of complaints against accredited institutions. ACICS requires that the complainant have exhausted all complaint and grievance procedures provided under the institutional policy. Should such a complaint be filed, ACICS will review the matter to determine whether there may have been any violation of its criteria and standards, and can take action only if it determines there to have been such a violation. ACICS can be contacted at 750 First Street, NE, Washington, DC 20002, (202) 336-6780.

Responsibility for Personal Property

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

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 Education Opportunity Grant (FSEOG), Federal Work-Study (FWS), Federal Stafford Loan (formerly called the Guaranteed Student Loan), 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:

1. Be enrolled as a regular student in an eligible program of study on at least a half-time basis;
2. Have a high school diploma or the equivalent;
3. Be a U.S. citizen or national, or an eligible non-citizen. Verification of eligible non-citizen status may be required;
4. Have financial need as determined by a need analysis system approved by the Department of Education;
5. Maintain satisfactory academic progress;
6. Provide required documentation for the verification process and determination of dependency status;
7. Not owe a refund on a PELL Grant, SEOG, or state grant previously received from any college;
8. 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;
9. Not have borrowed in excess of the annual aggregate loan limits for the Title IV financial aid programs;
10. Be registered for the Selective Service, if a male born after December 31, 1959;
11. Sign the updated Statement of Educational Purpose.
12. Have a valid Social Security Number.

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 \$160 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 are \$271 per month. The allowable costs for students without dependents who do not live with their parents and students with dependents are \$538 per month.

Transportation costs are calculated by 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 .30 cents per mile. Information on how the average cost was determined is available in the student finance office. (NOTE: These figures are based on 95/96 and may change year to year.)

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. This College 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 twenty-eight (28) 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 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

Arrangements for payment of tuition and book charges (if any) must be made in advance of the first day of classes for each term for which the student is enrolled. The College charges the student's tuition account for tuition at the beginning of each term for which the student is enrolled. At the beginning of each term, the College charges the student's book account for books issued for that term.

Tuition and fees are provided in the section headed Tuition Schedule. There is no additional charge to out-of-state students.

Transportation/Room and Board

In addition to the typical tuition, fees, books, and registration 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 Work Study Program (FWS)

The Federal 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, private or community service organization.

Application for the FWS 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 Subsidized Stafford Loans

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 subsidized Stafford Loan is awarded based on financial need.

For loans first disbursed on or after July 1, 1994, a Stafford loan made to any Stafford borrower, regardless of whether the borrower has FFELP loans outstanding, will have a variable interest rate not to exceed 8.25%. This interest rate will be determined on June 1 each year.

If the student is a dependent undergraduate student he/she may borrow up to:

- \$2,625 if he/she is a first-year student enrolled in a program of study that is at least a full academic year;
- \$3,500 if he/she has completed the first year of study, and the remainder of their program is at least a full academic year;
- \$5,500 a year if he/she has completed two years of study, and the remainder of their program is at least a full academic year.

For periods of undergraduate study that are less than an academic year, the amounts the student can borrow will be less than those previously listed. Students should consult with the Student Finance office for specific details. Total indebtedness for a dependent undergraduate student is \$23,000.

If the student is an independent undergraduate student or a dependent student whose parents are unable to get a PLUS Loan he/she may borrow up to:

- \$6,625 if he/she is a first year student enrolled in a program of study that is at least a full academic year. (At least \$4,000 of this amount must be in unsubsidized loans.)
- \$7,500 if he/she completed the first year of study, and the remainder of their program is at least a full academic year. (At least \$4,000 of this amount must be in unsubsidized loans.)
- \$10,500 a year if he/she completed two years of study, and the remainder of their program is at least a full academic year. (At least \$5,000 of this amount must be in unsubsidized loans.)

For periods of undergraduate study that are less than an academic year, the amounts the student can borrow will be less than those previously listed. Students should consult with the Student Finance office for specific details. Total indebtedness for an independent undergraduate student is \$46,000. (No more than \$23,000 of this amount may be subsidized loans.)

There is a 3 percent origination fee and 1 percent insurance premium deducted from each disbursement. This must be repaid.

Graduate students may borrow up to \$18,500 per academic year (\$10,000 of this amount must be unsubsidized loans). Total indebtedness for a graduate/professional student is \$138,000 (no more than \$65,500 of this amount may be subsidized loans).

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. An unsubsidized Stafford Loan is not awarded based on need. The term "unsubsidized" means that interest is not paid for the student. The student would not be charged interest from the time the loan is disbursed until it is paid in full.

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 student's 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 student will be charged a origination fee/insurance premium on the amount of the Unsubsidized Stafford Loan not to exceed 4.0%. 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 borrow up to the cost of attendance minus other aid per eligible dependent student. There is a 3% origination fee on a PLUS loan made on or after July 1, 1994 and up to 1 percent insurance premium may be deducted proportionately from the loan principal after each payment. The interest rate is variable and is set on July 1st of each year but has a maximum of 9%.

Repayment begins within 60 days of the final disbursement unless the parent qualifies for and is granted a deferment by the lender. There is no grace period for these loans. Interest begins to accumulate at the time of the first disbursement is made, and parents will begin repaying both the principal and interest while the student is in school. 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.

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.

Institutional Loan Program

This College offers an institutional loan as an alternative or supplement to Title IV Federal Family Education Loans. These loans are funded by the College and are administered (collection of monthly payments, servicing of the loan, etc.) by an independent servicing company. Students qualify for institutional loans on the basis of need for financial aid, the expected family contribution toward the educational costs, and the other types of financial aid for which the student has qualified or may qualify. The institutional loans range from \$500 to \$6,000 per academic year with payments ranging from \$45 to \$100 per month. Monthly payments normally begin 60 days after application, and may continue beyond graduation until the loan is fully repaid. Students may consolidate multiple institutional loans taken out for different academic years. Students interested in the institutional loan program should see the Student Finance Department for a complete information package (including current interest rates and loan servicer).

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 the student of the tentative 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 official material will be mailed to the student's current address after graduation.

REFUND DISTRIBUTION POLICY

Refunds are distributed according to the following refund distribution policy which will be applied to all students who received Title IV fund and withdraw with a refund due:

1. Unsubsidized Federal Stafford Loan Program;
2. Subsidized Federal Stafford Loan Program;
3. Federal PLUS Loan Program;
4. Unsubsidized Federal Direct Stafford Loan Program;
5. Subsidized Federal Direct Stafford Loan Program;
6. Federal Direct PLUS Loan Program;
7. Federal Perkins Loan Program;
8. Federal Pell Grant Program;
9. Federal Supplemental Educational Opportunity Grant (FSEOG) Program;
10. Other SFA programs;
11. Other federal, state, private, or institutional sources of aid; and
12. The 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 programs will be paid within 30 days from the date of determination.

REFUND POLICY

Definitions

1. **Withdrawal** - For the purposes of determining a refund, you are deemed to have withdrawn from a program when any of the following occurs: a) The student notifies the College of withdrawal or the date of the student's withdrawal, whichever is later; b) The College terminates the student's enrollment as provided in this Enrollment Agreement; c) The student has violated the College's attendance policy as detailed in the College Catalog.
2. **Last Date of Attendance** - The student's last date of attendance shall be deemed the last date of recorded attendance in any class.
3. **Date of Determination** - The date of determination shall be deemed the last date of attendance or, in the event the student stops attending class prior to notifying the College of a decision to withdraw, the date the student does notify the College of a decision to withdraw or the date the student violates the College's attendance policy, whichever occurs first.
4. **Academic Year** - Normally 3 quarters.
5. **Enrollment Period for Which the Student is Charged** - Normally an Academic Year or Quarter.

Cancellations

The Enrollment Agreement does not constitute a contract until it has been approved by an official of the College. If the agreement is not accepted by the College, all moneys paid will be refunded. Refunds will be made within 30 days.

1. If a student cancels this agreement within five (5) business days of enrollment and prior to attendance, all moneys paid shall be refunded.
2. If cancellation occurs more than five (5) business days after enrollment but prior to attendance, only the enrollment fee will be retained.
3. Students who withdraw within seven calendar days after classes or education have commenced will be considered cancellations and all moneys paid (except the non-refundable enrollment fee) will be refunded within 30 days of the date the College becomes aware of the withdrawal.

Refund Policies

Any moneys due the applicant or student shall be refunded within 30 days of the date of determination or termination. If a student received a loan to cover the cost of tuition, a refund will be made to the lender to reduce the student's loan debt. If the amount of refund exceeds the unpaid balance of the loan, the remainder of the moneys will be applied to any student financial aid programs from which the student received funding, any

remaining balance of funds will then be returned to the student. The refund computation will be based on the last date of student attendance.

Refunds

This College participates In the U. S. Department of Education's student aid programs and is required to comply with the Higher Education Act of 1965, as amended. This legislation requires the College to offer a refund policy that will provide the most beneficial refund to the student. A refund is the difference of the amount the student paid to the College (including financial aid) and the amount the College can retain as prescribed by the appropriate refund policy. Refund calculations are based on one of the following policies: 1) The federal pro rata calculation defined by the Higher Education Amendments of 1992 (the student must be attending the College for the first time and may not have completed more than 60 percent of the first enrollment period for which they have been charged); 2) If applicable, the refund requirements of the State or institution.

Federal Pro Rata Calculation (For All First Time Students)

The College will perform a pro rata refund calculation for students who are attending the College for the first time and terminate their education before completing more than 60 percent of the first enrollment period for which they have been charged. Under a pro rata refund calculation, the College is entitled to retain only that portion of College charges (tuition, fees, room, board, etc.) equal to the portion of the enrollment period for which the student has been charged which has been completed by the student. The period of enrollment completed by the student is calculated by dividing the total number of weeks in the enrollment period for which the student has been charged into the number of weeks completed in that period (as of the last recorded day of attendance by the student). The percentage of weeks attended is rounded up to the nearest 10 percent and multiplied by the College charges for the period of enrollment. The institution will exclude from the institutional charges used to calculate the pro rata refund a reasonable administrative fee not to exceed \$100 or 5% of the total institutional charges, whichever is less. The College may retain the entire contract price of the period of enrollment - including tuition, fees and other charges - if the student terminates the education after completing more than 60 percent of the enrollment period.

Federal Refund Policy (for all Oregon State Residents)

Western Business College has adopted the "Federal Refund Policy" as its Institutional Refund Policy for all Oregon State residents.

If the Statutory Pro-Rata refund calculation does not apply to the student, or if any student withdraws subsequent to the first academic term, the College will refund all tuition and fees paid for the academic term in accordance with the following schedule:

FOR WITHDRAWAL DURING	REFUNDED	AMOUNT RETAINED
First 10% of academic term	90% Tuition	10% Tuition
Between 10% and 25% of academic term	50% Tuition	50% Tuition
Between 25% and 50% of academic term	25% Tuition	75% Tuition
Beyond 50% of academic term	0	100% Tuition

Washington State Refund Policy (For All State Of Washington Residents)

If the Statutory Pro-Rata refund calculation does not apply to the student, or if any student withdraws subsequent to the first academic term, the College will refund all tuition and fees paid for the academic term in accordance with the following schedule:

FOR WITHDRAWAL DURING	REFUNDED	AMOUNT RETAINED
First 10% of academic term	90% Tuition	10% Tuition
10.1% to 24.9% of academic term	75% Tuition	25% Tuition
Between 25% and 50% of academic term	50% Tuition	50% Tuition
Beyond 50% of academic term	0	100% Tuition

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, medical and drafting 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 diploma or degree graduates wish 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.

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 Career Skills. 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.

RHODES COLLEGES

Rhodes Colleges, Inc. includes the following institutions:

COLLEGE

Blair College
Parks College
Parks College
Las Vegas College
Western Business College
Western Business College
Mountain West College
Rochester Business Institute
Springfield College
Duff's Business Institute
Florida Metropolitan University - Fort Lauderdale College
Florida Metropolitan University - Orlando College, North
Florida Metropolitan University - Orlando College, South
Florida Metropolitan University - Orlando College, Melbourne
Florida Metropolitan University - Tampa College
Florida Metropolitan University - Tampa College, Brandon
Florida Metropolitan University - Tampa College, Pinellas
Florida Metropolitan University - Tampa College, Lakeland

LOCATION

Colorado Springs, CO
Thornton, CO
Aurora, CO
Las Vegas, NV
Portland, OR
Vancouver, WA
Salt Lake City, UT
Rochester, NY
Springfield, MO
Pittsburgh, PA
Fort Lauderdale, FL
Orlando, FL
Orlando, FL
Melbourne, FL
Tampa, FL
Tampa, FL
Clearwater, FL
Lakeland, FL

STATEMENT OF OWNERSHIP

This campus is owned and operated by Rhodes Colleges, Inc., a Delaware corporation, which is a wholly-owned subsidiary of Corinthian Colleges, Inc., a Delaware corporation.

Rhodes Colleges, Inc. - Corinthian Colleges, Inc.
6 Hutton Centre Drive - Suite 400 - Santa Ana, California 92707

Officers

(Rhodes Colleges, Inc. and Corinthian Colleges, Inc.)

David G. Moore	President / Chief Executive Officer
Paul St. Pierre	Executive Vice President, Marketing and Admissions
Dennis Devereux	Executive Vice President, Human Resources
Nolan Miura	Vice President, Strategic Planning / Treasurer
Stan Mortensen	Vice President, General Counsel

Administrative Staff

Randy R. Rogers	President / Portland Campus	B.B.A., University of Washington
Jacquelyn Ferguson	Academic Dean/Portland Campus	B.A., Pacific University
Laurel Buchanan	Director of Admissions / Portland Campus	
Mardell Lanfranco	President / Vancouver Campus	B.S., University of Oregon
Nancy J. Cann	Academic Dean/Vancouver Campus	M.Ed., University of South Carolina B.A., San Francisco State University Ed.M., Washington State University
Sharon Hale	Student Finance Director	
Joan Dyer	Director of Graduate Services	

Faculty**PORTLAND CAMPUS**

Ruby A. Allen	Business/ Computer Applications	B.S., Eastern Oregon State College
Larry G. Andersen	Accounting	B .A., University of Washington
James B. Bartlett	Paralegal	B.A., Humbolt State University
Nedra D. Brill	Computer Applications	J.D., University of San Francisco
Jean E. DeYoung	Communications / Human Relations	B.A., Linfield College
Donald M. Eck	Accounting/Mathematics/Computer Applications	B.A., Washington State University
Angela Ellis-Rumgay	Medical	M.A., Portland State University
Richard Farnsworth	Computer Applications	B.S., California Coast University*
Elizabeth I. Fischer	Communications	A.S. Mt. Hood Community College
Dyan Gaspard	Business	B .A., University of Washington
Sharon R. Hanson	Accounting	M .A., Webster University
R. Terre Harper	Travel/Mathematics	B.A. Queens College of the City of New York
Harold Hickok	Paralegal	B.A., University of Portland
Michaelea Holton	Medical	B .A., University of Dubuque
Katie Morris	Medical	B.S., Oregon State University
Sara Newman	Medical	B .A., University of Oregon
Kristen Olson	Communications/Human Relations	J.D., University of Michigan
Kenneth S. Price	Desktop Publishing / Human Relations	NCMA, Western Business College
Debbie Sands	Travel	R.N. Cuyahoga Community College
Jennifer T. Schoorl	Business / Human Relations	N.C.M.A., Portland Paramedical Center
Lee Schulz	Communications/Business	B.A. University of Oregon
Micaela Sieracki	Medical	M.F.A. Southwest Texas State University
Catherine Simons	Business/Human Relations	B.F.A., Humbolt State University
Sait Tarhan	Paralegal / Communications	B.A., Western Oregon State College
Stephen F. Ulrich	Human Relations / Mathematics / Communications	M.S.M, Marylhurst University
Valerie J. Williams	Medical	B.S., Oregon State University

Dona Yarnall	Accounting	B.S. Humboldt State University CPA, State of Oregon
George J. Zarzana	Paralegal / Business / Communications / Mathematics	B.A., Saint Mary's College of California M.A., University of San Francisco J.D., Loyola Law School

- a non-accredited institution

VANCOUVER CAMPUS

Holly Bower	Computer Applications	B.A., Linfield College
Nancy Cann	Communications/Business/ Mathematics	B A., San Francisco State University Ed.M., Washington State University
Linn A. Clark	Computer Applications	B.S., University of Minnesota
Laurence N. Cline	Accounting	B.S., University of Minnesota
Mary Durall-DuPre	Communications/Business/ Human Relations	B A., George Fox University M.S.T., Portland State University
Lily Leung	Computer Applications	B.S., Oregon State University
Steven Maxwell	Human Relations	B.A., Western Washington University
JoAnn Sefert	Medical	B.A., Idaho State University
Linda Tilden	English/Communications	B.S., Northern Illinois University
Nilda Trone	Medical	B.S., Boston University
Harvey P. Utech	Human Relations	B.S., M.S., Ph.D, Massachusetts Inst. of Technology; MBA, American University

TUITION AND FEE SCHEDULE

The tuition and fees listed below will be charged for the student's first quarter (or mid-term quarter start) in attendance. Tuition and fees for subsequent quarters will be charged at the published rate in effect at the beginning of that quarter. For residents of the State of Washington enrolled in Diploma programs, however, the tuition and fees for subsequent quarters will remain unchanged unless there is a break in enrollment.

