



Department
for Education

Credit Transfer in Higher Education

A review of the literature

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Employment Studies**

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List of Acronyms

AoC	Association of Colleges
APCL	Accreditation of Prior Certificated Learning
APEL	Accreditation of Prior Experiential Learning
APL	Accreditation of Prior Learning
BCCAT	British Colombia Council On Admissions & Transfer
BEI	British Education Index
BEIS	Department for Business, Energy and Industrial Strategy
BIS	Department for Business, Innovation and Skills
CATS	Credit Accumulation and Transfer Scheme or System
CCEA	Council for the Curriculum, Examinations & Assessment
Cedefop	European Centre for the Development of Vocational Training
CIDG	Credit Issues Development Group
CNAA	The Council for National Academic Awards
CPD	Continued Professional Development
CQFW	Credit and Qualifications Framework for Wales
DAAD	German Academic Exchange Service
DCELLS	Department for Children, Education, Lifelong Learning and Skills (Wales)
DCSF	Department for Children, Schools and Families
DFEE	Department for Education and Employment
DfES	Department for Education
DG EAC	Directorate General for Education and Culture
DIUS	Department for Innovation, Universities and Skills
EACEA	Education, Audiovisual and Culture Executive Agency
EAR HEI	European Recognition Manual for Higher Education Institutions
EC	European Council
ECTS	European Credit Transfer System
ECVET	European Credit System for Vocational Education and Training
EHEA	European Higher Education Area
ERIC	Education Resources Information Center
EQF-LLL	European Qualifications Framework for Lifelong Learning of the EU
EU	European Union
EUA	European University Association
FE	Further Education
EWNI	England, Wales and Northern Ireland
FDF	Food and Drink Federation
FEC	Further Education College
FEU	Further Education Unit
FHEQ	Framework for Higher Education Qualifications

FQ-EHEA	European framework for higher education
GPA	Grade Point Average
HE	Higher Education
HEA	Higher Education Academy
HEAR	Higher Education Achievement Report
HECIW	Higher Education Credit Initiative Wales
HEFCE	Higher Education Funding Council for England
HEI	Higher Education Institution
HESA	Higher Education Statistics Agency
HEQC	Higher Education Quality Committee
HNC	Higher National Certificate
HND	Higher National Diploma
InCCA	Inter-Consortia Credit Agreement
JFHL	Joint Forum for Higher Levels
KIS	Key Information Set
KPI	Key Performance Indicators
LLN	Lifelong Learning Networks
LSC	Learning and Skills Council
MCT	Mathematics, Computing and Technology
MOOC	Massive Open Online Course
NCTL	National College for Teaching and Leadership
NAO	National Audit Office
NIACE	National Institute of Adult Continuing Education
NICATS	Northern Ireland Credit Accumulation and Transfer System
NOCN	National Open College Network
NUCCAT	Northern Universities Consortium for Credit Accumulation and Transfer
OECD	Organisation for Economic Co-operation and Development
OCN	Open College Network
Ofqual	Office of Qualifications and Examinations Regulation
OU	Open University
PALS	Peer Assisted Learning Scheme
PSRB	Professional, Statutory and Regulatory Body
QAA	Quality Assurance Agency
QCA	Qualifications and Curriculum Authority
QCDA	Qualifications and Curriculum Development Agency
QCF	Qualifications and Credit Framework
QF-EHEA	Framework for Qualifications of the European Higher Education Area
REA	Rapid Evidence Assessment
RPL	Recognition of Prior Learning
RQF	Regulated Qualifications Framework

SCOP	Standing Conference of Principals
SCOTCAT	Scottish Credit Accumulation and Transfer System
SCQF	Scottish Credit and Qualifications Framework
SEEC	Originally the South East England Consortium for Credit Accumulation & Transfer, SEEC has grown to cover institutions throughout the UK and there is no geographical restriction on membership
SFA	Skills Funding Agency
SFC	Scottish Funding Council
SMCPC	Social Mobility and Child Poverty Commission
STEM	Science, Technology, Engineering and Mathematics
SQA	Scottish Qualifications Authority
TNE	Trans-National Education
UCL	University College London
UCU	University and College Union
UKCF	UK Credit Forum
UUK	Universities UK
VET	Vocational Education and Training
WAG	Welsh Government
WBL	Work Based Learning

Executive summary

This Rapid Evidence Assessment literature review explores the research, commentary and current thinking about credit transfer as a method to support flexibility of study in Higher Education (HE).

Understanding the evidence base

The review indicated that the volume of literature on the use and outcomes of credit transfer (in relation to other forms of flexible learning and alternative modes of study) is small. This is largely reflective of the current situation in the UK where credit transfer is widely understood as a concept but is not observed in practice very often. Consequently research and evaluations are difficult to undertake. Instead, much of the literature identified when searching for materials relating to credit transfer is quite technical and focused on the development of supporting frameworks and structures, or indeed related to guidance on these structures. These are the structures that should encourage and facilitate both the recognition and accumulation of credit in HE; and also the transfer of credit within the HE system – within and across institutions in England but also within the UK (the devolved nature of HE in the UK is reflected in the literature and there are materials focused solely on Scotland), across Europe and internationally. However this technical literature is heavily dominated by literature focused on the system in Europe (the European Credit Transfer System, ECTS). There is also a large volume of literature focused on North America (USA and Canada) where credit transfer is common-place and well established.

Defining credit transfer

Credit transfer is often described alongside credit accumulation. The Quality Assurance Agency (QAA) describes this as the mechanism that allows credit that is conferred by HE awarding bodies to be recognised, quantified and included towards the credit requirements for a programme delivered by another HE provider or between programmes offered by a HE provider. Credit transfer is therefore dependent on the use of credit, which in the UK is calculated on the basis of defined learning outcomes which in turn are based on the amount and depth of learning undertaken. The framework in England involves the principle that one credit is equivalent to 10 notional hours of learning (which includes time spent preparing for taught sessions, independent reading and study, completion of course work as well as time in formal taught sessions); and current practice equates one ECTS credit with two UK credits.

Most HE study programmes are now composed of modules to which credit is or can be assigned, and then accumulated towards whole programmes. Students progress through

their programme by accumulating credit but can transfer part or all of their credit to another programme or another institution.

Key developments

There is a long history of credit accumulation and transfer in the UK in HE and the wider learning sector.

Key developments included:

1960s: The publication of the influential Robins Report, which recommended flexibility, choice and provision of opportunities for students to transfer between institutions (and the launch of the Open University).

1970s: Establishment of the Open College Networks, which emphasised credit rather than qualifications, polytechnics adopting credit as part of their modular programmes, and the announcement of the CNAA and Open University joint credit transfer system.

1980s: Credit in relation to degree level study was considered seriously with the introduction of the UK wide Credit Accumulation and Transfer Scheme (CATS). At this time much of the work was regional (supported by consortia of institutions) with numerous credit arrangements at regional level and regional articulation agreements.

1990s: There was a strong policy interest in flexibility and many HE providers introduced modular course structures and developed credit structures, but transfer was rare and was blamed on the lack of a national credit framework to assess courses as equivalent. This was an issue for England only, as Scotland and Wales were considered to have unified post-secondary education credit transfer systems and integrated qualification and credit frameworks (to quality assure assigning and awarding credit). In the late-1990s guidelines were developed for a national HE credit framework.

2000s: The White Paper *The Future of Higher Education*, DfES, 2003 underlined the importance of credit transfer within and across institutions and advocated the use of credit as a means of responding to student diversity. This led to the Burgess Review, which scoped the issue for Government. The Burgess Review called for a common national credit framework for England, Wales and Northern Ireland and for this to be linked to the framework for HE qualifications. The national Higher Education Credit Framework was then developed and published in 2008.

During the 2000s work took place to develop a common approach to credit for vocational education and training (VET) and HE in order to support progression from VET and further education into HE, and to support adult learners. This led to the development of the Qualifications and Credit framework in 2008. More recently the BIS FE strategy (New Challenges, New Chances, BIS, 2011) emphasised the need for clearer progression

routes from vocational and professional qualifications to HE, and several credit-related projects were commissioned to develop models and pathways to improve credit transfer.

The BIS HE White Paper (Success as a Knowledge Economy, BIS, 2016) highlights how policy interest is still focused on credit transfer, as a way to promote greater flexibility and quality in HE, and to support lifelong learning and widening participation.

European developments

The European Credit Transfer and Accumulation System (ECTS) was launched in the late 1980s to support the Erasmus programme. Although this started as a credit system as the number of countries using it has grown it has evolved into a Europe-wide credit accumulation system to be implemented in all programmes at institutional, regional, national and European levels. Currently it is used not only for transferring credits but for accumulating them in institutions' degree programmes. It has also become a central tool in the Bologna process which aims to make national systems more compatible. This in turn allows for the transfer of learning experiences between different institutions across the European HE area.

Nature of credit transfer

An assessment of the literature suggests three models or purposes for credit transfer (which are not mutually exclusive). All of these models allow a student to start an undergraduate degree programme (or indeed a postgraduate degree programme) at a later stage, without having to repeat learning – this is often termed as entry with 'advanced standing':

- **Topping up:** to enable an individual to top-up from one qualification to another, often from vocational or professional qualifications to an undergraduate degree, and from Further Education settings to Higher Education Institutions. This is particularly common in Scotland (topping-up from Higher Nationals to Bachelor's degrees) and in North America (topping-up from Associate Degrees in Community Colleges to Bachelor's degrees in universities). This can be regarded as a lower cost pathway to undergraduate study and is associated with widening participation.
- **Returning to learning:** to enable students to return to HE or move from the workplace to HE and gain recognition for learning already undertaken and also life and work experience. This can involve the formal processes of Accreditation of Prior Certificated Learning (APCL) and/or Accreditation of Prior Experiential Learning (APEL). This is often associated with concept and policies around lifelong learning.

- Switching: to enable students who need or want to make a change to their programme and/or institution. This can be motivated by a change in personal circumstances, feeling they have made the wrong choice or the experience not meeting expectations, failing to meet course requirements, or wanting to upgrade to a 'better' university. This is particularly common in Scandinavian countries. This type of credit transfer is often associated with practices to support student retention but also more recently with improving student choice, provider responsiveness and flexibility.

Take-up and operation

Credit transfer is regarded as an important element of a flexible and responsive HE system that can meet increasing demands for a wider range of provision from a wider range of students with different circumstances.

There are a number of key supporting systems that allow for or facilitate credit transfer in England: the Framework for Higher Education Qualifications; the Qualifications and Credit Framework; the Higher Education Credit Framework for England; and the National Credit Transfer System for accredited qualification. Other mechanisms in place that have an influence are the systems in Scotland and particularly the system in the wider European Union, the European Credit Transfer and Accumulation System, ECTS (and potentially the European Credit System for Vocational Education and Training, ECVET).

HEIs credit practices are generally aligned with their respective national credit and qualifications frameworks, and many also are aligned with ECTS; and also modularity and awarding credit are well established in the UK HE sector.

Despite having the building blocks in place the literature indicates that progress has been slow, particularly that: a) credit transfer is not widely accepted in the UK and there is little evidence of institutional practice: and b) the volume of students making use of credit transfer systems and agreements is small (with the exception of the Open University). There is no common framework for credit transfer across the UK nations; and the ability to both accumulate (or recognise) and then transfer credit relies on the policies and practices of individual institutions that the student has to largely navigate alone.

There are however difficulties in assessing the true usage of credit transfer as there are a number of models of transfer and a number of ways to identify transfer. In terms of switching, current data collection systems are really only able to capture immediate inter-institutional credit transfer – that is the movement between HEIs with little or no gap between leaving one and starting at another; and do not capture whether a student has changed subject. The resulting statistics, which are focused on non-continuation rates, form part of the UK Performance Indicators. The latest of these report that just over 2% of students transfer institution during the first year (accounting for approximately 6,500

UK-domiciled first degree students in 2012/13), and a further 2,500 transferred to another institution after taking a year out. Capturing topping-up, direct entry to later years, is technically possible but statistics do not appear to be routinely available. Figures quoted by Watson (2013) suggested that direct entry accounted for almost one-fifth of students¹. It does not appear possible to capture the extent of use of APEL (outside of Scotland).

The literature indicates a number of aspects that institutions need to take into consideration when developing and implementing credit transfer policy and practice: a) linkages to national or international credit systems; b) transfer pathways and partnerships; c) dealing with partial completion of learning outcomes; d) re-use of credit (counting the credit gained in one context in another context); e) shelf-life of credit (which may differ for general and specific credit, and by subject); f) recognising prior learning and experience (APCL and APEL), and recognising on-course work experience; g) costs in assessing transfer applications and charging students for this service; and h) supporting students with their transitions, and providing information, advice and guidance

Benefits

Credit accumulation and transfer systems are associated with a diversity of benefits for a variety of stakeholders including learners, educational institutions and employers. These benefits are closely linked to those associated with credit-based modular systems more generally. Benefits appear to cluster into 3 categories: a) learning effectiveness, b) flexibility and responsiveness, and c) resource effectiveness.

Benefits for learners

The literature suggests that credit transfer and CATS more generally could lead to the following benefits for **learners**:

- support student/learner mobility (across geographies and institutions) which in turn can improve life chances and social mobility of under-represented groups in HE;
- reduce the risk of student drop-out by reducing the time commitment required (as students do not have to restart their studies from the beginning, and thus avoid repeating learning already undertaken) and creating re-entry possibilities;
- make HE more attractive and accessible to under-represented and disadvantaged groups (e.g. encouraging part-time study, facilitating entry for those without formal qualifications, facilitate entry 'in stages' via local FE);

¹ 19% of students enrolled on all years of undergraduate courses in UK HEIs in 2011/12 were admitted to years 2 and above (Watson, 2013)

- offer greater choice and flexibility in choosing courses and institutions, allowing mixing of educational programmes (vocational, work-based and academic), which may result in better career decisions and choices. Indeed a credit framework provides a 'route map' showing potential progression routes;
- allow learners to track their progress towards a qualification and reward learning achieved if learners do not/cannot complete the full programme of study, this can build confidence and encourage further learning.

Indeed it is posited that with credit transfer learners can engage with study at different stages of their lives and can move seamlessly between periods of study and gain credits at a time, place and pace that suits their needs. They can plan their own learning in line with their personal needs and goals and can gain access to HE from employment. Thus credit transfer can support and promote lifelong learning. Credit accumulation and transfer, and modular courses (along with distance learning) have been central to access courses for adults.

Additionally it is argued that credit accumulation and transfer contributes to the paradigm shift from a teacher-centred to a learner-centred approach to higher education, placing the student at the centre of the educational process by using learning outcomes and workload in the design and delivery of programmes. Using credits allows for flexible learning pathways and gives students greater autonomy and responsibility.

Benefits for institutions

The literature also suggests a range of potential benefits for **institutions**, although these are generally related to the use of credit.

- Credit as a tool is thought to provide institutions with a common language and helps compare learning achieved, which assists in the design of modules and programmes between and within institutions, and recognising learning achieved in different institutions and in different contexts.
- It helps institutions to create customised learning opportunities for students and employers.
- Institutions can be more responsive, particularly to the student market, and as such increase opportunities for additional income generation.
- Credit-based modular systems can help institutions design and deliver curriculum in a more economic and efficient way leading to resource savings.
- Credit transfer is thought to contribute to higher student retention and completion rates.
- It can promote and facilitate inter-institutional partnerships (such as progression pathways between FECs and HEIs).

- Credit transfer can support and facilitate student mobility and exchange across country borders (with ECTS), and also labour mobility in relation to the recognition of professional qualifications.

Benefits for employers

Employers have been demanding greater flexibility and responsiveness in the organisation and delivery of education and training for some time, and this can be supported by the use of credit and credit transfer. It is claimed that a credit-based modular system allows employers to develop customised programmes which can be delivered through various means including work-based learning, and provides opportunities for employees to gain credit without needing a full qualification. It is also suggested that credit helps with recruitment as it enables employers to have a clearer and more accurate picture of the amount and level of learning achieved by potential employees

Challenges

The literature provides a list of challenges and barriers to an effective and widely used credit transfer system. These include:

- Lack of incentives for HEIs to promote credit transfer and student mobility due to the loss of fee income. It is argued that the potential benefits for institutions are not sufficient to encourage wider adoption of credit transfer. It is felt that the funding arrangements in HE are predicated on the expectation that a student will complete their three-year undergraduate studies at the same university, and student loans are calculated by time rather than by study modules which deters transfer.
- ‘Institutional protectionism’ reflected in the reluctance to grant advance standing on admission. Credit transfer may be seen as threatening to positional competition. This is compounded by the historical divide between vocational and academic education (and lack of parity of esteem and permeability of educational trajectories). A related issue is ‘cultural rigidity’ which sets individuals on their learning journeys early on in life and allows for no change in direction, and individuals will tend to want to progress with their peer group than follow a non-traditional route.
- Inter-institutional variation in course content and structure, which means students transferring courses may not have covered the same/similar ground or developed the same level of understanding. Also course structures tend to ‘weight’ later years of programmes more heavily and so it can be difficult to transfer later than at the end of the first year.
- Lack of consistency across the sector with individual institutions varying in their credit-related policies and practices, with differences in; condonement and

compensation of module failure, discounting poor performance in modules, the reuse and currency of credit, content of modules, and admissions processes. Currently credit transfer is voluntary and there is a great variation in the willingness of institutions to recognise and transfer credit.

- Rigid and inflexible academic admissions timetable whereby enrolment for most courses is typically allowed only once a year. This timetable does not easily lend itself to credit transfer.
- Concern that students who transfer may subsequently fail. This may be regarded as a risk particularly for admissions tutors.
- The time and resource required by students to provide the evidence needed by institutions and then by institutions to assess equivalence is considerable. For institutions this can be costly. This becomes particularly resource intensive with differences in curriculum and qualification design. It is also made more challenging by the lack of a detailed learner record that goes with the learner. There is perceived to be a high level of bureaucracy involved in credit accumulation and transfer, including methods of calculating student load, defining meaningful and commonly acceptable 'outcomes' for each course and module and acknowledging prior coursework for credit transfer. Institutions can pass (some of) this cost on to students which can act as a disincentive for students to transfer.
- Lack of demand. It is suggested that credit accumulation and transfer frameworks and policies facilitate transfer but do not promote transfer and there is low level of demand (evidenced by low numbers of applications for transfer). The low level of demand means institutions cannot achieve economies of scale, so there may not be enough of an incentive to incur the administrative burden/costs involved in implementing a comprehensive transfer system. It is, however, recognised that it is challenging to measure demand for (and also usage of) credit transfer, so there is a degree of uncertainty around the extent of the potential demand.
- The low perceived demand has been linked to a general lack of awareness by students/learners and key stakeholders about credit transfer. There has been very little public promotion of credit transfer opportunities – either centrally as an option for learners or by HEIs themselves. Indeed HEIs do not often actively promote their own institutional policies on credit transfer. The low demand has also been linked with students' fear of risking moving from one institution to another which is exacerbated with a general lack of information, advice and guidance.

Some criticise modularisation rather than credit transfer per se feeling that it leads to fragmented learning and educational programmes lacking coherence, and indeed regard modularisation and credit transfer as providing a less rigorous process than other forms of learning.

1. Introduction

The Institute for Employment Studies (IES) was commissioned by the Higher Education Directorate of the Department for Business, Innovation and Skills (BIS), now part of the Department for Education (DfE) to undertake a rapid evidence assessment. This aimed to provide an overview of existing thinking on credit transfer between Higher Education Institutions (HEIs).

Research background

Over the past 20 years Higher Education (HE) has changed radically in a number of key ways:

- in the way it is funded, moving towards a student loan-backed system with repayment thresholds based on graduate earnings;
- in the volume and profile of those participating in HE, both increasing and widening participation; and
- in the way it is delivered, in terms of study mode, speed of delivery and place of delivery.

All of these factors are inter-related as students are making investment decisions about HE and have more power (student as customer/consumer) over how, what and where they learn²; and as the sector copes with a larger and more diverse group of students yet still needs to deliver a satisfying and beneficial experience (against an increasing array of key performance indicators [KPIs]). The traditional image of HE taking place in large lecture halls, small seminar rooms and laboratories, in a small number of institutions and with programmes in the main spread over three years (with students devoting all their time to their studies or being a student, for 30 weeks in each year) and leading to a Bachelor's degree, is no longer the only type of HE experience on offer.

The policy drive in HE for many years and across various administrations has been for diversity in delivery and increased student choice. We now have workplace or work-based learning, HE in FE, privately funded providers, Trans-National Education (TNE), distance learning and eLearning (from MOOCs, which tend to be free of charge, through to more blended learning), part-time study, sub-degree or other undergraduate qualifications, higher level and degree apprenticeships, accelerated degrees, and credit

² See for example the work of Barnett (2014)

transfer. These are all forms for increasing flexibility in HE, providing flexibility in how, where, when and at what pace learning occurs.

Some of these alternative methods of study, learning delivery and engagement are faring better than others. There are significant concerns in the sector about the health of part-time study. For example, the recent UUK report (2016) exploring patterns and trends in HE reports that part-time student numbers continue to fall and in 2014/15 made up just 25% of the student body (from 35% in 2009/10), and the numbers taking Other Undergraduate Programmes also continues to fall. Credit transfer is of particular interest to government and is a focus of the 2016 HE White Paper ('Success as a Knowledge Economy: Teaching Excellence, Social Mobility and Student Choice', BIS, 2016). Currently, whilst it is widespread in certain countries and jurisdictions, credit transfer is rare in the UK outside of the Erasmus programme. The Department is keen to understand more about credit transfer and its use, and how credit transfer can support and promote study flexibility and lifetime learning.

Research aims

The main aim of the research was to draw on a rapid evidence assessment methodology to identify and review literature in order to provide the government with the most up-to-date research, commentary and current thinking on credit transfer within the English and wider UK context; but also to draw, where appropriate, on lessons from credit transfer in other countries. In addition the research sought to draw on the insights of a small number of experts in HEIs with experience of credit systems to facilitate movements into and within their institutions.

More specifically the research aimed to identify the literature and insights relating to:

- credit, credit accumulation, and credit transfer, and the systems and frameworks supporting credit transfer (this could include modular learning which allows individuals to build their own programme of study; qualification frameworks; and credit accumulation and transfer systems or CATs);
- take-up and provision of credit transfer schemes including demand for this type of flexibility and attitudes of stakeholders;
- operational issues in, and practical implications for, transferring credit;
- challenges for transferring credit; and
- potential benefits of credit transfer.

All types of transfer were explored but, where possible, focus was placed on credit transfer between institutions. This report sits alongside findings, published in December

2016³, from a Call for Evidence launched by the Department in May 2016 on accelerated degrees and credit transfer, and accompanies a companion literature review undertaken by IES to explore accelerated degrees (Pollard et al (2017) Accelerated Degrees in Higher Education: Literature Review).

Methodology

Rapid Evidence Assessment literature review

A Rapid Evidence Assessment (REA) approach was taken to conduct the literature search and review. This approach allows a 'map' of the literature to be undertaken with limited time resource. Rapid evidence assessments:

- identify relevant materials by constraining the research questions and the search process (with variants agreed at the outset), but allow for grey as well as published policy and academic sources to be included;
- use a gradual and iterative sift process to narrow materials down to a manageable shortlist of sufficient quality and relevance; and
- then use a standardised approach to extract relevant evidence from the key materials and provide a simple quality assessment.

For REAs to work effectively, there needs to be a realistic approach to scale (i.e. limit the search to key databases, websites and publications); an appropriate search process; and to apply sifting to an initial abstract-based assessment against a set of robust and transparent criteria to determine relevance in order to ensure that only the most relevant, informative studies are reviewed in full. This then focuses researcher time on extracting key information from the 'best' examples of evidence. Development of the search parameters and sift criteria are governed by an analytical framework derived from the research objectives and questions.

Literature search

At the start of the project, the search process was agreed with BIS. This included: a) the core research questions and the analytic framework; b) the scope and boundaries of the project as the existing evidence base on flexible learning and alternative/non-traditional

3

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/579438/Findings_from_the_Call_for_Evidence_on_Accelerated_Courses_and_Switching_University_or_Degree.pdf

study is large; and c) the search locations/key sources and search terms. This ensured the review would remain focused on the key aims of BIS (as noted above).

Core research question and analytic framework

The Department (BIS) confirmed that the primary focus of this report would be issues around credit transfer between universities and courses. They were particularly interested in material that was most relevant to the UK setting. In practice, this was papers set in the UK itself, supplemented by key (or current) papers set in North America and Europe. Where possible material was sought to provide perspectives from institutions and students (the latter was particularly difficult). The key areas of focus were agreed as:

1. Take-up and provision
2. Operational issues
3. Barriers and challenges for delivery
4. Benefits

These were developed further to form the analytic framework guiding the research (see Table 1).

Table 1: Analytic framework

	Research Theme	Questions and issues
1	Take-up and provision	<p>What is extent of credit transfer in the sector?</p> <ul style="list-style-type: none"> • What is understood by credit transfer • Extent and nature of credit transfer (what types of systems exist and popularity of credit transfer) • How credit transfer is measured, and what data exists • Changes over time • Where credit transfer is offered (subjects involved and institutions involved) • Student profiles of those transferring institutions • Wider contextual issues, can lessons be learned from overseas
2	Operational issues	<p>How does credit transfer work?</p> <ul style="list-style-type: none"> • Practicalities (how do they work in practice, how easy is it for students to move) • How they are offered (types of systems/programme) • Existence of partnerships/networks • Similarities and differences in models • Examples of good/bad practice

	Research Theme	Questions and issues
3	Barriers and challenges for delivery	<p>What the issues stopping an expansion of credit transfer practice?</p> <ul style="list-style-type: none"> • Concerns about credit transfer and negative perceptions/experiences of credit transfer (institutions and students perspectives) • Other inhibitors to take up/expansion • Difficulties for students in reality of switching between courses and institutions.
4	Benefits	<p>What benefits does credit transfer offer to stakeholders?</p> <ul style="list-style-type: none"> • Knowledge and understanding of credit transfer, • Positive views, experiences and outcomes of credit transfer • Motivations for students in taking up credit transfer opportunities • Motivations for institutions to offer credit transfer opportunities • Benefits of potential expansion of existing practice

Source: IES, 2016

Scope and search

The scoping and search procedure was limited to readily accessible online material, as the majority of publications of high quality are now readily accessible in this manner. Due to the reasonably tight focus of the research, our search carried a broad date limitation, with papers post-1990 considered. With this in mind, greater weight was given to more recently published papers. The search prioritised English language articles set in or readily transferable to the UK setting. In practice, this was limited to Europe, New Zealand, Australia, Canada, and the USA.

The search focussed on a restricted number of relevant databases and on key sector and research focused websites. Databases and meta-trawlers searched were: Google Scholar, SCOPUS, Science Direct, JSTOR, British Education Index (BEI), and the Education Resources Information Center (ERIC) in the USA. Other search locations included: Higher Education Funding Council for England (HEFCE), Higher Education Academy (HEA) and Universities UK (UUK); as well as BIS, Quality Assurance Agency (QAA), and European bodies such as OECD, EC and Cedefop.

A filter term was applied to all searches of 'Higher Education' to ensure the search located materials relating to HE rather than other phases of learning, and thus develop the evidence base specific to the sector. All initial searches contained the primary term of "credit transfer" to narrow the relevant evidence to that which would be most pertinent for this review. In practice, this tended to provide a manageable number of academic references, with only Science Direct producing a number that required further filtering. This suggests that the area is perhaps under theorised, meaning that the relevant policy documentation also considered in this review forms an important corpus alongside the peer-reviewed academic literature.

The combinations of secondary search terms were used:

- pathway(s),
- articulation,
- system(s),
- qualification(s),
- scheme(s),
- mobility,
- recognition,
- top-up,
- switching, and
- movement.

Due to the reasonably low number of papers found via these, tertiary search terms were neither needed nor used. This generated, after deduplication and date filtering, 1,187 papers to be initially sifted.

Key details of all identified materials were stored in an EndNote database: author, year, title, publication, given keywords, abstract, URL and search source. This is a flexible database designed to manage bibliographic references. It allows for a wide range of search options, has various import or export facilities which facilitates references to be directly imported from databases, allows for the categorisation of references (e.g. into types of papers, categories of quality weighting) and addition of researchers own key words, and offers viewing filters.

Sift approach

The search process produced a long list of materials. To narrow these down to produce a shortlist of approximately 20–30 papers, a clear set of criteria for inclusion was developed and agreed with the Department. These criteria were applied initially to the titles of the materials and, as the sift process progressed, then applied to the abstracts. In essence the sift process involved a number of iterative steps applying a successive set of inclusion or exclusion criteria. At each stage the materials excluded were recorded in separate bibliographic 'libraries' (so could be retrieved at a later stage if necessary).

Stage one: The papers were checked for duplicates. Duplicate references can occur as multiple search locations and search terms are used, so the same paper can be identified from different sites.

Stage two: The papers were then sifted using title and abstract. The sift criteria adopted were:

- Date – removing material published before 1990 to remove any material likely to be outdated.
- Geography – removing material with a known research focus in a country deemed to have a non-comparable or transferable HE system (so excluding countries other than: UK, Canada, USA, Australia, New Zealand, European states).
- Relevance – removing material clearly irrelevant to the research topic.

The material was doubled sifted, so the references were sifted twice but by different members of the research team. This double sift reduced the material to achieve a list of 322 articles.

