

Building A Web site For Your Company

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A Web site is an excellent way for advertising and promoting the products and services of your company.

Simply stated, a Web site is a group of Web pages created by a person or an organization. These pages are linked together through the use of hyperlinks. The home page is the portal to the Web site. Every Web site has a unique address known as Uniform Resource Locator (URL) such as www.yahoo.com. The URL specifies exactly where the home page is stored on the World Wide Web (www) so that it can be located easily.

There are five steps to follow to develop your company's Web site. These steps are briefly discussed in this article.

The first step is to determine the objectives for building your Web site. Most companies develop Web sites to promote their products and services and to gather information on their customers' satisfaction. Some companies also develop Web sites to inform the public of upcoming events, such as seminars, retreats, workshops, etc.

The second step is to plan the Web site. The plan should spell out what type of contents should be included on the Web site such as text, pictures, sound, movie and photos, etc. The plan should also include a list of the pages that should be on the Web site such as "Home" page, "About Us" page and a "Contact" page.

The third step is to design the layout and content of each page. The most important page to design is the Home Page since it is the portal, or gateway, to your Web site. The home page should be simple and clear, and at the same time, easy to navigate, well organized, and not "too wordy."

The fourth step is the implementation of

the Web pages. A Web page can be created using Hyper Text Markup Language (HTML), a language that the browser (Netscape or Internet Explorer) understands. Or, you could use software like Microsoft FrontPage or Macromedia Dreamweaver that automatically generates HTML as the web pages are being created.

The fifth and the final step is to find a web hosting company that will host and publish the Web site. The File Transfer Protocol (FTP) software and Internet access is also required to transfer the web pages from the local computer to the hosting company and to upgrade the web site from time to time.

It is important to note that before launching the Web site and making it available to your customers, make sure all the pages and the links have been tested and the content has been verified.

Once the Web site is up and running, the company is sure to generate new business from a clientele that they may not have been able to reach through traditional advertising. In addition, if a customer e-mails the company, through a link on the Web site, their questions can be answered more thoroughly and without the "phone tag" that can be experienced through a customer service phone number. Of course, more orders can be generated through the Web site too. All in all, a Web site for your company is the best way to reach customers all over the world, allow the company to handle more transactions and monitor their customer service.

If your company doesn't already have a Web site, it may be time to look into it.

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The Secret to Paying for College? Planning, Planning, Planning

Many parents would probably prefer not to think about the skyrocketing cost of college. But ignoring the issue is a grave mistake. These days, there are new tax-free college savings plans, tax law changes, tax credits and more liberal financial aid regulations. To take advantage of them, you need to plan.

Planning is especially important because the rules are confusing, and using one savings vehicle or tax break often disqualifies you from another. An example: 529 Plans. One pitfall of these tax-free college savings plans is that they count against financial aid. This means that if a family qualifies for financial aid and withdraws tax-free money from a 529 Plan, they may no longer be eligible for that aid. Also, families who qualify for education tax credits can't use tax-free 529 money to cover the same college expenses.

What should a family do? The first step is to understand how financial aid works and know whether you will qualify. Many people assume that only low-income families can qualify. Not true. Changes in regulations means that many families are eligible—especially small-business owners, those with more than one student in college, and those whose children will attend a private college.

If you decide to invest in a 529 Plan,

you need to understand the pitfalls as well as the benefits, and plan accordingly. You also need to look at your whole financial picture—particularly retirement planning. You should make sure your retirement account is on schedule to meet your goals before investing in a 529 or other college savings vehicle.

And don't forget about academic planning. Students must understand why they're going to college. Taking courses aimlessly from semester to semester and changing majors is an expensive proposition. For example, if you're in the 27 percent tax bracket, you will need to earn \$73, 530 before taxes to pay \$50,000 in college bill. Some families spend more than \$200,000 in after-tax money. At the other extreme, students who understand all the academic shortcuts and alternatives have gotten their degrees for around \$15,000.

To help with academic planning, some families hire academic counselors. If you decide to go this route, make sure the counselor stresses success in college rather than just getting into college. There's a big difference. Statistics show that 50 percent of students who start college never receive a bachelor's degree. That's money down the drain, and if students have taken out loans, it's even worse.

As you can see, the process of planning for college is complex. Even

employers are starting to recognize the significance of this issue. Some of them have begun offering academic and financial college planning information - complete with online and in-person education - as a free fringe benefit to their employees.

Parents without this information available through their workplace must do research on their own or hire expert help. Ignoring the issue until the last minute can result in serious financial mistakes that can be

difficult to recover from. Just as in school, procrastination doesn't pay.

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