Policy Name: Credit Accumulation and Transfer
Policy Document Number: *CSA_AD-02-* Credit Accumulation and Transfer

Credit Accumulation and Transfer Policy

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1 PREAMBLE

SA College of Home Study Pty Ltd, trading as *College SA*, is committed to the use of credit accumulation, exemption and transfer to support learners in accessing new learning, without repetition of prior learning.

We are committed to uphold the legislation[1] and standards[2] outlined in the National Qualifications Framework Act (No. 67 of 2008), in the context of the criteria developed by the South African Qualifications Authority (SAQA).

College SA has developed our Credit Accumulation and Transfer (CAT) Policy towards satisfying the regulatory requirements of the three sub-frameworks[3] represented by the following Quality Assurance Councils:

- The Quality Council for General and Further Education and Training (Umalusi)
- The Quality Council for Higher Education (CHE)
- The Quality Council for Trades and Occupations (QCTO)

The South African Qualifications Authority (SAQA) developed a Policy and Criteria for Credit Accumulation and Transfer (CAT) published in 2014 which was followed by the Umalusi Policy for Credit Accumulation and Exemption in 2015. The Quality Council for Higher Education (CHE) published their Policies on the Recognition of Prior Learning, Credit Transfer, and Assessment in August 2016.

The above-mentioned policies have been instrumental in the development of *College SA*'s CAT Policy.

As a private education institution SA College of Home Study Pty Ltd, henceforth known as *College SA*, is currently accredited with Umalusi and QCTO. We are also in the process of applying for accreditation with the CHE; therefore, we include standards and criteria that will satisfy the quality assurance processes followed by the CHE as well as allowing for progression within the Higher Education Sub framework (HEQSF).

College SA's policies are integral to our approach, and articulate consistently how we meet our regulatory requirements. They are reviewed annually to ensure that they remain fit for purpose.

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[1] **Legislation:** laws about a certain area or topic, considered as a whole
[2] **Standards:** something used as a measure, norm, or model in comparative evaluations
[3] **Sub-framework:** the divisions within an overarching framework

2 PURPOSE

This policy facilitates the development of credible, efficient and transparent processes for *College SA* students which will allow for the following:

- Accumulation of credit within a qualification
- Transfer of credit between qualifications
- Exemption of credits towards a qualification

This policy intends to support students seeking to progress from one qualification or part-qualification to another, accessing new learning or avoiding repetition of learning already acquired.

The Credit Accumulation and Transfer (CAT) Policy is critical to the development of an equitable[4] higher education system that facilitates access to mobility and progression within Quality Assurance Councils in accordance with the NQF Act.

At *College SA*, our CAT policy promotes lifelong learning based on the principles of equity[5] and inclusivity[6]. We strive towards protecting the quality and standards of the qualifications of *College SA*.

These objectives are echoed in the Department of Higher Education's (DHET's) White Paper for *Post-School Education and Training: A Programme for Transformation (2014) Policy* that states that "higher education institutions [must] make every effort to avoid unfair and irrational barriers to acceptance and credit transfer" and must remain committed to providing "equitable and flexible opportunities for students to 'enter and succeed' in higher education".

3 SCOPE

The CAT policy applies to *College SA*; all qualifications or part-qualifications that are registered on the NQF and are, therefore, registered in the context of the criteria of SAQA.

We honour the three co-ordinated sub-frameworks, each overseen by its own Quality Council which is responsible for implementing the CAT process in its sector; viz.:

- The Higher Education Qualifications Sub-Framework (HEQSF) overseen by the Council on Higher Education (CHE)
- The General and Further Education and Training Qualifications Sub-Framework (GFETQSF) overseen by Umalusi
- The Occupational Qualifications Sub-Framework (OQSF) overseen by the Quality Council for Trades and Occupations (QCTO)

The specific context of each QC and its Sub-Framework must be considered in the interpretation of this Policy.