Stage three: This next stage involved using the abstracts to prioritise the materials of greatest relevance to the core research theme, a 'select in' approach. This was to ensure that only the most pertinent materials moved forward to full review. Each paper was assessed and the highest priority papers were those deemed to be related to credit transfer in the United Kingdom. This provided a final shortlist of 43 papers, with a further eleven considered for context due to their focus on the European Credit Transfer Scheme. This was slightly higher than estimated. The full papers were then retrieved and assessed prior to full review.

Review and analysis

The final stage involved review and extraction of relevant findings, evidence, conclusions, and recommendations. The papers were assessed for quality and relevance, in terms of methodology, perspective, and transferability. More focus and weighting was given the UK case studies, particularly those in English HEIs. More recent papers were also given greater weighting, as they are more likely to highlight current thinking in the area.

A standardised pro-forma structured around the key research questions and the analytic framework was used to extract evidence from the materials and record the assessed quality of the materials. This ensured consistency of approach in reviewing the literature and extraction of evidence across the research team. Extracted evidence was synthesised against the research themes to in order to outline current thinking and landscape with regards to credit transfer and its role in offering flexibility and in lifelong learning. The synthesis process also allowed for areas where the evidence or commentary was weak, limited or outdated to be identified, highlighting areas which could require further dedicated research. It was clear that very little research evidence has been generated in UK and in England in particular, and instead much of the material was limited to guidance and commentary (see below).

During the full review, some papers were found to be outside the focus of this review. To replace some of these papers a backwards and forwards citation search was undertaken. A citation search was undertaken to identify key materials that the authors of relevant papers used in this review drew from; similarly some of the early papers relating to the credit transfer (and credit systems) in the UK and papers relating to credit transfer in other educational sectors were investigated to identify more recent and relevant material that have cited these sources. In addition, during the full review additional search teams were identified 'direct entry' and 'advanced standing', and these were used to identify further papers. All these additional papers were assessed for relevance and if appropriate evidence was extracted using the same proforma.

The nature of credit transfer literature

The search process outlined found a limited number of sources, much smaller than the corpus of literature pertaining to other forms of flexible study or alternative modes of study in HE. This was particularly the case when focusing on literature set in or relating to the UK or England specifically (the devolved nature of HE in the UK is reflected in the literature and there are materials focused solely on Scotland). There was a larger body of literature focused on Europe, the European Union and its member states, and also on Canada and the USA (although much of this work is focused at individual state level rather than pan-USA), where credit transfer is common-place and well established.

In general the material that was identified tended towards technical guidance and focused on the development of supporting structures and frameworks rather than real practice and evidence of take-up, benefits and challenges. This guidance material tended to espouse the benefits of a credit transfer system (often aligning it with other efforts to promote and support lifelong learning, to promote and support widening participation to HE and more recently to improve student experiences) but also more commonly to highlight the substantial challenges in implementing one. This was also echoed in recent work to support the development of national policy on credit accumulation and transfer in South Africa (Hart, 2014). Here the author also commented that the literature on the experience of credit transfer in the UK nations and beyond is very limited, yet a wealth of material on policies and statements of intent for qualification frameworks and credit systems (the supporting structures) exist which suggest approaches to introduce and manage credit systems but don't provide evidence of the use and/or impact of credit transfer. The author also noted that despite there being a large number of countries with supporting structures, few have functioning credit systems which truly facilitate transfer within or between sectors and institutions. Our review also indicated that credit transfer in the UK is uncommon which has limited the opportunities for formal research and evaluations. The limited research may also be hampered by the numerous forms of transfer (which are explored in the report).

Qualitative feedback

A small number of interviews (telephone and face to face) were undertaken to gather the views of key individuals in HEIs known to have experience of credit systems to facilitate movements into and within their institutions. They aimed to inform and enrich the findings of the literature review. These were undertaken between October and December 2016. The interviews sought to explore;

- history of credit transfer within the institution;
- how credit transfer works in practice to facilitate movement between institutions and courses within undergraduate study;
- the level of demand for this type of flexibility including take-up and use of credit transfer arrangements/processes, and which students switch, why and to what;
- institutional benefits and motivations to facilitating credit transfer (and student movement);
- student benefits to transferring and student attitudes, experiences and outcomes from credit transfer;
- factors influencing/facilitating the successful implementation of credit transfer;
- challenges and practical issues in developing and implementing credit transfer arrangements and how institutions have sought to overcome these; and
- examples of good practice.

Institutions were identified with the support of SEEC⁴, who also facilitated access to institutions and key individuals. The feedback from the interviews with these practitioners is presented throughout the report to illustrate current practice at some institutions and issues currently facing some institutions in England with credit transfer. This provides insights and adds depth to the literature but does not claim to represent the entirety of HE providers' experiences or view-points.

The feedback is generally presented in text boxes in order to distinguish this primary research material from the material identified through the review of existing literature and commentary.

⁴ Originally the South East England Consortium for Credit Accumulation & Transfer, SEEC has grown to cover institutions throughout the UK and there is no geographical restriction on membership

Report structure

This report draws together and synthesises the available evidence from the review of current literature on credit transfer with some contextual findings on credit, per se. and supporting systems for accumulating and porting credit, supplemented with feedback from practitioners in HEIs offering credit transfer. It is structured as follows:

- Chapter 2 explores key developments and policy for credit transfer and sets the context for the review.
- Chapter 3 looks at issues relating to the availability, take-up and popularity of credit transfer in the UK; and it introduces definitions and models of credit transfer and the systems that support credit transfer. It also notes the difficulties encountered when looking for evidence of transfer (within or across institutions).
- Chapter 4 discusses issues relating to the operation of credit transfer systems and the aspects institutions need to consider when implementing systems that allow students to transfer.
- Chapter 5 sets out the perceived benefits to credit transfer and the motivations to offer and take-up credit transfer opportunities.
- Chapter 6 focuses on the perceived challenges to the use of credit, and of credit transfer in particular, in HE, and the inhibitors to greater engagement with this form of study flexibility.

2. Key developments and policy for credit transfer

This section discusses the role of credit transfer in higher education policy and how this has changed over time, and highlights key factors and initiatives that have supported the development of credit transfer systems and current approaches in the UK, and particularly England.

Credit transfer has seen renewed interest from policy makers in recent years, as changes in the higher education (HE) landscape require new and innovative solutions. Rising tuition fees, but also rising numbers of applications and admissions, mean the HE sector needs to be adaptable and flexible to meet new demands and expectations. Amongst the posited changes is that of increased study flexibility through credit transfer, allowing transferring between courses, subjects and institutions. This practice is common in the United States, underpins the Bologna process in Europe, and can offer new pathways to and through HE for students (arguably opening up the sector to new students), improving outcomes related to choice, lifelong learning and retention.

The early history of credit transfer in the UK

A brief timeline

There is a long history of credit accumulation and transfer in the UK. The introduction of academic credit in the UK can arguably be traced back to the 1960s (SEEC, 1999; Bekhradnia, 2004; Souto-Otero, 2013; AoC, 2014; UUK, 2006). In 1963, the Robbins Report⁵ into the long-term development of full-time higher education, recommended flexibility and choice within an institution and the provision of ‘opportunities for the transfer of a student from one institution to another’ (Bekhradnia, 2004; Souto-Otero, 2013; Quinn and Blandon, 2014). A second major step was made in 1969 when the Open University (OU) was established and launched its degree programmes, as this was the first distance-learning teaching university aimed at those who had not had the opportunity to attend a traditional campus university. It had an open admissions policy and a flexible approach to programmes of study allowing learners to build credit towards a range of programmes/qualifications (SEEC, 1999; Bekhradnia, 2004; Souto-Otero, 2013; AoC, 2014).

In the 1970s further developments were made: a small but significant number of polytechnics began adopting credit as a part of their modular programmes (UK Credit Forum, 2012; AoC, 2014), and in the mid-1970s, the former Council for National Academic Awards (CNAA) and the OU announced a joint credit transfer system whereby

⁵ <http://www.educationengland.org.uk/documents/robbins/robbins1963.html>

students could apply for credit for work already completed. The aim was to help students transfer between the OU and CNAAs courses, and, as a result, provide the basis for a nationwide credit accumulation and transfer scheme (Bekhradnia, 2004).

Another thrust in relation to credit-related progress came through the development of the National Open College Network (NOCN)⁶ and Open College Networks (OCNs) (Gallacher, 2005; Lester, 2011; AoC, 2014). These networks were regional groupings/consortia of colleges and adult education providers. They were established in the 1970s and 1980s – and some remain important credit awarding bodies to this day (AoC, 2014; Lester 2011; Junor and Usher, 2008). The OCN model emphasised credit rather than qualifications in order to help learners ‘accumulate credits that had a currency of their own outside of identifiable qualifications’ (Lester, 2011), and provide a bridge between courses and or programmes (Andreshak-Behrman and Storan, 2004). The aim was therefore to provide open-access adult provision in order to facilitate either entry into the local/regional labour market and/or access to higher education through support for credit-based learning adapted to local market needs (AoC, 2014; Lester 2011; Bekhradnia, 2004).⁷ These credit arrangements attracted a large number of ‘non-traditional’ learners (Davies and Bynner, 1999 cited in Gallacher, 2005), and can provide a ‘bridge’ between courses or programmes of learning (Davies, 1999 cited in AoC, 2014).

However, it was not until the 1980s when the UK-wide CNAAs introduced the national Credit Accumulation and Transfer Scheme (CATS) and when regional credit consortia were first set up that credit began to be considered seriously in relation to degree level study (SEEC, 1999; UK Credit Forum, 2012; Gallagher and Raffe, 2011; Lester, 2011). The CNAAs system aimed to support student mobility between institutions, encourage access to HE, recognise prior achievement and accredit work-based learning and employee training (Dearing, 1997). It has been argued that the CNAAs-administered system among the former polytechnics was quite active (Taylor, 2009), and over time, this system was gradually devolved to the HEIs (AoC, 2014). A number of credit-related schemes emerged from the CNAAs model and most credit transfer arrangements were also initially developed on a regional or inter-institutional basis through credit consortia – including, the Southern England Consortium for Credit Accumulation and Transfer (SEEC)⁸ and the Northern Universities Consortium for Credit Accumulation and Transfer (NUCCAT)⁹ in England (Junor and Usher, 2008). SEEC continues to work closely with

⁶ <http://www.nocn.org.uk/>

⁷ Interestingly, as has been argued, although the OCN model emerged out of local initiatives, it started to influence thinking at a national level through the work of organisations such as the Further Education Unit, the National Institute of Adult Continuing Education (NIACE), and the national e-learning organisation Ufi-Learndirect (Lester, 2011).

⁸ SEEC (<http://www.seec.org.uk/>), formed in 1985, is the UK’s oldest HE consortium for credit accumulation and transfer (Junor and Usher, 2008).

⁹ NUCCAT (<http://www.nuc.ac.uk/>) consists of over 30 HEIs across northern and central England as well as Northern Ireland and provides a forum for practitioners with an interest in the design, implementation and

NUCCAT to provide a national voice under the umbrella of the UK Credit Forum (UKCF).¹⁰

Following the 1992 Further and Higher Education Act and the abolition of the binary system (i.e. universities on the one hand and polytechnics and colleges on the other), the CNAA was wound up in 1992, however regional credit consortia along with the OU continued their credit-related work in the 1990s (Lester, 2011). The ambition of the various credit consortia was to establish common frameworks and approaches between consortium members so that increased levels of credit transfer could ultimately be achieved (Bekhradnia, 2004). Indeed, various large consortia in England and Northern Ireland had shared approaches to credit practices for many years, using a common 'language' to support curriculum development within and between institutions, and through this supporting consistency in approach to standards (QAA, 2008d). Through advancing the use and practice of academic credit the consortia sought to widen access to learning and promote lifelong learning at HE level (see for example <http://www.seec.org.uk/about-us/>).

In the early 1990s the concept of credit also received a boost from the Further Education Unit's (FEU) *A Basis for Credit* (1992) and the Higher Education Quality Council's Robertson Report (1994) on credit in higher education *Choosing to Change* (Gallacher, 2005; Bekhradnia, 2004). The latter sought to comprehensively address many of the issues surrounding credit accumulation and transfer and strongly advocated for the development of such systems (Bekhradnia, 2004).

In the mid to late 1990s the credit consortia worked together with the Higher Education Credit Initiative Wales (HECIW) in an effort to develop a nation-wide uniform credit accumulation and transfer system (Scholten and Teuwsen, 2001). The national consortia in Northern Ireland (NICATS) and Scotland (SCOTCAT) were also involved. This was in response to concerns that the lack of a national credit accumulation and transfer system in England was creating major barriers for students who wished to transfer between institutions (or even between courses within the same institution). The project, funded by the Department for Education and Employment (DfEE), was called the Inter-Consortia Credit Agreement (InCCA) and its aim was to create common standards and achieve full transferability of credits throughout the country. In addition, it sought to obtain national

regulation of credit based curriculum. It works to share best practice in the development of modularity, credit frameworks and academic frameworks including assessment regulations and level descriptors and undertakes specific projects on credit and other activities.

¹⁰ The UKCF's origin lies in the EWNl Credit Forum set up in 2003, comprising regional credit bodies and consortia. In 2008, following the inclusion of SCQF representatives in its membership, it was renamed as the UKCF (QAA, 2008c). The UKCF's focus is on developments in the HE sector pertaining to the awarding of credit, credit transfer, the operation of modular frameworks and their underpinning regulation. It also acts as a forum for the sharing of information and good practice on all credit-related matters, conducts credit related research and takes part in both UK and EU credit-related consultations.

agreement on this set of principles which would form the basis for a common credit framework in HE (SEEC, 1999; Scholten and Teuwsen, 2001; Lester, 2001).

The project's results included agreed guidelines for a national HE credit framework, and these were published in September 1998 under the title *A Common Framework for Learning* (Scholten and Teuwsen, 2001; Reynolds et al, 1998 cited in Souto-Otero, 2013; DfES, 2004; Lester, 2001). These were then affirmed in the credit guidelines *Credit Guidelines for HE Qualifications in England, Wales and Northern Ireland*, published by the HE credit bodies¹¹ in November 2001 (EWNI Credit Bodies, 2001; UUK, 2005; QAA, 2008a).

Also during the mid-1990s, Robertson (1996) interestingly introduces four different concepts of credit transfer and argues that over time credit transfer has evolved from soft to hard versions. The author argues that we had moved from a 'philanthropic mode' with credit transfer being regarded as minimal, marginal and largely optional for institutions. In the mid-1990s we were moving through an 'access mode' where credit transfer using accreditation of prior (and also experiential) learning (APCL/APEL) was potentially mainstream as a widening participation initiative but had limited take up, and through an 'efficiency mode' with modular programmes allowing movement between qualifications. However he posits the sector as a whole was being 'nudged' towards a 'learner enabled mode' where the focus is on the individual learner with individual curriculum trajectories supported by a market of opportunities within and beyond institutions over a lifetime. In this new mode credit transfer is about systematic choice and flexibility.

Recent policy development

Higher education

As Junor and Usher (2008) note, the expansion of higher education in the UK in the 1990s gave rise to a number of new policy discussions, including the development of flexible pathways in the system (see also Robertson, 1996). At the time many institutions had introduced modular course structures and developed credit arrangements in the name of offering greater flexibility to students, however these were seen as primarily token gestures (Junor and Usher, 2008). Indeed Dearing reported 'there is, as yet, little inter-institutional credit transfer within higher education' (para 10.36, Dearing, 1997). A review of the credit use in England and Wales in the late 1990s stressed that a key barrier for transfer between institutions (and even between courses) was the 'lack of a

¹¹ The four credit bodies were: (i) the Credit and Qualifications Framework for Wales (CQFW); (ii) the Northern Ireland Credit Accumulation and Transfer System (NICATS); (iii) the Northern Universities Consortium for Credit Accumulation and Transfer (NUCCAT); and (iv) the Southern England Consortium for Credit Accumulation and Transfer (SEEC)

credit framework that enabled courses to be deemed equivalent for the purposes of satisfying credential requirements' (Souto-Otero, 2013).

The Dearing Report (The National Committee of Inquiry into Higher Education) published in 1997 recommended the creation of a national credit accumulation and transfer system (CATS) which would underpin a (credit) framework of qualifications. In their consultation the Committee reported:

'there is widespread support for the credit rating of all programmes and for the introduction of a national Credit Accumulation and Transfer (CAT) system. Support for a credit system is connected to the concept of flexibility in provision which will allow a wider array of awards, a range of delivery systems, flexibility in modes of study and work-based delivery. The support for credit systems ranged beyond the higher education sector, with bodies such as the Confederation of British Industry, the National Union of Students and the Further Education Development Agency explicitly supporting the idea'

(para 10.37, Dearing, 1997)

It also noted:

'if the higher education sector is to be truly committed to the concept of lifelong learning, students will need to be able to take advantage of a national system of credit accumulation and transfer. Transfer will not be possible without some level of national currency of the credit acquired by the student'

(para 10.61, Dearing, 1997)

A credit framework should enable students to progress to higher levels as well as move between programmes as appropriate, as well as enable attainment to be recognised (providing it could be reliably assessed). The main elements of a national framework proposed by Dearing were therefore: (i) standardised nomenclature for awards; (ii) agreed and common credit points at relevant levels; and (iii) the inclusion of additional and recognised 'stopping-off' points (Dearing, 1997; UUK, 2006). Following this key milestone a number of systematic changes were enacted to enable greater student choice and flexibility such as Foundation Degrees (Dearing, 1997; SEEC, 1999; UUK, 2006; Junor and Usher, 2008).

Several years later, the HE White Paper in 2003, *The Future of Higher Education* (DfES, 2003) also advocated the use of credit as a means of responding to increasing student diversity, by offering a wider range of delivery options for learning. It maintained the importance of credit transfer in providing flexibility and facilitating participation in both further and higher education (Andreshak-Behrman and Storan, 2004); and underlined the importance of credit transfer and accumulation among institutions in terms of consortia as well as within institutions themselves (DfES, 2003; AoC, 2014). At the same time, the Schwartz Report on Fair Admissions (DfES, 2004) concluded that the lack of a national credit transfer system in England presented a major barrier to inter-institutional (and even

intra-institutional) transfer (DfES, 2004; Souto-Otero, 2013). Unlike the situation in Scotland and Wales, England had been characterised by numerous credit arrangements at a regional level reflected in regional articulation agreements involving just a few institutions (Gallacher and Raffe, 2011; Junor and Usher, 2008; Souto-Otero, 2013). In Scotland from 2003, the Scottish Funding Council had a policy on articulation and funded Further Education Colleges (FECs) and HEIs to ensure full credit progression routes to support transfer from FE to HE (Scottish Funding Council, 2011 cited in Souto-Otero, 2013). In 2004 a survey indicated that although the majority of HEIs were using some type of credit system there were 'inconsistencies in credit practice to the potential detriment of students'. The survey report, known as the Johnson Report (undertaken by the England, Wales and Northern Ireland Credit Forum) recommended that 'a common FE/HE Credit System for England, Wales and Northern Ireland should be established as soon as possible' (Johnson, 2004; UUK, 2006).

There appeared to be a desire to align the FE and HE sectors and also the different administrations across the UK. It had been recognised in the Dearing report (1997) in the late 1990s that progress elsewhere in the UK had been better than in England; and that, in contrast to England, both Scotland and Wales had truly national post-secondary education credit transfer systems supported by integrated national qualifications and credit frameworks (Bekhradnia, 2004; UUK, 2006; Junor and Usher, 2008). Indeed Northern Ireland, Scotland and Wales began to develop national credit frameworks in the late 1990s which covered HE and levels below HE (Gallacher and Raffe, 2011). These efforts resulted in Credit and Qualifications Framework for Wales (CQFW, in 2003), the Scottish Credit and Qualifications Framework (SCQF, in 2001)¹² and the pioneering Northern Ireland Credit Accumulation and Transfer System (NICATS) – all comprehensive and integrated credit and qualifications frameworks covering HE and all other levels of learning, including vocational and basic skills ((Reynolds, 2001 cited by Gallacher, 2005; QAA, 2008d; Gallacher and Raffe, 2011; Souto-Otero, 2013).

In response to calls for national credit transfer system in England, the Government asked the Higher Education Funding Council for England (HEFCE) to look at credit systems, including compatibility with the European Credit Transfer System (ECTS, see below; Schwartz, 2004). Universities UK (UUK) and the Standing Conference of Principals (SCOP) set up a group (known as the Burgess Group),¹³ chaired by Professor Bob Burgess, to scope the issue of credit transfer and accumulation (DfES, 2004; Junor, and Usher, 2008).

¹² The Scottish Credit Accumulation and Transfer Scheme (SCOTCAT) for HE was incorporated into the SCQF (Bekhradnia, 2004).

¹³ The *Measuring and Recording Student Achievement Scoping Group* and the *Measuring and Recording Student Achievement Steering Group* were collectively known as the Burgess Group (QAA, 2008b).

In 2004, the first Burgess Report – the Report of the Measuring and Recording Student Achievement Scoping Group – called for the adoption of a common higher education credit system/framework in England, Wales and Northern Ireland (EWNI): *'we quickly realised that what we needed was a single overarching framework, which could bring coherence to existing activities in England as well as codifying practice and providing advice for those yet to undertake major credit developments'* (UUK, 2006, p5). A Measuring and Recording Student Achievement Steering Group was then established to consider and consult on practical proposals and its deliberations resulted in the Final Burgess Report, published in November 2006 (UUK, 2006; Junor, and Usher, 2008).

This report recognised the importance of credit in recording student achievement, in providing support for students and their progression into and within HE but also to promote lifelong learning. It noted how a credit framework could enable students to transfer more easily between and within institutions. The report put forward a number of recommendations, including: (i) the need for national credit arrangements for HE in England to be developed by the start of academic year 2008/09; (ii) for these arrangements to be structured as a framework linked to the Framework for Higher Education Qualifications (FHEQ); and (iii) the national credit arrangements should be owned by the English HE sector and maintained by QAA (UUK, 2006; QAA, 2008a and 2008b; SEEC, 2010). However critically it recommended that the system should be 'permissive' with a set of guidelines rather than 'prescriptive', thus allowing institutions to ultimately retain control of decisions around credit: *'each higher education institution (HEI) will determine what credit it will accept for purposes of accumulation and transfer'* (UUK, 2006, p7) and *'guidance should be drawn up...this should be broad, overarching and advisory, allowing institutions to adopt and adapt elements as appropriate to their needs and circumstances'* (UUK, 2006, p7). The authors also noted:

'We found that respect for institutional autonomy is fundamental to securing cooperation and realising the benefits that a credit framework can offer. The study of Scottish and Welsh sectors found that institutions that are signed up to, or actively engaged with their frameworks are clear that in doing-so, this does not in any way mean that they have to accept other people's credit. This is a fundamental principle and prerequisite for them engaging with the framework'

(UUK, 2006, p13)

Following the publication of the Burgess Report in 2006, a Credit Issues Development Group (CIDG) was set up and tasked with carrying out the detailed work of refining the arrangements for a national credit framework and developing guidance to accompany its implementation (QAA, 2008a and 2008b). The CIDG comprised representatives of Universities UK (UUK), GuildHE, the Quality Assurance Agency for Higher Education (QAA), the Higher Education Funding Council for England (HEFCE) as well as practitioners and representatives from various credit consortia. The work sought to bring together a range of similar schemes and approaches to develop one coherent and clear

system (Junor and Usher, 2008). It was also informed by the Joint Forum for Higher Levels (JFHL),¹⁴ which aimed to develop a common approach to and understanding of credit for vocational education and training (VET) and academic education which would support progression between the VET, FE and HE sectors (QAA, 2008d; QCA, 2009a and 2009b; QCA, 2010; Souto-Otero, 2013). Together the work culminated in the publication of England's national Higher Education Credit Framework in August 2008 (QAA, 2008a and 2008b). Further developments followed including: the Credit Level Descriptors for Higher Education which were published by SEEC in December 2010 (SEEC, 2010).¹⁵

Also between 2004 and 2012 HEFCE funded HE and FE institutions in England to work together to build Lifelong Learning Networks (LLNs). These were aimed at vocational learners to enable them to transfer their credits between institutions and encourage progression from FE to HE (Hatt, 2006; Andreshak-Behrman and Storan, 2004). The Lifelong Learning Network concept drew on the USA model of HE and their key aim was to improve 'the coherence, clarity and certainty of progression opportunities for vocational learners into and through higher education' – so learners could move between different kinds of programmes according to their needs, interests and abilities. During the funding period 30 networks were supported and it was hoped the networks would lead to: (i) progression agreements allowing learners to move through HE; (ii) improved information advice and guidance to support learners; and (iii) curriculum development to address higher level skills needs in specific sectors. Progression agreements were key and were anticipated to 'make credit transfer a reality' and were expected to be developed on a network-wide basis involving all partner institutions (HEFCE website¹⁶).

A summative evaluation of the Lifelong Learning Network programme (SQW, 2010) found it achieved its objectives and had widened opportunities to students who would not otherwise had considered HE a viable option, and achieved cultural change within and across the FE and HE sectors through formalised partnership working. However the report does note some concerns about progression agreements. Progression

¹⁴ The Joint Forum for Higher Levels (JFHL) was a discussion forum designed to promote better understanding of the relationship between the various credit and qualification frameworks in the UK (QCA, 2009a and 2009b; QCA, 2010). It had an independent chair and comprised representatives of organisations with responsibility for the various frameworks (CCEA, SQA, QAA, QCA, WAG), sector representative bodies (GuildHE and UUK), funding councils (HEFCE and LSC), organisations working across the FE and HE sectors (fDF, LLNs, and PSRBs), government departments (DIUS, DCSF) and individual experts and practitioners (QCA, 2009a).

¹⁵ It should be noted here that the original SEEC credit level descriptors were first published in 1996 and then revised in 2001 to reflect the four categories adopted by QAA for subject review as well as building on the areas identified in the Dearing Report (SEEC, 2010).

¹⁶ <http://webarchive.nationalarchives.gov.uk/20140711134143/http://www.hefce.ac.uk/whatwedo/wp/recentwork/lifelonglearningnetworks/progressionagreements/>

- accessed January 2017

agreements to support movement into HE were supposed to be underpinned by agreement on credit accumulation and transfer but this did not happen on a significant scale. There were also concerns about the progression agreements longer-term sustainability and their 'genuine additionality', as the researchers found that some agreements were just documenting or formalising movements already being made, and that many agreements were very narrow in scope (bilateral agreements between individual institutions and relating to individual courses, rather than multi-lateral or network-wide which could be felt to be too difficult to achieve, SQW, 2010, see also HEFCE, 2008).

The policy importance of credit transfer has again been raised in the recent White Paper on HE *Success as a Knowledge Economy: Teaching Excellence, Social Mobility and Student Choice* (BIS, 2016). Here credit transfer is regarded as a means of promoting greater flexibility and quality in HE, increasing student choice, supporting lifelong learning and enhancing social mobility:

'Students should be able to make the best choices to fit their own individual circumstances. Sometimes those circumstances change, and we want a higher education system which is flexible enough to cope with change. Since our 2011 White Paper Students at the Heart of the System, we have fashioned a system where the funding follows the student. But despite this, most students remain locked into the institutions they first choose, regardless of changes in circumstances. A competitive and dynamic higher education sector needs students who actively and regularly challenge universities to provide teaching excellence and value for money. It needs institutions with the right incentives to deliver for students, to innovate, and to grow.'

An increase in course and institution transfer would also bolster the role that higher education plays as a leading vehicle for social mobility. If the option of transferring were more available, then it would be to the benefit of students who might otherwise have dropped out, perhaps because they needed to be in a different part of the country, as well as reduce the typically three-year commitment that deters potential students with less secure backgrounds. In addition, research by the Sutton Trust indicates that many students from under-represented groups attend institutions that they are over-qualified for – often, especially if they are the first in their family to attend university, because they didn't have the self-belief to aim higher. Transferring institutions at the end of the first or second year could in many cases significantly improve the life chances of these individuals. Finally, transfer could play a central role in protecting students in the case of the closure of their course or institution, as discussed in the previous chapter.

The ability of students to accumulate credits which are transferable to other courses and institutions is central to this vision'.

This policy interest in credit transfer led to a call for evidence on how credit transfer could help enable flexible and lifelong learning, the extent of students transferring to alternative institutions and how the barriers to ‘switching’ between institutions in practice could be reduced. This was launched in May 2016 and responses were sought from students, HE providers and wider stakeholders. Findings were published in December 2016.¹⁷

The policy interest is also reflected in the Department for Business, Energy and Industrial Strategy Green Paper ‘Building our Industrial Strategy’ (HM Government, 2017) which highlights testing new approaches to lifelong learning as a key action area to support skills development. The paper acknowledges that barriers to retraining or gaining higher qualifications can be considerable, particularly for those with work and family commitments, but argues that people will increasingly need to retrain during their careers in response to technological change. The Government therefore aims to test ‘ambitious new approaches to lifelong learning’, and they are also looking to credit transfer to support lifelong learning:

‘As part of the Government’s higher education reforms we will look to promote opportunities for students to transfer between courses and institutions. Opportunities to transfer offer more options for students wishing to continue with their studies later in life and will contribute to raising higher level skills among people of all ages.’

