

Academic credit in higher education in England - an introduction



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Introduction

glossary → This guide forms an introduction to academic **credit** for prospective and current students, or for those who have no previous knowledge of credit. It describes how it can be used in higher education in England.

What is credit?

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Credit is a means of quantifying and recognising learning whenever and wherever it is achieved. It can be used as a tool to compare learning achieved in different contexts.

Most higher education programmes of study - for example, a BA (Hons) in English - are composed of a number of individual **modules** (or **units**). Some programmes of study (normally those which consist of more than one year of study) span a number of levels. Credit can be assigned to individual modules and/or to whole programmes.

A number of credits is normally assigned to each module, which indicates the amount of learning undertaken, and a specified credit level indicates the relative depth of learning involved.

Together, these are known as the **credit value**.

Credit is awarded once you have successfully completed a module in recognition of the amount and depth of learning which you have achieved. Credits are then accumulated towards the total credit required for a programme of study and a qualification (for example, BA (Hons), MSc and so on).

Most institutions that provide higher education programmes of study in England use credit.

Why is credit useful?

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glossary →

Credit offers benefits to learners by providing a system for valuing, in a consistent way, learning undertaken in a variety of contexts or at different periods of time. Once you have been awarded credits, your achievements to date can be recorded in a **credit transcript**. Small amounts of measurable learning can therefore be accredited and recorded, and can potentially be accumulated towards a qualification.

Credit can be used to support your entry to a higher education programme of study. As you accumulate credits, it can help make it easier for you to take a break from your study, as you progress through your chosen programme.

Credit may also help you transfer to another programme either within the same institution or at a different institution. As there is no national curriculum for higher education and each institution's programmes are different, then the requirements for credit vary between institutions. You should contact individual institutions to find out the requirements for specific programmes.

You may want to use the credit you have accumulated to study abroad - academic credit is used and recognised internationally.

Learning undertaken outside formal educational settings, for example in the community or work-based learning, can also be accredited. You can accumulate credits to meet a range of personal development needs and to benefit your career.

credit may also help
you transfer to
another programme

When is credit awarded?

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Credit is awarded to you when you have shown, through assessment, that you have successfully completed a module or a programme by meeting the specific set of **learning outcomes** for that module or programme.

Statements of learning outcomes outline what you will know, understand and be able to do when you have successfully completed a piece of learning.

It is the achievement of the learning outcomes that is essential for the award of credit, not how or where the learning took place, or how it was assessed, or how long it actually took.

Academic credit

is awarded for
the successful
achievement of

**'sets of'
learning
outcomes**

You usually demonstrate that you have achieved the learning outcomes of a module or qualification by successfully completing one or more pieces of assessed work to a minimum standard.

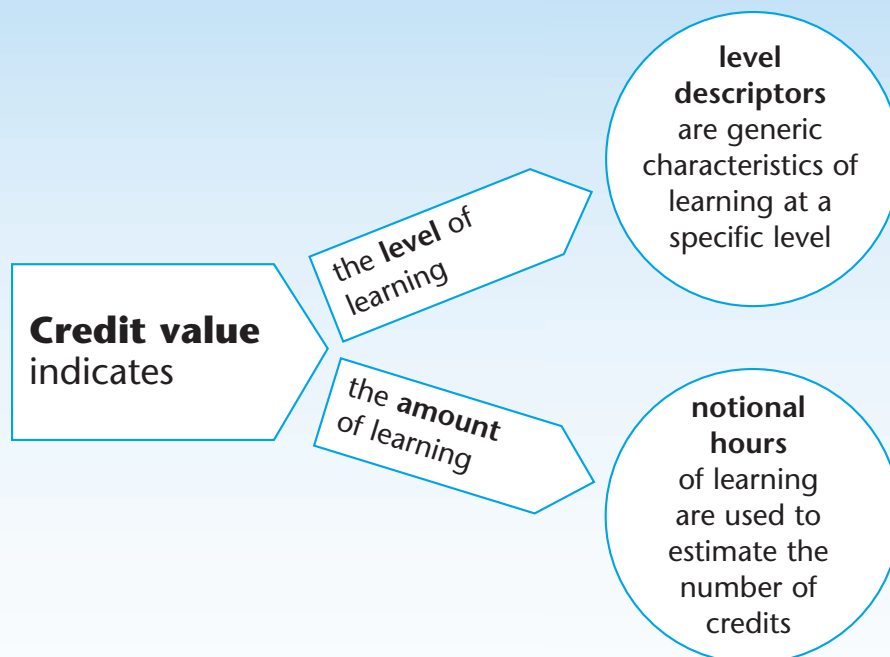
Exceeding the minimum standard does not result in you being awarded more credits, as the credit value is fixed before assessment.