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[4] **Equitable:** *fair and impartial; treating all in an unbiased and equal manner*
[5] **Equity:** *the practice of being fair and unbiased*
[6] **Inclusivity:** *an intention or policy of including people who might otherwise be excluded or marginalized, such as those who are handicapped or learning-disabled, or racial and sexual minorities*

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College SA has developed three policies (Recognition of Prior Learning Policy (RPL), the Assessment Policy and the Credit Accumulation and Transfer (CAT) Policy) in an integrated manner to draw on a common conceptual basis and strengthen the interrelationships within our assessment process.

All CAT practices, processes and procedures will be rigorous as well as conducted in accordance with the principles of assessment prescribed by the Quality Council in question within the implementation guidelines of SAQA.

The following guidelines were used as boundaries towards developing a CAT procedure:

- CAT is defined as the practice of allowing achieving of credits over a period of time towards part of full qualification.
- Credits previously obtained may be recognised as meeting the requirements for a different Qualification, or the credits achieved towards one qualification may be recognised as meeting part of the requirements for another qualification.
- With the implementation of CAT, the rules of the qualification need to be adhered to in terms of the SAQA Regulatory document (curriculum document).
- For some qualifications, a maximum number of years allowed to achieve may be stipulated.
- This can allow for the acceptance of credits in relation to a qualification on the same sub-framework or lower on the NQF.
- Articulation between sub-frameworks can be considered as adequately managed and quality assured within the boundaries set by the curriculum document.
- Curriculum compatibility must always be evaluated.

(Umalusi, 2015)

4 QUALITY ASSURANCE

Quality assurance of CAT practices, processes and procedures is essential for achieving the objectives of CAT within the context of the NQF. The intention of quality assurance is to protect the integrity of the processes and outcomes of CAT processes.

College SA quality assurance processes address the specificities of the CAT process, including learning outcomes, content, assessment methodology and the level of the qualification.

The goal here is to develop and enhance the capacity to implement CAT progressively in accordance with this policy and the specific CAT policy of the sub-framework(s) within which their qualifications are offered.

It is therefore important to note that *College SA* "decisions regarding the transfer of credit are made by the Quality Councils responsible for the qualifications in question". (Umalusi, 2015).

The following key elements are highlighted:

4.1 ACCESS AND ARTICULATION: College SA will facilitate the bridging of theory and practice towards allowing the student to progress within the sub-frameworks of the NQF for both full and part qualifications.

4.2 **RESEARCH-BASED AND WELL-DESIGNED PROCESS AND PROCEDURE:** Qualifications need to be compared by means of curricular properties (rules, design) outcomes, nominal hours, content context and competencies. The particular NQF Level Descriptors are essential guidelines toward ensuring that the student will progress in a more advanced course.

4.3 **SUPPLEMENTARY WORK:** If so deemed by *College SA*, the student may be required to do supplementary work before the credits are awarded.

4.4 **MUTUAL TRUST AND TRANSPARENCY:** Rules, regulations are fair, reliable and transparent. Therefore, they are made available to students prior to enrolment. Education practitioners should be able and equipped to communicate the information.

5 THE CAT PROCESS

5.1 PRINCIPLES

When reading guidelines towards the CAT Procedure, *College SA* will adhere to the following principles (as aligned with the CHE):

- The recognition of credits for the purposes of transfer needs to adhere to the key elements stipulated in section 4.1 and 4.2 of this policy.
- All and any credits for an incomplete qualification may be recognised if:
    o Credits have been obtained from the same or a different institution
    o They meet part of the requirements for a different qualification
    o They are recognised by a different institution as meeting part of the requirements for the same qualification
- Full qualifications cannot be awarded solely based on CAT.
- Similarly, exemptions based on CAT must be limited to no more than 50% of the modules or courses of the qualification programme in question. (This means that no student must be exempted from more than 50% of the credits required for any higher education qualification.)
- Credits obtained from studies that do not lead to full qualifications (for example, non-degree studies) can be used towards and/or count for credit accumulation.
- Credits cannot be duplicated; therefore, the same set of credits cannot be transferred to more than one qualification within an institution without revisiting the principles of the relevant QA Council.