(HM Government, 2017, p46)

Table 2: Summary of key developments for credit transfer in HE

Decade	Key developments
1960s	Robbins Report (<i>Committee on Higher Education</i>) published Open University established
1970s	Polytechnics began adopting credit CNAA and Open University launched joint transfer system Development of Open College Networks (OCN) attracting non-traditional learners
1980s	CNAA launched UK-wide national credit accumulation and transfer scheme (CATS) Regional credit consortia set up (e.g. SEEC, NUCCAT) Some devolvement of CNAA model to HEIs
1990s	Widespread use of modular courses and credit arrangements FEU report (<i>Basis for Credit</i>) published HEQC Robertson Report (<i>Choosing to Change</i>) published Dearing Report (<i>Higher Education in the Learning Society</i>) published Efforts to develop a nation-wide credit accumulation and transfer system through Inter-

¹⁷

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/579438/Findings_from_the_Call_for_Evidence_on_Accelerated_Courses_and_Switching_University_or_Degree.pdf.

Decade	Key developments
	Consortia Credit Agreement (InCCA) project Guidelines published for national HE credit framework Efforts in Scotland, Wales and Northern Ireland to develop national credit frameworks
2000s	Survey (<i>Johnson Report</i>) finds inconsistencies in credit practices among HEIs HE White Paper (<i>Future of Higher Education</i>) published Schwartz Report (<i>Fair Admissions to Higher Education</i>) published Lifelong Learning Networks established Articulation policy developed in Scotland supporting transfer from FE to HE Credit and Qualifications Framework for Wales developed Scottish Credit and Qualifications Framework developed Northern Ireland Credit Accumulation and Transfer System (NICATS) developed Burgess Group established to scope the issue of credit transfer and accumulation in England (two reports published) Credit Issues Development Group established National Higher Education Credit Framework for England published
2010s	Credit Level Descriptors for Higher Education published Summative evaluation of Lifelong Learning Networks published HE White Paper (<i>Success as a Knowledge Economy</i>) published Call for evidence on credit transfer and accelerated degrees launched BEIS Green Paper (<i>Building our Industrial Strategy</i>) published

Source: IES, 2017

Further education

Credit and credit accumulation and transfer was also a consideration within the Further Education sector and in FE policy.

In 1997 the Kennedy Report (*Learning Works*) recommended the introduction of a national credit framework which would support credit accumulation and transfer. It also stated how credit transfer could provide students with a degree of control over their own learning, accreditation for interim achievement, and the opportunity to build up credit throughout their lives (Kennedy, 1997; Andreshak-Behrman and Storan, 2014; AoC, 2014). Later, the government's skills strategy, *21st Century Skills: Realising Our Potential* (DfES, 2003), outlined a commitment to a national credit framework for adults in England (QCA and LSC, 2004; AoC, 2014). The Learning and Skills Development Agency as the new FE body took on the role of developing the concept and principles of credit systems and reviewing progress both within the UK (Gallacher, 2005), and the Qualifications and Curriculum Authority was tasked with developing credit principles to support the National Qualifications Framework (QCA and LSC, 2004). These two bodies then worked closely to ensure coherence and explore learning and qualifications outside of the National Qualifications Framework (QCA and LSC 2004).

Between 2004 and 2007 work was undertaken to develop the 'Framework for Achievement' (to supersede the National Qualifications Framework) which would include all formally assessed achievements outside of HE, and would recognise learner achievements through credit award and would make credit recognition and transfer

automatic (QCA, 2004a and 2004b; Gallacher, 2005). It was also expected to be compatible with the frameworks in Scotland and Wales, the HE credit framework in England and Northern Ireland, and the European credit systems. This culminated in the Qualifications and Credit Framework (QCF) which was launched in 2008 (Lester, 2011), replaced the National Qualifications Framework in 2011 (AoC, 2014) and has now been implemented across England, Wales¹⁸ and Northern Ireland. One of the QCF's key characteristics was to allow more flexible learning/career pathways through the accumulation and transfer of credits between qualifications and awarding organisations (Souto-Otero, 2013; City & Guilds, 2009; QCA, 2009b and 2010).

Recent developments in the FE sector have included the suite of 6 credit-related projects in 2012/13 which were funded by the Association of Colleges (AoC), the Department for Business, Innovation and Skills (BIS) and the Skills Funding Agency (SFA) (AoC, 2012 and 2014). Their rationale emanated from the 2011 BIS's *New Challenges, New Chances: Further Education and Skills Reform Plan* which emphasised the need for clearer progression routes from apprenticeships, vocational and professional qualifications to HE (BIS, 2011; AoC, 2012 and 2014). These projects which served as demonstrator projects, looked into: (i) innovative, robust and scalable models of credit transfer and progression; (ii) building on sectorial, geographical or other appropriate collaborative relationships; (iii) creating new pathways and/or developing, extending and improving existing good practice in the FE and HE sectors; and (iv) improving the portability of credits and creating smoother, more easily comprehensible progression routes (AoC, 2012 and 2014).

Another recent development has been the launch of the Regulated Qualifications Framework (RQF) in October 2015 which replaced the Qualifications and Credit Framework for further education and vocational education. This has been mapped onto the Framework for HE qualifications but introduced new terminology such as Total Qualification Time (the length of time a typical learner may take to study a qualification). The change saw a move away from prescriptive rules to allow more flexibility, and credits and units were made optional¹⁹ (Ofqual, 2015; SQA, 2015).

¹⁸ In Wales the QCF forms part of the larger CQFW. The QCF is jointly regulated by the Office of Qualifications and Examinations Regulation (Ofqual) (England), the Department for Children, Education, Lifelong Learning and Skills (DCELLS) (Wales) and the Council for the Curriculum, Examinations & Assessment (CCEA) (Northern Ireland). In Scotland, the SCQF is jointly managed by the Scottish Qualification Authority, Quality Assurance Agency for Higher Education, Universities of Scotland, Association of Scotland's Colleges and Scottish Government

¹⁹ <https://www.gov.uk/government/news/ofqual-to-introduce-new-regulated-qualifications-framework>

3. Take up of Credit Transfer

This section explores issues relating to the availability and take-up of credit transfer in the UK, with particular focus on England. To this end, it discusses the current definition, nature and models of credit transfer, and the systems in place to support credit transfer. It explores the extent/popularity of credit transfer and outlines, where appropriate wider contextual issues related to credit transfer including use of credit transfer both at the EU level and beyond, notably North America (Canada and the US).

What is credit transfer?

In order to understand credit transfer, one must first be clear how the term ‘credit’ is used in the context of higher education. In the UK, credit has been used widely and for many years by most degree-awarding bodies in the design and management of their taught programmes (QAA, 2014; Souto-Otero, 2013). Within the English policy context, credit is defined as:

‘a means of quantifying and recognising learning whenever and wherever it is achieved. [As such] ‘It can be used as a tool to compare learning achieved in different contexts’

(QAA, 2009)

‘To identify credit implies establishing a tariff of academic achievement by volume and level’

(Watson, 2013)

‘A numerical value given to a unit of learning.. credit value indicates the volume of learning or how much learning is expected... credit level indicates the relative difficulty or how hard it is’

(Betts, 2010)

‘the currency awarded to learning gained in formal and non-formal settings: a tool to measuring and formally recognising the equivalence of that learning’

(SEEC website, retrieved December 2016)

Credit is in essence the value placed on a programme of learning. The value can be calculated by various means. In England credit is based on defined learning outcomes (based on the amount and depth of learning undertaken); in North America it is based on contact hours (the number of hours of instruction that students receive) and; in Europe credit is based on student workload hours (including both contact hours and the hours students spend working on their own to achieve course objectives, and is premised on the reasonable assumption that ‘a programme of learning must be feasible within the given time frame’ for students) (European Commission 2014 and 2015a, Mitchell et al,

2012). The QAA note how most higher education programmes of study are composed of a number of individual modules or units and credit can be assigned to individual modules (and accumulated towards that required for a qualification) but also to whole programmes.

In contrast the QAA definition of credit accumulation and transfer is:

‘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’

(QAA, 2009)

To progress through a programme of study, students have to accumulate credit for the modules and/or whole programmes of study they have completed. The accumulation of credits may also allow individuals to use these to transfer to another programme or indeed another institution part-way through delivery. Entering a programme part-way through delivery is often termed entering with ‘Advanced Standing’.

The definition of credit transfer presents challenges because of the nuances captured by different HEIs and agencies in the UK (Quinn and Blandon, 2014); and the array of terms to describe the transfer and use of credit, which may differ from institution to institution (Betts, 2010).

Other concepts associated with the definition of transfer relate to time and place. In terms of time, there are the concepts of ‘immediate transfer’ and ‘delayed transfer’ which are useful when considering the issue of credit transfer and the taking forward of past achievement (Tinto, 1993 cited in Quinn and Blandon, 2014). In terms of place, the QAA definition presented above includes movement within institutions: intra-institutional credit transfer; as well as between institutions: inter-institutional credit transfer (Di Paolo and Pegg, 2013). Thus immediate intra-institutional credit transfer refers to the transfer of credit between different programmes in the same institution within the same or subsequent academic year (Quinn and Blandon, 2014).

The supporting systems for credit transfer

Frameworks

The UK has a number of nationally agreed frameworks for recognising and using credit, these are used to provide quality assurance (QAA, 2009):

- England has the Higher Education Credit Framework for England.²⁰
- Wales has the Credit and Qualifications Framework for Wales (CQFW),²¹ and
- Scotland has the Scottish Credit and Qualifications Framework (SCQF) (QAA, 2008a, 2009 and 2014).²²

HEIs' credit practices are generally aligned with their respective national credit and qualifications frameworks such as the Framework for Higher Education Qualifications (FHEQ) in England, Wales and Northern Ireland (EWNI) as well as the European framework for higher education (FQ-EHEA) (QAA, 2008b; UK Credit Forum, 2012; Souto-Otero, 2013). The proportions of HEIs using their national credit frameworks have increased markedly (UK Credit Forum, 2012). Specifically, the proportion of HEIs in England, Wales and Northern Ireland which used the recommended frameworks rose from 28% (1999) to 61% (2003) to 98% (2012), i.e. almost universal coverage (UK Credit Forum, 2012).

In addition, the Qualifications and Credit Framework (QCF) was introduced in 2008 in England, Wales and Northern Ireland for the development, assessment and award of unit- and credit-based vocational qualifications (Souto-Otero, 2013; Ofqual, DfES and CCEA, 2011). It supports the accumulation and transfer of credits between qualifications and awarding organisations within the vocational sphere, but also creates the basis for developing credit transfer agreements between the QCF and HEIs (Souto-Otero, 2013; Ofqual, DfES and CCEA, 2011). However the QCF has recently been superseded by the Regulated Qualifications Framework, which was launched in 2015 and makes credit and units optional.

The respective national HE credit frameworks operate according to the same underpinning principles such as the equivalence of 1 credit to 10 notional hours of learning (QAA, 2014, see below). The guidance in these credit frameworks, therefore, also supports a consistent approach to the award of credit across the HE sector (QAA,

²⁰ <http://www.qaa.ac.uk/en/Publications/Documents/Academic-Credit-Framework.pdf>

²¹ www.cqfw.net

²² <http://scqf.org.uk/>

2014). As a result, learning (and learning outcomes) and credits awarded by one institution *can* be recognised by different institutions (Souto-Otero, 2013). However it is noted in the literature that, 40 years on since credit transfer first became an issue of interest (see Chapter 2), there is still no common framework for *credit transfer* across and within the UK nations (Quinn and Blandon, 2014, see also Chapter 2).

Moreover, not all degree-awarding bodies in England use credits: some do not use credits at all and some use the European Credit and Transfer Accumulation System (ECTS) credits (as opposed to UK credits) to support student mobility (QAA, 2014). Indeed, although there are a number of key differences between ECTS and the credit arrangements used in England, most HEIs use credit to support international student mobility (QAA, 2009).

In general, there are two credit transfer systems in the UK whereby qualifications are awarded on the basis of accumulated credit points:

- national credit transfer system for accredited qualification in England, Wales and Northern Ireland (EWNI), and
- credit transfer system in Scotland.

The credit transfer system in the majority of the UK comprises all eight levels (nine including the Entry Level), from secondary education to vocational and HE qualifications, with every level consisting of qualifications of similar difficulty. However, different qualifications within a particular level can cover very different subjects and take different amount of time to complete.

The third system which has an influence in the UK context, the European Credit Transfer and Accumulation System (ECTS) is a learner-centred credit system. It was introduced to promote student mobility and/or lifelong learning. It is a system in which credits accumulated should be transferable from one context to another, from one form of education to another and from one country to another (DAAD, 2016). The system was a key part of the Bologna Process which sought to introduce a more comparable, compatible and coherent system for European HE, including academic degrees that are easily recognisable and comparable (*Bucharest Communiqué* – see EHEA Ministerial Conference, 2012; European Commission, 2014; European Commission/EACEA/Eurydice, 2015). Indeed, the Bologna Process recognised from the outset the central importance of a credit system (ECTS) for recognition, transfer and accumulation (SRWG, 2014). It is argued that ECTS has become one of the most important instruments designed to facilitate recognition and enhance mobility in HE (HLG on the Modernisation of HE, 2014; European Commission, 2015b), and has attracted a great deal of attention not only in Europe but also globally because of the way in which it facilitates credit transferability (Junor and Usher, 2008; European Commission, 2015a). This links to the two European Qualifications Frameworks which operate in the European Higher

Education Area: (i) the Framework for Qualifications of the European Higher Education Area (QF-EHEA); and (ii) the European Qualifications Framework for Lifelong Learning of the EU (EQF-LLL); and they are compatible with each other in relation to HE.

A further credit transfer system operates in Europe to validate and recognise work-related skills and knowledge that can count towards vocational education and training (VET) qualifications, this is the European Credit System for Vocational Education and Training (ECVET²³). It is still in development and take-up is not as advanced as ECTS (Cedefop, 2012; Markowitsch et al, 2008). However ECVET is used to record and accumulate assessed learning outcomes, without a conversion in credit points (European Commission, 2015a).

Allocation of credit

In the UK, achieving the student learning outcomes is the only criterion for credit allocation, and a study by the UK Credit Forum found that learning outcomes are almost universally used in the UK in awarding credit (UK Credit Forum, 2012). Given the focus on learning outcomes, it means that the UK approach is not strictly compatible with ECTS (European Commission/EACEA/Eurydice, 2015). It has been noted that the use of learning outcomes in curriculum development has substantially grown over time including in the UK, which has encouraged their use through guidelines or recommendations (European Commission/EACEA/Eurydice, 2015).

A number of credits is normally assigned to each study/course module and this indicates the amount of learning that has been undertaken and the depth of learning involved, and credit is awarded upon successful completion of the module (QAA, 2009). In the UK many HE programmes involve modules of different sizes and learning levels. Generally HEIs operate their own standard sizes for modules, ranging from 10 to 45 credits each. The most common module size for an undergraduate programme is the 20-credit module (followed by 15-credit module then the 30-credit module). The most common module size for a postgraduate programme is slightly larger – at 30-credits (UK Credit Forum, 2012). Statements of learning set out what students are expected to know/understand after completing the learning (in a module or programme), and students usually demonstrate achievement by completing assessed work to a minimum standard (QAA, 2009).

In contrast to the past, when HEIs had used a variety of measures to express the amount of learning achieved in the corresponding number of credits, there has been a convergence over time. Now in the UK, notional hours of learning are used to estimate the amount of learning and thus time it will take a typical student to achieve the learning

²³ <http://www.ecvet-secretariat.eu/en>

outcomes; and 1 credit equates to approximately 10 notional hours. The 10-hour credit has progressively become the national standard (UK Credit Forum, 2012). These 'notional' hours include time spent preparing for taught sessions, as well as independent reading and study, revision and completion of course work as well as time spent in formal taught sessions. They are based on the formal terms/semesters in a normal academic year (EHEA, 2015; Universities UK; 2009), and generally the full-time workload of an academic year is defined as 120 credits (although in the UK this is not currently defined in national legislation see European Commission, 2015a; Markevičienė and Račkauskas, 2012). Credit level descriptors are used to set out complexity, intellectual demand and learner autonomy required at that level of learning, and to indicate differences between levels of learning (QAA, 2009).

In contrast, ECTS uses as a basis student workload hours, but these are contextualised by learning outcomes, in assigning credit. It is interesting to note that the UK has been quite influential in the way ECTS has evolved and, in particular, in its move away from a purely workload or time-based approach towards a more balanced approach – taking account of learning outcomes of periods of study alongside workload or 'hours studied' when calculating academic credit (UUK, 2009; Souto-Otero, 2013). In general, the UK felt that a purely workload or time-based approach could adversely affect the comparability of the UK degrees across Europe, given their traditionally 'shorter' duration; and so argued that credits should be awarded in recognition of outcomes achieved, not against the amount of time served (UUK, 2009; Souto-Otero, 2013).

Essentially ECTS credits express the volume of learning based on defined learning outcomes and associated student workload. Learning outcomes to which ECTS credits are tied are statements of what the individual knows, understands and is able to do on completion of a learning process. Workload includes all aspects of study programmes: time spent attending lectures and seminars, independent study, laboratory work, practical work, work placement, projects, dissertations, preparing for and taking of examinations, etc. (DG EAC, 2016; European Commission, 2015a; European Commission/EACEA/Eurydice, 2015; Mitchell et al, 2012).

Credits are allocated to entire qualifications or programmes. They are also allocated to educational components, such as course units, dissertations, work-based learning and work placements; and, as such, the ECTS permits the allocation of credits for each component of the qualification (European Commission, 2015a; Souto-Otero, 2013; Markevičienė and Račkauskas, 2012). Significantly, ECTS can be applied to all programmes, whatever the mode of delivery (classroom-based, work-based, distance learning) or the status of students (full-time, part-time), and to all kinds of learning contexts (formal, non-formal and informal) (European Commission, 2015a). Learners are formally granted the credits assigned to the qualification and/or its components if they have completed the required learning activities and achieved the defined learning

outcomes, as evidenced by appropriate assessment; and national authorities decide which institutions have the right to award ECTS credits (European Commission, 2015a; Markevičienė and Račkauskas, 2012; DG EAC, 2016; STREAM/EAR HEI, 2016).

ECTS is based on the convention that 60 credits measure the notional workload of an average full-time student during one academic year and associated learning outcomes. In most cases, student workload ranges from 1,500 to 1,800 hours for an academic year, which means that 1 credit corresponds to 25 to 30 hours of work (European Commission, 2015a; DG EAC, 2016). Although this represents the typical workload of an average full-time student, it is accepted that for individual students the actual time to achieve the learning outcomes will vary (European Commission, 2015a). It is worth pointing out that current practice within the **UK** is to **equate one ECTS credit with two UK credits**.

Levels of learning

The European qualification frameworks (QF-EHEA and EQF-LLL) identify three main cycles plus a short-cycle (European Commission, 2015a).²⁴ The number of ECTS credits that can be acquired depends on the official length of the study programme cycle and this can vary (Dunkel, 2009; Souto-Otero, 2013; Kee, 2013; QAA, 2014; ACUP, 2015; European Commission/ EACEA/Eurydice, 2015; European Commission, 2015a; STREAM/EAR HEI, 2016). The cycles are described below:

- **Short cycle** courses. These are **sub degree** level courses that can form part of the first cycle of study. They tend to lead to less than 180 ECTS credits, but more typically 120 ECTS credits; and typically involve two years full-time study.
- In the UK (with the exception of Scotland), Foundation Degrees are considered short cycle (two-year) HE qualifications which offer flexible and accessible ways of studying for skills required by employers (European Commission /EACEA/Eurydice, 2014; EHEA, 2012). In this case, some HEIs assign ECTS credits to modules undertaken as part of a Foundation Degree, and a whole foundation degree tends to be worth 120 ECTS credits (EHEA, 2012) or 240 credits (English system). The UK also offers Certificates of Higher Education at this level and these lead to 120 credits (English system). In most countries, including the UK, the curriculum of short-cycle HE combines theoretical/classroom

²⁴ *Dublin Descriptors* are the QF-EHEA's generic qualification descriptors. They offer generic statements of typical expectations of achievements and abilities associated with awards that represent the end of each of a (Bologna) cycle or level. The descriptors are phrased in terms of competence levels, not learning outcomes, and they enable to distinguish in a broad and general manner between the different cycles. A level descriptor includes the following five components: (i) knowledge and understanding; (ii) applying knowledge and understanding; (iii) making judgements; (iv) communication; and (v) lifelong learning skills (European Commission, 2015a).

learning, practice (within the HEI) and a work placement (EHEA, 2012; Kirsch et al, 2011). Study at this level equates to Levels 4 to 5 in the FHEQ (Framework for Higher Educational Qualifications in England, Wales and Northern Ireland).

- **First cycle** courses. These are **bachelor's** level and typically lead to 180 to 240 ECTS credits. According to the second Bologna Process Implementation Report, despite a strong process of convergence in their structure, there is no single model of first cycle programmes in the EHEA. In Scotland more than 75% of programmes follow the 240 ECTS model (European Commission/EACEA/Eurydice, 2015) whereas in the rest of the UK most first cycle courses lead to 180 ECTS credits.

In England, an honours degree would normally involve a minimum of three years of full-time study, with modules at Level 5 and (in the final year) Level 6 in the FHEQ; and would lead to 360 credits (English system).

- **Second cycle** courses. These are **masters** level, and have a minimum of 60 ECTS credits but typically lead to 90 to 120 ECTS credits, and the 120 credit model is the most widespread.

In the UK (excluding Scotland), although data is not available centrally, the most typical models are 90 ECTS credits for taught Master degrees and 180 ECTS credits for taught Master of Philosophy (MPhil) qualifications. However the UK also has postgraduate diplomas (60 ECTS credits) and postgraduate certificates (30 ECTS credits). This gives the UK great variability and thus lower compliance with ECTS framework in terms of second cycle programmes.

In Scotland, the 90 ECTS model is dominant (European Commission/EACEA/Eurydice, 2015).

Across Europe other deviations from the typical credit range occur mainly in programmes leading to regulated professions, where a total study duration of over five years (and 300 credits) is required. Study at this level equates to Level 7 in the FHEQ.

- **Third cycle** courses are at **doctoral** level, and the credits acquired can vary. The use of ECTS in doctoral studies is less common but growing over time. In 2014, the UK was found to use ECTS for taught elements only rather than throughout doctoral studies (European Commission/EACEA/Eurydice, 2015). Study at this level equates to Level 8, 4 to 5 in the FHEQ.

In Europe the credits allow for movements from one cycle to the next.

Nature of credit transfer

Credit transfer is often argued to be an essential element of a flexible and responsive HE, system, one that can meet increasing demands for a wider range of mode, level, and subject and meet a wider range of student circumstances; and key to true lifelong learning (BIS, 2016; IPPR, 2013). For example Watson (2013) argues: *'Portable and transferable credit is a key asset in meeting these demands'* but then goes on to say it is under-used and under-valued, and that the failure to make credit accumulation and transfer work is *'arguably the most serious single piece of unfinished business in UK HE'*.

The literature suggests three key models or purposes for credit transfer (these are not mutually exclusive), which we could be categorised as: topping-up, recognising and using wider learning, and switching.

1. Topping up

One key use of credit transfer is to enable an individual to top-up from one qualification to another. This can be referred to as educational laddering (e.g. Junor and Usher, 2008; Finlay 2009) or articulation (AoC, 2014; Souto-Otero, 2013; Houston et al, 2010; Finlay, 2009) or vertical transfer (Chase, 2010). Di Paolo and Pegg (2011) note how this is a common credit transfer route in the literature, often focusing on transition from studies between Level 3 and 5 direct to Level 6 – including progression from foundation degrees and HNDs. This can also involve a move from vocational education in FE to academic learning in HE (as is seen in Scotland, discussed below). It can involve formal linkages between qualifications and whole programmes often with a guarantee of credit transfer, and can be supported by partnership arrangements between institutions such as those that were promoted through the Lifelong Learning Networks (see Chapter 2) (Houston et al; 2011; Souto-Otero, 2013; Finlay, 2009).

Feedback from institutions gathered as part of this review indicate that a common design feature for credit transfer is to allow for progression from Foundation Degree to Honours Bachelor's degree, and that in many institutions this kind of transfer process is fairly well designed and there are partnerships with FECs to facilitate this form of transfer. It was also noted that funding is available to individuals using this model of transfer: with student loans available to those topping up their foundation degree, HND or HNC. One institution also specifically offers a bursary to these students.

This form of transfer is regarded as a way to support widening participation, and often occurs within narratives of widening participation. It can involve Accreditation of Prior Certificated Learning (APCL, t), and as Finlay suggests (2009) may involve formal partnerships between institutions who commit to maintaining transfer agreements and adherence to common academic standards (Finlay, 2009; see also Chapter 4). This is a key form of credit transfer in Scotland (see below) and in Canada, but does also take

place in England. The Commission on the Future of Higher Education (IPPR, 2013) notes how transferring credits can make lower cost routes to HE more attractive and valuable as students can take their credits to more traditional HEIs at a later stage in their degree if they want to (2013). The Commission also note how credit accumulation and transfer can make it possible for individuals to re-enter university after discontinuing their studies without having to repeat previous learning (and paying out again in fees).

This form of credit transfer is particularly common in North America. The USA has a particularly well-developed credit-based modular system in terms of both scope and scale and federal level policies to ensure that when students transfer between institutions credits earned at one can move with them (Bekhradnia, 2004; AoC, 2014; Simone, 2014). Credit systems were first developed in North America – going back 150 years – and remain further advanced and in more extensive use there than elsewhere (Bekhradnia, 2004). The general vertical transfer model in North America is for students to begin a degree programme at a local college, to complete up to two years of the programme there (gaining an Associate Degree or equivalent credits), and then to transfer to a university to complete their Bachelor's degree (Bekhradnia, 2004; BCCAT, 2012; Simone, 2014; Jenkins and Fink, 2015 and 2016). Indeed such flexible pathways are a norm rather than an exception in the USA (Quinn, 2013, NESET), credit accumulation and transfer between institutions is a common and well established practice (Bekhradnia, 2004; Simone, 2014), and the majority of students transfer successfully and gain a Bachelor's degree. Figures quoted in the literature suggest that around half of all those graduating from a four-year institution had previously enrolled at a two-year institution/community college (although this may involve a delayed transfer, Jenkins and Fink, 2015 and 2016, citing National Student Clearinghouse Research data); or that approximately one third of first time students transfer at some point within six years of their first enrolment (Simone, 2014). Also 80% of community college students intend to transfer in order to obtain at least a Bachelor's degree (Jenkins and Fink, 2015). This is reflected in the large body of literature focused on credit transfer in the USA and Canada. Work in the USA (Townsend, 1999 and McCormick, 2003, cited in Chase, 2010) also describes other student attendance patterns or movements between institutions: 'swirling' which is moving backwards and forwards between at least two institutions; and 'double dipping' where students enrol in more than one institution at a time. These individuals may be trying out institutions or attempting to accelerate their programmes or moving through several institutions to gain their degree, Thus indicating a highly mobile college population in the USA who attempt to transfer credits between institutions, although the size of these additional groups is not quantified.

The college/university route in North America was often established with the explicit aim to help students from poorer backgrounds to enter HE as studying at college can be significantly cheaper and colleges are far more geographically dispersed than the much smaller number of universities (Bekhradnia, 2004; Jenkins and Fink, 2015 and 2016).

Jenkins and Fink (2015) note how the low tuition and open-access mission of community colleges help many students who either cannot afford to attend a university for all four years or do not meet the more selective admissions criteria of many four-year institutions. Therefore vertical transfer (from community colleges to four-year institutions) provides a critical avenue for upward mobility for many vulnerable students, including low-income, first-generation, and racial/ethnic minority students, all of whom are disproportionately represented at community college.

However there are some issues with this form of credit transfer. Firstly the literature notes that much of the transfer between community college and university is at a local or regional level (Bekhradnia, 2004; AoC, 2014; Simone, 2014), so national mobility is not necessarily encouraged. Indeed, as a recent study found, nearly 90% of all student credit transfer opportunities occurred between institutions that were regionally, rather than nationally, accredited (Simone, 2014). Secondly, outcome can differ depending on the type of institution individuals transfer to. Most of those transferring to a four-year institution go on to a public institution, but students who transfer to private for-profit colleges (8% of all vertical transfers) are less likely to complete a Bachelor's degree than those who transfer to public and private non-profit college (Jenkins and Fink, 2015). Finally many students were not able to transfer all of their credits and loss of credit was associated with reduced likelihood of successfully attaining a Bachelor's degree. One study found that 40% transferred most but not all and 15% transferred almost no credits (Monaghan and Attewell, 2014 cited in Jenkins and Fink, 2015). Loss of credit was most likely to occur when transferring to private colleges (particularly private-for-profit (Simone, 2014; Jenkins and Fink, 2015)).

2. Recognising wider learning and/or returning to learning after a break

Another key use of credit transfer is to recognise prior learning and broader experience and support movement from the workplace to HE. This can involve APCL but also the practice of Accreditation of Prior Experiential Learning (APEL) - a process whereby an individual can receive formal recognition for skills and knowledge achieved through life or work experience. This is most common among mature learners who may not be willing or able to commit to lengthy programmes of study and forms part of the policy and practices to (and indeed narratives of) support lifelong learning. Di Paolo and Pegg (2011) identify a group of learners with 'unfinished business' for whom this type of transfer is important. For these, generally mature, learners their learning had been interrupted or blocked and so they use credit transfer strategically to complete their studies. Betts (2010) too notes that individuals for whom this type of transfer is most suitable tend to be aged 21 or older and with work experience.

3. Switching

Another use of credit transfer is to allow students who need to or want to make a change to their programme and/or institution, this can be termed 'switching'. This was the focus

of the recent Call for Evidence issued by BIS in May 2016. This form of credit transfer may involve some degree of intercalation (a period when a student is allowed to officially take time away from studying for an academic degree) or 'stop-out' (Yorke, 1999). This practice has tended to occur in the narratives around retention, withdrawal and drop-out (often linked to incorrect choice of programme), as one of a potential raft of ameliorative practices.

