

## PL\_AC\_009: Credit Policy

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<b>Related Documents</b>	<a href="#">Admissions Policy</a> Articulation Pathway Register <a href="#">Institutional Alliance Policy</a>			
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### 1. Context

THINK values opportunities for students to build upon their prior learning, whether this learning was acquired through structured courses or gained through life experience, ensuring students do not have to repeat learning that has been successfully completed elsewhere.

This policy is designed to maximise the credit that students can gain; to enhance student progression into and between qualifications; and to enable concurrent enrolment in more than one qualification.

*Note: The [Admissions Policy](#) governs recognition of prior learning that enables a student to meet entry requirements and be admitted to commence a course; this Credit Policy governs recognition of prior learning that provides a student with advanced standing by awarding credit for subjects within a course. The availability of credit under this policy does not guarantee admission to any THINK courses. Students must still meet the entry requirements for admission and follow the procedures for the [Admissions Policy](#).*

### 2. Definitions

**Articulation arrangements:** an agreement that enable students to progress from one completed qualification to another, using their first completion as the basis of entry to the second qualification.

**Block credit:** credit granted to exempt a student from multiple subjects within a course, based on the completion of a different qualification.

**Credit:** the value assigned to equivalence in content and learning outcomes between different types of learning and/or qualifications. Credit granted provides student with advanced standing in their course (i.e. reduces the amount of learning required to achieve a qualification).

**Credit transfer:** the process by which the value assigned to equivalence in content and learning outcomes is recorded on the student's record.

**Formal learning:** learning that takes place through a structured program that leads to the full or partial achievement of an accredited qualification.

**Informal learning:** learning gained through work, social, family, hobby or leisure activities and experiences, without being organised or structured in to objectives or time constraints.

Non-formal learning: learning that takes place through a structured program of learning that does not lead to an officially accredited qualification, for example short courses.

Pathways: allow students to move through qualification levels with full or partial recognition for the learning outcomes from the qualification they have already achieved.

Recognition of prior learning (RPL): a form of credit that results from an *assessment* of an individual's relevant prior informal and/or non-formal learning against subject or course learning outcomes. Additional formal learning may also be taken in to account when establishing RPL.

Specified credit: credit granted on the basis of formal learning to a specific component of a qualification.

Unspecified credit: credit granted on the basis of formal learning to an elective requirement of a qualification, exempting the student from completing that elective.

### 3. Scope

This policy applies to applicants seeking admission with advanced standing due to prior formal, informal and non-formal learning, and to current students seeking credit during their course enrolment.

### 4. Principles

THINK will ensure students are provided with opportunities for students to build upon their prior learning, whether this learning was acquired through structured courses or gained through life experience

Credit decisions will ensure that students do not have to repeat learning that has been successfully completed elsewhere, whilst not disadvantaging a student in achieving the course-level learning outcomes.

Credit decisions at THINK will:

- maximise the credit that students can gain
- enhance student progression into and between qualifications
- enable concurrent enrolment in more than one qualification
- be evidence based, equitable and transparent
- be applied consistently and fairly with decisions subject to appeal and review
- recognise learning regardless of how, when and where it was acquired, provided that the learning is relevant and current and has a relationship to the learning outcomes of the qualification
- be academically defensible and take into account the student's ability to successfully meet the learning outcomes of the qualification
- be decided in a timely way so that students' study progress is not unnecessarily inhibited
- be formally documented (including reasons for not giving credit where applicable).

## 5. Types of Credit

Subject to the limits set out in this policy, credit may take the following forms:

### 5.1 Specified Credit

Specified credit may be granted on the basis of prior formal learning that is deemed to be equivalent when considering the learning outcomes, volume of learning, program of study (including content) as well as learning and assessment approaches.

*Note: in vocational education, equivalence needs to be 100%; in higher education equivalence must be 80% or more.*

When approved, specified credit will be transferred to specified subject(s) or unit(s) of competency within a course, and recorded as CT (credit transfer). It recognises that the student has achieved equivalent subject(s) learning outcomes, and can be used to meet pre-requisite requirements.

### 5.2 Unspecified credit (HE only)

Unspecified credit may only be granted in HE courses with elective subjects. It will be granted on the basis of prior formal learning that is deemed to be at the right AQF level, with appropriate volume of learning and learning and assessment approaches, but with content that is deemed permissible as equivalent to an elective option, broadening the student's education but still meeting the overall course learning outcomes.

