

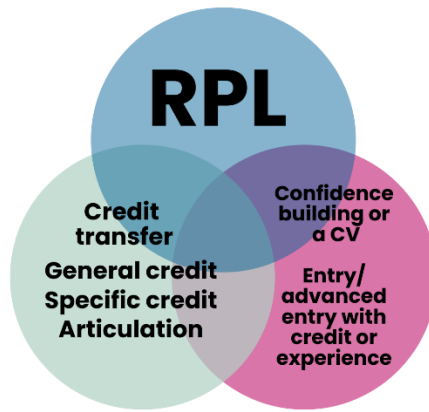
Credit transfer in the context of Recognition of Prior Learning

Introduction

This guidance is to be used in conjunction with the online [Recognition of Prior Learning \(RPL\) Guide](#). The RPL Guide is an online resource that takes you through a number of scenarios and outcomes from both a learner and an educator/employer perspective. It also has useful links and resources at the end of each scenario. The guidance in this document relates specifically to credit transfer in the context of the Scottish Credit and Qualifications Framework (SCQF). The guidance is aimed at those working in Credit Rating Bodies (CRBs) who assist learners to use credit towards a new qualification. The guidance aims to provide further information about using credit transfer in the context of RPL to that provided in the SCQF Handbook (2015). The SCQF principles that relate to credit transfer are attached as Annex 1.

Credit transfer embraces the idea that the learning recognised by credit points is transferable in certain contexts, and that learners can use the credit points gained from one qualification/learning programme towards achieving all or part of another qualification or learning programme.

The guidance gives a working definition of credit transfer within the context of RPL, and gives some scenarios and case studies for exemplification. It also looks at the benefits to learners explaining how this can shorten the time taken to achieve a qualification and may encourage learners to continue in their learning journey.



A working definition of credit transfer

Credit transfer is the principle of transferability of SCQF Credit Points that can help learners gain access to different forms of education, give them advanced standing/entry into a course. It supports flexibility and progression. The assessment process for RPL including credit transfer should be consistent with the normal quality assurance arrangements of the CRB. A formal policy should be in place to ensure that decisions made are reliable and consistent, learner focused, accessible, flexible and quality assured.

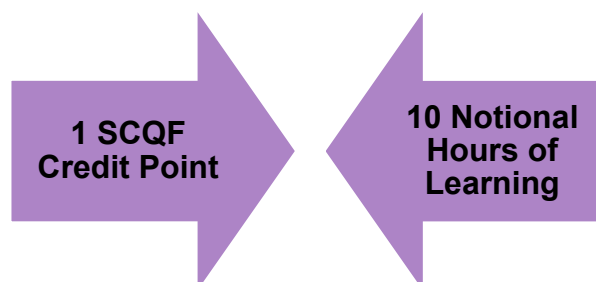
SCQF Level

The SCQF Level of a programme offers the accepting body reassurance that the learning has parity of esteem to any other programme on the framework at the same level due to the rigorous quality assurance process that all learning on the SCQF must go through. To learn more about SCQF levels, visit our [Level Descriptors Tool](#). The Level Descriptors provide reference points for determining the level of a qualification, learning programme, unit of learning or for the Recognition of Prior Learning. They are not intended to give precise or comprehensive statements of required learning for individual qualifications.

SCQF Credit Points

Credit points are fundamental to the SCQF because they are the building blocks for credit transfer. They provide a way of quantifying the amount of learning achieved and they symbolise the amount of time taken to complete a unit/module or learning programme - 1 SCQF credit point represents 10 notional hours of learning for a typical learner. There is no limit to the number of SCQF Credit Points that a learner can accumulate. This will depend on the number of programmes successfully achieved and credit points can be at the same level in different subject areas.

Credit points can, therefore, be seen as a type of 'currency'. It is important, however, to differentiate between 'general' and 'specific' credit in terms of the programme that you wish to transfer credit towards or offer advanced entry to.