Finlay's (2009) describes this type of transfer as case-by-case transfer or informal transfer when discussing Canadian models of credit transfer. Here credit is applied for during the admissions process, and each student's transcript and course outlines (from their former institution) are examined individually.

It is perhaps worth noting the work of Tinto (1973) on drop-out in HE as it offers a perspective of transfer which aligns with the switching model of credit transfer (although Tinto does not refer specifically to credit). He argued that drop-out '*represents the failure of individuals, of given ability and goal commitment, to achieve desired educational goals.... Implies an important interaction between the needs and desires of the individual and the concerns of the institution*' (p78). He distinguished academic dismissal (where individuals are unable to meet the intellectual demands of the institution) from voluntary withdrawal (where the individual decides that the benefits of study do not outweigh the costs. He also distinguishes between drop-outs who transfer, stop-out (to re-enrol at the same institution at a later date) or leave HE altogether. He then argues that high goal commitment²⁵ amongst academic dismissals will lead to transfer to institutions having lower standards of academic performance; whereas high goal commitment amongst voluntary withdrawals may lead to transfer to institutions that are '*perceived to be more matched to the person's intellectual and/or social needs and wants*' (p77), and high institutional commitment may lead to stop-out and then a return to their institution. Whereas for both dismissal and voluntary withdrawal he suggests that low goal commitment leads to permanent drop-out from the system. He concludes:

'for those persons whose ability and/or goal commitment suggest unrealistic expectations within a given educational setting, the definition [Tinto's modified definition of drop-out] would interpret transfer to other institutions as one of the processes through which individuals of varying abilities and goal commitments are matched to institutions of varying standards and/or characteristics'

(Tinto, 1973, p79)

²⁵ Tinto defines goal commitment as the expectations and motivations for additional education, it is often characterised as commitment to HE completion. Students bring this with them into HE but it can change during the HE experience through integration into the institution.

Hovdhaugen et al (2015) notes how credit transfers are widely accepted in several Scandinavian countries, allowing students to move easily between programmes and institutions, starting a degree in one institution, using the credits they acquire and switching to another institution. This can be a remedy against drop-out. They note '*This means that students that find out that they were not that interested in the programme they first started, get the opportunity to choose again, without the costs of reorientation being too high*'. Although they note this can increase the time spent in HE to complete a degree, and that the opportunity to change courses means Swedish, Norwegian and Danish students '*usually spend quite a long time to complete a degree*'.

The literature suggests that this form of credit transfer in the USA – transfer from one university to another – is much less common. For example just 7% of students who have transferred at the University of California come from other universities (Bekhradnia, 2004). It also suggests that this form of (horizontal) transfer in the USA is related negatively to the number of credits accepted following transfer (Simone, 2014).

In more recent materials, however, switching has occurred within narratives of student choice, responsiveness, and flexibility; and this is reflected in the HE White Paper (BIS, 2016). The report on the Commission on the Future of Higher Education (IPPR, 2013) which involved expert review and testimony from across the sector notes how an effective CAT system would enable students '*to transfer to an institution that best matches their abilities and ambitions rather than stay in an unsuitable institution*' but also '*provides better opportunities for students to transfer their purchasing power to another HEI if they are dissatisfied with their own institutions provision*'. This was positioned within discussions of shaping higher learning around the student, and arguably sits with Tinto's perspective that the HE system could allow for better matching of individual needs and institutions concerns. Work by the National Audit Office on retention in HE (NAO, 2007) also notes how reasons for voluntary withdrawal can include dissatisfaction with course or institution or wrong choice of course as well as personal and financial reasons. Indeed, the Social Mobility and Child Poverty Commission posit '*What is important is that the higher education system is flexible enough to enable students to switch paths while studying, in the event that new aspirations or unexpected life circumstances interrupt their study*' (Milburn, 2012, p62). However this use of credit transfer is clearly linked to the student experience.

The coverage of switching in guides produced by organisations supporting students (e.g. Brightside) and threads on social media (e.g. the Student Room) would indicate that this is an issue concerning at least some students. Students appear to want to transfer for a number of reasons: personal considerations; feeling they have made the wrong choice and/or the experience is not meeting their expectations; failing to meet course requirements; or wanting to upgrade to a university they consider to be better. These are largely the factors outlined in the large body of research into the causes of withdrawal or

drop-out (see for example the work of Tinto²⁶, and in the UK the work of Yorke²⁷, Thomas²⁸, and Johnes and Taylor²⁹).

This was also reflected in feedback from institutions, who noted how students may seek to move or transfer if they are unclear about what they want to do at the outset of their studies, if they find the course is not what they expected or there has been some misunderstanding about what the course would involve. This is perhaps becoming more common as the number of potential course options increase. One individual consulted (senior academic) was concerned about the advice that students get when making their initial decisions about HE. These students (with unmet expectations or misunderstandings about their initial course choice) tend to want to move into related subjects. Students may also seek to move if they are struggling in a discipline, particularly if they cannot pass exams and universities set a restriction on the number of resits permitted. In these cases it was felt that literacy or numeracy issues could be causing the problem. Students' personal ambitions may also change over time (whilst on a course) and in these cases might want to change course or institution. The feedback indicated that students wishing to transfer (within institutions or to new institutions) tend to move once, occasionally twice, but that 'serial changing' is not typically observed.

A small number of institutions have highly flexible modular structures allowing students to transfer easily within them (although this approach is not common in the UK). Examples include the Open University, the University of Greenwich's Applied Professional Studies programme, and the University of Hertfordshire's CATs programme. These enable students to negotiate a bespoke programme of study from a wide range of options, and to earn credits to gain an award such as a Bachelor's degree. However individuals may graduate with a broad-based degree (semi-generic award where there is some measure of coherence of modules) such as Studies in Health, or an un-named degree (generic

²⁶ For example: Tinto, V. and Cullen, J. (1973). *Drop-out in Higher Education: A Review and Theoretical Synthesis of Recent Research*, Columbia University, New York.; Tinto, V. (1987) *Leaving College: Rethinking the Causes and Cures of Student Attrition*, University of Chicago Press; Tinto, V. (2006) 'Research and Practice of Student Retention: What Next?' *Journal of College Student Retention: Research, Theory and Practice*, Vol 8 (1) pp 1-19; Tinto, V. (2007) *Taking Student Retention Seriously*, Syracuse University, New York

²⁷ For example: Yorke, M (1999) *Leaving Early: Undergraduate Non-Completion in Higher Education*, Falmer Press; and Yorke, M. and Longden, B. (2004) *Retention and Student Success in Higher Education*, Society for Research into Higher Education and Open University Press; and Yorke, M. and Longden, B. (2008) *The First Year Experience of Higher Education in the UK*, Higher Education Academy

²⁸ For example: Thomas, L. (2002) 'Student Retention in Higher Education: The Role of Institutional Habitus', *Journal of Educational Policy*, Vol 17 (4) pp 423-442; and Thomas, L. (2012) *Building Student Engagement and Belonging in Higher Education at a Time of Change*, What Works: Student Retention and Success Final Report, Higher Education Academy

²⁹ For example: Johnes, J.(1990) 'Determinants of Student Wastage in Higher Education', *Studies in Higher Education*, Vol 15 (1) pp 87-99; Johnes, J. and Taylor, J. (1989) Undergraduate Non-completion Rates: Differences Between UK Universities', *Higher Education*, Vol 18(1) pp 209-225;

award) such as 'Professional Development Studies' degree rather than a specific named degree which has a validated programme. Here individuals reflected that working towards a 'named degree' puts a limit on student flexibility.

There are some concerns among commentators in the literature that transferring or switching could be mis-used. The University and College Union (UCU) in their response to BIS Consultation noted how the consultation language 'encourages students to see higher education as a transactional process whereby if they are dissatisfied with their 'value for money' interpretations, they should simply chop and change institution – ignoring the destabilising impact that this might have on their educational experience and outcomes'³⁰ and the institution. Interestingly, the grey literature and general commentary around switching also hints at a related potential motivation for switching; to try to 'sneak onto' more popular and competitive courses (Which Guide³¹). Watson (2013) refers to this as the 'Trojan Horse', and notes how this can be just one of many traps³² that providers need to be aware of when designing curricular and trying to make credit accumulation and transfer systems work in practice. Watson explains the situation of one institution where students were attempting to overturn an admissions decision by taking a number of units during the early part of a course for which admission to a 'named' route had not been granted, and then demanding transfer. However both Watson and the Which Guide suggest that institutions 'have wised up to this'.

Extent of its use in the UK

Award of credits

The research literature suggests that modularity, the use of learning outcomes in awarding credit and credit accumulation are now well established in the UK's HE sector and provide a form of flexibility (Houston et al, 2011; Moore et al, 2013; Watson, 2014). This was reflected in the feedback from the institutions gathered during this review; they tended to feel that credit (and its accumulation and potential for transfer) is well understood across the HE sector. In addition there appears to be credit-related policy commitment (as indicated in the White Paper, BIS, 2016, Chapter 2), supporting frameworks and systems, alignment of the national credit frameworks and the use of

³⁰ https://www.ucu.org.uk/media/8339/Accelerated-courses-and-switching-university-or-degree-Oct-16/pdf/Accelerated_courses_and_switching_university_or_degree.pdf

³¹ <http://university.which.co.uk/advice/ucas-application/how-easy-is-it-to-switch-courses-once-im-at-university>

³² Watson (2013) describes other 'traps' as complexity, degree classification and marking cultures, student isolation, over-assessment, unnecessary module prerequisites, over-prescription, phantom modularity (re description of a traditional course framework), resource reallocation.

comparable definitions. However, there is little evidence of institutional practice or of students making use of transfer arrangements.

Successive surveys of HEIs (1999, 2003 and 2012) show that there has been a steady increase in the number of institutions which use learning outcomes in the award of credit for successfully completed modules (UK Credit Forum, 2012) – generally on completion of all learning outcomes but in some institutions on completion of most learning outcomes (see Chapter 4). A 2009 survey by QAA, UUK and GuildHE covering 108 institutions found that over 90% of HEIs recognised and awarded credits, most in line with the credit and qualification frameworks in their nations (QAA et al, 2009; also in Watson, 2013). Similarly, the latest survey by the UK Credit-Forum found that 94% of HEIs were both recognising and awarding credit (UK Credit Forum, 2012). Successive surveys appear to point to a convergence on a single credit system whereby HEIs adopt a common set of principles in the award of credit linked to specific learning outcomes (UK Credit Forum, 2012). However the UK Credit Forum Survey in 2012 found great cross-country variation in the use of credit level³³ labels used, and in the use of credit level descriptors³⁴ (with lower proportions of HEIs using these in England than in Scotland and Wales).

Over time, the population of the QCF has grown substantially in terms of both the number of included qualifications and the number of learners engaged in QCF qualifications. For example, by January 2010, there were around 2,500 qualifications in the QCF, while the following year there were slightly over 7,500 qualifications (Ofqual, DfES and CCEA, 2011).

Surveys also indicate that there has been a notable increase of the use of ECTS alongside the national frameworks in the UK (International Unit, 2012, cited in Souto-Otero, 2013; UK Credit Forum, 2012) and the degree of ECTS implementation is felt to be quite advanced in the UK (European Commission/EACEA/Eurydice, 2015). One survey found that the formal use of ECTS has greatly increased since 1999: the proportion of HEIs using ECTS increased from 14% (1999) to 20% (2003) to 64% (2012) (UK Credit Forum, 2012). The findings of a 2011 European Activity Survey of 70 UK-based HEIs also pointed to an increased engagement with the European HE agenda, and confidence that the UK credit systems and qualifications frameworks are compatible with overarching European systems (International Unit, 2012, cited in Souto-Otero,

³³ *Credit level*: It 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 (QAA, 2009).

³⁴ *Credit level descriptors*: They 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 used to help work out the level of learning in individual modules (QAA, 2009).

2013)³⁵ which could support credit transfer across countries. According to this survey, 87% of HEIs use ECTS for credit transfer or accumulation; 61% for credit transfer; and 26% for accumulation, while 34% use ECTS for neither transfer nor accumulation (Souto-Otero, 2013; EHEA, 2015)³⁶.

Those HEIs which do not use ECTS use credit systems compatible with ECTS and the majority (75%) record the equivalent number of ECTS credits in their degree transcripts or provide official translation between credits used and ECTS (Souto-Otero, 2013). Not using ECTS was largely due to using another scheme which is compatible with ECTS but some reported this was due to a lack of demand from students and other stakeholders (International Unit, 2012; Souto-Otero, 2013). Use of ECTS is higher in Scotland than in other UK countries, especially as a credit transfer tool; and the differences are more marked in relation to credit accumulation (International Unit, 2012; Souto-Otero, 2013). A House of Lords report (2012) expressed regret that HEIs in the rest of the UK (as opposed to Scotland) have not promoted and exploited more the benefits of ECTS (and the associated Diploma Supplement).

Use of credit transfer

Despite having the building blocks in place, the literature notes that credit transfer is not widely accepted in the UK, and there is little research evidence of institutional practice and students making use of transfer arrangements. In contrast, in other systems such as in Norway, Sweden and the USA, transfer to another course, or even another HEI is very common (Quinn, 2013, NESET; Hovdhaugen et al, 2015).

In the UK, with the exception of the Open University with its totally open and flexible structure, there is little evidence that credit concepts have visibly trickled down from policy to operational levels of institutional practice (Souto-Otero, 2013). There appears to be no arrangement to use the credit transfer system, and the ability to both accumulate (or recognise) and then transfer credit relies on the policies and practices of individual institutions that the student has to largely navigate alone. Thus actual progress on credit transfer remains slow (Robertson, 1996; Milburn, 2012; Souto-Otero, 2013; Quinn and Blandon, 2014). In the 1990's Robertson (1996) noted how there appeared to be 'a substantial gap between the number of universities and other bodies in the UK declaring

³⁵ Although surveys undertaken by the European Commission indicate that the UK lags behind many other countries in Europe in the degree to which ECTS is implemented in HE, indeed England/Wales and Northern Ireland, alongside Albania and Russia, are the only systems in which ECTS credits for accumulation and transfer are allocated in less than 75% of programmes (European Commission/EACEA/Eurydice, 2015).

³⁶ Although a more recent survey in 2013, indicates a drop in the share of HEIs which use ECTS for credit transfer or accumulation – most marked regarding credit transfer – but a slight increase in the proportion of HEIs which ECTS for credit accumulation (EHEA, 2015).

in principle for credit transfer and the number of opportunities for students to take advantage of it' (p53), and went on to quote Fulton (1981, p27) 'credit transfer is one of the easiest reforms to propose, and one of the hardest to implement' (p53). The slow progress remains a theme of more current literature, and it is argued that practice is not helped by the plethora of credit and qualifications systems, including separate frameworks for HE and the learning and skills sector, and across the different UK nations. The one key exception, however, is the Open University which is regarded as one of the pioneer institutions in the use of credit accumulation and transfer. Students can make use of different modes of learning, and credit transfer enables them to move credit to and from the Open University to different institutions and different distance learning environments (Souto-Otero, 2013).

As noted in Chapter 2, some other HEIs in England, Wales and Northern Ireland are members of consortia which aim to encourage the further development of credit accumulation and transfer schemes and thus enable students to move from one institution to another without a loss of achievement (AoC, 2014). These major consortia include the Southern England Consortium for Credit Accumulation and Transfer (SEEC);³⁷ the Higher Education Credit Initiative Wales (HECIW); and the Northern Universities Consortia for Credit Accumulation and Transfer (NUCCAT)³⁸ (AoC, 2014). These consortia promote credit accumulation and transfer and promote lifelong learning, and act as a key source of guidance on the structures and processes in the UK and Europe.

The limited student data that exist also suggest quite low usage of credit transfer. Several reports quote figures, but these tend to relate to immediate inter-institutional credit transfer – that is movement between HEIs with little or no gap between leaving one and starting at another. Such credit transfer is often associated with partially completed studies (Di Paolo and Pegg, 2013). However one study of mature learners transferring credit to the Open University found that the majority were transferring more than two years after completing their studies elsewhere, so were delayed inter-institutional transfers; and some students were doing so after 10 years so were extremely delayed inter-institutional transfers (Di Paolo and Pegg, 2013). This low usage is not new- Robertson (1996) concluded in the 1990s that movement between universities in the UK was minimal noting 'either it is occurring in ways which the statistical sources cannot capture, or there is no significant mobility of this kind at this time' (p54). Robertson highlights as a key issue the ability (or lack of) to identify when and where credit transfer

³⁷ <http://www.seec.org.uk/> . This was originally developed in the South East of England but has grown to cover institutions throughout the UK, and there is no geographical restrictions on membership.

³⁸ <http://www.nuc.ac.uk/>

has taken place in our national statistics, and thus measure the true extent of credit transfer.

Generally statistics that are available are drawn from HESA data published either by HESA or by the Higher Education Funding Council for England. They indicate that the relative volume of students who transfer between institutions and/or programmes (topping up or trading down) is small (see below).

Various reports have provided national statistics to illustrate that the numbers of students who transfer credit are small. The Independent Reviewer on Social Mobility and Child Poverty reported that between 2001/02 and 2009/10 the number of students transferring to a different institution fell slightly, from 6.3% to 5.1%, while the proportion of students completing a different award to that which they started increased from 1.2% to 3.1% (Milburn, 2012). As was argued, this is a cause for concern because it reflects no greater flexibility in moving between institutions over the decade (2001/02 to 2009/10) (Milburn, 2012).

Quinn and Blandon (2014) and Di Paolo (2013) quote figures for 2007/08 that 8% of students awarded a foundation degree in 2007/08 transferred to a full-time degree programme at a different institution to continue their studies the following academic year, 2.7% of all full-time undergraduates who began their studies in 2008/09 (9,740 students) had transferred to another institution the following year; and in 2009, 8.3% of students obtained a lower qualification or transferred to another institution .

Other more recent statistics quoted (for 2011/12) show that of the 693,891 students enrolled on undergraduate courses in UK HEIs:

- 19% (130,758) were admitted directly to years two and above;
- of these 27,895 held formal sub-degree qualification;
- and 3,606 or 2.8% of all those entering higher years were admitted on the basis of HE credits earned in other institutions (Watson, 2013).

The literature also suggests that transfer – in terms of institutional switching – does not seem to be actively encouraged by the UK's HEIs (Quinn, 2013, NESET; Quinn and Blandon, 2014; Di Paolo and Pegg, 2013; Hovdhaugen et al, 2015). This may be because it would require institutions to work together, and IPPR (2013) acknowledge that for credit accumulation and transfer systems to allow students to move between providers, '*otherwise-autonomous institutions need to collaborate*'. Watson is particularly scathing and notes: '*The big story is that although we have the systems, we are very reluctant to use them and this reluctance increases the higher we climb the institutional reputational ladder*' (Watson, 2013, p7). A point he reiterates in a further commentary on the sector: '*The most important pressure militating against the success of Credit*

Accumulation and Transfer (CATS) in UK HE seems to have been institutional protectionism' (Watson, 2014, p11).

In addition credit transfer appears to be relatively unknown, be poorly understood, little used and seldom achieved by students in the UK (Di Paolo and Pegg, 2013; Quinn, 2013, NESET; Quinn and Blandon, 2014). Commentators report that although universities will have experience of enabling students, in some circumstances, to transfer both within and between institutions, this is something that students do not always recognise as a possibility or feel is an attractive option (Quinn and Blandon, 2014; Milburn, 2012). It is argued that the current system – with the new fee regime – seems to offer no second chances, and as such students may become more risk averse and this may damage social mobility if universities do not better embed a credit transfer system.

The Social Mobility and Child Poverty Commission report when focusing on student retention, felt one of the five key areas for improving retention was the ability for students to transfer between courses. The authors recognised a need to standardise and formalise CAT arrangements, to simplify the process of transferring and make the options for students more transparent (Milburn, 2012). It also suggested that the Higher Education Achievement Report (HEAR) should be used as a means of recognising credit for coursework completed in a different HEI and of facilitating transfer between HEIs (Milburn, 2012)³⁹; and there was a feeling that HEAR was gaining traction in the sector. By 2012, 30 institutions had been involved in trials to develop the HEAR, with a total of 75 HEIs being committed to implementing the HEAR (Milburn, 2012). Interestingly, the UK has incorporated the ECTS-related Diploma Supplement in HEAR (Reilly, 2015 – see section in ECTS). As the 2012 survey found, almost all responding HEIs (97%) issue transcripts which shows the number of credits and 71% issue the Diploma Supplement – a requirement for completed programmes. The survey also highlighted strong commitment to the HEAR, with 86% of responding HEIs planning to implement it (UK Credit Forum, 2012).

The SMCP report also put forward two additional reasons for the current limited use of credit transfer: firstly, the current focus on summative judgement at the end of a student's education making it difficult to transfer credits from one course to another; and secondly that enrolment to courses tends to take place only once a year (which they felt compounded the challenge) (Panel on Fair Access to the Professions, 2009; Milburn, 2012). Brown also notes challenges with moving towards a genuinely credit-based system are: reductions in institutional autonomy, increased bureaucracy and fragmentation of the curriculum (a criticism also levelled more generally at flexible modes of study) (Brown, 2014). Watson (2013) argues that, not only does institutional

³⁹ <http://www.hear.ac.uk/>

protectionism (noted above) limit support for credit transfer, it is also hampered by norms or the cultural rigidity of the 'royal route' (starting on the pathway to HE whilst in school), slow progress on APCL/APEL, and concerns in institutions that offering many subject combinations is inefficient. The Commission of the Future of Higher Education (IPPR, 2013) also point to cultural barriers limiting the spread and use of credit accumulation and transfer systems, particularly that institutions do not necessarily have faith in the quality of other institution's provision, and that this is linked to the hierarchical system in the UK. The barriers and challenges to credit transfer are discussed in more detail in Chapter 6.

Difficulties in measuring the extent of credit transfer

The literature highlights how robust data are not routinely collected on credit transfer at an individual institutional or national level (including institutional transfer with advanced standing) in England and the rest of the UK (AoC, 2014; Watson, 2013; IPPR, 2013; Andreshak-Behrman and Storan, 2004), and there have been suggestions that institutional record systems may not be able to keep track of students who transfer internally (Yorke, 1999).

The feedback from a small number of institutions gathered as part of this review would indicate that institutions are not able to give exact figures on the numbers of students who transfer in or out with credit although universities do tend to monitor continuation and progression. Yet these individuals who transfer in or out tend to be at the periphery of institutional focus as institutions are dealing with more traditional learners. They however acknowledged that at undergraduate level the numbers tend to be relatively low. One individual felt that credit transfer was perhaps more attractive to postgraduates and professional people. Another indicated a desire for better data – noting how better data on the numbers and characteristics of students attracted to credit transfer would help with further expansion and marketing.

Data collection on credit transfer is however a routine matter for research in the USA (Watson, 2013), where it is common for students to begin a degree programme in one institution and to complete it in another (Bekhradnia, 2004; BCCAT, 2012; Simone, 2014; Jenkins and Fink, 2015 and 2016). The data issue in the UK is partly driven by a lack of consensus among UK countries and HEIs on transfer definitions, coupled with a general lack of research on credit transfer (Di Paolo and Pegg, 2013; Quinn and Blandon, 2014). Watson (2013, 2014) argues that the lack of data is also due to it being extremely difficult to gather data about students who gained credit and advanced standing on the basis of credit already earned in another HEI (Watson, 2013 and 2014). He suggests this may reflect HEIs' autonomy in determining credit-related policies and practices or that it is not deemed essential to collect such data in view of the low demand. This means there

is no clear and comprehensive picture of the extent and nature of institutional transfer with advanced standing in the UK (Watson, 2013 and 2014).

There have been national surveys of HEIs on the adoption and development of credit based modular systems since 1998, but these surveys have not specifically sought to quantify credit transfer in terms of the number of student or credit transfers and the amount or volume of credit transferred within the HE system (AoC, 2014).⁴⁰ As a result, there is limited comparable data about the extent to which credit transfer (in any of its forms as described above) is used by HEIs in England.

Credit transfer has sometimes been examined in the context of measuring study success (often via retention and completion rates and/or continuation rates) or, the opposite, drop-out (Hovdhaugen et al, 2015), but this almost becomes a 'noise' in the statistics. Switching between programmes and/or institutions, coupled with 'stopping out' (taking a break from study before re-entering) can make calculations of student success or retention complex, and studies which find a high degree of drop-out may be instead measuring students shifting programmes or institutions (an alternative pattern of degree completion). There are some studies that measure switching or transfer rates but these generally refer to the switch of students after the first year of study rather than at any other time during programmes (Hovdhaugen et al, 2015).

Data are collected on non-continuation rates for UK domiciled full-time undergraduate entrants to HEIs in England and are published by the Higher Education Statistics Agency (HESA) and the Higher Education Funding Council for England (HEFCE). These identify transfer after the first year of study, and cannot identify whether a student has changed subject within an institution or changed subject across institutions. These data capture the proportion of entrants who do not continue directly into their second year, and the proportion of entrants who transfer to another HEI. HESA tracks students from the year they enter a HE provider to the following year (or the following 2 years for part-time students). They then provide information about whether students are: a) continuing with the same provider (although they may have changed course), b) have transferred to another provider, or c) are absent from HE.⁴¹ These data are then used as part of the set of Performance Indicators for the sector. HESA also collects and provide data on the volume of full-time students who left during their first year who then return to HE after a year out – whether at the same HE provider or another – in the following year. HESA notes how these data on continuation rates focus simply on whether a student is still registered with a provider, they do not take progression into account (so students may

⁴⁰ According to an AoC report, surveys covering credit transfer include: 1998 survey Armstrong et al, 1998); 1999 survey (Turnbull, 2000; Johnson and Walsh, 2000; Johnson and Walsh, 2001); 2003 (Johnson, 2004); and 2012 (UK Credit Forum, 2012) (AoC, 2014).

⁴¹ <https://www.hesa.ac.uk/data-and-analysis/performance-indicators/non-continuation>

not have moved from year 1 of a course to year 2), or capture whether a student changes course and/or mode of study. Also students who leave at a very early stage in their course (before 1 December or within 50 days for part-time students) are excluded from the figures.⁴²

The latest statistics on Credit Transfer

HEFCE analysis⁴³ (and the interactive tables provided on the HEFCE website) of these HESA data shows that non-continuation rates of full-time first degree entrants over the past decade have been in the range of 8.5% at their highest in 2009/10 to 6.6% at their lowest in 2011/12, and the current rate is 7.0% (in 2012/13). The proportion transferring to another HEI has fallen slightly over time, from 2.8% between 2003/04 and 2008/09, to 2.2% in 2009/10 and is currently at 2.2% (in 2012/13). This represents between 6,000 and almost 9,000 UK domiciled full-time first degree students per year.

Non-continuation rates are higher among UK domiciled foundation degree entrants and HND students in comparison to first degree entrants, at 15% in 2012/13, and 20% in 2010/11 respectively. However although transfer rates have been relatively higher for foundation degree entrants at 3.4% (in 2007/08) they are now lower than found for first degree entrants at 1.6%.

Transfer rates for first degree entrants have also tended to be higher among: young entrants (compared to mature entrants aged 25 years or over on entry), those from Black ethnic backgrounds, those studying STEM subjects (excluding clinical subjects) particularly Engineering and Technology and in recent years Computer Science, Architecture, Building and Planning, Law and Business Studies.

In addition the data show how a substantial proportion of first year leavers subsequently return to HE after a year out (more than one in five). Of the UK domiciled full-time first degree undergraduate entrants in 2012/13 who left HE during or at the end of their first year, 11.3% returned to their same institution (just over 2,800 students) and 10.3% returned to a different institution in the 2014/15 academic year (just over 2,500 students)⁴⁴.

The case of Scotland

Scotland is described separately in the literature and is regarded as an example of good practice in credit and credit transfer (Howieson and Raffe, 2012 and 2013) and considered more advanced than England (Souto-Otero, 2013). In Scotland credit transfer

⁴² <https://www.hesa.ac.uk/data-and-analysis/performance-indicators/non-continuation/technical>

⁴³ <http://www.hefce.ac.uk/analysis/ncr/>

⁴⁴ https://www.hesa.ac.uk/files/UKPIs_2014-15_Non-continuation.xlsx, Table 4a

largely takes place between vocational education and training (VET)/further education and university, specifically between Higher National qualifications (which are particularly common in Scotland) and degrees. This is facilitated by the Scottish Credit and Qualifications Framework SCQF (Howieson and Raffe, 2012). The process is usually referred to as articulation, but is described above as topping-up. This is regarded as the most important interface for credit transfer and where credit transfer is most understood (Howieson and Raffe, 2012). This reflects the policy of jointly planning and funding further and higher education (Watson, 2013, Watson, 2014) and the strong support of the Scottish Funding Council which has viewed credit transfer as a way of achieving more 'efficient learner journeys'. Transfer from university to university is less common (Souto-Otero, 2013). Figures quoted in relation to (credit-related) articulation in Scotland are that it benefitted 2,500 students in 2009/10 (Scottish Funding Council, 2011 cited in Souto-Otero, 2013). These figures also show that students in Mathematical and Computer Sciences, Business and Administrative Studies, Creative Arts and Design and Engineering made use of articulation to a greater extent than those studying other subjects (Souto-Otero, 2013).