Credit value

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glossary → The **credit value** indicates both the amount of learning expected (the number of credits) and its depth, complexity and intellectual demand (the credit level). Each module or unit has only one level for its credit.

glossary → The section on credit and amounts of learning on page 6 explains how **notional hours of learning** are used to estimate the amount of learning. Credit and levels of learning on page 7 explains how the credit level is worked out.



The credit value for a module (or unit) is set for that element of learning before you begin your studies. Once you have been assessed and have successfully achieved the required learning outcomes, you are awarded all of the credits (the credit value) for that element of learning.

Credit and amounts of learning

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glossary →

The amount of learning indicated by a credit value is based on an estimate using the idea of **notional hours of learning**. The number of notional hours of learning provides a rough guide to how long it will take a typical student, on average, to achieve the learning outcomes (what you will know, understand and be able to do having successfully completed the learning) specified for the module or programme.

The estimate of notional hours of learning doesn't just include formal classes, but estimates the amount of time spent in preparation for these classes, along with private or independent reading and study, plus revision and the completion of course-work required on the module.

Within the UK, **one credit represents 10 notional hours of learning**. Institutions use this guide as a basis for setting the credit value of a module or programme before it is offered to students. For example, a module that is estimated to involve 150 notional hours of learning will be assigned 15 credits and one that involves 400 notional hours of learning will be assigned 40 credits.

If it takes you more or less time than estimated to complete the learning, you are still awarded the set credit value - not more or less.

Note that if you start but don't complete the learning required, you are not normally awarded any credits.

Credit and levels of learning

Each credit value (see page 5) includes a credit level that indicates the relative complexity, intellectual demand and depth of the learning involved.

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Eight credit levels are used in England, Wales and Northern Ireland. Of these, levels 4 to 8 represent the types of learning undertaken in higher education.

Credit level	is typical of the learning expected of
8	a doctorate
7	a master's degree
6	the last part of a bachelor's degree (BA/BSc)
5	the last part of a Foundation Degree; the middle part of a bachelor's degree
4	the first part of higher education study
3	an entry qualification for higher education

the credit level is an
indicator of the relative
complexity and/or
depth of learning

8

glossary →

Credit level descriptors are used to help work out the level of learning in individual modules.

Credit level descriptors are guides that help identify the relative demand, complexity and depth of learning, and learner autonomy expected at each level, and also indicate the differences between the levels.

They are general descriptions of the learning involved at a particular level; they are not specific requirements of what must be covered in a particular module, unit or programme.

Institutions in England, Wales and Northern Ireland are encouraged to use the same credit level descriptors. This helps to ensure similar expectations about how difficult the learning is at each level in different places.

See Appendix B of the *Higher education credit framework for England: guidance on academic credit arrangements in higher education in England* available at www.qaa.ac.uk/England/credit for more information on credit level descriptors.

Example of how credit values are assigned to modules

A module that is estimated to involve 150 notional hours of learning will be assigned 15 credits. A credit level will be assigned which reflects the depth of learning involved and the intellectual demand (for example, level 4). Once you have successfully demonstrated that you have met the learning outcomes of the module you can be awarded the 15 credits at level 4 assigned to this module.

Credit and qualifications

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Many higher education programmes, particularly those taken over a number of years, are designed with modules of different sizes and at different levels. The amount and level of the work involved in gaining a qualification is reflected in the programme's credit value.

The diagram below shows an example of the credit structure for a bachelor's degree with honours. It includes modules of different sizes (10, 20 and 40 credit modules) and at different credit levels (credit levels 3, 4, 5 and 6).

A bachelor's degree with honours would normally include the equivalent of a minimum of three years' full-time study with all (or most) of the final year of study made up of modules at credit level 6.