The minimum full-time course load is 12 credits per quarter. Non-credit bearing coursework will be charged at the same rate as credit bearing coursework. Textbook costs per quarter are dependent upon the classes for which the student is registered. All credits for which a student is registered are charged at the applicable rate, including any courses being repeated. Arrangements to cover the cost of tuition, books, and fees must be completed prior to registration each quarter.

The student's total tuition for a given quarter is determined by multiplying the number of credit hours for which the student is registered at the end of the add/drop period by the then current tuition rate for that number of credit hours.

Tuition per credit hour per term

PROGRAM	CREDITS REGISTERED FOR:	TUITION PER CREDIT HOUR Effective April 1, 2000
All Programs	1 through 11	\$197
	12 through 15	\$183
	16 or more	\$173

Mid-term start tuition per credit hour (Mid-term start quarter only)

All Programs	per credit	\$173
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Tuition will be charged on a quarterly basis. A \$25 registration fee will be charged to all students each quarter. A non-refundable fee of \$40 is assessed for each special proficiency examination. Additional fees, not included in the above costs, may be assessed.

Academic Calendar

2000-2001

WINTER TERM

	2000	2001
Christmas Holidays	Dec 19, '99 – Jan 1, '00	Dec 18, '00 – Jan 1, '01
Winter Term Classes Resume	Jan 3, '00	Jan 2, '01
Fall Term Ends	Jan 15, '00	Jan 13, '01
M.L. King Jr. Birthday Holiday	Jan 17, '00	Jan 15, '01
Winter Term Starts	Jan 18, '00	Jan 16, '01
Presidents' Day	Feb 21, '00	Feb 19, '01
Winter Mini-Term Starts	Feb 22, '00	Feb 26, '01
Winter Term Ends	Apr 8, '00	Apr 7, '01

SPRING TERM

	2000	2001
Spring Vacation*	Apr 10-14, '00	Apr 9 - Apr 13
Spring Term Starts	Apr 17, '00	Apr 16, '01
Memorial Day Holiday	May 29, '00	May 28, '01
Spring Mini-Term Starts	May 24, '00	May 29, '01
Spring Term Ends	Jul 8, '00	Jul 7, '01

SUMMER TERM

	2000	2001
Independence Day Holiday	Jul 4, '00	Jul 4, '01
Summer Vacation	Jul 7-14, '00	Jul 9-14, '01
Summer Term Starts	Jul 17, '00	Jul 16, '01
Summer Mini-Term Starts	Aug 28, '00	Aug 27, '01
Labor Day Holiday	Sep 4, '00	Sep 3, '01
Summer Term Ends	Oct 7, '00	Oct 6, '01

FALL TERM

	2000	2001
Fall Term Start	Oct 9, '00	Oct 8 '01
Fall Mini-Term Starts	Nov 20, '00	Nov 19, '01
Thanksgiving Day Holiday	Nov 23-26, '00	Nov 22-24, '01
Christmas Holiday	Dec 18, '00 – Jan 1, '01	Dec 19 '00 – Jan 1, '01
Fall Term Classes Resume	Jan 2, '01	Jan 2, '02
Fall Term Ends	Jan 13, '01	Jan 13 '02

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**CATALOG ADDENDUM
WESTERN BUSINESS COLLEGE FACULTY**

Information listed in this addendum supersedes that which it contradicts and/or replaces in the previous addenda or catalogs.

PORTLAND CAMPUS/FULL-TIME FACULTY

Larry G. Andersen	B.A., University of Washington Accounting
James B. Bartlett	A.B., Humboldt State University; J.D., University of San Francisco Paralegal/General Education
Nedra D. Brill	B.A., Linfield College Computer Applications
R. Terre Harper	B.S., Oregon State University Travel/Finance
Sara Newman	Portland Paramedical Center, Medical Assisting Diploma; CMA Certified Medical
Darcie C. Opferman	B.S., Illinois State University Computer Applications
Kenneth S. Price	B.A., Humboldt State University Desktop Publishing/Human Relations
Lee Schulz	B.S., Oregon State University Communications/Business
Kay Simons	B.A., Wichita State University Business/Human Relations
Sait Tarhan	B.A., University of Kentucky; J.D., University of Kentucky Law School Paralegal/Communications
Stephen Ulrich	A.B., Whitman College Communications/Math/Human Relations
Valerie J. Williams	B.S., Oregon State University Medical/General Education

**CATALOG ADDENDUM
WESTERN BUSINESS COLLEGE FACULTY**

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VANCOUVER CAMPUS/FULL-TIME FACULTY

Linda Aleksa	B.S., Northern Illinois University English/Communication
Holly Bower	B.A., Linfield College Computer Applications
Mary Durall-DuPree	B.A., George Fox University; M.S.T., Portland State University Communications/Business/Human Relations
Emily Gillespie	B.S., Brigham Young University Accounting
Evalinn Johnson	B.S., Humboldt State University Medical/Computer Applications
Steven Maxwell	B.A., Western Washington University Human Relations
Patricia Stoddard	B.A., Linfield College M.S., Portland State University Medical
Karen Woodin	Medical Assistant, Apollo College Medical

**CATALOG ADDENDUM
WESTERN BUSINESS COLLEGE FACULTY**

Information listed in this addendum supersedes that which it contradicts and/or replaces in the previous addenda or catalogs.

PORTLAND CAMPUS/ADJUNCT FACULTY

Kim Bahr	B.A., Brigham Young University Communications/Mathematics/Computer Applications
Marcia D. Beaty	Eastern Oregon University Medical
Michelle Bires	A.A., Walla Walla Community College; B.A., Eastern Washington University Business/Mathematics
Richard Farnsworth	B.A., University of Washington; M.A., Webster University Computer Applications
Michael Githens	B.A., Western Oregon University; M.S., Western Oregon University Communications
B. Joyce Hawkins	B.S., U.S. International University; M.S., U.S. International University Accounting/Mathematics
Brett McFarlane	B.A., University of Oregon Accounting/Human Relations
Dallas Patten	B.A., State University of New York; M.S., Long Island University; MBA, City University Accounting/Medical

**CATALOG ADDENDUM
WESTERN BUSINESS COLLEGE FACULTY**

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VANCOUVER CAMPUS/ADJUNCT FACULTY

Michell Boldt	B.A., Washington State University M.A., Portland State University
Linn A. Clark	B.S., Colorado State University Computer Applications
Rebecca Daniels	B.S., George Mason University M.A., University of Phoenix
Ellison Hughes	B.S., Central Washington University Accounting
Debi Jack	B.A., Boise State University Human Relations/Word Processing
Jenifer Jacobus-Buell	Medical Assistant, The Bryman School CMA Certified Medical
Alicia Katz	B.A., M.A.T., Tufts University Microsoft Office User Specialist Certification Computers
Zach Weisbrod	D.C., Palmer College of Chiropractic Medical

**Western Business College
2001-2002 Catalog
Portland, OR/Vancouver, WA**

- **Addendum #1 – Effective June 1, 2001**

The address of the Oregon Student Assistance Commission on page 1 is changed as follows:

This school is a unit of a business organization authorized by the State of Oregon to offer and confer the academic degrees described herein, following a determination that state academic standards will be satisfied under OAR 583-030. Inquiries concerning the standards or school compliance may be directed to the Oregon Student Assistance Commission; 1500 Valley River Drive, Suite 100; Eugene, Oregon 97401.

- **Addendum #2 – Effective June 1, 2001**

The following general education courses should be identified with an asterisk in the Course Description section of the catalog:

Page 32: ECO1100 Contemporary Economic Issues	4 Credits
Page 32: ENC1106 Composition I	4 Credits
Page 36: PSY2014 General Psychology	4 Credits
Page 36: SPC2602 Oral Communications	4 Credits

- **Addendum #3 – Effective June 1, 2001**

The following general education course numbers on page 37 are correct as follows:

ECO1100 Contemporary Economic Issues
PSY2014 General Psychology

- **Addendum #4 – Effective June 1, 2001**

*The **TRANSCRIPT/RECORD** policy on page 48 is amended as follows:*

A complete, permanent set of academic records is kept at Western Business College on all students. Official transcripts may be ordered through the registrar at a charge of \$5.00 each when the request is accompanied by a signed authorization to release the transcript.

- **Addendum #5 – Effective June 1, 2001**

*The **Academic Calendar** on page 61 is amended as follows:*

Under **FALL TERM** the second column should read **2002**.

- **Addendum #6 – Effective June 1, 2001**

*The **FACULTY** listing for the Portland Campus on pages 67 and 68 is replaced by separate addenda. (See attached.) Vancouver adjunct faculty roster is listed on a separate addendum. (See attached.)*

Western Business College
2000-2001 Catalog
Portland, OR / Vancouver, WA

◆ **Addendum # 1 - Effective July 31, 2000**

The "GENERAL ADMISSION POLICY" on page 3 is changed as follows:

Graduation from high school or its equivalent is a prerequisite for admission. For students enrolling at the Portland campus, high school transcripts or equivalency documentation must be submitted by all applicants. Those students may request a form supplied by the College for requesting transcripts or equivalency documentation. Students enrolling at the Vancouver campus must sign an attestation that they have graduated from high school or have received their GED.

◆ **Addendum #2 - Effective September 15, 2000**

The Academic calendars for 2000 - 2001 on page 61 are changed as follows:

The start date for the Fall Term 2000 has been changed from October 9 to October 16, 2000.
The start date for the Fall Term 2001 has been changed from October 8 to October 15, 2001.

◆ **Addendum #3 - Effective September 15, 2000**

The listing of state approvals on page I is expanded by adding the following paragraph:

Both campuses are also licensed under chapter 28C.10 RCW; inquiries or complaints regarding the diploma programs may be made to the Washington Workforce Training and Education Coordinating Board, 128 Tenth Avenue SW, P.O. Box 43105, Olympia, Washington 98504-3105, (360) 753-5662.

Also, in paragraph 2 on that same page, the code for the Associate of Applied Science in Accounting is corrected to AAC.

◆ **Addendum #4 - Effective September 15, 2000**

In the heading for the Medical Assistant program on page 24 the reference to "DAY PROGRAM" is hereby eliminated.

◆ **Addendum #5 - Effective October 7, 2000**

The sections of the Institutional Refund Policy (pages 53 - 55) entitled "Refunds," "Refund Distribution Policy," Federal Pro Rata Calculation" "Washington State Refund Policy (For All State of Washington Residents)" and "Federal Refund Policy" are replaced with the following sections:

Refunds

This institution is certified by the U.S. Department of Education as an eligible participant in the federal student financial aid (SFA) programs established under the Higher Education Act of 1965 (HEA), as amended.

To calculate refunds under the Federal Return of Title IV Funds policy, institutions must complete two separate calculations. First, the institution must determine how much of the tuition, fees and other institutional charges it is eligible to retain using either the state or institutional refund policy. Then, using the Federal Return of Title IV Funds policy, the institution determines how much federal assistance the student has earned which can be applied to the institutional charges.

If the student received more SFA funds than he or she earned under the Federal Return of Title IV Funds policy, the institution, and in some cases the student, is required to return the unearned funds to the Federal Treasury.

Any unpaid balance that remains after the Return of Title IV Funds policy has been applied to the state or institutional policy must be paid by the student to the institution.

Remittance to the Federal Government

If it is determined that a federal refund is due, the statute and the regulations clearly define the order in which remaining federal student financial aid program funds are to be returned. Based on the student’s financial aid award(s) (his/her parent(s) in the case of PLUS Loans) the return of federal funds will be remitted to the appropriate program in the following order:

1. Unsubsidized Federal Stafford Loan Program;
2. Subsidized Stafford Loan Program;
3. Unsubsidized Federal Direct Stafford Loan Program;
4. Subsidized Federal Direct Stafford Loan Program;
5. Federal Perkins Loan Programs;
6. Federal PLUS Loan Program;
7. Federal Direct PLUS Loan Program;
8. Federal Pell Grant Program;
9. Federal Supplemental Educational Opportunity Grant (SEOG) Program;
10. Other federal, state, private and/or institutional sources of aid; and
11. The student.

Institutional Refund Policy (for all Oregon State Residents)

Under the institutional refund policy, the period of enrollment completed by the student is calculated by dividing the total number of weeks, not calendar days, in the payment period or period of enrollment into the number of weeks completed in that period as of the last date of attendance. Attendance in any one class during the week constitutes attendance for the entire week.

The percentage of weeks attended is rounded up to the nearest 10 percent, and the resulting percentage is then applied to the table below to determine what percentage of tuition and other institutional charges have been earned by the institution.

The “Percentage of Funds Earned” is then multiplied by the institutional charges for that payment period or period of enrollment to determine the amount of funds the institution retains. The reciprocal amount, if any, will be refunded to the appropriate entity.

Students who withdraw or are terminated from the institution will have their refunds calculated as follows:

A Student Who Withdraws or Is Terminated...	Is Entitled to a Refund of...	The Institution Is Eligible to Retain...
First 7 calendar days of the Period	100%	0
First 10% of the Period	90%	10%
Between 10% and 20% of the Period	50%	50%
Between 20% and 50% of the Period	25%	75%
Beyond the Midpoint of the Period	0	100%

Washington State Refund Policy (For all State of Washington Residents)

Refunds for students who withdraw after starting school or are terminated by the school will be computed as follows:

A Student Who Withdraws or Is Terminated...	Is Entitled to a Refund of...	The Institution Is Eligible to Retain...
During the first week or 10% of the contracted instructional time, whichever is less	90% of Tuition	10% of Tuition
After the first week or 10%, but prior to completion of 25%	75% of Tuition	25% of Tuition

of contracted instructional time		
After the first 25%, but within 50% of the contracted instructional time	50% of Tuition	50% of Tuition
After completion of more than 50% of contracted instructional time	0	100% of Tuition

◆ **Addendum #6 - Effective October 7, 2000**

The following new sections are added to the Refund Policy (pages 53 - 55):

Cancellation & Refund Policy

The registration of a student results in the employment of faculty, arrangements for management and physical facilities and other provisions by the administration that must be contracted in advance. The withdrawal of a student does not decrease the expenses of the College to any substantial extent. The refund policy has been established so that the student who withdraws from class will share in the incurred cost. For these reasons there will be no refund of tuition except as outlined in the following policy.

The College employs a fair and equitable refund policy that complies with federal, state, and accrediting guidelines for the return of unearned tuition and fees in the event of cancellation, termination or withdrawal.

Detailed below are the specific federal, state and institutional refund policies and procedures that will be used to ensure that the College retains only funds that have been earned according to the applicable refund policy. In the event that a refund is required, these policies will ensure that any and all refunds are paid to the appropriate entity in a timely fashion.

Federal Return of Title IV Funds Policy

All institutions participating in the SFA programs are required to use a statutory schedule to determine the amount of SFA funds the student had earned when he or she ceases to attend, which is based on the period of time the student was in attendance.