However, even in Scotland, credit transfer is still problematic and concentrated in a small number of institutions. Osbourne and Young (2006) argue that credit transfer practice in Scotland channels FE students into post-1992 universities, and thus potentially reduces the options of the type of institution students may progress to and narrows the discipline areas they can access. There is a suggestion in the literature that the SCQF was expected to create more opportunities for credit transfer and greater cohesion in provision but change was felt to be slow and uneven, the system was less integrated and flexible in practice than anticipated and there were doubts it would lead to any increase in flexibility in lifelong learning provision (Gallacher et al, 2005; Howieson and Raffe, 2012 and 2013). Criticisms were particularly levied at the limited extent of credit transfer to mainstream VET courses and Modern Apprenticeships, and of credit transfer between full-time college programmes and Modern Apprenticeships (Howieson and Raffe, 2012 and 2013). Also, although credit transfer from SVQs to the second or third year of degree study is a possibility (through the SCQF) it is not yet part of normal practice (Howieson and Raffe, 2012). It is argued that the limited amount of credit transfer is in part due to the system being designed around credit accumulation rather than credit transfer; this means that a degree of permeability is built in without the need for formal credit transfer (Howieson and Raffe, 2012 and 2013). Thus universities vary widely in their willingness to transfer credit from HNCs and HNDs, with the large majority of HN students who gain full credit being concentrated in just four (post-1992) universities; and as credit is discretionary many of those progressing to degree courses do not receive full credit for the HN qualifications (Howieson and Raffe, 2012 and 2013).

The future?

These data show how the numbers using credit transfer to switch institution are small. However it has been argued that the emergence of a consumer-led market in HE combined with the introduction (and increase) of tuition fees in most of the UK might eventually promote greater inter-institutional transfer across the UK, since students might be seeking delayed or extreme delayed transfer (returning to study more than ten years after gaining their previous qualification transfer because they need to work during studies (Di Paolo and Pegg, 2013; Quinn and Blandon, 2014).

The view that demand could pick up in the future was also reflected in the feedback from a small number of institutions. There was a feeling that the market for credit transfer could grow due to increasing numbers of students in HE, increasing costs for individuals, and a shift towards greater parity of esteem for different learning types/routes. Senior academics in one institution felt that shortened programmes offered through credit accumulation and transfer systems could also meet the needs of the former part-time market (which has fallen in recent years), offering these potential learners a shorter degree course and less time out of the labour market.

However switching institution after a break may be difficult to identify and quantify with the current systems of data capture; it may require new methods of tracking individuals over potentially extended periods of time. Indeed, the Commission on the Future of HE (IPPR, 2013) recommended that data should be collected centrally on the extent to which institutions admit transfer students and to what extent they accredit previous qualifications of students. This is not a new idea and has been suggested in previous studies and reports such as Andreshak-Behrman and Storan (2004) who proposed better tracking of students on a local and national level.

Moreover, transfer from HE into VET is not common, but given growing current interest in VET in the UK, it has been suggested that there is considerable scope for credit transfer-related policy developments in this area (Quinn and Blandon, 2014).

The Commission on the Future of HE (IPPR, 2013) go further and suggest that the HE sector cannot be shaped solely by market forces, and make recommendations to enable greater transferability throughout the HE system: a) HEIs should be encouraged to establish transfer arrangements with other institutions; b) the regulator should include accreditation of prior learning as a good practice in access agreements; and c) the regulator should set benchmarks for how many transfer students institutions should aim to admit.

4. Operation of Credit Transfer

This section discusses issues relating to the operation of credit transfer systems. It explores how the models and systems work in practice and issues that institutions need to consider when implementing systems to allow students to transfer (in, out or across) institutions.

As noted in Chapter 3, there is little research evidence regarding credit practice and data are not routinely collected on credit transfer (or institutional transfer with advanced standing) in England and the rest of the UK (Quinn and Blandon, 2014; Di Paolo and Pegg, 2013; AoC, 2014; Watson, 2013; IPPR, 2013). There is also a relative dearth of data about the profile of credit transfer students and the volume of credit transferred (Di Paolo and Pegg, 2013; AoC, 2014). This has prompted commentators to argue for the need to collect data on volumes of credit transfer in order to help develop systems and practices which make credit transfer more accessible and transparent, and also research to foster a better understanding of learner motivation in terms of re-engaging with education and training (Di Paolo and Pegg, 2013; AoC, 2014; IPPR, 2013).

However there are some data, including survey data, as well as guidance that highlight the way in which credit accumulation and transfer (CATS) is being implemented in the UK and the aspects that support the use of credit transfer and decisions that institutions need to make. Many of these aspects are reflected in Watson's (2013) set of 'practical variables' for making CATS work in HE:

- currency and how units and credits are defined, the size and shape of modules, and assigning modules to levels of study;
- academic year and how delivery fits into the academic calendar, and timetabling of diverse study pathways and wider choice;
- progression and related issues of re-sitting, retaking and trialling modules;
- examinations and assessments;
- awards and potential for intermediate awards; and
- general versus specific credit (which Watson refers to as a pedagogical choice for institutions) – the latter being required for 'named' awards.

Issues for recognising and awarding credit

The first set of considerations for institutions relate to recognising and awarding credit. These include: dealing with partial completion of modules, thinking about when it is permissible to re-use credit, and determining the shelf-life of credit, recognising credit

gained in different contexts, and determining the costs charged to students for assessing credit that allow for Advanced Standing.

Dealing with partial completion of learning outcomes

As noted in Chapter 3, credit is normally assigned to each study module and/or programme which is linked to learning outcomes. However institutions need to decide how to deal with partial completion of learning outcomes in terms of accumulation of credit and potential for progression to the next stage of the student's programme or learning journey.

The QAA introductory guide to credit (QAA, 2009) noted how students who do not complete the learning required for their module or programme are not normally awarded any credits. However there seems to be considerable variation in relation to the basis for the credit award for a particular module. This variety in sector practice applies not only across institutions but also across programmes and modules within HEIs. For example, the UK Credit Forum survey found 57% of HEIs expect students to satisfy *all* module-related learning outcomes before awarding credit (although this represents an increase over time), and 34% require them to satisfy *most* of them (UK Credit Forum, 2012).

The literature indicates two key aspects in dealing with partial completion of learning outcomes or 'marginal fail performances' – both allow a student to progress without retaking an assessment (UK Credit Forum, 2012).

- Firstly *condonement*, which is the process where a student's performance is considered (by an assessment board) and recommendations are made as to whether failure in part of the programme does not need to be redeemed in order for the student to progress or to gain the award for which they are registered. However credit is not normally awarded for the failed part of the programme (Bridges and Flinn, 2010 in Souto-Otero, 2013; UK Credit Forum, 2010 and 2012). This is described by the UK Credit Forum (2012) as a 'forgiving action'.
- Secondly, *compensation*, which is the process where a student's overall performance is considered (by an assessment board) and recommendations can be made that credit is awarded for the part of the programme where the student has failed to satisfy the assessment criteria on the grounds that the positive aspects of the overall performance outweigh the area of failure (UK Credit Forum, 2010 and 2012). This is described by the UK Credit Forum (2012) as 'deliberative balancing process'.

The UK Credit Forum note how both condonement and compensation are generally used under strict conditions, and so failure in modules deemed to be of critical importance to subsequent studies or that build skills towards a professional qualification cannot be condoned or compensated.

The most recent UK Credit Forum survey found that condonement and compensation are widely used by HEIs: 91% of responding HEIs permit condonement or compensation or both (although having a scheme for both is rare), and some HEIs award credits for condoned modules (UK Credit Forum, 2012). However practice varies and the UK Credit Forum (2012) suggests that institutions would benefit from good practice advice. The most common total amount of condonement or compensation permitted is 60 credits which represents one-sixth or about 17% of the honours programme; however, figures vary significantly with institutions permitting modules to the value of 80 or 90 credits to be condoned or compensated (a quarter of the Honours degree programmes). However many institutions expect students to gain at least 90 credits to be able to progress to the next stage of their programme and some require the full 120 credits (UK Credit Forum, 2012; Souto-Otero, 2013). Indeed, the survey and other research highlighted the fact that there is much sectoral diversity (and as a result a lack of consistency) in terms of condonement and compensation in institutional policy and practice, which will have implications in the application of academic standards across the sector in the UK (UK Credit Forum, 2012; Souto-Otero, 2013; AoC, 2014). Crucially, the survey highlighted great uncertainty in the HE sector as to what constitutes good practice in relation to condonement and compensation (UK Credit Forum, 2012).

Reuse of credit

Institutions need to consider their approach to recognising credit gained through one award to contribute to another – credit reuse. Evidence indicates that credit reuse seems to be on the increase in the sector, with all responding institutions in the UK Credit Forum 2012 survey having relevant policies in place. Again there appears to be great variation and lack of consistency in institutional policy and practice in relation to the reuse of credit which some argue to be problematic (AoC, 2014). The UK Credit Forum (2012) put forward two opposing arguments regarding re-using credit: (i) credit is an indicator of learning achievement, so once achieved and accredited it should be recognised and count towards any relevant qualification; and (ii) if credit is used indefinitely it means awards can be achieved with little additional study (and practice can differ across the sector which can cause competition issues). They suggest that institutions group qualifications into families (e.g. the undergraduate family of qualifications from Certificate of Higher Education through to Honour Degree) and have as a guiding principle that credit awarded in one qualification can only contribute to a higher qualification in the same family (and not to the same level or lower level qualification, or a qualification from another family such as the postgraduate group of qualifications). The UK Credit Forum survey (2012) found that around 80% of HEIs permit the relevant credit awarded for learning achieved on a Foundation Degree to contribute towards an Honours degree, but this is marginally less common for HNDs the figure is just below 70% (Atlay et al, 2012 cited in Souto-Otero, 2013).

However, in 2003 20% of HEIs permitted relevant credit achieved in completion of an Honours degree to count towards a second Honours degree, and this proportion had risen to 35% in 2012. By the same token, the proportion of HEIs which permitted credits from an Honours degree to contribute to a Master's degree had also registered a small increase from 13% in 2003 to 20% in 2012. The first allows the reuse of credit for the same level of qualification and the second the reuse of credit outside of the undergraduate qualification family – and thus both are counter to the suggestion of the UK Credit Forum (UK Credit Forum, 2012; Souto-Otero, 2013). The UK Credit Forum survey did find that the 'one-third limit' seems to be the general rule regarding the re-use of credit (UK Credit Forum, 2012).

Shelf-life of credit

Another key consideration for institutions when implementing credit transfer relates to the potential time limitation on awarded credits, particularly in situations of delayed inter-institutional credit transfer. This was an issue raised by IPPR (2013) who felt this could act as a barrier to implementation of credit transfer, particularly if the credit was gained several years before any transfer request.

The UK Credit Forum survey found that most of the institutions who participated in the 2012 survey reported no formal institution-wide policy regarding the shelf-life/time limit of credit. Among the small number of HEIs who reported having a policy on time limits (26 HEIs), five years was by far the most common time limit (UK Credit Forum, 2012). This was also noted by Betts (2010) who advised the shelf life of a qualification tends to be five years, and by Finlay (2009) when discussing credit models in Canada.

Again there are interesting institution related differences and admissions tutors in institutions tended to have a great degree of freedom on this issue (Souto-Otero, 2013). For example, contrary to the general rule of the five-year limit of credit, the Open University (OU) consider study completed within a much longer period of time (e.g. 16 years). A study of Open University students found that the vast majority of students recommencing their study did so more than two years after ending their studies elsewhere (thus had delayed rather than immediate inter-institutional credit transfer which standard data collection captures, see Chapter 3). This included between a quarter and one-third of students who were transferring credit that was more than 11 years old (which can be referred to as extreme delayed inter-institutional credit transfer). The study also noted how the utilisation of credit transfer and the role of study in future plans and aspirations could be linked to employer support - thus extreme delayed transfer/re-engagement with HE could be encouraged by employers' contributions to HE costs (Di Paolo and Pegg, 2013; also noted in Quinn and Blandon, 2014).

There also seem to be subject-related differences in relation to the shelf life of credits. Research has highlighted that students tend to use credit transfer within their subject

area and progress through qualifications, and so time frames need to be carefully considered alongside notions of system departure. Evidence suggests that credits awarded in the Humanities tend to have a longer shelf life than technical subjects or those with a vocational focus where the rate of change is rapid (Houston et al, 2011 cited in Souto-Otero, 2013; Quinn and Blandon, 2014; Di Paolo and Pegg, 2013; UK Credit Forum, 2012). That said, it is also true that if the student can show that they have maintained and updated their knowledge through life or work experience – which is frequently the case in professional areas such as health professions with a focus on Continued Professional Development (CPD) – this rule may be relaxed (Souto-Otero, 2013; Betts, 2010).

Recognising credit gained in different contexts

Recognising prior learning

Whilst transfer may occur within institutions – switching between programmes and/or topping up from one programme level to another level (e.g. from Foundation degree to Bachelor's degree, or Bachelor's degree to Master's degree) – credit is also aimed to support transfer between institutions or institutional switching. The research and commentary that does exist notes that when it comes to immediate intra-institutional credit transfer (or switching) HEIs' practice is varied, is often associated with partially completed studies, and often subject to conditions such as satisfactory past attainment, meeting the entry requirements of the new programme and approval from senior university officials or bodies (Quinn and Blandon, 2014; Di Paolo and Pegg, 2013).

This form of transfer is likely to involve accredited prior learning (APL, or less commonly referred to as recognition of prior learning, RPL), which one institution defined as: learning, appropriately evidenced, that has normally been achieved outside the formal education system offered by the University. APL appears to be a broad term which covers two separate systems or processes: Accreditation of Prior Certificated Learning (APCL) and Accreditation of Prior Experiential Learning (APEL, see below).

The QAA (2009) note that APL covers organised prior learning where the learning has been assessed and where certificates are awarded on completion, this is often referred to as accreditation of prior certified learning (APCL) (Wilcox and Brown, 2009 cited in Houston et al, 2011). Betts (2010) in his users guide to APCL notes how this is a process designed to stop the need for learners to repeat learning already achieved, and thus start a course at a later stage and complete a course in less time than normal and therefore potentially at a lower cost, and can be used towards undergraduate and postgraduate awards. Hovdhaugen et al (2015) similarly argue that the APCL policy intends to avoid a wastage of resources as prior learning experiences are valued.

Where students start a course at a later stage this is often referred to the student having 'Advanced Standing' or Exempted Credit or Admission with Credit; and students may be referred to as direct entry students. The literature indicates how it is more common for institutions to use APCL procedures as part of the process for admitting students to their courses than for awarding specific credit to existing students (Souto-Otero, 2013). Also that at a range of institutions there are limits to the use of APCL in the final stages of the degree programme (Betts and Brennan, 2009; Souto-Otero, 2013). Students can also enter the later stages of programmes, directly entering the second or third year of a programme, this is often through formal or informal articulation agreements between institutions (see below). This has been referred to earlier as topping up (e.g. from Foundation degree to Bachelor's degree), and may not necessitate APCL.

Betts (2010) in his guidance reports that for APCL to be achieved it needs to be: assessed, passed, relevant, current (sufficiently current to be still relevant, see above section on shelf-life), evidenced, and approved. The Qualifications and Curriculum Development Agency⁴⁵ in 2010 issued guidance on the recognition of prior learning within the Qualifications and Credit Framework (QCF) which was in line with European guidelines (QCDA, 2010; Souto-Otero, 2013). It described six steps to recognising and accrediting prior (certificated) learning (QCDA, 2010) which included: raising awareness through information, advice and guidance, gathering evidence and providing information, providing feedback on the results, and an appeals process; as well as assessment and documentation of evidence, and awarding credit and recording these in a student's learning record.

Despite national guidance in the UK to support APCL, practice varies and there appears to be little general activity (Souto-Otero, 2013; UK Credit Forum, 2012). However it is generally accepted that when transferring credit gained through APCL, marks or grades from this prior learning are not transferred to the new award as marking and grading systems differ across educational institutions, and thus credit from APCL are not considered part of any final classification awarded (Betts, 2010). Souto-Otero (2013) notes how practice varies according to: volume of credit that can be claimed on admission, methods of assessment used, shelf-life and costs charged to students for undertaking the assessment required to assign credit. Betts (2010) and Souto-Otero (2013) note how the volume and level of credit awarded for APCL (and also APEL) varies between institutions (typically between half and two-thirds) but will tend to be outlined in their individual policies. The volume can also vary within institutions from course to

⁴⁵ The QCDA was replaced in 2012 with the Standards and Testing Agency and the Teaching Agency (the latter was then replaced by the National College for Teaching and Leadership

course, as course content can differ considerably (see also UK Credit Forum, 2012; and Houston et al, 2011).

Some examples from the literature indicate how practice on the volume of credit that can be transferred via APCL can vary:

- The UK Credit Forum survey found that several of the responding institutions had a general policy which allowed for the use of credits – up to a maximum of two-thirds – for an award earned through accreditation of prior learning (UK Credit Forum, 2012). Feedback from one institution indicated that the maximum credit they permit towards a final award is 75%.
- Similarly a study of Open University students found variations in the number of credit points awarded by the Open University in regard of past studies from 10 to 240 points, but most commonly students were able to transfer between 185 and 240 credit points towards their Open University degree qualification (so up to two-thirds). Students with STEM credits tended to transfer higher volumes of credit, but this could be accounted for by the higher number of these students who had completed an undergraduate diploma prior to transferring. (Di Paolo and Pegg, 2013).
- Souto-Otero highlights that some institutions keep the volume of transferred credit to a minimum. He notes how Cranfield has adopted the view that the learning experience derived from undertaking a postgraduate degree (in which they specialise) is a holistic experience and that reducing the experience by accrediting prior learning should be kept to a minimum.

Souto-Otero (2013) also notes how the UK Credit Forum survey in 2012 shows that the proportion of credits that can be gained through APCL seems to have decreased in the last decade.

The amount of credit that can be transferred may depend on its relevance to the proposed new programme of study (Betts, 2010; QAA, 2009), with some institutions describing or classifying accumulated credit as general or specific to a particular programme (Di Paolo and Pegg, 2013; Watson, 2013). Feedback from institutions gathered as part of this review indicated that some of them have regulations which permit and restrict the amount of credit that can be transferred to specific named degrees as this helps the university when making its decisions about final degree classification. Di Paola and Pegg (2013) describing the approach of the Open University note how most students who want to transfer credit to the University apply for past credit to be counted towards a particular named degree qualification (specific credits) but the University also offer an Open degree where students can build a degree by choosing modules from across a

wide range of subjects (so can be awarded general credits⁴⁶). They note how those opting for an Open degree are often awarded greater credit upon transfer.

It would appear that when students are looking to continue their past studies within the same subject area it may be easier to transfer credit or a larger volume of credit can be applied for. A study of Open University students found it was more common for those who had studied STEM programmes to continue in the same subject area than for those who had studied Humanities programmes (Di Paola and Pegg, 2013).

Given the issue of relevance in determining the volume of credit that can be transferred, Betts (2010) advises that credit decisions are generally made by subject specialists in institutions. These specialists look at the content of the prior qualification and compare this to the learning included in the new course (a process of credit evaluation). In some cases not all of the credit from existing learning can be counted as it may not be relevant and specific to the new award. The final approval to transfer credit tends to be made by a central committee or at faculty or department level. Qualifications that are non-subject specific will generally not be counted. However some professional courses governed by professional bodies may not allow APCL (or APEL).

Souto-Otero (2013) notes how some HEIs have systems for recording the outcomes of previous assessments and decisions made for granting credit on admission such as the general level of credit awarded to some qualifications and the specific credit approved against an award (recorded as precedents). These are often databases, and they can be used to help learners gain an estimate of the credit they have achieved and if they can use their qualification within a new award (Betts and Crichton, 2009 cited in Souto-Otero, 2013; also Finlay, 2009).

Feedback from institutions collated as part of this review project suggest a number of themes which largely fit with the literature:

- APCL claims may be made for a number of reasons: when a student wants to progress from one programme to another within the university, when a student wants to progress from a partner institution, when an individual has completed a recognised award from somewhere else (all likely to involve topping up); when an individual transfers to the university having commenced their study programme at another university (institution switching).
- In assessing prior certified learning the HE provider to which the student is applying for credit transfer determines the status of the certification (the volume and level of credit)

⁴⁶ This flexible programme structure may be offered in other HEIs, for example the University of Hertfordshire offers this specifically through its Credit Transfer and Accumulation programme

as it relates to their programme, and where (in the new programme) the student can start. The assessments are often made by a dedicated accreditation board on a case-by-case basis (e.g. involving two assessors and an external assessment). Making these assessments to support transfer can be challenging and time-consuming and requires the mapping of learning outcomes from a student's previous course to their proposed new course as content may differ: 'you need to know the student, their grades and their performance, particularly whether their learning outcomes have been completed, and these then need to be mapped across to the new course', 'we need to make sure the student is suitable'. Course content appears to be a critical aspect to the mapping process. The mapping process then leaves an auditable trail. When a student transfers to another university, the sending university will provide the new (receiving) institution with the student's transcript to support the mapping process. One institution did note however that as they judge more and more APCL cases they become increasingly efficient. Undertaking more assessments helps to; develop the system, leads to greater co-operation between courses, and the development of comprehensive articulation agreements.

- Recognising credit/qualifications gained through partner institutions is quick and simple (particularly in comparison with university to university transfer). One institution worked with a consortium of local colleges around the country (satellite colleges) to develop and validate a range of foundation degrees, and so knows the content of these courses. Students from these foundation degrees wishing to transfer to the university (to top-up) are therefore automatically eligible to progress straight onto the corresponding honours degree at either Level 5 or 6 providing they have the appropriate grades.: 'we have progression agreements so students can walk straight in'
- APCL claims can be made for any subject or discipline but the requirements of Professional, Statutory and Regulatory Bodies (PSRB) can be restrictive as they can set pre-requisites that cannot be by-passed and so effectively control how credit transfer and the potential for advanced standing is managed. APCL are perhaps more common in the more vocational areas of education, health (e.g. nursing, midwifery), finance, aviation and music; and more isolated in areas such as engineering, construction and the built environment
- Generally students can transfer whilst in the first or second year but not during the third year ('the third year, you study with us').

One institution, consulted as part of this review, provided detailed information on their procedure for the award of APCL:

- All requests will normally be made in writing typically at the point of application to enter the programme. It is the student's responsibility to make the claim and provide the necessary documentary evidence. However Admissions Tutors and Programme Tutors are encouraged to identify APCL opportunities and advise students accordingly.
- A student seeking APCL credit will normally be required to apply on receipt of an offer of a place on a programme. At this stage the student will need to supply confirmation from the sending institution of the level of award/module or short course and the date it was completed.
- The value and level of specific credit to be awarded to the student is normally determined by the Admissions Tutor in consultation with the Programme Tutor and Module Leader, and is ratified by the relevant Programme Board.
- In judging specific APCL credit to be awarded, staff will consider: (i) whether the prior study is sufficiently recent to meet to current learning outcomes, (ii) whether the APCL modules and the new modules to be studied constitute a coherent programme of study, (iii) whether the APCL is sufficiently equivalent to the learning outcomes of the module(s) for which they may be awarded credit, and (iv) sufficient information is available on the academic value and level of the previous study.
- All APCL decisions must be recorded and clearly identified in all papers considered by Programme Boards and in the student's transcript.

Recognising prior experience

QAA (2009) note that learning which takes place outside the formal HE setting can be formally recognised and accredited by HE providers. Accreditation of Prior Experiential Learning (APEL) is the term referring to formal recognition of work-based learning and learning achieved through life or work experience (including volunteering). QAA (2009) report that APEL covers learning gained through unstructured experiences and short courses, arising through leisure pursuits, family experiences and work (Wilcox and Brown, 2009 cited in Houston et al, 2011). Like APCL, APEL is designed to stop the need for learners to repeat learning already achieved. A large majority of institutions do award credits for work-based learning and placements but fewer do so for sandwich years and in-service courses in organisations (Souto-Otero, 2013). Betts (2010) in his users guide notes how APEL usually involves a managed process where a learner builds a case (generally a portfolio) to show how the learning achieved is directly relevant and equivalent to aspects of a course. The QAA Quality Code clarifies that in operating APEL it is the learning that is gained through the experience that is being assessed not the experience itself. Institutions offering APEL may support learners in developing their portfolio with advice on what needs to be done. The authors note: 'it is important to note the APEL is therefore not 'freestanding' and normally is only used as part of a new award

or qualification' (p2). For APEL it needs to be: achieved, evidenced, proved, and assessed.

Betts (2010) notes how there are no hard and fast rules about who these processes (APEL and also APCL) are suitable for but suggests it is generally appropriate for those with existing qualifications that need updating, who have participated in professional development, and/or have considerable work experience in a related area. These would tend to be those aged 21 or older and with work experience.

One institution providing feedback noted how due to the vocational nature of many courses, prior experiential learning can be accredited from professional bodies such as the Health and Care Professions Council. In some particular disciplines it is common for the participant to come to study from the workforce, such as social work, nursing and teaching. It is important however that the learning and experience comes from a comparable, transferable sector.

Recognising on course work experience

The overwhelming majority of responding HEIs award credit for work-based learning (WBL) (83%) and work-based placements (88%) (UK Credit Forum, 2012). More than half award credits for sandwich years (55%) and in-service courses in organisations (54%). Work-based learning related credit is awarded on the evidence of learning and not for the period spent in placement. This evidence, which is usually based upon the assessment of the module-related learning outcomes, comprises various items including portfolios, reflective reports, logs and presentations (UK Credit Forum, 2012; Souto-Otero, 2013). Recognition of work-based learning is common in some subject areas such as education, health and social work (Souto-Otero, 2013).

Feedback from institutions gathered as part of this review indicated that they often offered work-based learning courses. One offered several work-based learning (often short) courses, and these are often popular with mature students already in employment. These individuals could be sponsored by their employers. Study is undertaken while still in employment and links theory to practice. The academic content is to some extent learner driven but reflects the student's discipline. Assessment is normally based around projects with coursework assessed through presentations, critical discussions and portfolio material (but could also involve videos or products). They stressed that work-based learning has equal status to traditional academic study (and this is reinforced through work-based learning being graded rather than simply assessed as a pass or fail).

Costs and charging students

There is no standardised fee for recognition of prior learning (APCL or APEL) applications, and both what is charged for and the amount charged can vary. The charge can depend on: whether the student is making an application for accreditation of certified learning or experiential learning, whether they are hoping to gain advanced standing for undergraduate or postgraduate programmes, and amount of credit to be claimed (Souto-Otero, 2013; Betts, 2010). Some HEIs set their charges according to the number of credits being assessed and some by the amount of time spent in giving advice and guidance, and some by the amount of time and resources spend on making the appropriate assessment (which, as reflected by the institutional feedback gathered during this review, can be lengthy). There is no charge in Scotland for the recognition of prior learning which forms part of the admissions process in HEIs, although claims for recognition of prior learning credit tend to attract a fee, which varies across institutions (Leney and Ponton, 2007 cited in Souto-Otero, 2013). For example, Souto-Otero (2013) notes that the University of Hertfordshire will charge a student applying for credit via APEL 50% of the normal costs of the module, but no charge is made for the Accreditation of Prior Certified Learning (Souto-Otero, 2013).

The costs of recognising prior learning or experience (APCL or APEL) are in general lower than taking a course in full which is advantageous to the student (Souto-Otero, 2013; and Betts, 2010). In addition to the direct cost saving, students also save time by not having to repeat learning already achieved, which is an indirect cost saving (Hawley et al, 2010 cited in Souto-Otero, 2013).

University co-operation

Another key consideration for institutions in the operation of credit transfer is whether to be part of formal or informal transfer pathways and/or partnerships. The literature indicates that credit transfer can be encouraged and facilitated with formal and informal partnerships within HE and also across sectors (indeed this was the basis for the Lifelong Learning Networks programme), and the material relating to North America often discusses these arrangements. Brown in the UK (2014) argues that a system-wide move to credit recognition and transfer would need local or sub-regional collaboration between universities and other providers.

Similarly the report of the Commission on the Future of Higher Education (IPPR, 2013) recommended that institutions should be encouraged to establish transfer arrangements with other institutions, regionally (to support progression for talented disadvantaged students) and nationally (to enable students to transfer beyond regions). The Commission recognise that the HE sector requires competition to be efficient, accountable and innovative but suggest that it also requires collaboration. They note how

the sector could learn from the Open University which has close collaboration and trust with a group of key (elite) institutions, but that providers could start by reaching out to similar institutions (e.g. mission group affiliation or departmental linkages) which could help to overcome 'cultural distrust' (see Chapter 6).

In a short think-piece on the WonkHE website,⁴⁷ Ant Bagshaw made a more radical suggestion pushing partnerships further than transfer agreements. He suggested, as one of a number of options to encourage greater transfer, that institutions could group together to share modules, so students could take courses from across the partnership provision to gain the credit required to complete a programme, though he recognised that this was challenging in such a competitive HE sector.

Feedback from institutions suggests that formal partnerships do exist between the FE and HE sector, involving partnerships with colleges to support vertical transfer or articulation from foundation degrees to honours degrees – the topping up model of transfer. This could involve developing courses together with built-in credit transfer. It was perhaps less common to have formal partnerships with other universities within the HE sector. However one institution described how good practice is shared between universities through networks such as UVAC (Universities Vocational Awards Council) and SEEC, and how they help each other to understand wider forms of learning

Supporting students and their transitions

The third set of considerations for institutions in implementing credit transfer relate to supporting incoming students. These include having an understanding of the motivations for credit transfer, to best support students by understanding their needs and expectations.