5.2 STAGES IN THE CAT PROCESS

Steps	Action	Role-player
Application	• Candidate makes application for CAT • Pre-assessments to determine suitably of the candidate CAT and recommended funding model	• *College SA* • Student • CAT Assessor[7]
Preparation	• CAT candidate advised, counselled and assisted in preparing for assessment • Preparation of the assessment tools, environment and resources	• CAT Assessor
Conduct Assessment	• CAT assessor reviews and evaluates evidence • CAT assessor makes a judgement	• CAT Assessor
Feedback	• ⲅeedback is given to candidate • Feedback is sought from candidate • Appeal may be lodged	• Student • Internal Moderator • *College SA*
Re-mediation/re-assessment	If necessary, re-mediation takes place in accordance with the Assessment Policy and re-assessment takes place	• CAT Assessor • Student
Moderation[8]	Internal and external moderation	• Internal Moderator • External Moderator
Certification	The candidate is certificated accordingly	

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[7] **CAT Assessor**: *A person credited with Unit Standard 115753 with the ETDP SETA , which are able to conduct outcome-based assessment in a fair, valid, reliable and practicable manner*

[8] **Moderation:** *the process of ensuring that assessments have been conducted in line with agreed practices, and are fair, reliable and valid. The generic assessor standard registered by SAQA entitled 'Moderate assessment' outlines the process in detail. One moderator usually checks the work of several assessors to ensure consistency. The management of moderation is the responsibility of the provider.*

6 ASSESSMENT

Assessment is central to learning and teaching because it is the key mechanism for evaluating the progression of students. As such, it is the basis for awarding credits and, ultimately, qualifications.

College SA has developed a separate policy on assessment on the basis of the understanding that assessment is a critical process employed to identify, gather and interpret information and evidence that would enable reasonably objective judgments to be made regarding the extent to which a student has achieved the learning outcomes of a course or module that leads to a qualification.

7 FUNDING

College SA will develop a streamlined funding model which will facilitate the implementation of CAT. Sources of funding may include state funding mechanisms, such as the National Skills Fund, forms of subsidisation from the public and private sectors, and/or employer funding.

Thorough costing of all functions (including 'hidden' functions, such as counselling, guidance, moderation and quality assurance) will need to be undertaken. CAT practitioner training, as well as quality assurance, will need to be resourced properly, with both sufficient time and funds provided for taking CAT to scale.

To make for cost-effective CAT processes and services, the sharing of facilities, staff and expertise is recommended through a mix of strategies, across the CAT system, the workplace as well as educational and training institutions.

College SA has developed recommended fee structures for CAT with reference to SAQA guidelines for consistent and fair costing of CAT programmes and services in line with our commitment to equity and inclusivity. The following must be taken into account in developing CAT fee structures:

- CAT costs to candidates should be minimised so as to be affordable for those whom it is meant to serve.

- CAT fees should be less than the cost of the learning programme or module.

- Fees charged for CAT should be based on the services performed in the process and not on the number of credits awarded.

- Fee structures must encourage participation in CAT, not create barriers for or exclude potential candidates.

- Flexible payment options should be provided and bursaries should be made available for deserving candidates.