If a recipient of the SFA Program withdraws from the College during a payment period or a period of enrollment in which the recipient began attendance, the College must calculate the amount of SFA program assistance the student did not earn, and those funds must be returned. Up through the 60% point in each payment period or period of enrollment, a pro-rata schedule is used to determine how much SFA Program funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the SFA funds.

The percentage of the payment period or period of enrollment completed is determined by:

The percentage of the payment period or period of enrollment completed is the total number of calendar days* in the payment period or period of enrollment for which the assistance is awarded divided into the number of calendar days* completed in that period as of the last date of attendance.

*Scheduled breaks of at least five consecutive days are excluded from the total number of calendar days in a payment period or period of enrollment (numerator) and the number of calendar days completed in that period (denominator).

Return of Unearned SFA Program Funds

The College must return the lesser of -

- The amount of SFA program funds that the student did not earn; or
- The amount of institutional costs that the student incurred for the payment period or period of enrollment multiplied by the percentage of funds that were not earned.

The student (or parent, if a Federal PLUS loan) must return or repay, as appropriate:

- Any SFA loan funds in accordance with the terms of the loan; and
- The remaining unearned SFA program grant (not to exceed 50% of a grant) as an overpayment of the grant.

(Note: The student (parent) must make satisfactory arrangements with the U.S. Department of Education and/or the College to repay any outstanding balances owed by the student. However, there are a number of repayment plans that are available to assist the student in meeting repayment obligations. The Student Finance Department will counsel the student in the event that a student repayment obligation exists. The individual might be ineligible to receive additional student financial assistance in the future if the financial obligation(s) are not satisfied.)

◆ **Addendum #7 - Effective October 26, 2000**

The following scholarship information is added to the financial aid section of the catalog:

High School Scholarships

Western Business College offers High School Scholarships for graduating seniors, age 17 or older.

High school seniors may obtain scholarship information from a participating high school guidance department, or they may call the school for an application. Applications should be mailed in by the end of March or by the designated deadline.

All applicants must take the CPAT, which measures competency in reading, language, and mathematics. Scholarship finalists will be those with the highest scores on the test.

A panel of school officials conducts interviews with the scholarship finalists about their goals, accomplishments and extracurricular activities. This panel will select winners by consensus vote. The Scholarships will be awarded as follows:

Portland Campus

- One full tuition-assistance scholarship to the program of his/her choice will be awarded to the top winner
- One 1/2 tuition-assistance scholarship to the program of his/her choice will be awarded to the second-place winner.
- Two 1/4 tuition-assistance scholarships to the programs of their choice will be awarded to the third and fourth-place winners.

Vancouver Campus

- One full tuition-assistance scholarship to the program of his/her choice will be awarded to the top winner.
- Two 1/2 tuition-assistance scholarships to the programs of their choice will be awarded to the second and third-place winners.

Scholarships will be awarded annually. They are not transferable, nor can they be exchanged for cash. Scholarships are good for up to seven months after the award date.

◆ **Addendum #8 - Effective November 6, 2000**

The prerequisites have been eliminated from the course description on page 28 for ENC-120 Business Communications. The new course description is as follows:

ENC - 120 Business Communications

4 Credits

This course is designed to provide a comprehensive review of English grammar as it is applied to communications in the business setting. Practice in perfecting written skills is provided. Lec. Hrs. 040 Lab Hrs. 000 Other Hrs. 000

◆ **Addendum #9 - Effective November 6, 2000**

All catalog references to the state of Washington Workforce Training and Education Coordinating Board's address are hereby changed to the following new address:

Workforce Training and Education Coordinating Board
 128 Tenth Avenue SW
 P.O. Box 43105
 Olympia, Washington 98504-3105

◆ **Addendum #10 - Effective November 27, 2000**

The following two programs have been approved for the Vancouver campus location:

**Microsoft Office User Specialist
 Diploma Program
 Credit Hours Required: 68**

The Microsoft Office User Specialist program is designed to take the student from the basic through the expert level in the various applications of the Microsoft Office software. Software applications studied include Word, PowerPoint, Excel and Access. Emphasis is placed on developing effective communication skills in the various software environments. The major core courses will prepare students to sit for the assorted Microsoft Office User Specialist certification examinations. Graduates will qualify for the wide range of administrative assistant occupations.

Students are required to complete the following courses:

Course Number	Course Title	Lecture Hours	Lab Hours	Credit Hours
CGS 1326	Project Development	10	20	2
CGS 1520	Introduction to Database	10	20	2
CGS 1522	Introduction to Spreadsheets	10	20	2
CGS 1550	Introduction to Presentations	10	20	2
OST 1145	Speedbuilding Skills	10	20	2
OST 2705	Introduction to Word Processing	10	20	2
CGS 1410	Essentials of Comm & Document Formats	10	20	2
CGS 1501	Computer Fundamentals	30	20	4
CGS 2075	Spreadsheets Core Skills	30	20	4
CGS 2137	Presentations Core Skills	30	20	4
CGS 2175	Database Management Core Skills	30	20	4
OST 2716	Word Processing Core Skills	30	20	4
CGS 2532	Spreadsheets Expert Skills	30	20	4
CGS 2602	Presentations Expert Skills	30	20	4
CGS 2640	DataBase Management Expert Skills	30	20	4
OST 2737	Word Processing Expert Skills	30	20	4
CIS 2801	Office 2000 Integration of Data	10	20	2
CGS 2805	Microsoft Office & Web Browsers	10	20	2
CIS 2955	Externship I		60	2
SLS 1500	Workplace Relationships	10	20	2
SLS 1120	Strategies for Success	40		4
SLS 1320	Career Skills	10	20	2
EN 120	Business Communications	40		4
Total Program:				68

Microsoft Office User Specialist
Associate of Applied Science Degree
Credit Hours Required: 96

The Microsoft Office User Specialist program is designed to take the student from the basic through the expert level in the various applications of the Microsoft Office software. Software applications studied include Word, PowerPoint, Excel and Access. Emphasis is placed on developing effective communication skills in the various software environments. The major core courses will prepare students to sit for the assorted Microsoft Office User Specialist certification examinations. Graduates will qualify for the wide range of administrative assistant occupations. The degree program includes general education classes that allow the student to maximize career potential to include advanced positions within an organization.

Students are required to complete the following courses:

Course Number	Course Title	Lecture Hours	Lab Hours	Credit Hours
College Core Requirements:				
ACG 2001	Principles of Accounting I	40		4
CGS 1326	Project Development	10	20	2
CGS 1520	Introduction to Database	10	20	2
CGS 1522	Introduction to Spreadsheets	10	20	2
CGS 1550	Introduction to Presentations	10	20	2
MAN1011	Introduction to Business Enterprise	40		4
OST 1145	Speedbuilding Skills	10	20	2
OST 2705	Introduction to Word Processing	10	20	2
SLS 1120	Strategies for Success	40		4
SLS 1320	Career Skills	20		2
Major Core Requirements:				
SLS 1500	Workplace Relationships	10	20	2
CGS 1410	Essentials of Comm & Document Formats	10	20	2
CGS 1501	Computer Fundamentals	30	20	4
CGS 2075	Spreadsheets Core Skills	30	20	4
CGS 2137	Presentations Core Skills	30	20	4
CGS 2175	Database Management Core Skills	30	20	4
OST 2716	Word Processing Core Skills	30	20	4
CGS 2532	Spreadsheets Expert Skills	30	20	4
CGS 2602	Presentations Expert Skills	30	20	4
CGS 2640	DataBase Management Expert Skills	30	20	4
OST 2737	Word Processing Expert Skills	30	20	4
CIS 2801	Office 2000 Integration of Data	10	20	2
CGS 2805	Microsoft Office & Web Browsers	10	20	2
CIS 2955	Externship I		60	2
Additional Credit Courses		80		8
General Education Requirements:				
ENC1106	*Composition I	40		4
MAC2104	*College Algebra	40		4
PSY2104	*General Psychology	40		4
SPC2602	*Oral Communications	40		4
Total Program				96
General Education requirements are noted by an asterisk ()				

The following course descriptions are added:

CGS 1501 Computer Fundamentals

4.0 Quarter Credit Hours

This course provides an introduction to and an overview of the fields of computing. There is an emphasis on terminology, hardware, and software features associated with various components of computing. Specific topics to be covered include computer system architecture, basics of telecommunications and networks, end-user Internet skills, common application software, operating systems, virus scan software, certification, multimedia, distance education, and computer programming. Lec. Hrs. 030 Lab Hrs. 020 Other Hrs. 000

OST 2705 Introduction to Word Processing

2.0 Quarter Credit Hours

This course provides an introduction to word processing. There is an emphasis on terminology, and the creation and editing of simple documents. Students will create, edit, spell check, save, and print a document. In addition, students will apply character formatting to a document. Students will perform file management skills such as saving a document under the same and a different name, locating, opening, and closing an existing document, and creating a subdirectory. Corequisite: **CGS 1501** Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

**CGS 1550 Introduction to Presentations
Hours**

2.0 Quarter Credit Hours

This course provides an introduction to presentations. There is an emphasis on terminology, and the creation and editing of simple presentations. Students will create, edit, spell check, save, and print a presentation. In addition, they will apply character formatting to a document. Students will use templates to create presentations. Students will perform file management skills such as saving a presentation under the same and a different name, locating, opening, and closing an existing presentation. Corequisite: **CGS 1501** Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

CGS 1522 Introduction to Spreadsheets

2.0 Quarter Credit Hours

This course provides an introduction to spreadsheets. There is an emphasis on terminology and the creation and editing of simple spreadsheets such as marketing and sales reports, expense reports, invoices and purchase orders, and basic financial statements. Students will create and modify spreadsheets. In addition, students will print worksheets, apply basic formatting, and perform file management skills such as saving spreadsheets under the same and a different name, locating and opening existing spreadsheets, and creating subdirectories. Prerequisite: **CGS 1501** Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

CGS 1520 Introduction to Database

2.0 Quarter Credit Hours

This course provides an introduction to database operations. Emphasis will be placed on terminology, and the creation and editing of simple database forms and reports. Students will create, edit, and print basic database documents. In addition, students will learn to view and locate information from simple queries. Prerequisite: **CGS 1501** Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

**OST 1145 Speedbuilding Skills
Hours**

2.0 Quarter Credit Hours

This course develops keyboarding speed and accuracy through an intense review of letters, numbers, and symbols. Timed drill activities focus on frequently typed letter combinations, difficult reaches random letter, symbol, and number drills. Prerequisite: None Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

CGS 1410 Essentials of Communications and Document Formatting

2.0 Quarter Credit Hours

This course provides instruction in both the essentials of basic writing strategies and formatting for document production. Tips for the development of correspondence such as letters and memos, electronic documents such as faxes and email, and general documents such as tabular and narrative reports are a focus of the course. Emphasis is placed on proofreading, grammar, punctuation, capitalization style, and number usage. Prerequisite: None Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

OST 2716 Word Processing Core Skills

4.0 Quarter Credit Hours

This course provides instruction in the essential word processing skills; it prepares students for the Microsoft Office User Specialist Word Core Certification examination. The emphasis is on working with text such as paragraphs and documents, managing files, using tables, and working with pictures and charts. A major focus of the course will be on the Word 2000 core certification skill activities. Prerequisite: **OST 2705** Lecture Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CGS 2137 Presentations Core Skills**4.0 Quarter Credit Hours**

This course provides instruction in the core presentation skills and prepares students for the Microsoft Office User Specialist PowerPoint Core Certification examination. The emphasis of the course is on creating and modifying presentations, using templates, working with text and visual elements, customizing a presentation, creating output, delivering a presentation, and managing files. Students will master all PowerPoint 2000 core certification skill activities. Prerequisite: CGS 1550 Lecture Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CGS 2075 Spreadsheets Core Skills**4.0 Quarter Credit Hours**

This course provides instruction in the core spreadsheet skills and prepares students for the Microsoft Office User Specialist Excel Core Certification. The emphasis of the course is on working with cells, working with files, formatting worksheets, page setup and printing, working with worksheets and workbook structure, working with formulas and functions and using charts and objects. Students will master all Excel 2000 core certification skill activities. Prerequisite: CGS 1522 Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CGS 2175 Database Management Core Skills**4.0 Quarter Credit Hours**

This course provides instruction in core data management skills and prepares students for the Microsoft Office User Specialist Access Core Certification examination. The emphasis is on planning and designing databases, working with Access, building and modifying tables and forms, viewing and organizing information, defining relationships, producing reports, integrating simple data from the Access software program with other applications, and using Access tools. Students will master all Access 2000 core certification skill activities. Prerequisite: CGS 1520 Lecture Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CGS 1326 Project Development**2.0 Quarter Credit Hours**

This course prepares the student to administer and participate in effective project development. Emphasis will be on people, planning, processes, and communication. Students will work in teams to define project objectives, schedule, budget, and accomplish project objectives on time and on budget. Prerequisite: None. Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

OST 2737 Word Processing Expert Skills**4.0 Quarter Credit Hours**

This course provides instruction for the development of expert word processing skills; it prepares students for the Microsoft Office User Specialist Word Expert Certification examination. The emphasis of the course is on application development using advanced word processing features such as complex formatting of paragraphs and documents with AutoText and citations, macros, and elaborate tables with extensive calculations. Integration of data for graphics, pictures, and charts with advanced formatting such as 3D, mail merge, and collaborating with workgroups will also be addressed. Students will master all Word 2000 expert certification skill activities. Prerequisite: OST 2716 Lecture Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CGS 2532 Spreadsheet Expert Skills**4.0 Quarter Credit Hours**

This course provides instruction for the development of expert spreadsheet skills; it prepares students for Microsoft Office User Specialist Excel Expert Certification. The emphasis of the course is on application development using customized and advanced spreadsheet features such as importing and exporting data, templates, multiple workbooks, pivot tables, and complex formulas. Printing workbooks, customizing with toolbars, using macros, auditing a worksheet, displaying and formatting data, using analysis tools and collaborating with workgroups. Students will master all Excel 2000 expert certification skill activities. Prerequisite: CGS 2075 Lecture Hrs. 020 Lab Hrs. 040 Other Hrs. 000

CGS 2602 Presentation Expert Skills**4.0 Quarter Credit Hours**

This course provides instruction for the development of expert presentation skills and prepares students for the Microsoft Office User Specialist PowerPoint Expert Certification examination. The emphasis of the course is on application development using customized and advanced features of PowerPoint while creating or modifying presentations. Preparation of graphics such as pictures, charts, and tables with special effects, macros, and working with complex visual elements. Creating various types of output, delivering a presentation, managing files, working with PowerPoint, collaborating with workgroups and working with charts and tables. Students will master all PowerPoint 2000 expert certification skill activities. Prerequisite: CGS 2137 Lecture Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CGS 2640 Database Management Expert Skills**4.0 Quarter Credit Hours**

This course provides instruction for the development of expert database management skills; it prepares students for the Microsoft Office User Specialist Access Expert Certification examination. The emphasis of the course is on application development using advanced features such as macros, queries, and replication, building and modifying custom forms. Tables, action queries, producing complex reports, defining relationships, utilizing formatting capabilities, and using custom Access tools will also be addressed. Students will master all Access 2000 expert certification skill activities. Prerequisite: CGS 2175 Lecture Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CIS 2801 Office 2000 Integration of Data

2.0 Quarter Credit Hours

This capstone course provides instruction for the development of enhanced application development skills using Office 2000 software. The emphasis of the course will be to integrate, embed, and link data from the Word, Excel, PowerPoint, and Access software programs. A focus will be on the students' mastery of object linking and embedding (OLE), embedding Excel objects in Word or PowerPoint, linking between Word, Excel and PowerPoint, updating and breaking links and using Access data in Excel workbooks or Word merges. Students will master Microsoft Office User Specialist Certification skill-sets relating to the integration of data for all Office 2000 software. Prerequisites: OST 2737, CGS 2532, CGS 2602, CGS 2640 Lecture Hrs. 010 Lab Hrs. 020 Other Hrs. 000

CGS 2805 Microsoft Office and Web Browsers

2.0 Quarter Credit Hours

This capstone course provides instruction in the development of online skills for applications using Microsoft Office software. The course will focus on working with World Wide Web browsers, creating Web pages, and sharing information online. The emphasis of this course is on using browser software features, web addresses and URLs, navigating and searching the web, using bookmarks and saving in HTML format, creating web pages, working with frames and posting to the Web. Prerequisites: OST 2737, CGS 2532, CGS 2602, CGS 2640 Lecture Hrs. 010 Lab Hrs. 020 Other Hrs. 000

CIS 2955 Externship I

2.0 Quarter Credit Hours

This course provides the student with on-the-job experience in a business organization practicing office productivity activities with skills learned in the classroom. Students will be placed in a business organization working under the direction of an experienced Microsoft Office professional. Emphasis will be on document production and integration, application development, and methods of improving productivity through use of the software. The course will focus on working in a project teamwork environment meeting deadlines with appropriate communications. Lec. Hrs. 000 Lab Hrs. 000 Other Hrs. 060

SLS 1500 Workplace Relationships

2.0 Quarter Credit Hours

This course provides students the opportunity to study the building of appropriate interpersonal business relationships with coworkers, supervisors, and customers. Specific focus will be on developing and practicing effective customer service principles for building successful business networks. Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

◆ **Addendum #12 - Effective November 27, 2000**

The address on page I for the Washington Higher Education Coordinating Board has been changed to the following:

Washington Higher Education Coordinating Board
919 Lakeridge Way
Olympia, WA 98502

◆ **Addendum #13 - Effective January 16, 2001**

The attendance policy on page 36 is replaced with the following:

Your education here is designed to prepare you for successful employment in the workplace. Therefore, it is critical that professional behavior be practiced at all times. This includes timely and consistent attendance in all classes, meeting assignment deadlines, and meaningful participation in class-related activities.