Understanding individual motivations for credit transfer

The Open University, as a pioneer of the use of credit accumulation and transfer provides a unique location for research in credit transfer. Di Paolo and Pegg conducted a study on inter-institutional credit transfer based on a survey of 256 students transferring credit to the Open University and a review of their credit transfer applications. The study looked specifically at credit transfer students and their motivation for (re-)engaging with study through immediate as opposed to delayed transfer. In this study, half of the students were enrolled on Arts modules and half were studying modules in Mathematics, Computing and Technology (MCT). The work therefore provided the opportunity to

⁴⁷ <http://wonkhe.com/blogs/credit-worthy/>

explore the issues involved for individuals but also potential differences between different disciplines in terms of type of credit transfer (the origins and quantity) (Di Paolo and Pegg, 2013). Key points from their findings include:

- Students had a range of motivations to transfer credit towards studying for a degree qualification. The most common reason given was personal interest or personal development but a higher proportion of Arts students than MCT students gave this as a reason. In contrast, a higher proportion of MCT students reported studying to progress in their current job or career than found for Arts students. In both groups a similar and generally smaller proportion of students reported that the possibility of a career change underpinned their motivation to study. Some students appear to use credit transfer to continue past study (credit transfer as transition), whereas others use credit transfer to change study pathways (credit transfer as transformation).
- Students also varied in their plans after study. The majority of MCT students planned to either stay in the same role at the same organisation or seek promotion within the organisation that currently employed them, Arts students by contrast reported that they were more inclined towards a complete change of role.
- There were significant differences in the employment and funding status of credit transfer students according to discipline. MCT students were much more likely to be in full-time employment than Arts students, whereas Arts students were relatively more likely than MCT students to report that they were retired, unable to work or in voluntary or unpaid work. In addition, a much higher proportion of MCT students reported that their current studies were funded to some extent by their employer (28% compared with just 5% of Arts students).

They conclude that:

'In this research, the "taking forward of achievement" is understood as complex and the consequences of late-modern society mean that credit transfer needs to be viewed as an opportunity that brings individuals closer to long-held aspirations as well as offering an opportunity to enact change and transformation in adult lives'

(Di Paolo and Pegg, 2010)

Providing information, advice and guidance

The commentary on credit transfer systems highlights the importance of information, advice and guidance for students thinking of transferring. Souto-Otero (2013) notes how information, advice and guidance is the first step towards an effective credit accumulation and transfer system. The vast majority (90%) of institutions operating credit

arrangements have a published document detailing the credits associated with each programme (QAA, 2009 cited in Souto-Otero, 2013). However Souto-Otero (2013) argues this requires improvement as: information about credit transfer is often presented in a technical non-user-friendly way, the information is not sufficiently informative nor comprehensive and difficult to find for potential applicants. A review of 166 HEI websites across England, Wales and Northern Ireland found that only a small minority contained information that was easy to find, well presented, useful and clear (McDermott et al, 2010 cited in Souto-Otero, 2013).

The Association of Colleges (2014) in their report on the Credit Accumulation and Transfer Scheme (CATS) pilot projects to find out what works in policy and practice for credit transfer also note the importance of good information, advice and guidance:

'The provision of accessible information advice and guidance is essential for learners not only at points of transition, when they may transfer between sectors or institutions, but also within institutions when they may, for example, be faced with module choices on degree level programmes. Given the complexities of credit accumulation and transfer it is important that academic and professional staff themselves have a clear understanding of credit accumulation and transfer within their own context and setting. Clarity of communication is vital and therefore any materials produced for learners need to be jargon free and accessible'

(AoC, 2014, p20)

Recognising the importance of accessible and user-friendly information, advice and guidance, Souto-Otero (2013) highlights the Open University as a good practice example in explaining credit transfer on its interactive website where potential applicants can easily find the information they require. Much of the commentary here has focused on the information that HEIs provide, but there are a number of organisations that support students who also provide advice about transferring more generally. For example Brightknowledge (www.brightknowledge.org) run by Brightside (a charity supporting young people) note how students can move straight from one university to another – early in the first year or between years if courses are similar – or that they can effectively start again. They note how transferring can affect student finances. Generally students are entitled to one bonus year of student funding which will allow them to repeat a year. Transferring or switching also appears as a common thread in student chat-rooms, such as The Student Room (www.thestudentroom.co.uk), with students providing information and advice to others, with the general consensus being that it is not easy but can be done.

There is a suggestion in the literature that institutions do not tend to actively market their credit transfer arrangements and the potential for recognising prior learning or

experiences to support entry to their programmes, and staff may be uncomfortable about promoting credit transfer (Souto-Otero, 2013; Watson, 2013).

A related issue is the desire of HEIs to provide students making choices about HE with sufficient information, advice and guidance that they make the appropriate choice initially and do not need to switch courses or institutions (unless their circumstances change). Supporting informed decision-making has been a key thrust of HE policy for many years and has led to developments in metrics such as Unistats⁴⁸ and the Key Information Set⁴⁹. It is argued that a key factor influencing student success in HE is the matching of students' expectations and capabilities to programme expectations. This requires information so students understand the realities and requirements of programmes which will improve the process of decision-making and reduce incorrect or inappropriate choices (see for example Hovdhaugen et al, 2015).

Supporting transitions

There appears to be a body of literature concerning effective induction and preparation of advanced entry or direct entry students to institutions. This acknowledges that these students may have differing expectations to traditional entry students, and may need additional support to enter into a cohort that already has established relationships, and into a new learning environment. This may be particularly the case for those progressing from an FE environment or work environment into a HEI. These individuals may have superior levels of motivation but may have academic concerns about workload, assessments and study skills, lower levels of self-confidence and personal concerns such as integrating with fellow students and achieving work/life balance. They may also have to deal with differences in academic approaches e.g. focus on critical thinking, analytical thinking, in-depth reading and independent study; and differences in the orientation of qualifications to a more theoretical emphasis (see for example Tait and Godfrey, 2001; Barron and D'Annunzio-Green, 2008; and Morgan, 2015). Morgan (2015) looking at direct entry students from foundation degrees to Bachelor's degrees (in early years study) notes how the transition can be (although is not always) an emotional process, experienced as problematic and stressful. Tait and Godfrey (2001) therefore argue that institutions should develop a number of induction programmes tailored to the

⁴⁸ Unistats is the official website for comparing UK higher education course data, providing comparable data on undergraduate courses for each HE provider in the UK. It is a searchable database providing independent information on student satisfaction, employment and accreditation, cost and accommodation, study information and entry information. HEFCE currently manage the Unistats website on behalf of the four UK HE funding bodies. <https://unistats.direct.gov.uk/>

⁴⁹ The Key Information Set is information that has been deemed most useful (by students) when making decisions about what and where to study. The KIS forms the core of the information provided on Unistats. HEFCE currently operates the KIS data collection in partnership with HESA <https://unistats.direct.gov.uk/find-out-more/key-information-set#noKIS>

needs of their heterogeneous intakes and make induction an on-going programme throughout study.

This body of work has not been extensively reviewed here as it moves beyond the scope of the current study, however an initial view indicates that the work in this area tends to develop practical tools or programmes (such as bridging modules/study skills programmes) to support these students. The work can be course or institution specific, and can focus on particular types of direct entrants such as nurses. For example, recent initiatives include the Peer Assisted Learning Scheme (PALS) at Plymouth University to support those progressing to the final year of Bachelor degrees at the university from Foundation degrees in FECs (Vince, 2014); and the e-toolkit to support direct entry students to Edinburgh Napier University in writing dissertations (Brodie et al, 2015).

It is argued that the impact of entering university with advanced standing on students' transitions, retention and success at university is not well understood (Northall et al, 2016). One study of social work students suggested that with proper support, students admitted with advanced standing/direct entry can have similar experiences on course to those completing the full programme (see Gordon et al, 2011, cited in Moore et al, 2013). However, another study with advanced standing nursing students in Australia found they were more likely to withdraw at the end of the first semester and to have a lower Grade Point Average (GPA).

Timing of transfers

Another aspect to consider in supporting students is the timing of transfer (within the academic year), as the literature indicates that that during or at the end of the first year of degree programme (for full-time students) is perhaps the most convenient (at least for institutions). Student guides would indicate that the earlier the student attempts to transfer the better, as institutions need to work out where to 'start' students who want to transfer into a course in their institution or within their institution. Indeed, the *Which?* guide to university⁵⁰ provides feedback from several universities on this point:

- University College London (UCL) notes how switching programmes within departments is usually possible due to commonality of modules, however switching to an entirely different subject within the university usually means the student has to start again in the first year.
- Chichester notes how they are open to transfers from outside the university during the first year if spaces are available and the student meets standard entry

⁵⁰ <http://university.which.co.uk/advice/ucas-application/how-easy-is-it-to-switch-courses-once-im-at-university>

requirements. However they note ‘as we run on a semester basis rather than in terms, the timing of transfers can be quite delicate as students will need to present a certain number of credits by the start of the semester’.

- Bristol notes the general rule that, for transferring, earlier is better so that the student does not miss too much teaching.

An interesting idea has been suggested by analyst and Deputy Director of the WonkHE website, Ant Bagshaw, to encourage greater take-up of credit transfer. In an article on the website⁵¹ he suggested a ‘transfer window’ at the end of the first year – essentially a second UCAS round for first-year undergraduates where they could put forward their record of modules taken and results and seek to trade up or down or across. He felt this could enable students to move elsewhere at the end of their first year. Rosemary Deem, Vice Principal (Education) of Royal Holloway writing on The Conversation website⁵² responds to this suggestion and felt this could be destabilising for universities if there were a large number of students moving mid-degree. She also felt it could be destabilising for students from disadvantaged backgrounds ‘because socially and culturally they will have to start all over again with peers who have already have been in their next university for a year’.

⁵¹ <http://wonkhe.com/blogs/credit-worthy/>

⁵² <https://theconversation.com/should-it-be-easier-for-students-to-switch-university-mid-degree-59714>

5. Benefits of credit transfer

This section explores the perceived benefits to credit transfer including positive experiences and outcomes. It also examines motivations to take up credit transfer opportunities among students and institutional motivations to offering credit transfer arrangements (policy and practices).

It has been long recognised that credit can play an increasingly important role in both recording student achievement and supporting students (and learners, more generally) in their progression both into and within HE (QAA, 2008a). Credit accumulation and transfer systems (CATS) are associated with a diversity of benefits for a variety of stakeholders, including learners, educational institutions, teaching staff and employers (Bekhradnia, 2004; Watson, 2013; AoC, 2014). The Association of Colleges (2014) have grouped these benefits into three categories: (i) learning effectiveness; (ii) flexibility and responsiveness; and (iii) resource effectiveness; and these are closely linked to benefits claimed for credit-based modular systems.

It is important to note, however, that potential benefits should be considered to be hypothetical or 'perceived benefits' at this time, as they are rarely evidenced in the UK-based literature through research and evaluation. Andreshak-Behrman and Storan (2004) in their work focused on credit transfer arrangements in London note how the research is limited about the real impacts of credit and whether credit can do what is often claimed. They argue that *'the real benefits cannot be truly known until learners are actually earning credits and actually transferring them between institutions'* (Andreshak-Behrman and Storan, 2004 reporting on the work of Cook, 2001). This may be driven by the limited take up of credit transfer among students, the various forms or models of transfer, and difficulties identifying and tracking these individuals – thus providing a scarcity of accessible research subjects. It may also be driven by challenges in isolating the benefits gained from the operation of credit systems and particularly credit transfer, from other aspects of the HE system (such as institutions' missions, admissions practices etc.) (Munro, 2005).

Munro (2005) in his work to explore options for conducting a full study into the benefits on credit transfer systems in British Columbia, highlights how there are very few examples of direct measurement of the benefits of articulated transfer (the top-up model of transfer facilitating transfer of course credit from community colleges to universities). He noted that there were some US studies but these tended to be focused on the effects of colleges in directing and motivating students towards seeking a degree. More recently, Hart (2014) came to a similar conclusion. He explored the international experience of credit accumulation and transfer systems in his work to support the development of a national policy on CAT in South Africa and noted how there are a plethora of policy documents and statements of intent but that these do not usually provide evidence of

either use or impact (benefits); and that very few countries have functioning credit systems which facilitate transfer and few of these have been subject to formal evaluation.

Benefits for Learners

The literature suggests that credit transfer and credit accumulation and transfer systems more generally could lead to a wide range of benefits for individual learners or students and these are explored in the sections below. Critically, credit transfer has been linked to improving social mobility and widening participation in HE and to the promotion of lifelong learning. The reality on the ground shows that credit-related movement of students between universities is limited, even in North America where credit transfer is argued to be well established and to have a long history (as was underlined by Baternan and Knight, 2003 cited in Souto-Otero, 2013). Souto-Otero (2013) notes that quantitative evidence on actual credit-related demand and use (and also untapped demand for credit transfer arrangements) is largely missing (see Chapter 6 which focuses on challenges for credit transfer).

Student mobility

One key claim for credit accumulation and transfer systems is that it can support student/learner mobility across geographies (within the UK and beyond), institutions and education sectors, which in turn can improve life chances and social mobility of under-represented groups in HE. (Bekhradnia, 2004; QAA, 2008a and 2009). This is not just a potential benefit for learners but also for nations. This is particularly exemplified by the ECTS which was explicitly designed as a transfer system (rather than credit accumulation system) to facilitate student mobility and exchange and mutual recognition of learning across borders – in this case, across the EU (Bekhradnia, 2004; UUK, 2005; Junor and Usher, 2008; SEEC, 2016). Within the European Higher Education Area (EHEA), ECTS is considered to enhance the transparency and readability of the educational process (SRWG, 2014; European Commission, 2015a; EUA, 2010).

Credit in this context is seen as a key tool for promoting (international) student mobility by helping students' entry to an international education arena where national credit frameworks can be recognised as a passport to mobility (QAA, 2008a). At the same time, a credit system can enhance public understanding of different qualifications both nationally and internationally, and thus contribute to the development of a European Qualifications Framework (UUK, 2005). It has also been argued that the use and potential to transfer credits can promote not only international student, but also worker/labour mobility, especially in relation to the recognition of professional

qualifications (Bekhradnia, 2004; UUK, 2005; Junor and Usher, 2008; QAA, 2008a ;GHK, 2011a, cited in Souto-Otero, 2013; SEEC, 2016).

Credit transfer systems are also claimed to support institutional mobility and the 2016 White Paper on HE argues that the life chances of students can be significantly improved by encouraging them to transfer between institutions, and so promote social mobility (BIS, 2016). Research by the Sutton Trust has highlighted (using national HE student data provided by HEFCE) that students from under-represented groups in HE tend to choose institutions that they are over-qualified for 'setting their sights lower than either their grades permit or their peers in private schools' (Sutton Trust, 2004, p4). Such students tend to be under-represented in leading universities, especially if they are the first in their family to attend university, because they often do not have the confidence and self-belief to apply for admission to these universities (Sutton Trust, 2004; this was cited in the White Paper, BIS, 2016). BIS therefore posit that being able to transfer to a different institution at the end of the first or second year could significantly improve the life chances of these students (Sutton Trust, 2004; BIS, 2016). Improved social mobility through the transfer of vulnerable students from community colleges to university (facilitated by credit transfer) has also been claimed in the USA (Jenkins and Fink, 2015).

Drop-out rates

Another claim is that credit transfer can reduce the risk of student drop-out by allowing for better matching of student and course expectations, reducing the time (and thus associated financial) commitment required and creating re-entry possibilities.

Feedback from one HE provider noted how credit transfer opportunities within the institution give students flexibility and control over their programme of study, and one individual noted how this can be a 'recovery option'. Students do not necessarily have to waste their time and money if they are not enjoying their time on a particular course (or even at a particular university). This was felt to have a knock-on effect on student well-being as the availability of credit transfer allows a student to 'salvage their degree, rather than experience feelings of failure'.

The literature suggests that transferring between courses and/or institutions may mitigate the risk of student drop-out, for example if students need to be in a different part of the country, while it also helps reduce the typically three-year degree commitment that deters potential students with less secure backgrounds (Bekhradnia, 2004; BIS, 2016). If students can build up credit for completed modules or recognise learning gained outside the HE sector, they can either transfer to another HEI more suitable for them or, in case of study interruption, return to HE at a later date to complete a degree course (Bekhradnia, 2004). For example, a HEFCE-sponsored project, 'Back on Course', found

that many of those who drop-out from HE reapply for university study, and often to a different institution (Graham, 2010 cited in AoC, 2014). Therefore by transferring credit students do not have to start or restart their studies from the beginning, and thus avoid repeating learning already undertaken (in any context). It also allows for a better match of student and course (Quinn, 2013; Quinn and Blandon, 2014). In addition, BIS suggest that in the case of the closure of a course or institution, transfer could play a role in protecting students by allowing them to move to either other courses/programmes or institutions (BIS, 2016; AoC, 2014).

Accessibility of HE

Credit transfer is regarded as a mechanism that could potentially make HE more attractive and accessible to under-represented and disadvantaged groups and thus contribute to widening participation. It could be used to allow mode switching to part-time study, facilitate entry for those without formal qualifications and/or currently in the workplace through APEL, and facilitate entry 'in stages' via local FE.

Accessibility to those from disadvantaged backgrounds

It is argued in the literature that the greater flexibility offered through credit accumulation – allowing students to achieve small amounts of measurable and accredited learning – has the potential to encourage part-time study, increase demand and reduce financial burdens on fee-paying students (UUK, 2015). This can, in turn, encourage students/learners, especially those from more disadvantaged backgrounds, who may be put off from paying the full fees, to embark upon a HE course which can be completed in stages (and combined with work) through credit transfer, allowing confidence to be built over time (AoC, 2014; QAA and LSC, 2004; QAA, 2008a; Souto-Otero, 2013). Credit accumulation can also help students at risk of dropping out without having achieved any qualification (Bekhradnia, 2004). Thus there is a strong link drawn in the literature between the ambitions for and thus benefits of credit transfer and widening participation (see AoC, 2014), and this is often reflected in policy. For example as part of its articulation policy the Scottish Funding Council has been funding, since the mid-2000s, both universities and colleges to support full credit progression routes and thus widen participation in HE (Souto-Otero, 2013). However Souo-Otero (2013) does caution that in practice the links between credit accumulation and transfer systems and widening participation are not obvious due to a combination of low student demand, institutional widening participation strategies not explicitly linked to credit accumulation and transfer system regulations, and some institutions not seeing the added value of credit schemes in a competitive sector (see Chapter 6).

A key aspect here is that credit transfer arrangements might help people, particularly those who have been away from learning for a while or those who are academically insecure for other reasons, to approach HE in stages. They could first opt for an FE

college for their initial HE courses before moving on to a university (Bekhradnia, 2004; Munro, 2005). Much of the commentary and evidence here comes from the USA and Canada where this form of vertical transfer is most common.

Commentators note that the credit transfer arrangements between colleges in British Columbia have significantly contributed to widening participation (Bekhradnia, 2004), and the evidence from the USA shows that local access to academic programmes through the community colleges allows students, especially from poorer households, to attend nearby institutions in the first instance, thus lowering the cost of study and increasing participation rates (Munro, 2005).. The long-standing credit transfer arrangements that exist in North America allow students to start and undertake up to two years of a degree programme at a local (community) college before transferring to a four-year institution (university) for degree completion (Bekhradnia, 2004; BCCAT, 2012; Simone, 2014; Jenkins and Fink, 2015 and 2016).

One study in Scotland also links staged entry to degree programmes via FE for less advantaged students. This study of over 1,650 students (HEA, 2013) highlights the importance of the (local) college entry route to HE for learners from less advantaged backgrounds. This study found students from deprived communities who do go on to university are more likely than 'better off' students to do so through higher education at college and then direct entry to later years of university (although this is not without challenges). Indeed many college students reported wanting to go on to university. Those transferring with Higher National qualifications gained from college to later years of a degree programme reportedly did so because they wanted to save money or qualify quicker (as opposed to easing into the university experience which was commonly reported by A level/Advanced Higher students entering into the first year of university). These aspects are also reflected in the report of the Commission on the Future of Higher Education (IPPR, 2013) where it is suggested that the possibility of transferring credits creates lower cost routes, such as online learning or further education, as students can move their credits to more traditional HEIs at a later stage in their degree.

However feedback from one institution (gathered as part of this review) notes how although studying initially with an FEC or private provider may offer convenience, familiarity and lower costs it may lead to other challenges when individuals transfer to traditional HE. These students may find it hard to settle in and acclimatise and so require targeted support. They will have to fit in with a cohort who have already formed social networks and who 'know how it [the university] works'.

Accessibility to those in the labour market

Credit accumulation and transfer can also apply to learning undertaken outside formal educational settings, such as that achieved in the community or at the workplace (Work-based learning or WBL) (Bekhradnia, 2004; QAA, 2009; Souto-Otero, 2013; SEEC,

2016). The use of credit therefore has the potential to enable students/learners to combine academic study with WBL (AoC, 2014). It also allows learners to accrue credit from WBL or learning gained in a wide range of settings which can be counted towards a qualification through the recognition and accreditation of prior (experiential) learning (APEL) (UUK, 2005; Junor and Usher, 2008; Souto-Otero, 2013; SEEC, 2016). In this way credit accumulation and transfer systems can provide access to HE for those in employment, and those who do not hold the required formal qualifications, both groups that are still a significantly under-represented within HE (Junor and Usher, 2008; SEEC, 2016).

Feedback from one institution was that credit transfer opens doors for learners, providing new pathways and partnerships for students as well as the University. They felt that students who may not have entered higher education are offered a realistic opportunity to do so with credit accumulation and transfer systems – particularly as they do not have to waste time undertaking modules and learning they have already covered in their professional lives. By offering new opportunities to people with differing situations, the university becomes more inclusive and broadens its recruitment base. Their flexible credit framework was intentionally developed to provide improved access to HE for those in work, and offers flexibility and responsiveness to serve the personal and professional development needs of individuals and the workforce development needs of businesses. It allows for a number of awards to be made but allows for accreditation of smaller amounts of learning. Another institution noted how the most common type of student attracted to credit transfer is generally an employee coming to undertake some learning for professional development – for example an employee with several years' work experience but without a degree and feeling unqualified for promotion, and so wanting to transfer experience into credit.

Credit accumulation and transfer can also play a role in engendering parity of esteem for other routes to degree study. Trowler (1998) notes that through credit frameworks there is a (managerial) view that academic learning is brought to the same level as experiential and other forms of learning: *'credit frameworks attempt to undermine the central assumption of much of the United Kingdom HE system, namely that learning best takes place within one institution over a fixed and limited period of time, according to rules best determined by academic staff'* (Allen and Layer, 1995 quoted in Trowler, 1998, p98)

Choice and flexibility

A major theme in the literature is the greater choice and flexibility offered through the potential to accumulate and transfer (or port) credit, in terms of choosing courses and institutions, and allowing mixing of educational programmes (vocational, work-based and academic). It is argued that the flexibility offered can contribute to promoting lifelong

learning, and may also result in better career decisions and choices. Indeed a credit framework provides a 'route map' showing potential progression routes.

Credit accumulation and transfer systems are designed to allow students/learners to transfer more easily between and within institutions (e.g. between courses/programmes), thus offering them greater choice and flexibility of where to study and what to study (UUK, 2005; QAA, 2008a and 2009; Souto-Otero, 2013; SEEC, 2016). The Commission for the Future of Higher Education (IPPR, 2013) argue that a better functioning credit accumulation and transfer system makes the HE system more flexible, responsive and accountable to students, providing them with better opportunities to transfer their 'purchasing power' to another HEI if they are dissatisfied with their own institution's provision. Various commentators suggest that this greater choice allows them to select modules, course(s) and/or institutions that best match their individual learning needs, abilities, interests, personal ambition and career development plans; and offers opportunities to change direction without loss of credit and interim certification (SEEC, 2016; BIS, 2016; AoC, 2014; IPPR, 2013; Andreshak-Behrman and Storan, 2004). At the same time, credit can promote the transfer of learning from one institution to another outside formal progression agreements (UUK, 2005).

Using a robust, flexible and transparent credit-based system which values, in a consistent way, learning undertaken in a variety of contexts or at different periods of time, learners can have flexibility of when to study. The system can allow learners to (re-)engage following exit, or move seamlessly between periods of study at different stages in their learning or educational career and their wider life course. This means that learners can tailor their progress in education to their personal circumstances to best meet their individual needs, whilst being able to retain any credit earned (QAA, 2009; AoC, 2014; Andreshak-Behrman and Storan, 2004). They can interrupt and resume their studies, while maintaining an up-to-date and verified record of achievements (academic/credit transcript) this enables them to progress and achieve a full qualification in due course (QAA, 2008a and 2009; Souto-Otero, 2013; SEEC, 2016). This flexibility is felt to enhance the student experience (QCA and LSC, 2004; Berkhradnia, 2004; Munro, 2005; UUK, 2005; AoC, 2014). Evidence has shown that credit accumulation and transfer systems can benefit learners whose educational trajectory is neither continuous nor linear by allowing them to have greater ownership of their own learning and providing them with greater flexibility around their study-life balance (AoC, 2014).

Links with lifelong learning

As the Dearing Report underlined, a system which allows one to accumulate credit for learning achieved in a variety of settings and at different stages of one's life, may contribute to promoting lifelong (and life-wide) learning (Dearing, 1997; Bekhradnia, 2004; SEEC, 2016). Since such systems may allow one to learn and gain qualifications for credit-based learning – undertaken at different points in time depending on one's

personal circumstances – they may encourage people to (re-)engage in education and learn throughout their lives (Bekhradnia, 2004; AoC, 2014; IPPR, 2013; QAA, 2008a). The work of the National Audit Office on the retention of students in HE (NAO, 2007) acknowledged that withdrawal from a course ‘need not mean the end of an academic career’ and note that institutions can contribute to lifelong learning by accepting the transfer of academic credit between courses and institutions, and allowing students to take a break in their studies (often termed ‘stopping out’).

By enabling seamless transfer between periods of education, employment and other life course stages (e.g. family formation) credit accumulation and transfer systems provide people with the opportunity to study part-time and/or remotely (distance learning) as well as the ability to regulate the intensity of their study according to their work and other commitments (Bekhradnia, 2004; AoC, 2014; SEEC, 2016). Moreover, such systems seem to mediate the geographical constraints that may prevent people from undertaking more conventional forms of higher education, and can access learning closer to home or work (Bekhradnia, 2004).

The Association of Colleges (2014) argue that credit accumulation and transfer systems are central to access courses for adults, with modular course structures and flexible and distance learning being associated with efforts to promote lifelong learning, improve access and widen participation (AoC, 2014):

‘a coherent framework for building up learning credits is a central component of an overall system of lifelong learning. It is essential for flexibility, for progression and for bridging the differences between different types of learning, especially inside and outside work’

(Schuller & Watson, 2009 cited in AoC, 2014).

The promotion of a lifelong learning culture through credit accumulation and transfer is cited as a key benefit in the SCQF; and credit accumulation and transfer is viewed as a key tool for promoting lifelong learning in the Higher Education Credit Framework for England (Bekhradnia, 2004; QAA, 2008a).

However there are some concerns about these claims for credit accumulation and transfer. The literature highlights that the accumulation of credits for lifelong learning is not that well established and/or widespread (Bekhradnia, 2004; Bateria and Knight, 2003 cited in Souto-Otero, 2013). Moreover, as has been argued, the link of credit accumulation and transfer schemes to lifelong learning (as well as other benefits) is based on a number of assumptions about learners. Specifically, it is assumed that ‘student learning as linear, progressive and motivated by rational decision making’ (Di Paolo and Pegg, 2013; AoC, 2014). Yet, to date, there seems to be rather limited data about learner motivation in relation to returning to education and training, such as why

some return to study sooner than others, for example. (Di Paolo and Pegg, 2013; AoC, 2014).

Influence on decision making

Through increased flexibility, it has been argued that credit can also help students explore career options more easily by allowing them to try a mix of educational programmes, vocational and academic, ultimately resulting in better career decisions and choices (Munro, 2005). By the same token, it can help students move seamlessly between professional and academic qualifications by using some or all of the credit in the process (SEEC, 2016).

Progress tracking and recognition

The nature of credit accumulation and transfer systems mean that they can also help students track their progress towards a qualification and reward learning achieved if learners do not/cannot complete the full programme of study. This is an explicit function of credit accumulation and transfer systems. It is argued that this can then build confidence and encourage further learning. This can be particularly useful for flexible learning programmes which allow students to vary the pace or mode of study (UUK, 2005; QCA and LSC, 2004). In this case, it is claimed that progression and articulation arrangements help students move to higher awards on the basis of credit gained within and/or between institutions (SEEC, 2016).

In general, modular-based credit systems provide learners the opportunity to negotiate and opt for learning programmes that best meet their specific needs in line with their preferred pace and mode of learning and at a time and place that fits with their personal and professional commitments (AoC, 2014). In this way credit can help learners plan their own learning in line with their own personal needs and goals (QCA and LSC, 2004).

Benefits for Institutions

As in the case with individuals, the purported benefits for institutions in engaging with credit accumulation and transfer can take various forms, however these benefits are generally related to the use of credit. These could be regarded as institutional drivers to engage with credit and credit transfer, however it is worth noting that the literature is sparse when it comes to institutional drivers to supporting credit transfer.