Using credit, this would be expressed as a total of 360 credits, with 120 credits at level 6.

Example of a credit pattern for a full-time, three-year bachelor's degree with honours (BA/BSc (Hons))

First year		Second year		Third year	
20 credits at level 4		20 credits at level 5		40 credits at level 6	
20 credits at level 4		20 credits at level 5		20 credits at level 6	
20 credits at level 4		20 credits at level 5		20 credits at level 6	
10 credits at level 4	+	20 credits at level 5	+	20 credits at level 6	=
10 credits at level 4		20 credits at level 5		20 credits at level 6	
10 credits at level 4		20 credits at level 5		20 credits at level 6	
10 credits at level 4		10 credits at level 5		20 credits at level 6	
20 credits at level 3		10 credits at level 5			
					BA/BSc (Hons)

10 Some examples of typical* credit values for qualifications

Bachelor's degree with honours (BA/BSc (Hons))	360 credits with a minimum of 90 at level 6 (many honours degrees include more than 360 credits)
Foundation Degree	240 credits with a minimum of 90 at level 5
Certificate of Higher Education	120 credits with a minimum of 90 at level 4

* Actual numbers can vary between particular programmes and awards.

The framework for higher education qualifications in England, Wales and Northern Ireland (available at www.qaa.ac.uk/academicinfrastructure/FHEQ) and its **qualification descriptors** summarise the general expectations of the outcomes of learning associated with each of the main UK higher education qualifications. Clearly there is a close link between credit and credit level descriptors, and qualifications and their descriptors.

Credit and assessment

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In order to be awarded credit for a module/unit or programme, you have to meet the learning outcomes by completing the assessment to a minimum standard (a pass). Most assessments are marked not simply on a pass/fail basis but using schemes which grade performance. Performance above the minimum standard is recognised not by the award of additional credits but by higher marks which are awarded on a scale reflecting levels of achievement.

These marks are then used to differentiate levels of performance when qualifications are awarded. For example, bachelor's degrees with honours are awarded in classes or categories (First Class, Upper Second Class, Lower Second Class, Third Class) and master's degrees are often awarded with distinction and merit depending on the level of performance achieved.

The rules which govern these arrangements are known as assessment requirements. They are determined by individual institutions and are described in **assessment regulations**.

[glossary →](#)

to be awarded credit,
you have to meet the
learning outcomes

Credit accumulation

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glossary ➔

As you progress through a programme of study you will start to gather credit for modules and units that you successfully complete. This is called **credit accumulation**.

If you are working towards a qualification you will have to accumulate sufficient credit, at the appropriate levels, to progress through the programme and to gain the total credits required for the qualification. Credits required for progression and the award of a qualification, along with other assessment requirements, are set out in more detail in an institution's assessment regulations.

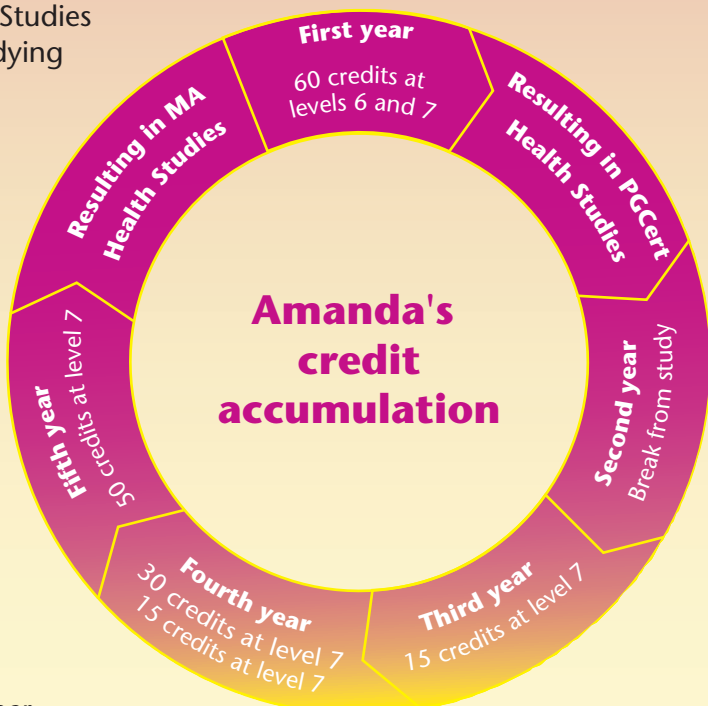
Case study - credit accumulation

Amanda enrolled on an MA in Health Studies programme, with the intention of studying part-time over two years.