Each course within the programs offered will have regularly scheduled academic activities that occur throughout the term. These academic activities are integral to ensure that course outcomes are met and that specific learning objectives are achieved within individual courses. Academic activities provide the faculty with

specifics that aid in the assessment of student performance and the eventual awarding of a final course grade. The importance of student participation in these activities is key to the mastery of material within the course of study.

Academic activities are defined as, but not specifically limited to:

an examination/quiz; a tutorial session; computer assisted instruction; academic advising; completion of a course assignment, including research, projects and journalizing; attending a study group; participation in a field trip; attending a guest lecture; simulations; role play activities; viewing of instructional media; library research; presentation of material (oral or written); instructor lecture or demonstration; a survey evaluating the course material/text and instructor performance; and a mid-term assessment performed by faculty to evaluate student progress. Academic activities may focus on the preparation of the student for meaningful employment opportunities after graduation, and as such, may be specifically related to the career services area.

Your success relies heavily on consistent and meaningful participation in the above defined class related/academic activities. Importance is placed on mirroring the model of the workplace to begin reinforcing the importance of consistent attendance/participation in the classroom and the expectation of consistent attendance/participation in the workplace. Collaborative learning within the curriculum prepares you to be comfortable with the learning team concept that is prevalent in today's workplace.

◆ **Addendum #14 - Effective February 1, 2001**

The following course changes have been made to the travel programs:

HT-110 Travel Studies is replaced by HT-115

HT-115 Geography

4 Credits

This course teaches geography and its impact on tourism. Emphasis is placed on the many aspects of geography, including cultural, historical, and political. Prerequisite: None

HT-120 Hospitality Studies is replaced by HT-125

HT-125 Destination Specialist

4 Credits

This course covers the components and implementation of an organized tour in a specific geographic region. The components include hotels, ground arrangements, daily activities, meals, air transportation, and escorts. Prerequisite: None

HT-130 Introduction to Travel Computers and HT-140 Travel Computer Reservation Systems are replaced by HT-135

HT-135 Travel Computer Reservations

8 Credits

This course teaches the student to use the on-line AMADEUS (trademark sign) computerized reservations system to its fullest capacity. The student learns how to modify and create itineraries. Telephone sales and techniques and hotel and car rental reservations are also emphasized. Prerequisite: HT-115

The prerequisites for HT-180 Administrative Travel Dynamics are hereby deleted.

Addendum #15 - Effective March 8, 2001

The tuition chart on page 60 is replaced with the following for all classes beginning after April 1, 2001:

Tuition per credit hour per term

PROGRAM	CREDITS REGISTERED FOR:	TUITION PER CREDIT HOUR Effective April 1, 2000
All Programs	1 through 11	\$210
	12 through 15	\$192
	16 or more	\$180

Mid-term start tuition per credit hour (Mid-term start quarter only)

All Programs	per credit	\$180
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◆ **Addendum #16 - Effective March 12, 2001**

The Microsoft Office User Specialist diploma program (listed in Addendum #10 above) is added to the program offerings at the Portland campus.

◆ **Addendum #17 - Effective March 27, 2001**

The following policy is added to the Academics section of the catalog:

Students who must withdraw from the College are requested to notify the Academic Dean's office by telephone, in person, or in writing, to provide official notification of their intent to withdrawal. Students will be asked to provide the official date of withdrawal and the reason for withdrawal. At the time of official notification, when the student begins the process of withdrawal, the student or the Academic Dean's office will complete the necessary form(s).

Timely notification by the students will result in the students being charged tuition and fees only for the portion of the payment period or period of enrollment that they attended as well as ensuring a timely return of federal funds and any other refunds that may be due. Failure of students to provide official notification to the College of the intent to withdraw means that the students will continue to be obligated for the tuition and fees and will delay the return of federal funds to the appropriate programs and will delay returning any other refunds that may be due.

When a student withdraws from the College, the institution will calculate for Title IV recipients how much of the federal grants and loans the student has earned for the payment period or period of enrollment. The institution will also calculate the amount of tuition and fees for which the student is obligated based on its refund policy. Depending on when the student withdraws, the tuition and fee charges may either exceed the amount of Title IV grants and loans received or may be less than the amount of Title IV grants and loans received. If the amount of tuition and fee charges exceeds the amount of Title IV funds earned, the student, or parent in the case of dependent students, may owe the institution additional money for the remaining balance. The student or parent, may owe back Title IV funds if the student has not earned 100 percent of the Title IV funds based on his or her attendance in the quarter. Further, depending on when a student withdraws, the student may even owe back 50 percent of his or her grant funds back to the Title IV program.

Therefore, it is extremely important that the student understand the implications of withdrawing before completing the coursework in the quarter because it may impact the student's finances. The College's Finance Department is available to provide assistance to students in order to determine the exact impact of early withdrawal on their repayment obligations.

If a student would like to rescind his or her official notification of withdrawal, the student needs to provide a statement in writing that he or she is continuing to participate in academically-related activities and intends to complete the payment period or period of enrollment. The statement should be completed in the Academic Dean's office. If the student subsequently ceases to attend prior to the end of the quarter, then the rescission will be cancelled and the original date of official notification will be used unless the school can document a later date of the student's attendance at an academically-related activity.

If the student is unable to begin the institution's withdrawal process or otherwise provide official notification of his or her intent to withdraw because of illness, accident, grievous personal loss, or other such circumstances beyond the student's control, a secondary party may provide notice to the Academic Dean's office. The date of withdrawal will be the date that most accurately reflects when the student ceased academic attendance due to the circumstances beyond the student's control.

◆ **Addendum #18 - Effective April 9, 2001**

The following programs are now offered in the evening at the Portland campus:

PROGRAM	TIME TO COMPLETE	
	Regular Evening Starts	Mid-Term Evening Starts
Microcomputer Applications DP-8	60 weeks	66 weeks
Advanced Microcomputer Applications DP-9	96 weeks	102 weeks
Accounting/Business Administration AC-4	60 weeks	66 weeks

◆ **Addendum #19 - Effective April 10, 2001**

The following course numbers have been changed:

Old Course #	Course Title	New Course #
FIN 1100	Introduction to Finance	FIN 1103
MAN 1011	Introduction to Business Enterprise	MAN 1030

**Western Business College
2000-2001 Catalog
Portland, OR / Vancouver, WA**

◆ **Addendum # 1 - Effective July 31, 2000**

The "GENERAL ADMISSION POLICY" on page 3 is changed as follows:

Graduation from high school or its equivalent is a prerequisite for admission. For students enrolling at the Portland campus, high school transcripts or equivalency documentation must be submitted by all applicants. Those students may request a form supplied by the College for requesting transcripts or equivalency documentation. Students enrolling at the Vancouver campus must sign an attestation that they have graduated from high school or have received their GED.

◆ **Addendum #2 - Effective September 15, 2000**

The Academic calendars for 2000 - 2001 on page 61 are changed as follows:

The start date for the Fall Term 2000 has been changed from October 9 to October 16, 2000.
The start date for the Fall Term 2001 has been changed from October 8 to October 15, 2001.

◆ **Addendum #3 - Effective September 15, 2000**

The listing of state approvals on page 1 is expanded by adding the following paragraph:

Both campuses are also licensed under chapter 28C.10 RCW; inquiries or complaints regarding the diploma programs may be made to the Washington Workforce Training and Education Coordinating Board, 128 Tenth Avenue SW, P.O. Box 43105, Olympia, Washington 98504-3105, (360) 753-5662.

Also, in paragraph 2 on that same page, the code for the Associate of Applied Science in Accounting is corrected to AAC.

◆ **Addendum #4 - Effective September 15, 2000**

In the heading for the Medical Assistant program on page 24 the reference to "DAY PROGRAM" is hereby eliminated.

◆ **Addendum #5 - Effective October 7, 2000**

The sections of the Institutional Refund Policy (pages 53 - 55) entitled "Refunds," "Refund Distribution Policy," Federal Pro Rata Calculation" "Washington State Refund Policy (For All State of Washington Residents)" and "Federal Refund Policy" are replaced with the following sections:

Refunds

This institution is certified by the U.S. Department of Education as an eligible participant in the federal student financial aid (SFA) programs established under the Higher Education Act of 1965 (HEA), as amended.

To calculate refunds under the Federal Return of Title IV Funds policy, institutions must complete two separate calculations. First, the institution must determine how much of the tuition, fees and other institutional charges it is eligible to retain using either the state or institutional refund policy. Then, using the Federal Return of Title IV Funds policy, the institution determines how much federal assistance the student has earned which can be applied to the institutional charges.

If the student received more SFA funds than he or she earned under the Federal Return of Title IV Funds policy, the institution, and in some cases the student, is required to return the unearned funds to the Federal Treasury.

Any unpaid balance that remains after the Return of Title IV Funds policy has been applied to the state or institutional policy must be paid by the student to the institution.

Remittance to the Federal Government

If it is determined that a federal refund is due, the statute and the regulations clearly define the order in which remaining federal student financial aid program funds are to be returned. Based on the student’s financial aid award(s) (his/her parent(s) in the case of PLUS Loans) the return of federal funds will be remitted to the appropriate program in the following order:

1. Unsubsidized Federal Stafford Loan Program;
2. Subsidized Stafford Loan Program;
3. Unsubsidized Federal Direct Stafford Loan Program;
4. Subsidized Federal Direct Stafford Loan Program;
5. Federal Perkins Loan Programs;
6. Federal PLUS Loan Program;
7. Federal Direct PLUS Loan Program;
8. Federal Pell Grant Program;
9. Federal Supplemental Educational Opportunity Grant (SEOG) Program;
10. Other federal, state, private and/or institutional sources of aid; and
11. The student.

Institutional Refund Policy (for all Oregon State Residents)

Under the institutional refund policy, the period of enrollment completed by the student is calculated by dividing the total number of weeks, not calendar days, in the payment period or period of enrollment into the number of weeks completed in that period as of the last date of attendance. Attendance in any one class during the week constitutes attendance for the entire week.

The percentage of weeks attended is rounded up to the nearest 10 percent, and the resulting percentage is then applied to the table below to determine what percentage of tuition and other institutional charges have been earned by the institution.

The “Percentage of Funds Earned” is then multiplied by the institutional charges for that payment period or period of enrollment to determine the amount of funds the institution retains. The reciprocal amount, if any, will be refunded to the appropriate entity.

Students who withdraw or are terminated from the institution will have their refunds calculated as follows:

A Student Who Withdraws or Is Terminated...	Is Entitled to a Refund of...	The Institution Is Eligible to Retain...
First 7 calendar days of the Period	100%	0
First 10% of the Period	90%	10%
Between 10% and 20% of the Period	50%	50%
Between 20% and 50% of the Period	25%	75%
Beyond the Midpoint of the Period	0	100%

Washington State Refund Policy (For all State of Washington Residents)

Refunds for students who withdraw after starting school or are terminated by the school will be computed as follows:

A Student Who Withdraws or Is Terminated...	Is Entitled to a Refund of...	The Institution Is Eligible to Retain...
During the first week or 10% of the contracted instructional time, whichever is less	90% of Tuition	10% of Tuition
After the first week or 10%, but prior to completion of 25%	75% of Tuition	25% of Tuition

of contracted instructional time		
After the first 25%, but within 50% of the contracted instructional time	50% of Tuition	50% of Tuition
After completion of more than 50% of contracted instructional time	0	100% of Tuition

◆ **Addendum #6 - Effective October 7, 2000**

The following new sections are added to the Refund Policy (pages 53 - 55):

Cancellation & Refund Policy

The registration of a student results in the employment of faculty, arrangements for management and physical facilities and other provisions by the administration that must be contracted in advance. The withdrawal of a student does not decrease the expenses of the College to any substantial extent. The refund policy has been established so that the student who withdraws from class will share in the incurred cost. For these reasons there will be no refund of tuition except as outlined in the following policy.

The College employs a fair and equitable refund policy that complies with federal, state, and accrediting guidelines for the return of unearned tuition and fees in the event of cancellation, termination or withdrawal.

Detailed below are the specific federal, state and institutional refund policies and procedures that will be used to ensure that the College retains only funds that have been earned according to the applicable refund policy. In the event that a refund is required, these policies will ensure that any and all refunds are paid to the appropriate entity in a timely fashion.

Federal Return of Title IV Funds Policy

All institutions participating in the SFA programs are required to use a statutory schedule to determine the amount of SFA funds the student had earned when he or she ceases to attend, which is based on the period of time the student was in attendance.

If a recipient of the SFA Program withdraws from the College during a payment period or a period of enrollment in which the recipient began attendance, the College must calculate the amount of SFA program assistance the student did not earn, and those funds must be returned. Up through the 60% point in each payment period or period of enrollment, a pro-rata schedule is used to determine how much SFA Program funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the SFA funds.

The percentage of the payment period or period of enrollment completed is determined by:

The percentage of the payment period or period of enrollment completed is the total number of calendar days* in the payment period or period of enrollment for which the assistance is awarded divided into the number of calendar days* completed in that period as of the last date of attendance.

*Scheduled breaks of at least five consecutive days are excluded from the total number of calendar days in a payment period or period of enrollment (numerator) and the number of calendar days completed in that period (denominator).

Return of Unearned SFA Program Funds

The College must return the lesser of –

- The amount of SFA program funds that the student did not earn; or
- The amount of institutional costs that the student incurred for the payment period or period of enrollment multiplied by the percentage of funds that were not earned.

The student (or parent, if a Federal PLUS loan) must return or repay, as appropriate:

- Any SFA loan funds in accordance with the terms of the loan; and
- The remaining unearned SFA program grant (not to exceed 50% of a grant) as an overpayment of the grant.

(Note: The student (parent) must make satisfactory arrangements with the U.S. Department of Education and/or the College to repay any outstanding balances owed by the student. However, there are a number of repayment plans that are available to assist the student in meeting repayment obligations. The Student Finance Department will counsel the student in the event that a student repayment obligation exists. The individual might be ineligible to receive additional student financial assistance in the future if the financial obligation(s) are not satisfied.)

◆ **Addendum #7 - Effective October 26, 2000**

The following scholarship information is added to the financial aid section of the catalog:

High School Scholarships

Western Business College offers High School Scholarships for graduating seniors, age 17 or older.

High school seniors may obtain scholarship information from a participating high school guidance department, or they may call the school for an application. Applications should be mailed in by the end of March or by the designated deadline.