Curriculum development

First and foremost, as the Higher Education Credit Framework for England underlines, credit is a tool which helps compare learning achieved in terms of its volume and intellectual demand (QAA, 2008a). As such, and as the (Burgess) Scoping Group

stressed, programmes of learning in different disciplines or contexts can, through the use of credit, be comparable in terms of magnitude and demand (UUK, 2005).⁵³

This comparability can help HEIs design modules/programmes in different disciplines and contexts which are similar in volume and intellectual demand (QAA, 2008a; UUK, 2005). Interestingly, by providing a framework for learning/programme comparability, it is suggested that credit can also contribute to innovative and flexible programme design (UUK, 2005). Credit systems can help HEIs create relevant and tailor-made learning opportunities not only for students who through flexible programmes can vary their pace or mode of study, but also for other stakeholders, notably employers, for whom HEIs can, through credit-based modular systems, develop customised training modules/programmes delivered at the workplace or off-site or using other forms of flexible delivery (QCA and LSC, 2004; UUK, 2005; AoC, 2014)..

Market responsiveness

Through the use of credit, HEIs (and HE management) can also aspire to greater strategic institutional responsiveness to the student and the labour market/employers; and to research, develop and service these wider needs and thus attract new income (Watson, 2013; Souto-Otero, 2013; AoC, 2014; Munro, 2005; Trowler, 1998). Through helping HEIs attract and work with employers, and with non-traditional learners, and this can help HEIs with their mission of widening participation directly in their local communities.

One institution described the range of very popular short courses at levels 4 to 7 that they offer which provide academic credit. Participants have the opportunity to achieve and then build credit towards an award at the University or elsewhere. The institution described how these courses are often developed in response to business demand for workforce development. They are separate from academic course modules which, although also self-contained, are not part of a validated programme. They are intended to be developed and approved rapidly but all have an external examiner who checks assessment tasks and moderates a sample of students' work. Another also talked about developing bespoke courses with several employers. They felt that credit transfer more generally would help the University to cope with [market] changes moving forward.

The literature suggests that credit accumulation and transfer systems can strengthen HEI links with employers and improve their training offer through the flexible delivery of existing programmes, including work-based learning, and/or the development of bespoke

⁵³ It is worth noting that, according to the (Burgess) Scoping Group, there is substantial qualitative evidence of local benefits for HEIs which choose to use credit systems (UUK, 2005).

/customised modules for specific industries/sectors or even individual organisations (AoC, 2014). In addition, Souto-Otero (2013) notes how credit accumulation and transfer systems can also help HEIs, through the application of suitable marketing strategies and approaches, to increase the pool of possible students by attracting non-traditional learners. This can be achieved through offering exemption from programmes, designing bridging programmes that are short and allow enrolment at a later programme phase, and articulating qualifications and curricula between vocational education and training (VET) and HE and thus creating permeable progression routes between the two (GHK, 2010, cited in Souto-Otero, 2013).

Resource efficiency

Another benefit mentioned in the literature is resource efficiency. It is argued that through the effective use of a credit-based modular system HEIs can achieve greater administrative efficiency and substantial resource savings in the face of tightened or reduced budgets, while at the same time being able to develop and maintain a broad range of course provision based on the efficient use of human and physical resources (AoC, 2014; Trowler, 1998; Munro, 2005). It is suggested that the use of credit can help HEIs design and deliver the curriculum in a more economic and efficient way (AoC, 2014), such as offering subject-based units to students on a wide range of programmes through common teaching (Watson, 1989 cited in AoC, 2014).

This was also reflected in the feedback from institutions gathered during this review. It was noted how institutions generally design a course that allows module sharing within the institution (supported by the common credit structure).

In addition, credit accumulation and transfer systems might also help institutional management codify and 'tidy up' existing practice which, in turn, can yield benefits (QAA and LSC, 2004). For example, as has been pointed out, 'effective modular systems seek to transfer resources from the development process to the learning process by making use of existing modules in the development of new programmes or shared between programmes' (AoC, 2014).

However Gibbs (2012) does sound a note of caution and suggests that HEIs are moving away from modular provision, reducing the potential combinations of modules and increasing the credit size of modules; and that this has, in part, been driven by a need to reduce administrative and other costs associated with complex course provision and accompanying assessment to focus on core programmes. He also notes that this could lead to a reduction of curriculum innovation particularly in relation to cross/inter-disciplinary arrangements:

'There are strong indications that there is currently a rapid retreat from modularity. Clusters of modules are being put back together into more coherent subjects with more conventional labels... There is a much greater emphasis on assessment of programme-level learning outcomes, in some cases replacing module-level outcomes altogether.'

(Gibbs, 2012, p27)

Another significant function of credit is that it promotes progression and transfer both within and between institutions. Credit accumulation and transfer systems can therefore provide a common language supporting curriculum development within and crucially between HEIs (QAA and LSC, 2004; QAA, 2008a). By providing information about the amount of learning and academic demands of that learning, credit can serve as a basis for recognising learning achieved in other institutions or elsewhere (QAA, 2008a). As noted elsewhere, HEIs can also use credit to recognise learning achieved in different contexts, such as workplaces etc. (UUK, 2005; Junor and Usher, 2008; AoC, 2014; SEEC, 2016), and this can reduce the per capita cost of training, especially for learners with vocational experience (AoC, 2014).

Partnership working

The literature suggested that the establishment of a robust and well-functioning credit accumulation and transfer system could promote and facilitate inter-institutional partnerships (UUK, 2005; QAA and LSC, 2004; AoC, 2014; Munro, 2005). For example, as the Burgess Group underlined, it can provide a secure basis for networks of FE colleges and HEIs to agree progression pathways (UUK, 2005; QAA and LSC, 2004; QAA, 2008a; AoC, 2014). This can be seen in action with establishment of a number of regional articulation hubs by the Scottish Funding Council (SFC) (Souto-Otero, 2013). Munro (2005) in exploring potential benefits to credit transfer in British Columbia how credit transfer systems can also encourage collegial relationships between college and university faculty and thus help create a shared vision for undergraduate education.

Credit can also help enable institutions to design programmes, which can be offered by a range of colleges and universities (UUK, 2005). To this end, institutions can map, review and plan their curriculum offer not only internally but also in collaboration with local partner institutions to ensure that, *inter alia*, they are responsive to the needs of learners and the local/regional labour market/employer requirements (AoC, 2014; Munro, 2005).

Retention

Finally, it is argued that a more flexible learning environment and the way credit transfer activity is organised and administered can contribute to higher student retention and completion rates – within institutions and within the HE system as a whole (Berkhradnia, 2004; Munro, 2005; UUK, 2005; AoC, 2014).

Feedback from one institution identified a reduction in student drop-out as a benefit from offering students greater flexibility to transfer within and into the University, and this would potentially save the University money in the long-term.

Di Paolo and Pegg (2013) note how credit transfer arrangements have been positioned within national and international policy agendas as providing, amongst other things, a solution to the issue of student drop-out. This is reflected in the National Audit Office (2007) report which notes how institutional approaches to retaining students can include broadening options for learning through comprehensive modular systems allowing accumulation of credit, non-linear progression, and transfer between institutions (the latter largely facilitated through local/regional voluntary agreements between groups of institutions). Munro (2005) in exploring potential benefits to credit transfer in British Columbia noted how approaching HE in stages through colleges can perform a screening function for universities (also noted in the work of Tinto, 1973), and so lead to lower attrition rates for universities.

Benefits for Employers

Souto-Otero (2013) notes how employers have been demanding greater flexibility in the organisation and delivery of education and training for some time, and this includes better credit systems to improve their links with educational institutions. Likewise, they have been demanding greater responsiveness on the part of educational institutions especially in view of their apparent lack of interest in full qualifications for workforce development – attributed to current funding arrangements and qualification systems which act as the main external barriers (McCoshan and Souto-Otero, 2003 cited in Souto-Otero, 2013). Greater responsiveness to market requirements and improved university/ institution-business/ employer links have been cited as outcomes that can occur under a credit transfer system (AoC, 2014; Munro, 2005).

Moreover, through the use of credits, employers can have a clearer and more accurate picture of the amount and level of learning already achieved by potential employees, especially those without standard full qualifications (QCA and LSC, 2004; Souto-Otero, 2013). This can help in the screening, recruitment and selection of employees (AoC, 2014). Employers are able to compare the learning achieved of potential and existing staff and draw up future workforce development plans based on skill requirements (QCA and LSC, 2004; Souto-Otero, 2013); and a credit-based modular system allows them to develop customised programmes to up-skill the workforce (AoC, 2014). These customised programmes can comprise a number of modules or units, which can be delivered through work-based learning or other methods of flexible delivery (AoC, 2014). This can help employers with the retention and development of staff, as learners can gain credit for their learning in line with individual or employer requirements, where the

achievement of a full qualification is not appropriate or possible (QCA and LSC, 2004, AoC, 2014).

Finally, it has been argued that, within the UK context, if employers can be fully convinced and come on board in relation to credit transfer, the integration of academic qualifications and professionally accredited courses could provide the 'missing link' for employability in HE (Lester, 2011).

Summarising potential benefits

The Qualifications and Curriculum Agency (QCA) and the Learning and Skills Council (2004) in their report explaining the principles for a credit framework in England note the aims for an effective credit system:

'When a credit system for England is fully established, it will provide flexibility and choice for learners and employers and support the government's skills strategy. A credit system will make it simpler for people to plan their learning and represent their achievement to employers and others'

(QCA and LSC. 2004, p4)

They provide a useful summary table of the benefits to different groups of stakeholders from using credit.

Table 3: Credit-related Benefits

Who Benefits?	Credit will help to
Learners	<ul style="list-style-type: none"> • recognise achievement wherever, whenever and however it is gained • enable accumulation and transfer of credits towards a qualification or other goal • allow flexible accumulation and transfer to meet individual's needs • explain the relative value of an individual's achievement • transfer an individual's knowledge and skills between routes to achievement throughout the UK and potentially internationally • allow adults in particular to plan their learning to meet their own goals
Employers	<ul style="list-style-type: none"> • encourage more people in England to develop the skills needed to meet employers' requirements through targeted, credit-based learning • offer opportunities to employees to develop skills to gain credit without necessarily needing a full qualification • make clear the amount and level of learning already achieved by potential employees, especially those without standard full qualifications • help employers compare the achievements and plan future training for potential and existing employees
Key players, such as providers of education and training, including HEIs	<ul style="list-style-type: none"> • promote progression and transfer • create relevant and tailor-made learning opportunities • respond to change swiftly and incrementally

Source: Qualifications and Curriculum (QCA) and Learning and Skills Council (LSC) (2004). *Principles for a Credit Framework for England*, March, <http://dera.ioe.ac.uk/5033/1/principles-for-a-credit-framework.pdf>

Similarly, Munro (2005) in his work to explore the benefits of a credit transfer system in British Columbia (BC) suggested a series of benefits (major and minor) and how they could be measured.

Table 4: Indicators for Measuring Credit Transfer Related Benefits

Type of benefit	Likely importance	Suggested measurement approach
Local access	Major	Participation rates by locality
Easier transition	Major	Comparison of drop-out rates for new high school admits in colleges and universities in B.C.
Student screening	Major	Comparisons of academic preparation of college and university students
Comprehensive colleges	Major	Advantages/disadvantages of broad mandates for colleges
Higher participation	Major	University degrees/capita in BC compared to Ontario
Higher retention	Major	University drop-out rates in BC compared to Ontario
Exploration of options	Minor	Frequency of mixed academic/technical programme choice
Lower teaching cost	Minor	Analysis of teaching cost models
Course transfer experience	Minor	Incidence of articulation failures
Faculty collegiality	Minor	Stated perceptions of faculty

Source: Adapted from Munro, J. (2005). *Assessing the Benefits of the Transfer Credit System in British Columbia: A Feasibility Study*, British Columbia Council on Admissions and Transfer, <http://files.eric.ed.gov/fulltext/ED505072.pdf>

Benefits of ECTS

The literature indicates how the European Credit Transfer System (ECTS) is widely recognised as a major achievement (HLG on the Modernisation of HE, 2014; SRWG, 2014; European Commission, 2015a; OECD, 2009). It has been linked to wider structural reform in the EU, modernisation of HE and to paradigm shift from a teacher-centred to a learner-centred approach (SRWG, 2014; European Commission, 2015a; EUA, 2010). Indeed student-centred learning is recognised as an underlying principle of the EHEA (European Commission, 2015a); and it has been argued that ECTS places the student at the centre of the educational process by using learning outcomes and workload in curriculum design and delivery. This appears to be a more explicit theme in the European literature than in the UK literature. It has also been posited (as in England and the wider UK) that the use of credits makes it easier to create and document flexible learning pathways, thus allowing students greater autonomy and responsibility (European Commission, 2015a).

ECTS, with its outcomes-based approach, is also viewed to support other European Higher Education Area priorities, and these benefits are also seen in the UK literature. It is argued that the European Credit Transfer System:

- facilitates the recognition of prior learning and experience and encourages a higher level of completion and wider participation in lifelong learning;

- establishes a closer link between educational programmes and societal requirements and enhances interaction with all stakeholders, including the world of work and wider society; and
- promotes mobility within an institution or country, from institution to institution, from country to country, and between different educational sectors and contexts of learning (i.e. formal, non-formal, informal and work-based learning), through recognition and credit transfer.

The ad hoc Working Group on the revision of the European Credit Transfer System Users' Guide expanded the list of benefits that ECTS conveys:

- ensures transparency of programmes and the related workload and protects students from overloaded programmes;
- promotes student and graduate mobility for study and work;
- helps build trust, transparency and cooperation between HE systems;
- emphasises learning outcomes and related assessment;
- facilitates flexible learning pathways, lifelong learning and the use of new methods of learning, teaching and assessment; and
- underpins the shift to programmes developing skills and competences relevant to societal needs (SRWG, 2014).

A further benefit of the European Credit Transfer System identified in the literature has been to encourage individual countries to consider their own internal credit transfer arrangements. Interestingly, in some cases, the Erasmus-related European Credit Transfer System has made credit transfer between HEIs in two different countries easier than that between two HEIs within the same country (Junor and Usher, 2008; Souto-Otero, 2013).

6. Challenges of credit transfer

This chapter presents the perceived challenges to the (wider) use of credit and to credit transfer in particular. It explores key concerns about credit transfer and negative perceptions/experiences of credit transfer, inhibitors to take-up and/or expansion, and practical difficulties for students in switching between courses and institutions.

Despite the range of benefits that are claimed to be associated with credit accumulation and transfer systems in the literature, these systems also face a number of challenges and barriers which militate against their wide(r) adoption and implementation, at least within the UK's context – which may explain the limited take-up and UK's historic failure to address credit-related transfer issues over time (Watson, 2013 and 2014; Souto-Otero, 2013; AoC, 2014; SEEC, 2016; Howieson and Raffe, 2013). However, as Howieson and Raffe (2013) point out, the prevalence and impact of such challenges (as well as credit-related benefits) may vary according to the qualification system and the role of credit within it.

In general, credit-related challenges, barriers and drawbacks identified in the relevant research and evaluation literature range from: possible fragmentation of learning associated with modularisation or unitisation together with fragmentation and commodification of knowledge; institutional protectionism together with low inter-institutional trust; cultural rigidity; a greater burden of assessment along with associated increased costs and bureaucracy; funding disincentives; and, even, a loss of confidence and trust in qualifications/learning and their assessment undertaken elsewhere (Andreshak-Behrman and Storan, 2004; Howieson and Raffe, 2012 and 2013; Watson, 2013 and 2014; Souto-Otero, 2013; AoC, 2014; Atlay, 2016d). These are explored below.

Institutional barriers

'A credit system on its own is weaker than the 'institutional logics' of the system in which it is embedded, such as institutional practices and the broader processes of educational and occupational selection which may inhibit the demand for credit transfer or the recognition of credit in practice. Credit recognition is voluntary and education providers vary in their willingness to recognise and transfer credit.'

(Howieson and Raffe, 2012, p3)

Institutional protectionism

One of the most common themes in the literature and argued to be one of the most important barriers to the wider adoption and implementation of credit accumulation and transfer systems is institutional protectionism and elitism, reflected especially in the

reluctance to grant advanced standing⁵⁴ on admission (Watson, 2013 and 2014; Robertson, 1996; Souto-Otero, 2013; SEEC, 2016; AoC, 2014; Leach, 2016; Atlay, 2016).⁵⁵ This can be, in part, be attributed to a raft of regulatory, institutional, cultural, economic/financial factors which act as credit-related barriers within the UK's HE system as outlined below (IPPR, 2013; Watson, 2013 and 2014; Souto-Otero, 2013; SEEC, 2016; AoC, 2014). As Robertson noted:

'Too frequently the internal cultures and boundaries of our post-secondary and higher education systems describe barriers to individual progression and structural change when they should in fact define complementary intellectual space within which, and between which, learners can move around for personal learning advantage'

(Robertson, 1996, p60)

Hierarchy

The HE system is still quite hierarchical, stratified and vertically differentiated and when combined with institutional academic autonomy this has clear credit-related implications (Raffe and Croxford, 2013; Brennan and Shah, 2011). Due to low inter-institutional trust and high reputational competition, HEIs may not necessarily have faith in the quality of other institutions' provision and, as a result, be reluctant to recognise learning and credits awarded elsewhere (Hatt, 2006; Atlay, 2016; IPPR, 2013; AoC, 2014; Souto-Otero, 2013). Indeed Hatt (2006) notes how the British Columbia experience shows how trust in partner institutions standards is important, institutions need to feel confident that transfer students will not endanger their own reputation.

One institution providing feedback noted how this can be particularly problematic for students looking to 'trade up' through credit transfer – move from one institution to another which is perhaps perceived to be of higher status. These potential receiving institutions don't tend to be recruiting universities and are not set up to recruit students directly (rather than through UCAS) or to support these direct entrants.

Movement between FE and HE seems to be particularly challenging. It seems that students (with or without advanced standing) in further education (FE) are still less likely to progress to more prestigious courses and institutions – despite the existence of credit-

⁵⁴ Admission to a programme at a stage other than the initial stage, on the basis that a student so admitted is exempted from part of the programme, owing to equivalent prior learning that can be certified or evidenced, (QAA Glossary, <http://www.qaa.ac.uk/Pages/GlossaryEN.aspx>)

⁵⁵ It is worth noting as highlighted by Pegg and Di Paolo (2013).that, across the UK, there is a diverse nomenclature associated with the wide variation in credit transfer practice (e.g. 'topping-up', 'advanced standing', 'recognition of prior certified learning', and 'direct entry'. These are terms that have been identified and explained throughout the report.

related frameworks and policies (Osborne and Maclaurin, 2006 and Gallacher, 2009 cited in Houston et al, 2011). As has been argued, progress to date in that regard has been partial and uneven (Osborne and Maclaurin, 2006 and Gallacher, 2009 cited in Houston et al, 2011).

Diversity

The current great variation in credit-related policies and practices by institutions contributes to reluctance to recognise and accept credit gained in other context as does the wide diversity of courses/subjects and related structures, requirements and learning outcomes (UK Credit Forum, 2012; Souto-Otero, 2013). This is not helped by the differing speed of change across and within the educational spheres. For example, technical and/or vocational courses/subjects are subject to more rapid change in terms of their learning outcomes (and related credit) (UK Credit Forum, 2012; Houston et al, 2011). In addition, some subjects are characterised by hierarchical structures where meeting well-defined and set learning outcomes is a pre-requisite for progression, while 'others are less structured and content is not as important as cognitive development' (UK Credit Forum, 2012; also noted as a challenge raised by some academics in Trowler, 1998). The impact of such diversity is that, at present, 'students may gain a considerably different amount of advanced standing for the same learning when applying to different institutions' (UK Credit Forum, 2012; AoC, 2014).

Rigidity

Linked to this is the situation where institutions can tend to adhere too slavishly to mechanistic processes in relation to learning outcomes and associated amount of credit (SEEC, 2016; Atlay, 2016; Stowell et al, 2016). This, in turn, means that they often over-emphasise the need for specific credit in terms of the student/learner meeting the full range of specified programme or module learning outcomes – even when such rigidity is not required – as opposed to focusing on general credit appropriate to level (SEEC, 2016; Atlay, 2016). A rigid adherence to credit-related rules is arguably justified for hierarchical subjects where one must have completed a lower level learning/grounding before progressing to higher level work. However, not all subjects are characterised by such hierarchical structures for which there is a need for a close matching of course content (SEEC, 2016; Atlay, 2016). It has therefore been suggested that a rigid over-specification of pre-requisites and content may actually prevent or delay learner development and progression (SEEC, 2016; Atlay, 2016).

Lack of consistent practice

The literature highlights that, despite the almost universal adoption of national credit frameworks across the UK, there still seems to be an unresolved tension between these and institutions' protection of their autonomy in relation to how they address credit-related

issues (UK Credit Forum, 2012; Atlay, 2016). This, in turn, results in high variation and relative lack of consistency in credit practice across institutions (Stowell et al, 2016; Souto-Otero, 2013; GuildHE, 2016; AoC, 2014; SEEC, 2016).

To this end, a number of surveys point to a variable and rather inconsistent interpretation and application of credit principles by HEIs which, in turn, result in different compromises within their credit-based assessment regulations and great variation in regulatory policy and practice (Stowell et al, 2016).

Challenges with condonement and compensation

A key area of contention is in the recognition of partial completion of modules/programmes (generally dealt with through condonement and/or compensation, see Chapter 4), and there is huge variety of practice in the way this is allowed by different institutions (Stowell et al, 2016; Souto-Otero, 2013; SEEC, 2016; Watson, 2013 and 2014; UK Credit Forum, 2012). Some institutions have clear criteria and procedures concerning compensation and condonement, while others rely on the judgement and discretion of examination boards; and this has clear implications for lack of consistency (Stowell et al, 2016). Not surprisingly, there is still great uncertainty in the HE sector as to what can be considered good practice for compensation and condonement (UK Credit Forum, 2012). There are concerns that this diversity in practice, as this involves the award of credit for failed modules, can have an adverse effect on credit transfer or progression by challenging the consistency and comparability of academic standards between HEIs (Stowell et al, 2016; Souto-Otero, 2013; UK Credit Forum, 2012). This, in turn, appears to undermine 'an academic system based on the robust demonstration of achieved learning objectives' and, eventually, the consistent and comparable application of academic standards across the HE sector (Stowell et al, 2016; Souto-Otero, 2013; UK Credit Forum, 2012).

The problems of compensation and condonement for credit based assessment regulations and practice have long been acknowledged; yet they still remain, to some extent, unresolved (Stowell et al, 2016; Souto-Otero, 2013; UK Credit Forum, 2012; AoC, 2014; QAA et al, 2009). Stowell et al (2016) suggest this may be attributed to the fact that 'they signify a fundamental compromise between educational and credit-based principles where they come into conflict with the pragmatic and political necessity of retaining and progressing full-time students', but note that recent discussions about programme level assessment and synoptic (holistic) assessments seek to effectively address such tensions.

Challenges in admissions policies

There are also concerns about the lack of consistency in credit-related policies and practices across the HE sector in relation to the admissions process. This is characterised by significant variations across HEIs in the volume of credit that can be

claimed on admission to a programme (Souto-Otero, 2013). This is linked to the practical issues outlined in Chapter 4 such as decisions about the shelf-time/ time limit of credit (Betts, 2010; Houston et al, 2011; Souto-Otero, 2013; UK Credit Forum, 2012). The role of Admissions tutors is critical because of the great degree of freedom and discretionary power they have on this issue (Souto-Otero, 2013; SEEC, 2016). Although these tutors are guided by the individual institution's credit-related guidelines, policies and practices, the latitude they have in the decision making process means that they are not always consistent in their approach (Souto-Otero, 2013; SEEC, 2016). Although as noted earlier some institutions have sought to address this by recording previous decisions on advanced standing to provide guidance and precedence.

There are particular concerns about this degree of discretion in relation to claims for credit gained from non-academic programmes, and this is exacerbated by the lack of parity of esteem between academic and vocational programmes (see below). In the work by Carter (2010) to review learner progression from vocational and applied qualifications to HE she notes that HE admissions tutors have a rather poor understanding of other – non-academic – types of programmes such as vocational and apprenticeship, and applied and work-based learning; and therefore they may not be as receptive for credit transfer purposes to students/learners who have participated in such programmes (Carter, 2010). It is also suggested that admissions tutors may fear that possible failure of accepting students from another institution on the basis of credit may count against them personally (SEEC, 2016). This has led to a call at a more general level for a more consistent approach to the training of Admissions Tutors in relation to credit accumulation and transfer (SEEC, 2016).

Challenges with other aspects

There are also concerns highlighted in the literature about the lack of consistency in: credit requirements; nomenclature; and assessment practices.

The latest survey data available on credit practice has shown that there is considerable inconsistency among HEIs in relation to the credit requirements and nomenclature associated with minor HE awards (UK Credit Forum, 2012); and HEIs are inconsistent even in the use of relevant terminology (Stowell et al, 2016; Souto-Otero, 2013; AoC, 2014; UK Credit Forum, 2012). For example, a recent survey of assessment regulations found that some institutions award credit for condoned modules while others use different terms for condonement such as 'tolerated failure', and some allowed compensation and/or condonement in practice, but did not explicitly refer to this in their regulations (Stowell et al, 2016).

Institutions have also expressed concerns about the credit-related regulatory arrangements (Ofqual, DfES and CCEA, 2011). For example, the fact that shared units⁵⁶ could be assessed in different ways was seen as likely to adversely affect the effective implementation of credit transfer by reducing the likelihood that standards will be maintained and be comparable (Ofqual, DfES and CCEA, 2011). Not surprisingly (and as noted above), there is also resistance by some institutions to consider the standards of other providers as being directly comparable (SEEC, 2016; Hudson, 2013).

Variations in course content and structure

There appears to be significant inter-institutional variation in curriculum and qualification design, and in course content and structure. Commentators note these can pose significant challenges to an effective and widely used credit accumulation and transfer system (Stowell et al, 2016; GuildHE, 2016; AoC, 2014; SEEC, 2016). This has largely been driven by the long-standing and highly valued institutional autonomy. Institutions are largely free to develop their own syllabus, with each course designed to meet certain learning needs and subject specific outcomes. Consequently, there is great variation in course content which, in turn means, that the amount of credit that can be transferred for the same qualification may vary between not only institutions, but also courses within the same institution (GuildHE, 2016; AoC, 2014; Souto-Otero, 2013). Students transferring courses may not have covered the same or similar ground deemed necessary to pass the new course and, as a result, may not have developed the same level of understanding as their new peers (GuildHE, 2016; Souto-Otero, 2013). Indeed, after undertaking part of their study in one institution, the ability of learners to take their credit and complete their study in another can be a source of concern for HEIs (AoC, 2014). Thus a key difficulty in implementing a comprehensive credit accumulation and transfer system lies in the differences in course content between institutions, regarding what is taught and when (GuildHE, 2016; AoC, 2014). Additionally identifying equivalence becomes time consuming and costly. However it should be noted that a common approach to qualification design and credit principles does not automatically support credit accumulation and transfer and progression as it may just cement existing pathways rather than generate demand or make institutions more open to non-traditional learners (Souto-Otero, 2013).

Variations in course structure can also act as a barrier, particularly around the timing of transfer. As GuildHE note in their response to the 2016 Call for Evidence: 'universities weight different years differently, making it difficult to transfer later than the end of the first year' (GuildHE, 2016). Also it has been argued that credit transfer between institutions would mean significant synchronisation of academic calendars in terms of

⁵⁶ Available to all awarding organisations to award credit (Ofqual et al, 2008 and 2009)

teaching weeks and also module availability (AoC, 2014). The rigid and inflexible academic admissions timetable is perceived to be a barrier to transfer. Enrolment for most courses is typically allowed only once a year – in the autumn – and such an inflexible admissions timetable (and process) does not easily lend itself to credit accumulation transfer and related modularisation (Milburn, 2012). The timescales when students would have to apply to transfer course or university can also pose a challenge, especially a student is not given sufficient time to complete the whole credit transfer process (GuildHE, 2016). This seems to be particularly pertinent to inter-institutional transfer (GuildHE, 2016).

The review of HE in relation to social mobility (Milburn Review 2012) goes further to suggest that it is not just the course content and structure per se but the entire structure of the honours degree classification system that is seen as not ‘fit for purpose’, especially in relation to credit accumulation and transfer. The Milburn report notes that due to the current summative evaluation framework of the honours, it is rather difficult to transfer credits from one course to another. This, in turn, increases the difficulties for those who drop out to continue their studies elsewhere (Milburn, 2012).

Resistance to modularisation

The AoC (2014) literature review notes how there are concerns or even resistance by some academic staff to modularisation (often linked with credit systems) which can be viewed as fragmentation of knowledge or commodification of HE. Staff who adopt a traditionalist educational ideology and see themselves as custodians of a cultural and disciplinary heritage can be concerned that modularisation, whereby knowledge/study curriculum is fragmented into ‘bits’ (or modules) that students can then fit together, results in educational programmes lacking coherence and students having insufficient time to engage with the material before assessment. In addition, there are concerns that modularisation can lead to over assessment and a narrowing of focus (AoC, 2014; French, 2014; Hudson, 2013; IPPR, 2013). Staff can regard modularisation and credit transfer as therefore providing a less rigorous process than other forms of learning and see both as well other developments relevant to credit accumulation and transfer as a threat to their intellectual pursuits and leading to a loss of control (AoC, 2014; Watson, 2013 and 2014; HEFCEW, 2010, cited in in Souto-Otero, 2013).

For example, as has been pointed out, modular course designs:

‘alarm many staff, especially those that hold to a rigid definition of coherence and progression, and who take the three-year single subject degree course as their paradigm....[For such staff] credit arrangements are an anathema and viewed as a threat to academic standards.’