When approved, unspecified credit will be transferred against an elective (or electives) within the course, and recorded as Elective Exemption. It does not recognise that the student has achieved equivalent subject(s) learning outcomes, and cannot be used to meet pre-requisite requirements.

### 5.3 Block credit

Block credit is granted when a student has completed a formal qualification set out as part of an approved pathway or formal articulation agreement. The amount of block credit granted is determined as part of the agreement and will be automatically applied at the point of entry.

Block credit exempts a student from completing multiple subjects – usually specified stages or components of a course – and is recorded as Exemption against each of those subjects. It does not recognise that the student has achieved equivalent subject(s) learning outcomes, and cannot be used to meet pre-requisite requirements.

All articulation pathways and block credit arrangements are published on the Articulation Pathway Register, and are subject to rigorous quality assurance.

### 5.4 Recognition of prior learning (RPL)

Recognition of prior learning (RPL) is a form of credit that results from an *assessment* of an individual's relevant prior informal and/or non-formal learning against subject or course learning outcomes. Additional formal learning may also be taken in to account when establishing RPL.

When approved, RPL will be transferred against specified subjects (including electives) within the course, and recorded as RPL (recognition of prior learning). It recognises that the student has achieved equivalent subject(s) learning outcomes, and can be used to meet pre-requisite requirements.

Credit Type	Specified credit (HE and VET)	Unspecified credit (HE only)	Block credit <sup>1</sup> (HE only)	RPL (HE and VET)
Formal learning –qualification	✓	✓	✓	✗
Formal learning –subjects or units of competency	✓	✓	✗	✗
Informal learning and/or non-formal learning	✗	✗	✗	✓

## 6. Credit Approval

Decisions to approve credit transfer will take into consideration the equivalence of the following:

- learning outcomes
- volume of learning
- program of study (including content)
- learning and assessment approaches.

Credit will only be transferred to full subjects and/or units of competency. THINK will not grant partial credit against subjects.

*Note: where a VET subject contains more than one unit of competency, and credit transfer is only approved for one of the units of competency, a student may be required to:*

- enrol in and complete the full subject, and be eligible for a competency outcome to be recorded for any additional units of competency, or
- undertake a recognition of prior learning (RPL) assessment for the subject, and be eligible for RPL to be recorded for any additional units of competency

When considering prior formal learning, the amount of specified and/or unspecified credit applied cannot exceed the volume (in EFTSL) of that prior learning. For example, a 1 EFTSL Diploma course cannot result in any more than 1 EFTSL credit (of any type) in a course.

Credit will only be granted where the prior learning is relevant and current. This will usually mean that the prior learning was completed within a maximum of the last ten years.

### 6.1 Authority to approve Credit

- The Program Director or delegate will determine applications for specified and unspecified credit for individual applicants or students. Once a credit decision has been determined, it may be re-applied by the Admissions or Enrolment team to identical scenarios.
- The Pro Vice-Chancellor, Academic or Pro-Vice Chancellor/Dean will approve formal articulation pathways and block credit arrangements.

<sup>1</sup> Dependent on the specific agreement as approved by the Pro Vice-Chancellor or Dean

- An academic staff member qualified to teach and assess in the relevant discipline area will determine applications for RPL.

## 7. Credit Limits

THINK reserves the right not to recognise part or all of a student's prior learning where it is not deemed equivalent (see section 6), or where credit transfer is prohibited by course rules (e.g. content / delivery is unique to THINK or due to requirements of external accreditation bodies).

### 7.1 Vocational courses

There are no credit limits for VET courses. A student may be granted one or more types of credit for all of the required course components.

### 7.2 Higher Education courses

In Higher Education courses, students must undertake a minimum volume of learning within a course at THINK in order to qualify from that course with a THINK award.