8 LEGISLATIVE REFERENCES

Bankseta Credit Accumulation and Transfer Policy (2015)

CHE Policy on the Recognition of Learning, Credit Accumulation and Transfer, and Assessment in Higher Education

Draft Articulation Policy (DHET, 2016)

National Policy for Credit Accumulation and Transfer (SAQA, 2014)

National Policy for Designing and Implementing Assessment for NQF Qualifications and Part Qualifications and Professional Designations (SAQA, 2014)

National Policy for the Implementation of the Recognition of Prior Learning (SAQA, 2013)

National Qualifications Framework (NQF) Act 67 of 2008

National Qualifications Framework Act, 2008 (NO. 67 OF 2008); Draft Articulation Policy

NQF Level Descriptors (SAQA, 2012)

NQFpedia: Standard Glossary of Terms Related to the National Qualifications Framework (SAQA, 2014)

Pearson SCQF CAT Policy, Version 3 (2016)

Policies on the Recognition of Prior Learning, Credit Accumulation and Transfer, and Assessment in Higher Education (CHE, 2016)

Policy for Credit Accumulation and Transfer within the National Qualifications Framework

Policy for Credit Accumulation and Transfer within the National Qualifications Framework (SAQA)

Policy for Credit Accumulation, Exemption, Recognition and Transfer (Gazette) (Umalusi, 2015)

Policy for Credit Accumulation, Exemption, Recognition and Transfer (Booklet) (Umalusi, 2015)

Policy for the Credit Accumulation and Transfer within the National Qualifications Framework (SAQA, 2014)

Recognition of Prior Learning (RPL) Coordination Policy (DHET, 2016)

The Higher Education Qualifications Sub-Framework (2013)

The Recognition of Prior Learning in the context of the South African National Qualifications Framework (2002)

The revised Higher Education Qualifications Sub-Framework (CHE, 2015)

White Paper for Post-School Education and Training (DHET, 2013)

9 GLOSSARY OF TERMS

Please refer to the following document that should be read in conjunction with all *College SA* policy documents: NQFpedia: Standard Glossary of Terms Related to the National Qualifications Framework (SAQA, 2014).

Academic Practice	*Professional work which directly contributes to the generation and dissemination of knowledge. This includes teaching and learning, research, and supervising and managing research; and managing academic departments.*
Articulation	*The process by which one institution matches its courses or requirements to course work completed at another institution. Students use course articulation to assure that courses they complete will not have to be repeated at the institution to which they are transferring.*
Cohort	*A group of people with shared characteristics; i.e. students in this case*
Credit Accumulation and Transfer (CAT)	*An arrangement whereby the diverse features of both credit accumulation and credit transfer are combined to facilitate lifelong learning and access to the workplace.* • *Credit accumulation: the totalling of relevant credits required to complete a qualification or part-qualification* • *Credit transfer: the relocation of credits towards a qualification or part-qualification on the same or different level, usually between different programmes, departments or institutions*
Diversity	*The inclusion of different types of people (as people of different races or cultures) in a group or organization; programmes at educational institutes intended to promote diversity through education, awareness and sensitivity*
Equitable	*Fair and impartial; treating all in an unbiased and equal manner*
Equity	*The practice of being fair and unbiased*
Inclusivity	*An intention or policy of including people who might otherwise be excluded or marginalized, such as those who are handicapped or learning-disabled, or racial and sexual minorities*
Legislation	*Laws about a certain area or topic, considered as a whole*
Moderation	*The process of ensuring that assessments have been conducted in line with agreed practices, and are fair, reliable and valid. The generic assessor standard registered* *by SAQA entitled 'Moderate assessment' outlines the process in detail. One moderator* *usually checks the work of several assessors to ensure consistency. The management of* *moderation is the responsibility of the provider.*
Policy	*A course or principle of action adopted or proposed by an organization or individual. A policy may also server the 'theoretical' basis for a procedure*
Quality assurance	*The maintenance of a desired level of quality in a service or product, especially by means of attention to every stage of the process of delivery or production.*
Recognition of prior learning	*A process through which formal, non-formal and informal learning are measured, mediated for recognition across different contexts and certified against the requirements for credit, access, inclusion or advancement in the formal education and training system or workplace.*
Standards	*Something used as a measure, norm, or model in comparative evaluations*
Sub-framework	*The divisions within an overarching framework*