During her first year she successfully completed four 15 credit modules (60 credits in total) and was awarded a postgraduate certificate. At the end of the first year Amanda chose to take a one-year break from studying.

In the third year she successfully completed another 15 credit module at level 7. During the fourth year she was able to complete one 15 credit and one 30 credit module at level 7, and in the fifth year she completed a 60 credit dissertation.

Following four years of successful part-time study, with a one-year break in the middle, Amanda was awarded her MA degree.



Transferring credit

glossary ➔

Institutions also have arrangements that can allow you to **transfer** credits you have already been awarded.

You may be able to transfer your credits to another programme within the same institution, or you may be able to transfer your credit towards a programme in a different institution.

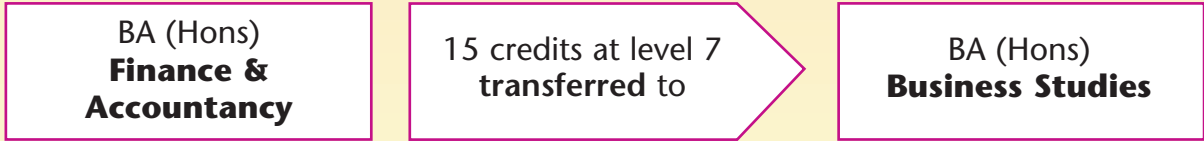
The ways in which credit can be transferred is determined by each individual institution and will be set out in its assessment regulations.

Credit transfer depends on whether the accumulated credit is relevant to the programme to which you want to transfer. Some institutions describe credit as either general or specific to a particular programme. This may be important if you want to transfer the credit you have been awarded in one programme to a programme in a different subject area or at a different institution. You will need to talk this through with the institutions involved as soon as possible.

Case study - credit transfer

Stefan started a BA (Hons) Finance and Accountancy programme. He completed one 15 credit level 4 module called Introduction to Business and Finance before deciding to change to a BA (Hons) in Business Studies.

As the 15 credit module was relevant to both degree programmes, Stefan was able to transfer the credits into the new study programme.



Credit for other forms of learning

- 14** Learning that takes place outside of a higher education setting, for example in the workplace or in the voluntary sector, can also be formally recognised (accredited) by institutions providing higher education programmes.

glossary → This is done through a process known as the **accreditation of prior learning (APL)**. The learning achieved in a different setting is reviewed and may be assessed by an institution, and a credit value can be assigned to it.

Case study - accreditation of prior learning

After completing a BA (Hons) in History of Art, Tejal worked for two years in a museum. She then applied to study for an MA in Art, Architecture and Design.

She was able to demonstrate, through the university's APL procedures, that the learning she had gained from her experience at the museum matched the learning outcomes of two 10 credit level 7 modules on this programme.

Tejal was awarded 20 credits (2 x 10 credits) for these modules, without needing to study and take the assessment for these modules.

2 years' relevant
work experience

assessed through
university's **APL**
procedures

= **20 credits**
of an **MA**

Credit transcripts

glossary ➔

You can be provided with a record of your accumulated credits. In many cases, this is in the form of a **credit transcript** that is produced annually or on completion of the programme, or both.

This record can be a particularly useful document if you want to take a break from learning and return to study later, or if you want to transfer credits to another programme or to another institution.

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a credit transcript is
a formal record of
your achievements

Credit and quality assurance

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It is important that you have confidence in the way your institution assigns credit values and awards you credit. There is a nationally-agreed approach for using credit in England, called the *Higher education credit framework for England: guidance on academic credit arrangements in higher education in England*, available at www.qaa.ac.uk/England/credit.

Your institution will also have its own quality assurance procedures which govern arrangements for teaching, learning and assessment, which QAA checks on a regular basis through its audit and review processes.