Award	Minimum volume of learning to be undertaken at THINK	Maximum amount of combined credit (specified, unspecified, block and/or RPL)
Diploma (80 credit points)	40 credit points	40 credit points
Diploma (120 credit points)	60 credit points	60 credit points
Associate Degree (16 credit points)	80 credit points	80 credit points
3-year Degree (240 credit points)	80 credit points	160 credit points
3-year Degree (360 credit points)	120 credit points	240 credit points
4-year Degree (480 credit points)	120 credit points	360 credit points
Graduate Certificate (40 credit points)	20 credit points	20 credit points
Graduate Diploma (80 credit points)	40 credit points	40 credit points
1.5 year Masters (120 credit points)	60 credit points	60 credit points
2 year Masters (160 credit points)	80 credit points	80 credit points

*Note: these credit limits also apply to students undertaking more than one qualification at THINK. Even where content is similar in the two qualifications, credit granted must leave the student enough subject enrolments to meet the minimum stated above.*

### 7.3 Exit awards

If a student chooses to exit with a lower qualification than the one they enrolled in, the student will exit with their grades, competency outcomes or notations automatically transferred to the lower award, not credit transfers, and therefore credit limits will not apply.

### 7.4 Transferring credit between courses

If a student has had credit approved whilst enrolled in one course and then transfers to a different course, the credit will not automatically be transferred although the student can apply to have the credit recognised.

## 7.5 Exceeding credit limits

The Pro Vice-Chancellor (Academic) or Pro-Vice Chancellor/Dean may approve credit beyond these limits providing there is an academic rationale consistent with the principles of this policy. This includes instances where another provider closes a course and THINK agrees to teach those students to completion.

## 8. Applying for Credit

Applications for any type of credit must be received by the end of week two to take effect in that study period.

Students will be advised of the outcome of their application within 10 working days of their application. If a credit application is rejected, the notification to the student will include the reasons for not awarding credit.

### Specified or unspecified credit

Students (or applicants) are responsible for providing evidence of their prior formal learning with their credit application. Evidence must be sufficient to assess equivalence in terms of learning outcomes, volume of learning, program of study (including content) as well as learning and assessment approaches (see section 6).

Evidence supplied must be valid, sufficient and authentic, and THINK may require references to assist in authenticating claims. In some circumstances, an application may also require an interview or other form of assessment.

### Block credit

Block credit is granted based on verification that the student has completed all of the requirements of the qualification listed in the Articulation Agreement. No further evidence is required.

### Recognition of Prior Learning

Students applying for recognition of prior learning that is informal and/or non-formal (and additionally may include elements of formal learning) are responsible for providing detailed evidence of their capability (see section 8.2), and will be required to undergo an evaluation against subject and/or course learning outcomes.

### 8.1 Evidence of Formal Learning

When applying for credit based on formal learning, students must provide:

- AQF qualification testamur issued by an accredited institution, or
- official academic transcript issued by an accredited institution, or
- statement of attainment issued by an accredited institution, or
- overseas qualification issued by an institution listed in the AEI NOOSR Country Education Profiles, and
- syllabus copy detailing the learning outcomes and assessments of the subject(s) undertaken.

In addition, students who have studied at a non-accredited *Laureate International Universities* institution may also apply for credit using an official academic transcript or testamur, where Torrens University has quality assured the course materials and student outcomes, and deemed alignment with the relevant AQF level.

All supporting documents must be in English and be certified copies, unless THINK sights the original.

## 8.2 Evidence of Informal and/or Non-Formal Learning

When applying for credit based on informal and/or non-formal learning, students must provide evidence of their competency or capability which might include:

- curriculum vitae
- letters or references from employers (on business letterhead)
- references or testimonials from clients (that are not family members or friends)
- work documents that describe roles, tasks, achievements / job descriptions
- performance review evidence
- evidence of responsibilities within defined processes
- portfolios containing samples of work
- certificates from non-award courses, professional development, short courses
- recognition of merit
- industry roles (committees, representatives), industry awards
- other corroborating evidence supporting claims of competency
- other documentation or evidence asked for by the assessor.

All supporting documents must be in English and be certified copies, unless THINK sights the original.

In addition to the portfolio of evidence, RPL assessments will also include a formal evaluation such as an interview, presentation, challenge exam or practical demonstration.

## 9. Complaints and Appeals

Students can request a review of a decision made under this policy by following the [Student Complaints Policy](#).

## 10. References

AQF Qualifications Pathways Policy

Higher Education Standards Framework (Threshold Standards) 2015

National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students (National Code 2007)

Standards for Registered Training Organisations 2015