All applicants must take the CPAT, which measures competency in reading, language, and mathematics. Scholarship finalists will be those with the highest scores on the test.

A panel of school officials conducts interviews with the scholarship finalists about their goals, accomplishments and extracurricular activities. This panel will select winners by consensus vote. The Scholarships will be awarded as follows:

Portland Campus

- One full tuition-assistance scholarship to the program of his/her choice will be awarded to the top winner
- One 1/2 tuition-assistance scholarship to the program of his/her choice will be awarded to the second-place winner.
- Two 1/4 tuition-assistance scholarships to the programs of their choice will be awarded to the third and fourth-place winners.

Vancouver Campus

- One full tuition-assistance scholarship to the program of his/her choice will be awarded to the top winner.
- Two 1/2 tuition-assistance scholarships to the programs of their choice will be awarded to the second and third-place winners.

Scholarships will be awarded annually. They are not transferable, nor can they be exchanged for cash. Scholarships are good for up to seven months after the award date.

◆ **Addendum #8 - Effective November 6, 2000**

The prerequisites have been eliminated from the course description on page 28 for ENC-120 Business Communications. The new course description is as follows:

ENC - 120 Business Communications

4 Credits

This course is designed to provide a comprehensive review of English grammar as it is applied to communications in the business setting. Practice in perfecting written skills is provided Lec. Hrs. 040 Lab Hrs. 000 Other Hrs. 000

◆ **Addendum #9 - Effective November 6, 2000**

All catalog references to the state of Washington Workforce Training and Education Coordinating Board's address are hereby changed to the following new address:

Workforce Training and Education Coordinating Board
 128 Tenth Avenue SW
 P.O. Box 43105
 Olympia, Washington 98504-3105

◆ **Addendum #10 - Effective November 27, 2000**

The following two programs have been approved for the Vancouver campus location:

**Microsoft Office User Specialist
 Diploma Program
 Credit Hours Required: 68**

The Microsoft Office User Specialist program is designed to take the student from the basic through the expert level in the various applications of the Microsoft Office software. Software applications studied include Word, PowerPoint, Excel and Access. Emphasis is placed on developing effective communication skills in the various software environments. The major core courses will prepare students to sit for the assorted Microsoft Office User Specialist certification examinations. Graduates will qualify for the wide range of administrative assistant occupations.

Students are required to complete the following courses:

Course Number	Course Title	Lecture Hours	Lab Hours	Credit Hours
CGS 1326	Project Development	10	20	2
CGS 1520	Introduction to Database	10	20	2
CGS 1522	Introduction to Spreadsheets	10	20	2
CGS 1550	Introduction to Presentations	10	20	2
OST 1145	Speedbuilding Skills	10	20	2
OST 2705	Introduction to Word Processing	10	20	2
CGS 1410	Essentials of Comm & Document Formats	10	20	2
CGS 1501	Computer Fundamentals	30	20	4
CGS 2075	Spreadsheets Core Skills	30	20	4
CGS 2137	Presentations Core Skills	30	20	4
CGS 2175	Database Management Core Skills	30	20	4
OST 2716	Word Processing Core Skills	30	20	4
CGS 2532	Spreadsheets Expert Skills	30	20	4
CGS 2602	Presentations Expert Skills	30	20	4
CGS 2640	DataBase Management Expert Skills	30	20	4
OST 2737	Word Processing Expert Skills	30	20	4
CIS 2801	Office 2000 Integration of Data	10	20	2
CGS 2805	Microsoft Office & Web Browsers	10	20	2
CIS 2955	Externship I		60	2
SLS 1500	Workplace Relationships	10	20	2
SLS 1120	Strategies for Success	40		4
SLS 1320	Career Skills	10	20	2
EN 120	Business Communications	40		4
Total Program:				68

Microsoft Office User Specialist
Associate of Applied Science Degree
Credit Hours Required: 96

The Microsoft Office User Specialist program is designed to take the student from the basic through the expert level in the various applications of the Microsoft Office software. Software applications studied include Word, PowerPoint, Excel and Access. Emphasis is placed on developing effective communication skills in the various software environments. The major core courses will prepare students to sit for the assorted Microsoft Office User Specialist certification examinations. Graduates will qualify for the wide range of administrative assistant occupations. The degree program includes general education classes that allow the student to maximize career potential to include advanced positions within an organization.

Students are required to complete the following courses:

Course Number	Course Title	Lecture Hours	Lab Hours	Credit Hours
College Core Requirements:				
ACG 2001	Principles of Accounting I	40		4
CGS 1326	Project Development	10	20	2
CGS 1520	Introduction to Database	10	20	2
CGS 1522	Introduction to Spreadsheets	10	20	2
CGS 1550	Introduction to Presentations	10	20	2
MAN1011	Introduction to Business Enterprise	40		4
OST 1145	Speedbuilding Skills	10	20	2
OST 2705	Introduction to Word Processing	10	20	2
SLS 1120	Strategies for Success	40		4
SLS 1320	Career Skills	20		2
Major Core Requirements:				
SLS 1500	Workplace Relationships	10	20	2
CGS 1410	Essentials of Comm & Document Formats	10	20	2
CGS 1501	Computer Fundamentals	30	20	4
CGS 2075	Spreadsheets Core Skills	30	20	4
CGS 2137	Presentations Core Skills	30	20	4
CGS 2175	Database Management Core Skills	30	20	4
OST 2716	Word Processing Core Skills	30	20	4
CGS 2532	Spreadsheets Expert Skills	30	20	4
CGS 2602	Presentations Expert Skills	30	20	4
CGS 2640	DataBase Management Expert Skills	30	20	4
OST 2737	Word Processing Expert Skills	30	20	4
CIS 2801	Office 2000 Integration of Data	10	20	2
CGS 2805	Microsoft Office & Web Browsers	10	20	2
CIS 2955	Externship I		60	2
Additional Credit Courses		80		8
General Education Requirements:				
ENC1106	*Composition I	40		4
MAC2104	*College Algebra	40		4
PSY2104	*General Psychology	40		4
SPC2602	*Oral Communications	40		4
Total Program				96
General Education requirements are noted by an asterisk ()				

The following course descriptions are added:

CGS 1501 Computer Fundamentals

4.0 Quarter Credit Hours

This course provides an introduction to and an overview of the fields of computing. There is an emphasis on terminology, hardware, and software features associated with various components of computing. Specific topics to be covered include computer system architecture, basics of telecommunications and networks, end-user Internet skills, common application software, operating systems, virus scan software, certification, multimedia, distance education, and computer programming. Lec. Hrs. 030 Lab Hrs. 020 Other Hrs. 000

OST 2705 Introduction to Word Processing

2.0 Quarter Credit Hours

This course provides an introduction to word processing. There is an emphasis on terminology, and the creation and editing of simple documents. Students will create, edit, spell check, save, and print a document. In addition, students will apply character formatting to a document. Students will perform file management skills such as saving a document under the same and a different name, locating, opening, and closing an existing document, and creating a subdirectory. Corequisite: CGS 1501 Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

**CGS 1550 Introduction to Presentations
Hours**

2.0 Quarter Credit

This course provides an introduction to presentations. There is an emphasis on terminology, and the creation and editing of simple presentations. Students will create, edit, spell check, save, and print a presentation. In addition, they will apply character formatting to a document. Students will use templates to create presentations. Students will perform file management skills such as saving a presentation under the same and a different name, locating, opening, and closing an existing presentation. Corequisite: CGS 1501 Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

CGS 1522 Introduction to Spreadsheets

2.0 Quarter Credit Hours

This course provides an introduction to spreadsheets. There is an emphasis on terminology and the creation and editing of simple spreadsheets such as marketing and sales reports, expense reports, invoices and purchase orders, and basic financial statements. Students will create and modify spreadsheets. In addition, students will print worksheets, apply basic formatting, and perform file management skills such as saving spreadsheets under the same and a different name, locating and opening existing spreadsheets, and creating subdirectories. Prerequisite: CGS 1501 Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

CGS 1520 Introduction to Database

2.0 Quarter Credit Hours

This course provides an introduction to database operations. Emphasis will be placed on terminology, and the creation and editing of simple database forms and reports. Students will create, edit, and print basic database documents. In addition, students will learn to view and locate information from simple queries. Prerequisite: CGS 1501 Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

**OST 1145 Speedbuilding Skills
Hours**

2.0 Quarter Credit

This course develops keyboarding speed and accuracy through an intense review of letters, numbers, and symbols. Timed drill activities focus on frequently typed letter combinations, difficult reaches random letter, symbol, and number drills. Prerequisite: None Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

CGS 1410 Essentials of Communications and Document Formatting

2.0 Quarter Credit Hours

This course provides instruction in both the essentials of basic writing strategies and formatting for document production. Tips for the development of correspondence such as letters and memos, electronic documents such as faxes and email, and general documents such as tabular and narrative reports are a focus of the course. Emphasis is placed on proofreading, grammar, punctuation, capitalization style, and number usage. Prerequisite: None Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

OST 2716 Word Processing Core Skills

4.0 Quarter Credit Hours

This course provides instruction in the essential word processing skills; it prepares students for the Microsoft Office User Specialist Word Core Certification examination. The emphasis is on working with text such as paragraphs and documents, managing files, using tables, and working with pictures and charts. A major focus of the course will be on the Word 2000 core certification skill activities. Prerequisite: OST 2705 Lecture Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CGS 2137 Presentations Core Skills**4.0 Quarter Credit Hours**

This course provides instruction in the core presentation skills and prepares students for the Microsoft Office User Specialist PowerPoint Core Certification examination. The emphasis of the course is on creating and modifying presentations, using templates, working with text and visual elements, customizing a presentation, creating output, delivering a presentation, and managing files. Students will master all PowerPoint 2000 core certification skill activities. Prerequisite: CGS 1550 Lecture Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CGS 2075 Spreadsheets Core Skills**4.0 Quarter Credit Hours**

This course provides instruction in the core spreadsheet skills and prepares students for the Microsoft Office User Specialist Excel Core Certification. The emphasis of the course is on working with cells, working with files, formatting worksheets, page setup and printing, working with worksheets and workbook structure, working with formulas and functions and using charts and objects. Students will master all Excel 2000 core certification skill activities. Prerequisite: CGS 1522 Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CGS 2175 Database Management Core Skills**4.0 Quarter Credit Hours**

This course provides instruction in core data management skills and prepares students for the Microsoft Office User Specialist Access Core Certification examination. The emphasis is on planning and designing databases, working with Access, building and modifying tables and forms, viewing and organizing information, defining relationships, producing reports, integrating simple data from the Access software program with other applications, and using Access tools. Students will master all Access 2000 core certification skill activities. Prerequisite: CGS 1520 Lecture Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CGS 1326 Project Development**2.0 Quarter Credit Hours**

This course prepares the student to administer and participate in effective project development. Emphasis will be on people, planning, processes, and communication. Students will work in teams to define project objectives, schedule, budget, and accomplish project objectives on time and on budget. Prerequisite: None. Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

OST 2737 Word Processing Expert Skills**4.0 Quarter Credit Hours**

This course provides instruction for the development of expert word processing skills; it prepares students for the Microsoft Office User Specialist Word Expert Certification examination. The emphasis of the course is on application development using advanced word processing features such as complex formatting of paragraphs and documents with AutoText and citations, macros, and elaborate tables with extensive calculations. Integration of data for graphics, pictures, and charts with advanced formatting such as 3D, mail merge, and collaborating with workgroups will also be addressed. Students will master all Word 2000 expert certification skill activities. Prerequisite: OST 2716 Lecture Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CGS 2532 Spreadsheet Expert Skills**4.0 Quarter Credit Hours**

This course provides instruction for the development of expert spreadsheet skills; it prepares students for Microsoft Office User Specialist Excel Expert Certification. The emphasis of the course is on application development using customized and advanced spreadsheet features such as importing and exporting data, templates, multiple workbooks, pivot tables, and complex formulas. Printing workbooks, customizing with toolbars, using macros, auditing a worksheet, displaying and formatting data, using analysis tools and collaborating with workgroups. Students will master all Excel 2000 expert certification skill activities. Prerequisite: CGS 2075 Lecture Hrs. 020 Lab Hrs. 040 Other Hrs. 000

CGS 2602 Presentation Expert Skills**4.0 Quarter Credit Hours**

This course provides instruction for the development of expert presentation skills and prepares students for the Microsoft Office User Specialist PowerPoint Expert Certification examination. The emphasis of the course is on application development using customized and advanced features of PowerPoint while creating or modifying presentations. Preparation of graphics such as pictures, charts, and tables with special effects, macros, and working with complex visual elements. Creating various types of output, delivering a presentation, managing files, working with PowerPoint, collaborating with workgroups and working with charts and tables. Students will master all PowerPoint 2000 expert certification skill activities. Prerequisite: CGS 2137 Lecture Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CGS 2640 Database Management Expert Skills**4.0 Quarter Credit Hours**

This course provides instruction for the development of expert database management skills; it prepares students for the Microsoft Office User Specialist Access Expert Certification examination. The emphasis of the course is on application development using advanced features such as macros, queries, and replication, building and modifying custom forms. Tables, action queries, producing complex reports, defining relationships, utilizing formatting capabilities, and using custom Access tools will also be addressed. Students will master all Access 2000 expert certification skill activities. Prerequisite: CGS 2175 Lecture Hrs. 030 Lab Hrs. 020 Other Hrs. 000

CIS 2801 Office 2000 Integration of Data

2.0 Quarter Credit Hours

This capstone course provides instruction for the development of enhanced application development skills using Office 2000 software. The emphasis of the course will be to integrate, embed, and link data from the Word, Excel, PowerPoint, and Access software programs. A focus will be on the students' mastery of object linking and embedding (OLE), embedding Excel objects in Word or PowerPoint, linking between Word, Excel and PowerPoint, updating and breaking links and using Access data in Excel workbooks or Word merges. Students will master Microsoft Office User Specialist Certification skill-sets relating to the integration of data for all Office 2000 software. Prerequisites: OST 2737, CGS 2532, CGS 2602, CGS 2640 Lecture Hrs. 010 Lab Hrs. 020 Other Hrs. 000

CGS 2805 Microsoft Office and Web Browsers

2.0 Quarter Credit Hours

This capstone course provides instruction in the development of online skills for applications using Microsoft Office software. The course will focus on working with World Wide Web browsers, creating Web pages, and sharing information online. The emphasis of this course is on using browser software features, web addresses and URLs, navigating and searching the web, using bookmarks and saving in HTML format, creating web pages, working with frames and posting to the Web. Prerequisites: OST 2737, CGS 2532, CGS 2602, CGS 2640 Lecture Hrs. 010 Lab Hrs. 020 Other Hrs. 000

CIS 2955 Externship I

2.0 Quarter Credit Hours

This course provides the student with on-the-job experience in a business organization practicing office productivity activities with skills learned in the classroom. Students will be placed in a business organization working under the direction of an experienced Microsoft Office professional. Emphasis will be on document production and integration, application development, and methods of improving productivity through use of the software. The course will focus on working in a project teamwork environment meeting deadlines with appropriate communications. Lec. Hrs. 000 Lab Hrs. 000 Other Hrs. 060

SLS 1500 Workplace Relationships

2.0 Quarter Credit Hours

This course provides students the opportunity to study the building of appropriate interpersonal business relationships with coworkers, supervisors, and customers. Specific focus will be on developing and practicing effective customer service principles for building successful business networks. Lec. Hrs. 010 Lab Hrs. 020 Other Hrs. 000

◆ **Addendum #12 - Effective November 27, 2000**

The address on page I for the Washington Higher Education Coordinating Board has been changed to the following:

Washington Higher Education Coordinating Board
919 Lakeridge Way
Olympia, WA 98502

◆ **Addendum #13 - Effective January 16, 2001**

The attendance policy on page 36 is replaced with the following:

Your education here is designed to prepare you for successful employment in the workplace. Therefore, it is critical that professional behavior be practiced at all times. This includes timely and consistent attendance in all classes, meeting assignment deadlines, and meaningful participation in class-related activities.