General Credit and Specific Credit

The term '*general credit*' is used in the context of the SCQF to refer to the total number of credit points allocated to a unit/module or learning programme during the credit rating process.

The term '*specific credit*' is used in the context of the SCQF to refer to the number of credit points that a learner is allowed to use to gain credit or recognition during processes of credit transfer. This may be the total number of credit points, or it may be only a partial number of credit points.

For example, if a learner gains a qualification worth 60 (general) SCQF Credit Points and wants to put these towards a different qualification he/she may be allowed to use a certain amount of *specific credit* (e.g. 5, 10, 20, 40 or 60 credit points) towards the new learning.

The amount of specific credit that a learner is allowed to use is decided on by the receiving institution/organisation. The calculation of the amount of specific credit that can be used is normally based on the notion of 'best curriculum fit' between the prior learning and the new learning content.

Examples of General and Specific Credit

There may be cases where a learner wishes to transfer credit points, but a decision is taken by staff at an educational institution that not all the credit from a previous qualification can be transferred. This is normally in situations where the prior learning achieved does not match closely enough the learning outcomes of the new qualification or learning programme (i.e. there is limited curriculum fit between qualifications). In these situations, it is often decided that only partial credit can be given.

The awarding of credit is carried out by staff who are able to make professional judgements to compare and consider the relationship between the content and level of the prior learning achieved and the content and level of the learning outcomes in the new qualification. The awarding of credit is also likely to depend on the prerequisites (e.g. entry requirements) of the new qualification.

Case study A

An HNC sits at SCQF Level 7 and is offered by FE colleges. The following case study illustrates credit transfer between an HNC and a Bachelor's degree programme:

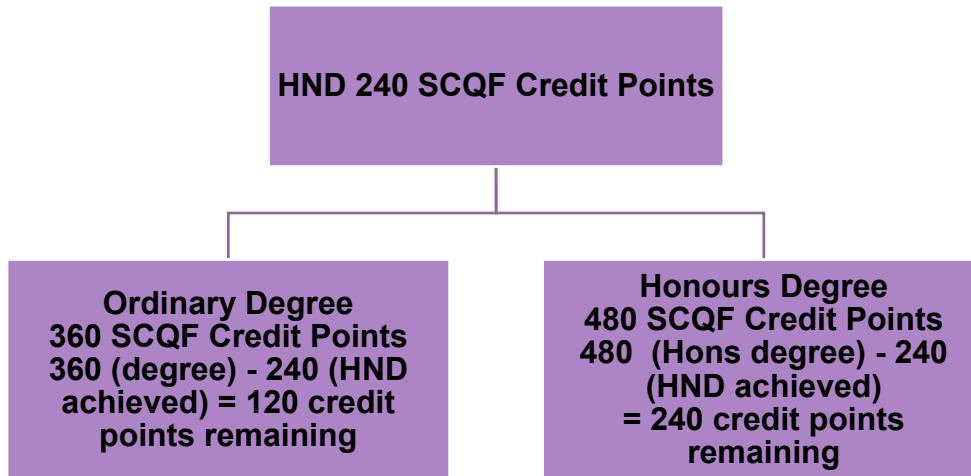
Megan enrolled at an FE college and completed her HNC. She wanted to progress to do a Bachelor's degree at university. On completion of the HNC, Megan was awarded 96 SCQF Credit Points. She approached a university hoping to be able to use these credit points towards a degree. University staff advised Megan that to complete an Ordinary Bachelors degree she would have to complete 360 SCQF Credit Points or if she chose to do an Honours degree she would need to achieve 480 SCQF Credit Points. When university staff reviewed the HNC qualification that Megan had achieved, they advised her that she would be credited with 80 SCQF credit points towards her degree (because the HNC did not exactly match the content of the university's first year of study in that discipline). This allowed Megan to start university by going directly into second year, carrying a deficit of 40 SCQF Credit Points, which she will have to make up during her time at university.

