Credit Transfer: An Explanation

Credit transfer defined

Credit transfer is defined in the AQF as follows:

Credit transfer is a process that provides students with agreed and consistent credit outcomes for components of a qualification based on identified equivalence in content and learning outcomes between matched qualifications.

This is underpinned by the AQF definition of credit as follows:

Credit is the value assigned for the recognition of equivalence in content and learning outcomes between different types of learning and/or qualifications. Credit reduces the amount of learning required to achieve a qualification and may be through credit transfer, articulation, recognition of prior learning or advanced standing.

Credit transfer explained

The AQF facilitates the progression of students through qualifications by giving credit for learning outcomes they already have achieved. Credit outcomes may allow for entry into a qualification and/or provide credit towards the qualification. Credit given may reduce the time required for a student to achieve the qualification.

Credit transfer is one of a number of processes for establishing credit. It provides a means for students to gain credit in an AQF qualification on the basis of completed components of another AQF qualification or other formal learning.

The credit transfer process involves:

- mapping, comparing and evaluating the extent to which the learning outcome, discipline content and assessment requirements of the individual components of one qualification are equivalent to the learning outcomes, discipline content and assessment requirements of the individual components of another qualification, and

- making a judgment about the credit to be assigned between the matched components of the two qualifications.

The agreed credit outcomes may include any form of credit: block, specified or unspecified credit.

Credit transfer applied

It is the responsibility of issuing organisations to develop credit transfer arrangements for qualifications within their own institutions and with qualifications of other providers (*AQF Qualifications Pathways Policy* section 2.1.8).

Credit transfer agreements may be between one or multiple issuing organisations. Agreements between multiple issuing organisations and agreements with local, national and international partners are encouraged as a means of widening the availability of credit for eligible students.

The *AQF Qualifications Pathways Policy* at 2.1.10 provides a guide to relativities between qualification types at level 5, 6 and 7 to determine a minimum base for credit in credit transfer agreements. Issuing organisations should consider how the relativities may be applied in developing credit transfer agreements, taking into account other factors including those listed in 2.1.9 of the *Policy*.

Decisions on credit must ensure that integrity of qualification outcomes is maintained and that there is consistency, fairness and transparency in the decision making process.

Where formal agreements exist between providers, these should be documented and made available to students, preferably on an accessible public register (2.3.1 of the *Policy)*.

Credit transfer may be provided to students on an individual basis or may apply to groups of students.

Students receiving credit on the basis of credit transfer agreements should receive the same form and amount of credit as set out in the public register or database of credit arrangements, providing they can provide the relevant official evidence. However, the total amount of credit will vary from individual to individual, based on which qualification(s) or combinations of qualification components have been successfully completed.

Additional credit may be awarded as a result of further individual student negotiations.

Credit transfer awarded on an individual basis may provide precedents for agreements between providers.

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Related explanations

See also

AQF explanation on volume of learning
AQF explanation on recognition of prior learning
AQF explanation on articulation