Each course within the programs offered will have regularly scheduled academic activities that occur throughout the term. These academic activities are integral to ensure that course outcomes are met and that specific learning objectives are achieved within individual courses. Academic activities provide the faculty with

specifics that aid in the assessment of student performance and the eventual awarding of a final course grade. The importance of student participation in these activities is key to the mastery of material within the course of study.

Academic activities are defined as, but not specifically limited to:

an examination/quiz; a tutorial session; computer assisted instruction; academic advising; completion of a course assignment, including research, projects and journalizing; attending a study group; participation in a field trip; attending a guest lecture; simulations; role play activities; viewing of instructional media; library research; presentation of material (oral or written); instructor lecture or demonstration; a survey evaluating the course material/text and instructor performance; and a mid-term assessment performed by faculty to evaluate student progress. Academic activities may focus on the preparation of the student for meaningful employment opportunities after graduation, and as such, may be specifically related to the career services area.

Your success relies heavily on consistent and meaningful participation in the above defined class related/academic activities. Importance is placed on mirroring the model of the workplace to begin reinforcing the importance of consistent attendance/participation in the classroom and the expectation of consistent attendance/participation in the workplace. Collaborative learning within the curriculum prepares you to be comfortable with the learning team concept that is prevalent in today's workplace.

◆ **Addendum #14 - Effective February 1, 2001**

The following course changes have been made to the travel programs:

HT-110 Travel Studies is replaced by HT-115

HT-115 Geography **4 Credits**

This course teaches geography and its impact on tourism. Emphasis is placed on the many aspects of geography, including cultural, historical, and political. Prerequisite: None

HT-120 Hospitality Studies is replaced by HT-125

HT-125 Destination Specialist **4 Credits**

This course covers the components and implementation of an organized tour in a specific geographic region. The components include hotels, ground arrangements, daily activities, meals, air transportation, and escorts. Prerequisite: None

HT-130 Introduction to Travel Computers and HT-140 Travel Computer Reservation Systems are replaced by HT-135

HT-135 Travel Computer Reservations **8 Credits**

This course teaches the student to use the on-line AMADEUS (trademark sign) computerized reservations system to its fullest capacity. The student learns how to modify and create itineraries. Telephone sales and techniques and hotel and car rental reservations are also emphasized. Prerequisite: HT-115

The prerequisites for HT-180 Administrative Travel Dynamics are hereby deleted.

Addendum #15 - Effective March 8, 2001

The tuition chart on page 60 is replaced with the following for all classes beginning after April 1, 2001:

Tuition per credit hour per term

PROGRAM	CREDITS REGISTERED FOR:	TUITION PER CREDIT HOUR
		Effective April 1, 2000
All Programs	1 through 11	\$210
	12 through 15	\$192
	16 or more	\$180

Mid-term start tuition per credit hour (Mid-term start quarter only)

All Programs	per credit	\$180
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◆ **Addendum #16 - Effective March 12, 2001**

The Microsoft Office User Specialist diploma program (listed in Addendum #10 above) is added to the program offerings at the Portland campus.

◆ **Addendum #17 - Effective March 27, 2001**

The following policy is added to the Academics section of the catalog:

Students who must withdraw from the College are requested to notify the Academic Dean's office by telephone, in person, or in writing, to provide official notification of their intent to withdrawal. Students will be asked to provide the official date of withdrawal and the reason for withdrawal. At the time of official notification, when the student begins the process of withdrawal, the student or the Academic Dean's office will complete the necessary form(s).

Timely notification by the students will result in the students being charged tuition and fees only for the portion of the payment period or period of enrollment that they attended as well as ensuring a timely return of federal funds and any other refunds that may be due. Failure of students to provide official notification to the College of the intent to withdraw means that the students will continue to be obligated for the tuition and fees and will delay the return of federal funds to the appropriate programs and will delay returning any other refunds that may be due.

When a student withdraws from the College, the institution will calculate for Title IV recipients how much of the federal grants and loans the student has earned for the payment period or period of enrollment. The institution will also calculate the amount of tuition and fees for which the student is obligated based on its refund policy. Depending on when the student withdraws, the tuition and fee charges may either exceed the amount of Title IV grants and loans received or may be less than the amount of Title IV grants and loans received. If the amount of tuition and fee charges exceeds the amount of Title IV funds earned, the student, or parent in the case of dependent students, may owe the institution additional money for the remaining balance. The student or parent, may owe back Title IV funds if the student has not earned 100 percent of the Title IV funds based on his or her attendance in the quarter. Further, depending on when a student withdraws, the student may even owe back 50 percent of his or her grant funds back to the Title IV program.

Therefore, it is extremely important that the student understand the implications of withdrawing before completing the coursework in the quarter because it may impact the student's finances. The College's Finance Department is available to provide assistance to students in order to determine the exact impact of early withdrawal on their repayment obligations.

If a student would like to rescind his or her official notification of withdrawal, the student needs to provide a statement in writing that he or she is continuing to participate in academically-related activities and intends to complete the payment period or period of enrollment. The statement should be completed in the Academic Dean's office. If the student subsequently ceases to attend prior to the end of the quarter, then the rescission will be cancelled and the original date of official notification will be used unless the school can document a later date of the student's attendance at an academically-related activity.

If the student is unable to begin the institution's withdrawal process or otherwise provide official notification of his or her intent to withdraw because of illness, accident, grievous personal loss, or other such circumstances beyond the student's control, a secondary party may provide notice to the Academic Dean's office. The date of withdrawal will be the date that most accurately reflects when the student ceased academic attendance due to the circumstances beyond the student's control.

◆ **Addendum #18 - Effective April 9, 2001**

The following programs are now offered in the evening at the Portland campus:

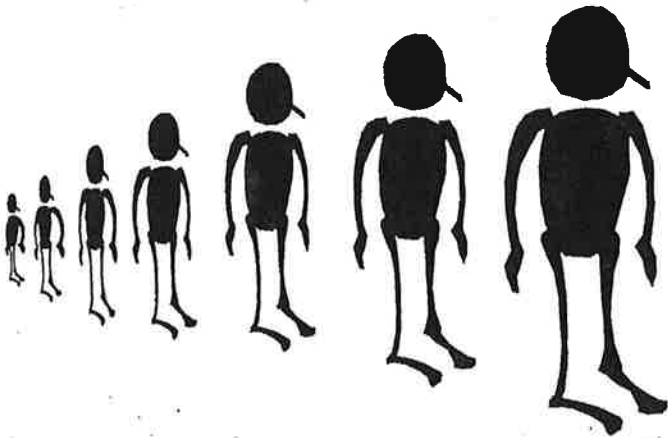
PROGRAM	TIME TO COMPLETE	
	Regular Evening Starts	Mid-Term Evening Starts
Microcomputer Applications DP-8	60 weeks	66 weeks
Advanced Microcomputer Applications DP-9	96 weeks	102 weeks
Accounting/Business Administration AC-4	60 weeks	66 weeks

◆ **Addendum #19 - Effective April 10, 2001**

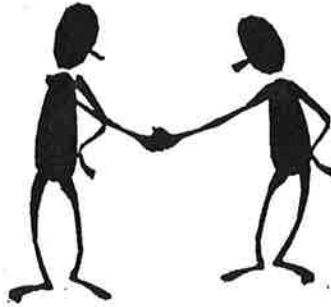
The following course numbers have been changed:

Old Course #	Course Title	New Course #
FIN 1100	Introduction to Finance	FIN 1103
MAN 1011	Introduction to Business Enterprise	MAN 1030

CONSUMER INFORMATION



WESTERN BUSINESS COLLEGE
2000 - 2001



A MESSAGE...

Welcome to **Western Business College!** Have you ever dreamed about new opportunities that educational experiences could bring to you, but felt these possibilities were out of reach because of your personal family financial situation?

Often, students who are capable of attending and succeeding in school will give up on furthering their education and increasing their skills due to problems with money. *Lack of money is not a good reason to postpone getting the education that you want!*

Millions of students across the United States apply for financial assistance and receive funds to make their education possible. Before you decide you can't afford specialized training, take a few minutes to consider whether you can afford **not** to further your education. Statistics show that a person who receives training beyond high school makes one of the best investments that can be made in terms of lifetime income. Education, like any investment, needs time to pay dividends.

You have taken your first step by requesting information about our school. Now, invest the time to see what sources of financial aid might be available to you.

Remember, we are here to help you during this process. Our financial aid staff is available to help you find sources of financial aid that you may not be aware of and assist you in filing a financial aid application.

We think this guide will answer most of your questions about financial aid. You should be aware that policies, procedures and Federal rules and regulations are subject to change. The financial aid administrator will have the latest information.



FINANCIAL NEED AND EDUCATIONAL COSTS....

You don't have to be from a low-income family to qualify for financial aid, but you do have to demonstrate financial need (except for some loan programs). **Financial need** is the difference between actual costs to attend school and what you and your family will contribute to your education.

Here's how it works:

Cost of going to school - (tuition/fees, books/supplies, room and board, travel, personal and misc. expenses)
Minus -
Your expected family contribution - amount that you and/or your parents will contribute
Equals
YOUR FINANCIAL NEED

Besides the costs for your tuition and fees, books and supplies, which can be found in the school catalog and on the enrollment agreement, financial aid programs also estimate how much it costs to live under various circumstances.

This amount is the **student expense budget**. The financial aid office measures your ability to contribute against your financial circumstances. Financial aid programs offer a way to bridge the difference between what you and/or your parents can contribute and what it will cost to attend school.

Each school and each program within the school will have a different student expense budget. This will depend upon the tuition, course length, tuition/fees, etc. To illustrate how student budgets are determined, we have prepared the following sample chart based on research done by the Bureau of Labor Statistics on a modest, but adequate standard of living for various conditions. Actual tuition, fees, books, and supplies for the program for which you enroll need to be added to the following figures.

Expenses	Student living w/parent	Student not living w/parent	Student with dependents
Room/board	303	602	602
Personal expenses	190	190	190
Transportation	152	152	152

NOTE: These are monthly amounts and are for the determination of a student's need only. The need calculation estimates total living costs. This amount does not represent the amount you will need to pay the school or the amount of financial aid that can be awarded to you.

The next important element is the **Expected Family Contribution (EFC)**. Financial aid is awarded to supplement the amount you and your family are reasonably able to contribute toward your educational expenses. This is referred to as a "**need analysis**."

Confidential financial facts about your family's income and assets, size of family, number of persons attending post-secondary education, and any unusual circumstances or expenses that may apply to you are necessary to determine the amount of an expected family contribution (EFC).

Remember, this calculation is calculating your total cost of attending school. The EFC does not represent the amount you will be required to pay the school.



ELIGIBILITY REQUIREMENTS...

The Free Application For Federal Student Financial Aid (FAFSA) asks a series of questions that will determine your eligibility and *dependency status*. Some students are considered "Independent" and their parents are not expected to contribute toward their school expenses. Others are considered "Dependent" and must provide parents' information.

Additional eligibility requirements include:

- Being a U.S. citizen, a permanent resident, or in the United States for other than temporary purposes. Acceptable visas include the I-551, I-151, or I-94, if it is stamped refugee, indefinite parole, humanitarian parole, Cuban-Haitian entrance, or asylum granted. If you have another visa type, the financial aid office can help you in determining whether you are eligible.
- Being enrolled in an eligible program.
- Being in attendance at least half time (for certain programs).
- Not owing a refund on a federal grant or be in default on a federal educational loan. You will be required to obtain a record of your past financial aid funds if you attended another college or post-secondary school, and sign a statement that you are not in default nor owe a refund.
- Having a valid social security number.
- Making satisfactory academic progress. The definition of satisfactory progress can be found in the school catalog.
- Being registered for the draft with the Selective Service, if you are a male who is at least 18 years old and born after December 31, 1959.
- Not being currently enrolled in high school.
- Not having previously received a bachelor's degree (FSEOG and Federal PELL programs).
- A new law suspends aid eligibility for students convicted under federal or state law of sale or possession of drugs. If you have been convicted of drug possession, you will be ineligible for one year from the date of a first conviction, two years after a second conviction, and indefinitely after a third conviction.

STUDENT INS CONFIRMATION POLICY

All permanent residents or eligible non-citizens must have documentation showing that they are eligible for Federal student assistance. This information is provided automatically through the results of a computer match that is based on the information you provided on the Free Application for Federal Student Aid (FAFSA). This data is matched with INS records. If the information is confirmed, no further documentation must be provided to the financial aid office. If the information cannot be confirmed additional INS documentation must be provided to remain eligible for student aid.

Documentation must be provided to the financial aid office within 30 days from date that you are notified by the financial aid office that additional information is required. Exceptions to this deadline may be made at the discretion of the financial aid office. The institution will not make a determination of a student's non-citizen status until the student has been given the opportunity to submit documentation within the established deadline. ***If you fail to provide acceptable documentation, you will not be eligible for Student Financial Aid (SFA) funds for the full award year.***

The school must send to the INS a copy of your eligible non-citizen documentation and an INS form G-845 within 10 days after receipt of this information. The institution cannot disburse federal financial aid funds until your immigration status has been verified. Verification is based on the INS response to the G-845.

If the INS has not responded within 15 business days and the institution does not have conflicting information on file, the financial aid office may disburse SFA funds. If funds are disbursed and the G-845 is subsequently received indicating that you are not an eligible non-citizen, you will be liable for all funds disbursed. You may appeal an adverse determination by submitting additional documents

that support your eligible non-citizen status. The school could resubmit these documents to INS for further consideration.



FINANCIAL AID PROGRAMS...

Since it is important that you fully understand the available financial aid programs and your rights and responsibilities under them, the United States Department of Education has prepared a brochure entitled *The Student Guide to Federal Financial Aid Programs* which explains these federal programs. You may obtain a copy of this booklet from the financial aid office. **BE SURE TO READ IT!!**

Financial aid includes grants and loans. These different aid types are combined in an "aid package" depending on your eligibility and need. Once it is determined that you are eligible for financial aid, there are several financial aid programs available to students at this institution.

Of the programs described in the booklet, our institution participates in the following:

- Federal Pell Grant Program
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
- Federal Parent Loans to Undergraduate Students (PLUS)
- Federal Family Education Loan Programs (FFEL)
- Institutional Financing and Scholarships

Institutional Payment Plans

Pay Go Plan

The financed amount equals course cost less any need-based aid you are receiving. Payments must be made over the length of the program and the final payment is due before your last day of attendance. No interest is charged with this payment plan. Tuition must be paid monthly or quarterly, with the first payment due on your class start date. Payments are made to the business office or the school's servicer.

Institutional Loan Program - SLM Corinthian Loan Program

SLM Financial and Corinthian Colleges (CCI) have developed a customized private student loan program that will offer students educational financing for their direct academic costs. This program offers a tiered loan program that gives the applicant three opportunities to obtain CCI loan approval. Borrowers with excellent credit histories will be provided the most favorable loan terms and conditions with borrowers having good or moderate credit offered slightly higher fees and rates. Co-borrowers are encouraged and will generally improve the loan terms and conditions for the applicant. This loan has a variable interest rate that is tied to the prime lending rate. Contact the financial aid office for application and information.

SLM Financial Corporation
3000 Lincoln Drive, Suite F
P.O. Box 470
Marlton, NJ 08053-0470

Other Sources of Financial Aid

Besides Federal and State programs, students may qualify for additional educational assistance for educational costs. The availability of the following programs may vary by school. These benefits, like grants, do not have to be repaid. Check with the financial aid staff for information regarding the availability of these programs.

Imagine America Scholarship Program - is promoted through both the Career Training Foundation (CTF) and the Career College Association (CCA). Information regarding the "Imagine America" scholarship has been provided to high schools through CTF's *Guide to Careers in America - 1999* brochure. The CTF brochure has been distributed to over 20,000 high schools. Each high school was provided with a brochure and two \$1,000 scholarship certificates. Certificates may be used by 1999 graduating seniors to attend any of the participating "Imagine America" institutions listed in the *Guide*.