A more general example would be: a learner with 60 SCQF Credit Points achieved from a qualification in 'using computers' who wants to achieve a new qualification in 'programming computers' worth 120 SCQF Credit Points, might be allowed by an institution to use 40 credit points (specific credit) from their existing qualification towards achieving the new qualification. In practice, this means that the learner only has to achieve the remaining 80 credit points of the new qualification, reducing the time taken to achieve the new qualification.

In this context, the recognition of prior learning (based on credit transfer) avoids the learner having to repeat learning already achieved and shortens the length of time taken to complete a new qualification.

Credit transfer and articulation

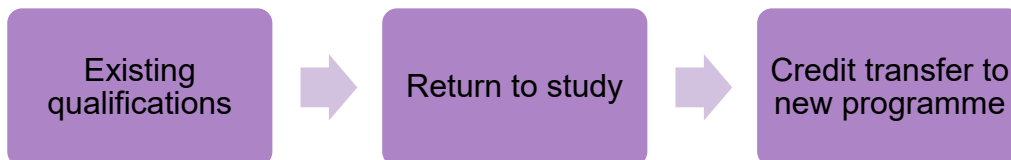
The following is an example of articulation between an HND and a degree programme.



On the basis of this example, a student who has achieved an HND (240 SCQF Credit Points) might be allowed to enter university directly into either 2nd or 3rd year to complete a degree or Honours degree.

Case Study B

In the following case study, a learner has achieved part of a programme and returns to study after a few years to update her qualifications:



Sunita had been working as an Accounting Technician and had a Diploma in Accounting at SCQF Level 7. She decided she wanted to return to study to gain a general Business Degree and change career paths.

To help Sunita avoid repeating learning she had already achieved, university staff reviewed and mapped the content of the Diploma with that of the degree she was applying to undertake. They agreed that she could be credited with a total of 40 SCQF Credit Points, exempting her from repeating the introductory accounting module and the general 'optional module' within the programme. Staff advised her that she now needed to achieve the remaining 80 SCQF Credit Points at Level 7 to complete the first year of the programme and then progress throughout the degree.

Benefitting learners

As the Framework grows and develops, so does the range of learning programmes included on the Framework. The SCQF now includes many learning programmes that are not the formal mainstream school, college and university qualifications

For learners to gain maximum benefit from the SCQF, it is important that educational institutions develop and implement credit transfer and RPL policies and procedures. This will help learners by allowing the transfer of their credit points, along with the ability to have their prior learning recognised so that they:

- **minimise duplication of learning,**
- **increase motivation to complete new learning,**
- **shorten the timescale needed to complete,**
- **save money on the cost of learning, and**
- **develop their full personal, social and educational potential.**

Annex 1: SCQF credit transfer and RPL principles

The decision to recognise prior learning and allow the transfer of credit is made by staff in educational institutions. The guidance above provides a basis on which these decisions might be made. When making these decisions, staff often have to base decisions on the best curriculum fit between two qualifications or learning programmes.

SCQF principles, as follows, relate to credit transfer and RPL. They are listed in the SCQF Handbook (2015) and reproduced here for ease of reference.

SCQF Principles	
principle 8	Credit Rating Bodies must ensure that within the process of credit rating, in processes for Recognition of Prior Learning (RPL), they take due cognisance of the SCQF Level Descriptors and any other relevant reference points.
principle 20	The design and development of qualifications and learning programmes for the SCQF should facilitate and promote credit recognition for prior informal and non-formal prior learning and credit transfer.
principle 21	Recognition for Prior Learning (RPL) is given for learning, not for experience alone.
principle 22	SCQF Credit Points awarded as a result of RPL for informal or non-formal learning are of the same value as credit gained through formal learning.
principle 23	RPL for the award of SCQF Credit Points must involve a formal assessment or acceptance of evidence of learning which is quality assured.
principle 24	The assessment procedures for RPL, including credit transfer, should be consistent with the normal assessment and quality assurance of the organisation.
principle 25	The process of monitoring and reviewing the operation of RPL procedures, including those for credit transfer, should be clearly defined and integrated within the existing quality assurance and enhancement mechanisms of the organisation.