Credit in the UK and Europe

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Credit has been used in the UK for a number of years. Nationally agreed frameworks for using credit have been developed in England (the Higher Education Credit Framework for England), in Wales (the Credit and Qualifications Framework Wales and the Credit Common Accord) and in Scotland (the Scottish Credit and Qualifications Framework). Learning and credits awarded by one institution can be recognised by different institutions in different parts of the UK.

The vocational education and training sector in England has also developed a credit framework, the Qualifications and Credit Framework (QCF). It may be possible for learning and credits awarded by this sector to be recognised by an institution providing higher education.

Many universities and polytechnics in several other European countries use credit. **The European Credit Transfer and Accumulation System (ECTS)** was introduced to help promote students' study in Europe through the use of credit.

Although there are a number of key differences between ECTS and the credit arrangements used in England, many institutions use credit to support international student mobility.

The UK HE Europe Unit has produced a detailed explanation of the relationship between national arrangements for credit in higher education in England and the ECTS, available on its website: www.europeunit.ac.uk/sites/europe_unit2/resources/E-09-06_ECTS_Users'Guide.pdf.

Glossary of terms

Accreditation of prior learning (APL)	The identification, assessment and formal acknowledgement of prior learning and achievement
Assessment regulations	The rules governing assessment of a programme of study including marking scheme, pass mark, requirements for progression to subsequent levels or stages of a programme, and award and classification requirements (for instance, in terms of credits to be achieved and specific marks to be attained)
Credit	Credit is awarded to a learner in recognition of the achievement of designated learning outcomes at a specified level
Credit accumulation and transfer	A mechanism which allows credit awarded by a higher education awarding body to be recognised, quantified and included towards the credit requirements for a programme delivered by another higher education provider and/or between programmes offered by a higher education provider
Credit level	An indicator of the relative complexity and/or depth of learning
Credit level descriptors	The generic characteristics of learning at a specific level, used as reference points
Credit transcript	The formal record of a student's achievements issued by a higher education provider or awarding body
Credit value	The number of credits, at a particular level, assigned to a body of learning. In other words, it indicates both the amount of learning expected and the relative level of difficulty
ECTS	European Credit Transfer and Accumulation System, see www.europeunit.ac.uk
Learning outcomes	Statement of what a learner is expected to know, understand and/or be able to demonstrate after completion of a process of learning
Notional hours of learning	The number of hours which it is expected that a learner (at a particular level) will spend, on average, to achieve the specified learning outcomes at that level
Qualification descriptors	Generic statements of the outcomes of study for the main qualification at each level which exemplify the nature and characteristics of that qualification
Unit/module	A self-contained, formally structured learning experience with a coherent and explicit set of learning outcomes and assessment criteria

Further information

Credit and Qualifications Framework for Wales (CQFW)

Information on the CQFW is available at: www.cqfw.net

European Credit Transfer and Accumulation System (ECTS)

Further details on ECTS are available at:

www.europeunit.ac.uk/sites/europe_unit2/resources/E-09-06_ECTS_Users'Guide.pdf

The framework for higher education qualifications in England, Wales and Northern Ireland (FHEQ)

Published by QAA and available online at: www.qaa.ac.uk/academicinfrastructure/FHEQ

Printed copies can be ordered from Linney Direct at: qaa@linneydirect.com

Higher education credit framework for England: guidance on academic credit arrangements in higher education in England

Published by QAA and available online at: www.qaa.ac.uk/england/credit

Printed copies can be ordered from Linney Direct at: qaa@linneydirect.com

Programme specifications

Refer to individual institutions' websites for information on the range of programmes available and for programme specifications, which will detail learning outcomes and credit structures.

Qualifications and Credit Framework (QCF)

Information on the QCF is available on the Qualification and Curriculum Development Agency's website at: www.qcda.gov.uk/8150.aspx

The Quality Assurance Agency for Higher Education (QAA)

QAA checks how UK universities maintain their own academic standards and quality, see: www.qaa.ac.uk

Scottish Credit and Qualifications Framework (SCQF)

The SCQF promotes lifelong learning in Scotland and is available at: www.scqf.org.uk

UK HE Europe Unit

A sector-wide body that aims to raise awareness of the European issues affecting UK higher education: www.europeunit.ac.uk

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QAA 314 09/09

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ISBN 978 1 84979 035 2

Registered charity numbers 1062746 and SC037786