The Montgomery GI Bill (Active Duty) - is a program of educational benefits for students entering active duty for the first time after June 30, 1985. The student must, with certain exceptions, serve continuously on active duty for three years of a three-year enlistment. Two years of an initial active duty obligation of less than three years can qualify for a lesser benefit. A student also may qualify for benefits by initially serving two continuous years on active duty, followed by four years of Selected Reserve service.

The Montgomery GI Bill (Selected Reserve) - is a program of educational benefits for reservists in the Army National Guard and the Air National Guard. A reservist must have a six-year obligation to serve in the Selected Reserve, complete Initial Active Duty for Training, have a high school diploma or its equivalent and remain in good standing in a drilling Selected Reserve unit.

The Department of Veterans Affairs maintains a listing of eligibility for family members of veterans. Educational assistance benefits are available to spouses and children of:

- ◆ Veterans who died, or are permanently and totally disabled, as the result of a disability arising from active service in the Armed Forces;
- ◆ Veterans who die of cause while rated permanently and totally disabled from service connected disability;
- ◆ Service persons presently missing in action or captured in line of duty by a hostile force;
- ◆ Service persons presently detained or interned in line of duty by a foreign government or power.

Benefits may be awarded for pursuit of associate, bachelor, or graduate degrees from colleges and universities as well as courses leading to a certificate or diploma from a technical or vocational school.

For further information on veterans benefits, students should contact the nearest Veterans Affairs regional office.

The Division of Vocational Rehabilitation - provides services and financial assistance for education to students with certain disabilities. Further information can be obtained from the division of Vocational Rehabilitation.

Job Training Partnership Act (JTPA) - receives funding through the Department of Labor. These funds are made available through local agencies for training persons meeting certain criteria. Individual agencies are responsible for assigning priority for funding.



APPLYING FOR FINANCIAL AID...

Federal Pell Grant:

You will need various forms and applications to apply for financial aid. We are committed to helping you cut through the *red tape* when applying. However, we do need your help to complete the process. Completing forms, providing necessary documentation and signing paperwork in a timely fashion will ensure that the financial aid office can process your application.

All students, who are applying for Title IV aid, are required to complete the Free Application for Federal Student Aid (FAFSA). The information collected on the FAFSA is used to calculate the EFC that will determine your eligibility for aid. This form is available at the financial aid office. You will be scheduled for an interview with the financial aid staff. They will proofread the FAFSA and other required documents before your application is processed.

After the financial aid administrator reviews the application, the FAFSA is transmitted electronically for processing by the CPS (Central Processing System). The CPS will provide you and the school with an Institutional Student Information Record (ISIR). The ISIR will provide the Official EFC. The range of the EFC number will determine the student's eligibility for the Federal Pell Grant, FSEOG, FWS and FFEL programs.

A new FAFSA application is required for each award year. An award year starts July 1 and ends June 30. If your enrollment extends beyond June 30, a new FAFSA application will be required to determine your eligibility for additional financial aid. The financial aid office will notify you if it is necessary for you to reapply.

Besides the FAFSA, you will need to complete the school's Financial Aid Application. This includes information and other data needed to verify your application.

Verification

It is important to save all records and materials used in completing your application. You may be required to document that the information on the FAFSA is correct. This process is referred to as "Verification". Federal regulations require that, if selected, you submit to the school information to support such items as family income, members in the household, number in college, etc.

All financial aid applicants selected for verification are required to have the following items verified:

- * Adjusted gross income (AGI) for the base year
- * U.S. income tax paid for the base year
- * Number of family members in the household
- * Number of family members attending post-secondary education as at least half-time students
- * Child Support
- * Other untaxed income and benefits

The school may require verification of certain other information when there is reason to believe conflicting information exists, whether or not the applicant has been selected for verification by the Department of Education.

Acceptable documentation may include:

- * Federal tax returns signed by taxpayer
- * Tax account information from the IRS (Form 1722 or RTFTP)
- * Non filing statement
- * Institutional Verification Form
- * Any applicable required documentation for untaxed income
- * W-2's requested from IRS if IRS cannot provide tax returns

Students are expected to provide required documentation of certain items at the time of application. You should be aware that sometimes it is necessary to contact outside sources for this documentation which may result in a delay of the process.

The student will be allowed thirty (30) days to supply the required verification information, or evidence of having made all efforts to obtain the necessary documentation. If the student fails to provide documentation, satisfactory payment arrangements must be made, or the student may be suspended from classes for non-payment.

All verification procedures will be followed per the regulations outlined in the current *Verification Guide* printed by the Department of Education. The institution is required to make referrals to the Department of Education and Department of Justice if it is suspected that aid was requested under false pretense. If a student is suspected of student financial aid fraud, the institution will report the suspicion to the Regional Office of the Inspector General.

Students must meet all federal submission deadlines for the Federal Pell Grant Program.

It is school policy to provide to you in writing, during the financial aid interview, a clear understanding of the forms and other documentation needed to verify your application. If you are unsure of what is needed, request further explanation. If the submitted data fails to meet requirements, the aid administrator will contact you either through a note to your classroom, or by asking you to come to the financial aid office. After the verification procedures are complete, you will receive notification if your award or loan amount changes.

What Happens After My Financial Data is Submitted for Processing?

The Federal Central Processor will analyze the income and asset information and calculate an expected family contribution (EFC) based on a formula approved by Congress. This formula determines the amount of Federal Pell Grant funds you may be eligible to receive.

If your application is selected for verification, an asterisk next to the EFC will appear. The financial aid office will assist you with any additional procedures required.

Federal Supplemental Educational Opportunity Grant (FSEOG) Federal Work Study (FWS)

The FAFSA and the school Financial Aid Application collects all the information necessary to determine your eligibility for these programs. No further action on your part is required to be considered for these programs.

The amount of aid disbursed under the FSEOG Loan program is limited to an annual allocation made to the school by the Federal government. The school has set certain selection criteria by which these funds are awarded to a student. To assure that the maximum number of students have an opportunity to receive FSEOG, the school first awards this aid to meet a student's direct educational costs (tuition/books). Specific information regarding award amounts and selection procedures may be obtained from the financial aid office. Part-time employment (either private or Federal Work Study) is encouraged to supplement living costs. Be sure to check the available programs at your school to determine if Federal Work Study is available.

In determining the amount of FSEOG a student will receive, the institution first funds students with the greatest need (lowest EFC). The minimum award is \$100 and the maximum award is \$4,000.

The Federal Work Study program requires that a candidate has "unmet" need. As positions become available, applications are screened to determine if the student meets these requirements. If FWS is available at your school, information regarding FWS positions may be obtained from the financial aid office.

Federal Family Education Loan Program (FFEL)

The FFEL program offers low interest loans with generous repayment terms to assist students and/or parents in meeting the costs of education. In general, a student must be enrolled at least half-time as a regular student and must maintain satisfactory academic progress in order to be eligible. Specific information regarding the loan limits and interest rates may be obtained from the financial aid office.

You should contact your bank to obtain an FFEL loan application. If your bank does not participate in these loan programs, try several others in your area. If you are unable to locate a bank which will make an FFEL loan to you the school can refer you to banks that have made loans to our students in the past. Loan applications may also be available through the financial aid office.

Student loans have several unique features. If you decide to borrow, the financial aid staff will discuss these with you in detail at your financial aid interview. The repayment schedule is very important to you. You will need to follow a repayment schedule when you begin to repay your student loan(s). The chart below gives an illustration of monthly payments and total interest charges for three different 8% loans.

Total Loan Amount	Number of Payments	Monthly Payment	Interest Charges	Total Repaid
\$1,500	34	\$50.00	\$179.21	\$1,679.21
\$2,500	62	\$50.00	\$551.14	\$3,051.14
\$5,000	120	\$60.66	\$2,279.21	\$7,279.21

The chart below shows estimated monthly payments and total interest charges for 8.25% loans of varying amounts, with typical repayment periods. Remember that 8.25% is the highest the interest rate will be for an FFEL. Your rate may be different.

Total Loan Amount	Number of Payments	Monthly Payment	Interest Charge	Total Repaid
\$2,600	65	\$50.00	\$628.42	\$3,228.42
4,000	120	49.06	1,887.20	5,887.20
7,500	120	91.99	3,538.80	11,038.80
10,000	120	183.98	7,077.60	22,077.60

It is important to understand and review with the financial aid officer your opportunities for payment deferment of Federal loans for military service, Peace Corps service, public health service, attendance at another school, or hardship situations.

If you receive a loan, you are responsible for notifying the lender immediately of any change in your name or phone number. You should be aware that partial or whole loan repayment can be made without a penalty. Your Federal loan obligation is canceled if you die or become permanently disabled.

All of these special loan repayment conditions are explained in the promissory note that you must sign when you apply for a loan. *Be sure to keep a copy! Read it! Keep it for future reference!*

William D. Ford Federal Direct Student Loans (check with your school for availability)

These loans are basically the same as the FFEL loans described above. The difference is that the U.S. Department of Education is the lender and will disburse the loan proceeds through your school. You and/or your parents will send all your loan repayments to the Department of Education instead of to a bank or lender.

When Does Repayment Begin on my Federal Educational Loans?

No payments are due on the Federal Stafford Loan for six months after leaving school or dropping below half time enrollment status. No interest is due on the Federal Subsidized Stafford during the six month grace period. Interest begins on the Federal Unsubsidized Stafford and PLUS loans after the first disbursement. This period is a *grace period*. Repayment begins after the grace period. Any payment made during the grace period reduces the loan balance and avoids interest.

How Much Will My Monthly Payments Be?

You must pay a minimum of \$50 per month on FFELP. The Government also requires that loans be repaid within 10 years after the grace period ends. Your monthly amount may need to be increased to meet that deadline.



FUNDS DISBURSEMENT...

The amount of financial aid funds you receive is generally not more than your costs for tuition/fees, books and supplies. It is our policy to apply these funds directly against your tuition account until these charges are paid in full (with the exception of Federal Work Study funds). If nothing is owed for these charges you will receive any aid funds you are entitled to. If you wish the school to assist you in budgeting funds above what you owe the school, you will be asked to give written permission on a specific form.

According to required disbursement schedules as specified by the financial aid program regulations, you will receive a "**budget award letter**" explaining to you the amounts credited to your tuition account and when these amounts will be credited. Generally, this will occur at the beginning and midpoint of each school year. Federal Work Study funds are disbursed in the form of a paycheck and are issued to the student at least once per month.

What Happens Next?

1. Our financial aid office will analyze all the data you submitted and will estimate what you and your family should be able to contribute towards your education. This analysis is based on procedures which are approved by the Department of Education.
2. The financial aid staff determines your eligibility for each financial aid program. The total amount of financial aid awarded is limited to program limits and annual borrowing maximums.
3. You will be notified of your financial aid awards with the Budget Award Letter. The award letter will list the sources of financial aid awarded and how and when they will be paid.
4. If you applied for a loan, you will be provided with a copy of the promissory note. The promissory note is a legal document of indebtedness promising payment and is included in your aid package. The Financial Aid staff are "experts" at finding and correcting errors that could otherwise cause weeks of delay. The Financial Aid Officer will review your loan application before it is submitted to a lender. The application for FFEL is submitted to the lender of your choice.

Upon FFEL loan approval, the funds will be sent electronically to the school and will be disbursed to your student account. A notice of the right to cancel will be provided or mailed to your home address. The disbursement is applied against the amount of tuition and fees as defined in your enrollment agreement.

What must I do to continue receiving financial aid?

You must be making satisfactory academic progress to continue receiving financial aid funds. Your academic progress is verified prior to disbursement of financial aid. The definition of satisfactory progress is found in the school catalog.

You are responsible for meeting all deadlines in reapplying for financial aid funds.

Financial Aid is **NOT** automatic. It must be re-applied for each award year. Financial aid is **not** automatic for future years. You must prove need each year.

The financial aid staff will notify you when a new application should be submitted. If you do not submit the new application or FAFSA, you will not receive the funds originally estimated for you.



REFUNDS...

If you find it necessary to withdraw from school, the following explains policies on refunds to financial aid programs. This institution follows several steps in calculating how refunds are applied. The catalog gives a detailed explanation of how tuition and fee charges are calculated in the event of withdrawal.

The amount of charges for the enrollment period is calculated. This amount is based on the length of time you have been in school and the costs incurred at the school (books, uniforms, supplies, etc.). Examples of refund calculations are available from the financial aid office.

Next, the amount of collected funds is determined. If more money has been collected than charged to you during your enrollment period, a **refund** is due. The refund must be returned to the federal student aid programs.

The refund must be returned in the following order:

1. Federal Unsubsidized Stafford Loan
2. Federal Subsidized Stafford Loan
3. Federal PLUS
4. Federal Perkins Loan
5. Federal Pell Grant
6. Federal SEOG
7. Other Title IV funds
8. Other federal, state, private and institution sources of aid
9. Student

Regulations require the school to determine if any cash disbursements to the student may have exceeded the living costs for that enrollment period. If excess financial aid funds have been disbursed, you will be billed and required to make **repayment**. You will not be able to receive federal financial aid at any other school until payment is made.

The repayment must be returned in the following order:

1. Federal Perkins Loans
2. Federal Pell Grants
3. FSEOGs
4. Other non-loan Title IV programs
5. Other state, private, or institutional aid

The Institution may withhold official academic transcripts on students owing repayments or tuition to the school.



REPAYMENT BEGINS...

If you borrowed an FFEL from the Department of Education, a bank, savings and loan, credit union or state agency, follow their directions as to where to send payments. Students are permitted six months after leaving school before interest is charged in the Federal Stafford Loan program. This is called a *grace period*. If you have any questions on your federal educational loans, please contact the school or your lender. **DO NOT IGNORE YOUR PAYMENTS - IF YOU NEED ADDITIONAL TIME WE CAN HELP YOU WITH DEFERMENT INFORMATION!**

Sometimes your lender will assign your loan to another lending institution or payment processor. You should be informed of any changes, but if you have difficulty determining who is now responsible for collecting your loan, please do not hesitate to contact us for our assistance.

Remember, just like a car loan, you will not get a monthly bill. Instead, it is your responsibility to send your payments. A coupon book will generally be provided to allow you to keep a record of your payments.

What About Loan Deferments?

Under certain circumstances you may qualify for a loan deferment. The rules to qualify you for deferments are different for each type of loan. The financial aid staff will discuss these options with you during your entrance and exit interviews.

Other Special Repayment Cases

The Department of Education understands there may be times and situations which make loan repayment difficult. You can apply for a delayed or reduced repayment schedule based upon documentation of extraordinary circumstances. Interest continues to be charged during this period. The lender has the final decision about allowing modifications to the repayment plan. Lenders are **not** permitted to give you deferments if you are already past due. Be sure to notify us or the bank early, to talk about any financial difficulty.

If I have loans from more than one lender or under more than one program, is there any way to avoid having to pay back both at the same time?

You can apply for a consolidation loan. Loans are consolidated at the weighted average interest rate rounded to the nearest whole percentage. Your monthly payments will be lower and you will have only one payment, but you will increase the number of years required to repay the loans.

To apply for consolidation of your loans, call your bank or credit union. We will be glad to help you with the names of lenders who have indicated a willingness to consolidate loans.

I have heard about cancellations. What are they?

The Government can cancel repayment commitments on your loan. Cancellation is sometimes granted for death or disability.

Teaching in low-income schools, serving the disabled, Head Start programs, military service in hazardous areas, and Peace Corps Service (applicable only to loans to new borrowers after July 1, 1987) may qualify for a partial cancellation. Under certain circumstances FFEL may be canceled.

Are there any other cancellation procedures?

In certain circumstances, military personnel may have their loans repaid by the Secretary of Defense in accordance with Section 902 of the Department of Defense Authorization Act of 1981. Questions concerning this program should be addressed to your recruiting officer.

What are my other responsibilities?

Notify us and your lender if you change your name or address. Many lenders and their billing services provide toll-free numbers.

Make prompt payments. Past due accounts are referred to collection agencies and are also referred to the Department of Education and the Internal Revenue Service. Law requires that the Department of Education release information on students with poor payment records to credit bureaus throughout the country. Late payments obligate you for additional fees and legal costs if a legal suit is filed for collection.

Don't start an unpleasant chain of events! Contact us if you are having difficulty to see what arrangements can be made.

How can I get additional information?

This brochure is designed to answer most of your questions about financial aid. If you have other questions or concerns, feel free to contact our financial aid office. We are here to help you as often as necessary throughout this process.

The Student Finance Office hours are posted and are sufficient to accommodate morning, afternoon and evening classes.

Appointments for other hours can be scheduled. If you need further information about the school, contact the admissions office.



YOUR CHECKLIST

Keep this checklist as a handy personal guide to the financial aid application process.

Have you completed the Free Application for Federal Student Aid?

Have you completed the School Financial Aid Application?

Have you completed the Personal Data sheet and completed all requested information?

Do you have copies of last year's income tax forms, and/or verification of untaxed income for your financial aid interview?

If you are a veteran, have you submitted the number four copy of your DD214, or a certified copy of this form?

**CATALOG ADDENDUM
WESTERN BUSINESS COLLEGE FACULTY**

Information listed in this addendum supersedes that which it contradicts and/or replaces in the previous addenda or catalogs.

PORTLAND CAMPUS

Larry G. Andersen	B.A., University of Washington Accounting
James B. Bartlett	B.A., Humboldt State University; J.D., University of San Francisco Paralegal
Marcia D. Beaty	B.S., Eastern Oregon University Medical
Michelle Knittle Biers	A.A., Walla Walla Community College; B.A., Eastern Washington University Business
Nedra D. Brill	B.A., Linfield College Computer Applications
Jean DeYoung	B.A., Washington State University; M.A., Portland State University Communications/Human Relations
Richard Farnsworth	B.A., University of Washington; M.A., Webster University Computer Applications
Michael Githens	B.A., Western Oregon University; M.S., Western Oregon University Communications
R. Terre Harper	B.S., Oregon State University Travel/Mathematics
B. Joyce Hawkins	B.S., University of Cincinnati Accounting/Mathematics
Brett McFarlane	B.A., University of Oregon Accounting
Sara Newman	Portland Paramedical Center; CMA Certified Medical
Darcie C. Opferman	B.S., Illinois State University Computer Applications
Dallas Patten	B.A., State University of New York; M.S., Long Island University; MBA, City University Accounting
Kenneth S. Price	B.F.A., Humboldt State University Desktop Publishing/Human Relations
Lee Schulz	B.S., Oregon State University Communications/Business
Kay Simons	B.A., Wichita State University Business/Human Relations
Sait Tarhan	B.A., University of Kentucky; J.D., University of Kentucky Law School Paralegal
Stephen Ulrich	B.A., Whitman College Communications/Math/Human Relations
Gloria Waterman	Eton Technical Institute Medical
Valerie J. Williams	B.S., Oregon State University Medical

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VANCOUVER CAMPUS

Linda Aleksa	B.S., Northern Illinois University English/Communication
Michell Boldt	B.A., Washington State University M.A., Portland State University
Holly Bower	B.A., Linfield College Computer Applications
Nancy Cann	B.A., San Francisco State University; Ed.M., Washington State University Communications/Business/Mathematics
Linn A. Clark	B.S., Colorado State University Computer Applications
Rebecca Daniels	B.S., George Mason University M.A., University of Phoenix
Mary Durall-DuPree	B.A., George Fox University; M.S.T., Portland State University Communications/Business/Human Relations
Emily Gillespie	B.S., Brigham Young University Accounting
Ellison Hughes	B.S., Central Washington University Accounting
Debi Jack	B.A., Boise State University Human Relations/Word Processing
Jenifer Jacobus-Buell	Medical Assistant, The Bryman School CMA Certified Medical
Evalinn Johnson	B.S., Humboldt State University Medical/Computer Applications
Alicia Katz	B.A., M.A.T., Tufts University Microsoft Office User Specialist Certification Computers
Steven Maxwell	B.A., Western Washington University Human Relations
Patricia Stoddard	B.A., Linfield College M.S., Portland State University Medical
Karen Woodin	Medical Assistant, Apollo College Medical
Zach Weisbrod	D.C., Palmer College of Chiropractic Medical

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WESTERN BUSINESS COLLEGE FACULTY**

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PORTLAND CAMPUS

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Kim Bahr	B.A., Brigham Young University Communications/Mathematics
James B. Bartlett	B.A., Humboldt State University; J.D., University of San Francisco Paralegal
Nedra D. Brill	B.A., Linfield College Computer Applications
Jean DeYoung	B.A., Washington State University; M.A., Portland State University Communications/Human Relations
Richard Farnsworth	B.A., University of Washington; M.A., Webster University Computer Applications
Michael Githens	B.A., Western Oregon University; M.S., Western Oregon University Communications
Lynda Gronich	B.A., California State Northridge Computer Applications
R. Terre Harper	B.S., Oregon State University Travel/Mathematics
Harold Hickok	B.A., University of Oregon; J.D., University of Michigan Paralegal
Sara Newman	Medical Assistant, Portland Paramedical Center; CMA Certified Medical
Kristen Olson	B.A., University of Oregon; M.F.A., Southwest Texas State University Communications/Human Relations
Dallas Patten	B.A., State University of New York; M.S., Long Island University; MBA, City University Accounting
Kenneth S. Price	B.F.A., Humboldt State University Desktop Publishing/Human Relations
Lisa Saldana	A.S., Mission College B.S., Goucher College
Lee Schulz	B.S., Oregon State University Communications/Business
Angela Schwary	A.S., Mount Hood Community College Medical
Kay Simons	B.A., Wichita State University Business/Human Relations
Sait Tarhan	B.A., University of Kentucky; J.D., University of Kentucky Law School Paralegal
Stephen Ulrich	B.A., Whitman College Communications/Math/Human Relations
Valerie J. Williams	B.S., Oregon State University Medical
George J. Zarzana	B.A., Saint Mary's College of California; M.A.; University of San Francisco; J.D., Loyola Law School Paralegal

**CATALOG ADDENDUM
WESTERN BUSINESS COLLEGE FACULTY**

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VANCOUVER CAMPUS

Holly Bower	B.A., Linfield College Computer Applications
Nancy Cann	B.A., San Francisco State University; Ed.M., Washington State University Communications/Business/Mathematics
Linn A. Clark	B.S., Colorado State University Computer Applications
Laurence N. Cline	B.S., University of Minnesota Accounting
Patricia Covington	B.S., Portland State University Accounting
Tamalee Crockett	B.S., MBA, Bloomsburg University Accounting/Business Education
Mary Durall-DuPree	B.A., George Fox University; M.S.T., Portland State University Communications/Business/Human Relations
Debi Jack	B.A., Boise State University Human Relations/Word Processing
Evalin Johnson	B.S., Humboldt State University Medical/Computer Applications
Steven Maxwell	B.A., Western Washington University Human Relations
Nilda Trone	B.S., Boston University Medical
Harvey P. Utech	B.S., M. S., Ph.D, Massachusetts Inst. of Technology ; MBA, American University Human Relations
Karen Woodin	Medical Assistant, Apollo College Medical

**Western Business College
2000-2001 Catalog
Portland, OR / Vancouver, WA**

◆ **Addendum # 1 - Effective July 31, 2000**

The "GENERAL ADMISSION POLICY" on page 3 is changed as follows:

Graduation from high school or its equivalent is a prerequisite for admission. For students enrolling at the Portland campus, high school transcripts or equivalency documentation must be submitted by all applicants. Those students may request a form supplied by the College for requesting transcripts or equivalency documentation. Students enrolling at the Vancouver campus must sign an attestation that they have graduated from high school or have received their GED.

◆ **Addendum #2 - Effective September 15, 2000**

The Academic calendars for 2000 - 2001 on page 61 are changed as follows:

The start date for the Fall Term 2000 has been changed from October 9 to October 16, 2000.
The start date for the Fall Term 2001 has been changed from October 8 to October 15, 2001.

◆ **Addendum #3 - Effective September 15, 2000**

The listing of state approvals on page I is expanded by adding the following paragraph:

Both campuses are also licensed under chapter 28C.10 RCW; inquiries or complaints regarding the diploma programs may be made to the Washington Workforce Training and Education Coordinating Board, Building 17, Airdustrail Park, P.O. Box 43105, Olympia, Washington 98504-3105, (360) 753-5673.

Also, in paragraph 2 on that same page, the code for the Associate of Applied Science in Accounting is corrected to AAC.

◆ **Addendum #4 - Effective September 15, 2000**

The heading for the Medical Assistant program on page 24 the reference to "DAY PROGRAM" is hereby eliminated.

◆ **Addendum #5 - Effective October 7, 2000**

The sections of the Institutional Refund Policy (pages 53 - 55) entitled "Refunds," "Refund Distribution Policy," "Federal Pro Rata Calculation" "Washington State Refund Policy (For All State of Washington Residents)" and "Federal Refund Policy" are replaced with the following sections:

Refunds

This institution is certified by the U.S. Department of Education as an eligible participant in the federal student financial aid (SFA) programs established under the Higher Education Act of 1965 (HEA), as amended.

To calculate refunds under the Federal Return of Title IV Funds policy, institutions must complete two separate calculations. First, the institution must determine how much of the tuition, fees and other institutional charges it is eligible to retain using either the state or institutional refund policy. Then, using the Federal Return of Title IV Funds policy, the institution determines how much federal assistance the student has earned which can be applied to the institutional charges.

If the student received more SFA funds than he or she earned under the Federal Return of Title IV Funds policy, the institution, and in some cases the student, is required to return the unearned funds to the Federal Treasury.

Any unpaid balance that remains after the Return of Title IV Funds policy has been applied to the state or institutional policy must be paid by the student to the institution.

Remittance to the Federal Government

If it is determined that a federal refund is due, the statute and the regulations clearly define the order in which remaining federal student financial aid program funds are to be returned. Based on the student's financial aid award(s) (his/her parent(s) in the case of PLUS Loans) the return of federal funds will be remitted to the appropriate program in the following order:

1. Unsubsidized Federal Stafford Loan Program;
2. Subsidized Stafford Loan Program;
3. Unsubsidized Federal Direct Stafford Loan Program;
4. Subsidized Federal Direct Stafford Loan Program;
5. Federal Perkins Loan Programs;
6. Federal PLUS Loan Program;
7. Federal Direct PLUS Loan Program;
8. Federal Pell Grant Program;
9. Federal Supplemental Educational Opportunity Grant (SEOG) Program;
10. Other federal, state, private and/or institutional sources of aid; and
11. The student.

Institutional Refund Policy (for all Oregon State Residents)

Under the institutional refund policy, the period of enrollment completed by the student is calculated by dividing the total number of weeks, not calendar days, in the payment period or period of enrollment into the number of weeks completed in that period as of the last date of attendance. Attendance in any one class during the week constitutes attendance for the entire week.

The percentage of weeks attended is rounded up to the nearest 10 percent, and the resulting percentage is then applied to the table below to determine what percentage of tuition and other institutional charges have been earned by the institution.

The "Percentage of Funds Earned" is then multiplied by the institutional charges for that payment period or period of enrollment to determine the amount of funds the institution retains. The reciprocal amount, if any, will be refunded to the appropriate entity.

Students who withdraw or are terminated from the institution will have their refunds calculated as follows:

A Student Who Withdraws or Is Terminated...	Is Entitled to a Refund of...	The Institution Is Eligible to Retain...
First 7 calendar days of the Period	100%	0
First 10% of the Period	90%	10%
Between 10% and 20% of the Period	50%	50%
Between 20% and 50% of the Period	25%	75%
Beyond the Midpoint of the Period	0	100%

Washington State Refund Policy (For all State of Washington Residents)

Refunds for students who withdraw after starting school or are terminated by the school will be computed as follows:

A Student Who Withdraws or Is Terminated...	Is Entitled to a Refund of...	The Institution Is Eligible to Retain...
During the first week or 10% of the contracted instructional time, whichever is less	90% of Tuition	10% of Tuition
After the first week or 10%,	75% of Tuition	25% of Tuition

but prior to completion of 25% of contracted instructional time		
After the first 25%, but within 50% of the contracted instructional time	50% of Tuition	50% of Tuition
After completion of more than 50% of contracted instructional time	0	100% of Tuition

◆ **Addendum #6 - Effective October 7, 2000**

The following new sections are added to the Refund Policy (pages 53 - 55):

Cancellation & Refund Policy

The registration of a student results in the employment of faculty, arrangements for management and physical facilities and other provisions by the administration that must be contracted in advance. The withdrawal of a student does not decrease the expenses of the College to any substantial extent. The refund policy has been established so that the student who withdraws from class will share in the incurred cost. For these reasons there will be no refund of tuition except as outlined in the following policy.

The College employs a fair and equitable refund policy that complies with federal, state, and accrediting guidelines for the return of unearned tuition and fees in the event of cancellation, termination or withdrawal.

Detailed below are the specific federal, state and institutional refund policies and procedures that will be used to ensure that the College retains only funds that have been earned according to the applicable refund policy. In the event that a refund is required, these policies will ensure that any and all refunds are paid to the appropriate entity in a timely fashion.

Federal Return of Title IV Funds Policy

All institutions participating in the SFA programs are required to use a statutory schedule to determine the amount of SFA funds the student had earned when he or she ceases to attend, which is based on the period of time the student was in attendance.

If a recipient of the SFA Program withdraws from the College during a payment period or a period of enrollment in which the recipient began attendance, the College must calculate the amount of SFA program assistance the student did not earn, and those funds must be returned. Up through the 60% point in each payment period or period of enrollment, a pro-rata schedule is used to determine how much SFA Program funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the SFA funds.

The percentage of the payment period or period of enrollment completed is determined by:

The percentage of the payment period or period of enrollment completed is the total number of calendar days* in the payment period or period of enrollment for which the assistance is awarded divided into the number of calendar days* completed in that period as of the last date of attendance.

*Scheduled breaks of at least five consecutive days are excluded from the total number of calendar days in a payment period or period of enrollment (numerator) and the number of calendar days completed in that period (denominator).

Return of Unearned SFA Program Funds

The College must return the lesser of -

- The amount of SFA program funds that the student did not earn; or
- The amount of institutional costs that the student incurred for the payment period or period of enrollment multiplied by the percentage of funds that were not earned.

The student (or parent, if a Federal PLUS loan) must return or repay, as appropriate:

- Any SFA loan funds in accordance with the terms of the loan; and
- The remaining unearned SFA program grant (not to exceed 50% of a grant) as an overpayment of the grant.

(Note: The student (parent) must make satisfactory arrangements with the U.S. Department of Education and/or the College to repay any outstanding balances owed by the student. However, there are a number of repayment plans that are available to assist the student in meeting repayment obligations. The Student Finance Department will counsel the student in the event that a student repayment obligation exists. The individual might be ineligible to receive additional student financial assistance in the future if the financial obligation(s) are not satisfied.)

◆ **Addendum #7 - Effective October 26, 2000**

The following scholarship information is added to the financial aid section of the catalog:

High School Scholarships

Western Business College offers High School Scholarships for graduating seniors, age 17 or older.

High school seniors may obtain scholarship information from a participating high school guidance department, or they may call the school for an application. Applications should be mailed in by the end of March or by the designated deadline.

All applicants must take the CPA_t, which measures competency in reading, language, and mathematics. Scholarship finalists will be those with the highest scores on the test.

A panel of school officials conducts interviews with the scholarship finalists about their goals, accomplishments and extracurricular activities. This panel will select winners by consensus vote. The Scholarships will be awarded as follows:

Portland Campus

- One full tuition-assistance scholarship to the program of his/her choice will be awarded to the top winner
- One 1/2 tuition-assistance scholarship to the program of his/her choice will be awarded to the second-place winner.
- Two 1/4 tuition-assistance scholarships to the programs of their choice will be awarded to the third and fourth-place winners.

Vancouver Campus

- One full tuition-assistance scholarship to the program of his/her choice will be awarded to the top winner.
- Two 1/2 tuition-assistance scholarships to the programs of their choice will be awarded to the second and third-place winners.

Scholarships will be awarded annually. They are not transferable, nor can they be exchanged for cash. Scholarships are good for up to seven months after the award date.