(King, 1995, quoted in French, 2015, p6).

Trowler (1998) in his qualitative study of one English HEI talked about academics responding to the administrative ‘fall-out’ of the credit framework (essentially a modular system) of increased paper-work, greater numbers of assessment boards, and more advice and support required by students. So some staff equate credit and modularisation with increased work-load and pressures.

Impermeability of educational trajectories

There are also concerns about the transferability between courses and institutions that involve transfers between educational tracks. The literature highlights the long-standing and significant divide between vocational and academic education (Schuller and Watson, 2009, cited in AoC, 2014; Souto-Otero, 2013). It is argued that this results in great difficulties for learners who wish to transfer their credit but who, due to early specialisation at secondary level, have opted for one educational track, notably the vocational one (Souto-Otero, 2013; AoC, 2014; Quinn and Blandon, 2014). Significantly, it has been argued that credit frameworks have not necessarily effectively addressed such difficulties (Houston et al, 2011, cited in Souto-Otero, 2013). Indeed, credit transfer and accumulation systems are confronted with the perennial problem of lack of parity of esteem between vocational and academic learning which may militate against flexibility of learning and permeability of educational trajectories and represents a continuing barrier to flexible entry based on credit transfer in some institutions (Robertson, 1996; Howieson and Raffe, 2013; Souto-Otero, 2013; AoC, 2014).

As indicated above, credit accumulation and transfer may be seen as threatening powerful interests associated with particular sectors of education and disruptive of the rules of positional competition; and, as such, face political barriers emanating from the status of education as a positional good with a role in social reproduction (Brown, 2000 cited in Howieson and Raffe, 2013). Academic and political concerns aside, the fact that vocational qualifications have been subject to constant change has exacerbated the difficulties faced by learners who seek to transfer credit, particularly in higher vocational education (AoC, 2014).

Cultural rigidity

Linked to this is the cultural rigidity which has historically characterised educational choices in the UK whereby one’s lifelong learning journey is almost always determined by early choices regarding educational trajectories with little scope for permeable boundaries and progression between different options later (Robertson, 1996; Bekhradnia, 2004; Souto-Otero, 2013; Watson, 2013 and 2014; Quinn and Blandon, 2014). As has been noted, ‘this is theory of the “royal route”’: unless you start on it – at school, and even before – your chances of joining in later on, however successful you are, are slim’ (Watson, 2013 and 2014).

This was also noted in the feedback from institutions, where it was felt that credit transfer can attract some scepticism from universities, employers, professional bodies and students who consider it a 'step into the unknown' and 'not as valid' as other paths of learning. One individual felt that this cultural rigidity needed to be broken down to ensure the successful implementation of credit transfer schemes (perhaps with good resourcing and supportive and enthusiastic university staff).

Suitability for credit transfer

Another factor concerning some institutions is the perceived suitability of courses for credit transfer. There have been concerns that the design features of the Qualifications and Credit Framework are more suited to some qualifications, and to some of the learners and to some of the sectors for which they are designed, than to others (Ofqual, DfES and CCEA, 2011). For example, despite the fact that credit accumulation and transfer systems seek to facilitate access to HE from a variety of routes and learners, it seems that certain types of institutions are much more likely to be actively engaged than others. The literature notes that even in Scotland, which is seen as more advanced than England in relation to credit transfer, post-1992 universities are much more engaged in credit transfer from FE than other universities (Osborne, 2006 cited in Souto-Otero, 2013; Howieson and Raffe, 2012 and 2013). As has been argued *'although this creates new opportunities for learners, in particular those from traditionally non-participant backgrounds, there are also dangers that transfer arrangements in practice result in the funnelling of certain types of students into restricted types of institutions'* (Osborne, 2006 cited in Souto-Otero, 2013). This leads to further concerns that credit transfer can result in stronger demarcation boundaries between universities and colleges or a further separation of the two systems (Howieson and Raffe, 2012). Indeed, this can be a real danger given the UK's tradition of weak FE and HE inter-linkages (Souto-Otero, 2013).

Demand issues

Limited demand

The literature indicates that the level of demand for credit accumulation and transfer by students/learners within the systems that have existed to date has been low, or at best, unknown, despite the policy drive or push for its development and use (Robertson, 1996; Ofqual, DfES and CCEA, 2011; Souto-Otero, 2013; GuildHE, 2016). As discussed in Chapter 3, it has proved quite a challenge to actually identify, measure and record credit-related actual demand and usage (Souto-Otero, 2013), at institutional level and national level. For example, APEL is not recorded as part of the HEIs' data submissions to the Higher Education Statistics Agency (HESA), so figures on actual usage for the sector are not available (Hawley et al, 2010, cited in Souto-Otero, 2013). Needless to say that the challenge of identifying potential or untapped demand is even greater (Souto-Otero,

2013). However there doesn't appear to be a strong pull on behalf of the students/learners as shown by evaluations of the UK Qualifications and Credit Framework in England, Wales and Northern Ireland (Ofqual, DfES and CCEA, 2011; PriceWaterhouseCoopers, 2007 and Whittaker, 2011 cited in Souto-Otero, 2013); and the low number of applications for credit transfer in most courses (Souto-Otero, 2013; Hudson, 2013).

The need for publicity

The low demand for credit transfer is often deemed to be driven by a general lack of awareness by students /learners and key stakeholders (as well as even some institutions) of existing institutional policies and frameworks which support credit transfer, including the existence of the Qualification and Credit Framework (QCF) (SEEC, 2016; GuildHE, 2016; Ofqual, DfES and CCEA, 2011; Souto-Otero, 2013). SEEC (2016) note how to date there has been very little public promotion of credit transfer and its benefits such as how it can help reduce both tuition fees and study time for HE qualifications by recognising prior learning in a range of contexts, allowing entry to the later stages of courses and avoiding time lost pursuing something that isn't working or right for the student . Moreover, there has been a distinct lack of promotion of credit transfer opportunities by the HEIs themselves which do not often actively promote their own institutional policies on credit transfer (Watson, 2013 and 2014; BIS, 2016; SEEC, 2016). As a result, students/learners may not be fully informed of the existing credit transfer opportunities; while at the same time may fear the risk involved in moving to another institution.

The theme of limited promotion was reflected in the feedback from institutions collated as part of this review. They felt that credit transfer was not known about or understood by students so is not seen as an option. It was not widely promoted to students, and thus was largely 'hidden'. There was some degree of uncertainty about who had responsibility to promote credit transfer both at an institutional level (e.g. whether it should undertaken at school or department level or the role of the central university) and a wider regional or national level, and so it was often left to personal contacts and word of mouth for students to find out about it. It was felt that more marketing and advertising was needed among students but also employers to ensure credit transfer was adequately promoted

The need for information, advice and guidance

Another issue highlighted by the literature relates to the purported lack of relevant information, advice and guidance (IAG) which is seen as a barrier to wider credit use⁵⁷ (GuildHE, 2016; Souto-Otero, 2013; Hudson, 2013; Gaylord, 1996, see also Chapter 4). This kind of learner support is important since transferring to another institution can cause significant disruption to a student's life and incur costs (GuildHE, 2016). Moreover, the onus for contacting both sending (old) and receiving (new) institutions falls upon the students/learners who may encounter a number of practical difficulties such as knowing who to communicate with and how to access accommodation away from the sending (old) institution (GuildHE, 2016). SEEC (2016) note how the lack of detailed and consistent records accompanying those wishing to transfer may mean the new institution has to request additional information which can cause delays to transfer and learners may not want their home institution to know they are considering a move. Both can act as additional barriers.

Students may not fully understand the implications of credit transfer and the processes involved, or even know that credit transfer is possible, and so may feel they have to start at the beginning of a programme again if they want to change course or institution. Work in Canada (Gaylord, 1996) using the British Columbia Colleges and Institutes Students Outcomes Survey looked at those students experiencing challenges in transferring credits. This pointed to a serious information void which meant students had no grasp of the big picture and were confused about how much credit could be transferred and the variation in practice from one university to the next.

Commentators therefore tend to stress the need for clear, user-friendly and accessible information, advice and guidance to students for a credit transfer and accumulation system to be effective (AoC, 2014; SEEC, 2016; Souto-Otero, 2013). Such information, advice and guidance is deemed essential for learners at points of transition both between and/or within institutions (e.g. when choosing modules on degree level programmes (Souto-Otero, 2013). At the same time, it is also crucial for academic and professional staff to fully understand how CATS operate within their own context and setting (Souto-Otero, 2013).

There are perhaps issues here in relation to who should provide this advice. For example, as GuildHE point out, providers do not have access to the financial information of transferring students so it may be quite difficult to offer advice or determine whether

⁵⁷ For example, evidence from Canada suggests that information (or a lack thereof) is key to effective credit transfer, with students referring to a 'void' of information, compounded by institutions having individual and disparate practices and modules (GDA, 1996; BCCAT, 2012).

students have the means to re-enter HE, can access student loans or have to pay for the additional credit upfront.

Feedback from institutions also raises the need for information, advice and guidance as a challenge. They note how it can be easier for institutions to provide information and advice for those thinking about transferring within an institution (from one course to another) with support from careers advisors, course tutors and personal tutors. This can include advice about how much credit can be transferred. However it is much harder to provide information and/or advice to a student considering leaving an institution. It was reported that students don't tend to tell their institutions that they are thinking of leaving, and instead they become detached and remote and then withdraw. They may be too embarrassed to talk to anyone and find it difficult to say that they don't like the course or the institution. So it can be difficult for anyone in the university to know that the student needs help and to offer options. The feedback also highlights that there is no central clearing house for transfer students and no central point for advice. One individual felt strongly that a central and independent source of information and guidance was needed, and this could provide a strong mechanism to support more transfer.

One institution with a very flexible open programme faced a particular challenge with informing and advising students. They noted how their incoming transfer students (whether transferring from within the university or from another institution) need advice on how to select modules and build a coherent programme of study: 'it is not a shopping trolley approach to higher education, not a pick and mix, it has to be planned and negotiated and have a subject benchmark'.

The need for induction

The literature also highlights a need for institutions to provide effective induction/orientation and support for students/learners who, thanks to credit accumulation and transfer systems, either enter HE at a later stage or move to a another institution (SEEC, 2016; GHK, 2010 cited in Souto-Otero, 2013; Watson, 2013 and 2014, see also Chapter 4). For example, as has been argued, there is a risk of students/learners who transfer to feel isolated since by changing institutions they may miss highly valued aspects of the student experience such as a sense of collective identity structured by group, cohort or course (Watson, 2013 and 2014).

This can be particularly pertinent for non-traditional students/learners who may feel intimidated entering HE for the first time and require extra help. Some commentators suggest that at present it is not clear that such induction/orientation and support such as personal and pastoral tutoring or mentorship for students/learners who have moved institutions is widely available (SEEC, 2016; Watson, 2013 and 2014).

The importance of induction and the resources required was also raised by the institutions who provided feedback as part of the review, and they saw this as a challenge. One institution noted how they do a lot of work for first year students coming to university for the first time. However they recognise the need to place focus on second and third year students, as individuals are entering directly into these years and would not have had a proper induction. They are now offering an induction period at the start of each year for all students. This is referred to as 'transition' support. They note how students who join them from their feeder local colleges often join as a cohort so they have a separate induction.

Disincentives for students

There are several potential disincentives for students. Work in the US (Chase, 2010) notes how an inadequate credit transfer process can act as a barrier. He indicated that students wishing to transfer credit from Community Colleges to Universities on a case by case basis (where no articulation agreement exists) may face fewer credits being transferred, a delay to graduation and additional tuition payments. The author cites the GAO national study (2005) on assessment during transfer which found that these students take on average 10 additional credits and take three to four more extra months to graduate (than those who begin their studies at a four-year institution). Similarly Hovdhaugen et al (2015) highlight how institutional transfer which is common in Scandinavian countries can extend the time (perhaps by years) it takes individuals to gain their degree.

The work of Robertson (1996) associated credit accumulation and transfer systems with cumbersome administrative procedures (particularly relating to student financial support – at that time relating to maintenance support only). Indeed the majority of current funding and support arrangements for students/learners (as in the past) are made on the basis of full-time attendance on a recognised HE course. Also it is argued that the approach to funding and support has privileged full-time and linear progression systems of education whereas part-time and mixed mode study lend themselves to credit transfer, and this type of study has seen a dramatic fall (Watson, 2013 and 2014; Souto-Otero, 2013; Shorthouse and Dobson, 2015).

In general, students are expected to complete their three-year full-time undergraduate studies in the same university. Robertson argued that this creates administrative complications when opting to interrupt a HE course, and so can act as a strong disincentive for students/learners – especially non-traditional students/learners – seeking credit transfer (Robertson, 1996). He noted:

'it remains largely the case that students are expected to stick it out at the institution of their first choice. The administrative complications of choosing or needing to interrupt progress through a higher education course are sufficient to

dissuade any student from trying. Some who interrupt their studies may re-register in the future, but many depart for good. No procedures make it easy for students to vary the pace or place of their learning and most arrangements conspire against it. In short, the 'switching costs' to the student are very high and significantly deter personal mobility'

(Robertson, 1996, p62)

He goes on to argue that student finance (maintenance and fee arrangements) should be deregulated to allow their portability between institutions and courses over time, and that this could encourage greater credit transfer. More recently, GuildHE (2016) note that despite changes to student funding the underlying principles still seem to deter transfer (this is also echoed in the University and Colleges Union (UCU) feedback to the Call for Evidence). GuildHE feel that the complicated and confusing way in which student loans are currently accessed and administered continues to discourage credit transfer. They note how student loans offered by the Student Loans Company (SLC) are calculated by time rather than study modules meaning that use is calculated over a 12 month period rather than per credit. As a result, students wishing to change institutions part-way through a year will have to use an entire year's worth of funding regardless of the amount of credit being transferred.⁵⁸ Interestingly, Watson (2014) notes how Northern Ireland had in the past considered providing funding by credit but this did not happen.

Lack of incentives for institutions

The literature indicates that there appears to be a lack of incentives for HEIs to promote credit-related learner mobility (Walsh and Johnson 2001, cited in AoC, 2014; Andreshak-Behrman and Storan, 2004; SEEC, 2016; Souto-Otero, 2013; GuildHE, 2016), and a general lack of motivation for co-operation among providers and/or awarding bodies which has been linked to funding and accountability regimes (GHK, 2010) Souto-Otero, 2013; Howieson and Raffe, 2012 and 2013; Watson, 2013 and 2014). In addition, commentators point to institutional concerns about the efficiency (resource intensive nature), cost and value for money of credit accumulation and transfer systems, especially within a context of promoting greater institutional diversity. It is noted that there seems to be an inherent tension between the fact that, on the one hand, institutions are all exhorted by policy makers to embrace credit transfer equally, yet, on the other hand, are encouraged to diversify more distinctly (Ofqual, DfES and CCEA, 2011; Souto-Otero, 2013; Howieson and Raffe, 2013). As a result, in their quest for greater diversification

⁵⁸ They provide the example of students who earn 60 credits (50% of 120 credit programme) and then wish to transfer will have to use up a whole year's worth of their funding allocation to make up the additional 50% of the first year before being able to continue on their course, even when they have not drawn down a full year's worth of money (GuildHE, 2016)

and distinctive competitive advantage, 'some institutions simply do not see the added value of credit schemes' (Souto-Otero, 2013, p6). Andreshak-Behrman and Storan (2004) note that this is a problem as 'the benefits to institutions do not yet appear substantial enough to move things forward for the sake of the learner' and 'although learners may well benefit from a credit-based system, the catalysts for credit-based learning lie elsewhere' (p14).

It is therefore suggested in the literature that HEIs will require stronger incentives if they are to fully engage with and make use of credit accumulation and transfer systems, set up the appropriate infrastructure and enhance programme/course flexibility to promote learner mobility (Souto-Otero, 2013).

Funding Issues

Not only are issues with funding a potential barrier to individuals (see page X above) but it can also serve as a barrier for institutions as well. At present, unless HEIs offer specific modules which support credit claims or bridging courses, they do not receive tuition fee income from credit transfer per se (SEEC, 2016). The Commission on the Future of HE (IPPR, 2013) indicated that the recent system which capped student numbers also acted as a barrier. Under this system transfer students were generally counted as new students and within an institution's allocation (although such students will have already been counted at another institution), and IPPR noted 'this limits the extent to which institutions can admit students at an advanced standing, since they are incentivised to make such students start from scratch (in order to maximise fee income)' (IPPR, 2013, p103). However student number controls (or caps) were abolished in 2015 for publicly funded providers and these institutions can recruit as many full-time undergraduate students as they wish (including transfer students entering directly into later years).

Yet feedback from institutions indicates this may still be a potential challenge, and allowing students to start the programme later/miss a large part reduces the amount of funding the institution can get for that student (essentially a fees gap). This may require new thinking from policy to design new fee regimes and fee structures.

Cost issues

It is noted in the literature that currently it seems as if the credit-related institutional benefits (outlined in Chapter 5) are not sufficient to encourage a much wider adoption of credit accumulation and transfer systems, especially since the mechanisms required are often costly and highly customised (Souto-Otero, 2013).

A number of factors contribute to the increased cost of flexible, credit-related provision, at least in its initial developmental and set-up phase (Howieson and Raffe, 2012 and 2013;

GuildHE, 2016; Souto-Otero, 2013); and the low credit-related demand means that institutions cannot achieve economies of scale, which has clear (high) cost implications (Souto-Otero, 2013). Linked to this is the fact that, at present, credit accumulation and transfer is largely voluntary, resulting in great variation in education providers' willingness to recognise and transfer credit (Howieson and Raffe, 2012 and 2013). This, in turn, means that there may not be enough of an incentive for institutions to incur the administrative burden costs involved in implementing a comprehensive credit accumulation and transfer system.

Indeed, there may be significant costs of implementing an extensive credit accumulation and transfer system, especially for smaller institutions (GuildHE, 2016). The implementation of a credit accumulation and transfer system by HEIs can increase costs in a number of ways, especially when compared to standard HE delivery and assessment processes:

- **Recognition costs:** If there are significant differences in curriculum and qualification design, identifying equivalence can be time consuming and, as a result, costly for HEIs (GHK, 2010, cited in Souto-Otero, 2013, see also below). Thus some providers will need to charge students upfront for the additional credit, and this can be barrier and deter students (GuildHE, 2016). This is exacerbated by the frequent lack of a detailed and consistent learner record that can accompany the learner in his/her transfer to the new institution. Detailed records would help admissions tutors deciding on students entering with advanced standing in a timely and evidence-based fashion (SEEC, 2016). Without such a record, admissions tutors may have to ask for significant additional evidence from the learner's current (or past) institution which can, in turn, cause delays (SEEC, 2016). To cope with these costs work in Canada (BCCAT, 2015) indicates how some smaller institutions tend to undertake the assessment once a student has committed to the institution whereas larger universities can assess credit transfer during application (prior to enrolment) despite feedback that early assessment leads to better conversion. The study also notes how institutions can experience a high volume of assessment requests during certain periods that often correspond with low availability of staff.

Feedback from institutions also highlights the resources involved in recognising and awarding credit for transfer as a challenge they face. They note how the 'mapping' process for students who request a transfer to the institution needs to be rigorous and so is very time consuming and requires experienced (and costly) staff within the relevant discipline who can 'translate' the evidence provided. One institution noted how it was difficult keeping credit transfer schemes coherent due to the range of courses and wide backgrounds of students. This means each case

requires a certain amount of individualised consideration to be correctly and fairly assessed. However they felt a better infrastructure was needed which could be facilitated through collaboration and networking through organisations such as SEEC. Another noted how there is an opportunity for a centralised system for the manner in which credit is used but were unsure about how this would work and where it would be situated.

- **Assessment costs:** The literature suggests that there are (higher) costs entailed for assessment related to credit accumulation and transfer. It is argued that modular, credit-based courses are often associated with more extensive, and more frequent, assessment and feedback which can be costly (French, 2015; this is also echoed in the work of Gibbs, 2012).
- **Administration costs.** The shift to a credit based system requires substantial administrative support which differs from the existing structures in place. Indeed the (real or perceived) high level of bureaucracy involved in credit accumulation and transfer systems is also often cited as a barrier. These include: methods of calculating student load; defining meaningful and commonly acceptable 'outcomes' for each course and module; and acknowledging prior coursework for credit transfer. (Bekhradnia, 2004; Souto-Otero, 2013). Indeed, the literature highlights how awarding organisations have reported incurring significant costs as part of their preparation for the Qualifications and Credit Framework (Ofqual, DfES and CCEA, 2011). Thus the associated greater bureaucratised structures have also obvious cost implications for institutions.
- **Hidden costs.** There may be academic and professional support staff resistance to credit transfer and recognition of prior learning, which may not be seen as 'core business' (Souto-Otero, 2013; Watson, 2013 and 2014; AoC, 2014), and to modularisation and credit accumulation and transfer on pedagogical, epistemological and operational grounds (AoC, 2014; French, 2015). It is argued that this leads to 'hidden costs of transferring learning outcomes for providers (in order to ensure the commitment of staff, their time and set-up appropriate systems)' (Souto-Otero, 2013).

Cost efficiency

There are also concerns highlighted in the literature that the centralised approach in developing and regulating units and qualifications does not provide efficiency benefits and value for money (Ofqual, DfES and CCEA, 2011), and that regulation, particularly requirements to share units, might stifle innovation (Ofqual, DfES and CCEA, 2011). For example, it is noted that, although credit-based courses and modular degrees are seen as promoting flexibility in learning, flexibility can hinder HEIs' efforts to improve efficiency (which can be reported as a potential benefit to credit accumulation and transfer) (Val

Meel, 1993 cited in French, 2015). Indeed Watson (2013 and 2014) points out that HEIs' credit-related efficiency concerns are 'compounded by a "management" error that having many subject combinations on offer is inherently inefficient'. He argues that what counts is the efficiency of registration on individual units, not the awards towards which they can be compiled (Watson, 2013 and 2014).

Specific challenges for APCL and APEL

The literature suggests that credit accumulation and transfer systems promote and support the recognition, assessment and accreditation of prior learning (both prior certified and experiential learning, APCL and APEL) (QAA, 2009; Moore et al, 2013). Institutions can award credits to students/learners 'who can satisfactorily demonstrate, in terms of currency, depth, breadth and volume, they have achieved the equivalent of the unit or level/stage learning outcomes as defined by the named award they are enrolling on or have enrolled on' (see for example the policy statements of Southampton Solent University, 2016; University of West London, 2013).

Yet, especially within the UK context, the use of credit accumulation and transfer systems for APCL and APEL has been facing long-standing challenges (Junor and Usher, 2008; Moore et al, 2013; Garnett and Cavaye, 2015). This is despite the long history and policy push for such learning: 'in the UK, everyone concerned with widening participation will have heard of APEL, but in practice most will not have implemented access using the tools it offers' (Osborne, 2006 cited in Houston et al, 2011 and in Moore et al, 2013). Moore et al (2013) in their review of widening participation research in HE note how the development of structures to recognise and accredit prior learning in the UK has been patchy and focused mainly in vocational and professional areas, and so this has obvious implications for the potential of using credit accumulation and transfer systems for APCL/APEL within the HE sector. Additionally McCoshan (2016) argues that there is a tick-box approach to APCL/APEL policies. Indeed, contrary to other European countries such as France, Denmark, Iceland and part of Belgium (Flanders), one cannot generally use APCL/APEL in order to gain full HE qualifications (Junor and Usher, 2008; Houston et al, 2011). Moreover, in contrast to other countries such as France, there is no individual right and/or explicit entitlement to APCL (Junor and Usher, 2008; SEEC, 2016; Souto-Otero, 2013).

A number of factors militate against the use of credit accumulation and transfer schemes for APCL or APEL and account for the slow credit-related progress in England, especially in relation to HE (Garnett and Cavaye, 2015; Houston et al, 2011; Watson, 2013 and 2014; IPPR, 2013). These include:

- The high levels of institutional autonomy in the UK which is reflected in their freedom to regulate their respective APCL and APEL systems (Junor and Usher,

2008; GuildHE, 2016; AoC, 2014; McCoshan, 2016). Although the QAA provides national guidelines, the fact that HEIs are free to regulate the way they implement APCL results in much variation in practice not only across but also within institutions and even between departments and/or subject areas (QAA, 2008a and 2013; Junor and Usher, 2008; GuildHE, 2016; McCoshan, 2016; Souto-Otero, 2013).⁵⁹ Trowler (1998) found that individual academics' educational ideology and thus attitudes to APEL affected their implementation of APEL policy; with some ('traditionalists') requiring an academic essay as part of the APEL portfolio whilst others did not require precise matching of qualifications and experience against module learning outcomes.

- The technical issue of credit assessment and award as part of APCL/APEL (and as an integral part of credit transfer more generally) can be quite challenging. There may not be a formal assessment record and the way credits are awarded for prior learning may not fit into conventional units for the 'accepting' scheme (Watson, 2013 and 2014). Indeed, the actual architecture of qualifications may not facilitate recognition or transfer of credit due to specific design rules of units, and so it might be difficult to map RPL neatly onto whole units (Howieson and Raffe, 2013).
- For some HEIs, academic staff (and even students), APCL/APEL lacks credibility with concerns focused on the reliability and validity of assessment together with the quality of the learning assessed and concerns that it is about income generation (Houston et al, 2011; Garnett and Cavaye, 2015; Trowler, 1998). Linked to this is the long-standing predominance 'in many institutional settings of subject over broader, including inter- and multi-disciplinary, interests' (Watson, 2013 and 2014; Robertson, 1996; Souto-Otero, 2013; AoC, 2014).
- There are persistent concerns that APCL/APEL can be too bureaucratic, time consuming and resource-intensive and this may drive higher costs for HEIs (Houston et al, 2011; Garnett and Cavaye, 2015; UK Credit Forum, 2012).
- Information about APCL/APEL is generally not widely available, easily accessible or clearly written (Houston et al, 2011; Garnett and Cavaye, 2015; Souto-Otero, 2013). There are limited numbers of staff who have the necessary knowledge and expertise to advise and assess APCL/APEL (Garnett and Cavaye, 2015). It has been reported that, even when institutions offer the opportunity for APCL/APEL,

⁵⁹ For example, the 2013 QAA's UK Quality Code in Higher Education sets out the following Expectation about the assessment of students and RPL which HE providers are required to meet: *'HE providers operate equitable, valid and reliable processes of assessment, including for the recognition of prior learning, which enable every student to demonstrate the extent to which they have achieved the intended learning outcomes for the credit or qualification being sought'* (QAA, 2013; McCoshan, 2016).

they do not seem to always highlight it to potential applicants (Garnett and Cavaye, 2015). Indeed successive surveys have found little evidence of active marketing of APCL/APEL (Souto-Otero, 2013; SEEC, 2016).

Challenges in relation to ECTS

The design and implementation of the European Credit Transfer and Accumulation System (ECTS) has also faced a number of drawbacks and challenges. Indeed ECTS suffers from misconceptions and misunderstandings that largely stem from (national) reforms in HE (SRWG, 2014). There is also considerable variation across the European Higher Education Area (EHEA) in ECTS implementation (SRWG, 2014), inconsistent use across faculties within institutions and between HEIs in the same country; and widespread incorrect or superficial use despite ECTS continuing to gain ground as the EHEA's credit system (EUA, 2010 and 2015; DG EAC, 2016).

The challenges include:

- Properly and consistently estimating the student workload required to achieve the objectives of a study programme and/or translating this into ECTS language (the programme's learning outcomes) (EUA, 2010; Markevičienė and Račkauskas, 2012; Mitchell et al, 2012). For example, in a number of countries/HEIs, ECTS credits are still largely related to contact hours contradicting the basic idea of ECTS as a workload based system (EUA, 2010; Markevičienė and Račkauskas, 2012). Moreover, the actual process of determining ECTS credits in relation to workload and learning outcomes has been found to be quite cumbersome, complicated and resource intensive (EUA, 2010; Mitchell et al, 2012). Writing learning outcomes is a great challenge to university staff in most countries (Markevičienė and Račkauskas, 2012). Interestingly it has been noted that a learning outcome approach in national qualification frameworks has led some HEIs to look for incompatibilities rather than supporting the recognition process (EUA, 2015).
- Recognising learning credits. Although one of the aims of ECTS is to facilitate student mobility across Europe, Eurostudent surveys indicate a failure to recognise learning credits gained abroad (as well as the portability of grants and loans) for a relatively large proportion of students in some countries⁶⁰ which creates a major mobility obstacle (European Commission, 2015b, Eurostudent,

⁶⁰ in Croatia (45%), Germany (36%), Slovenia (39%) Hungary (38%), Poland (35%), and Slovakia (29%) Whereas in contrast, rather low shares of students reported problems with the recognition of credits gained abroad in the Netherlands (9%), France (10%), Denmark (14%), Sweden (14%) and Norway (15%) (Eurostudent, 2015; European Commission/EACEA/Eurydice, 2015).

2015; European Commission/EACEA/Eurydice, 2015; Grabher et al, 2014⁶¹). In addition, the share of students who do not get any recognition of credits gained abroad seems to be relatively high in some countries⁶² although in general the full recognition of credits seems to be a common practice in the majority of countries for which data is available (Eurostudent, 2015; European Commission/EACEA/Eurydice, 2015; Grabher et al, 2014). There are also some challenges with credit recognition among HEIs (more often across the institution than within specific faculties) and this is commonly due to a misplaced focus on the notion of equivalency and the rigid application of equivalence criteria (EUA, 2015).

- Lack of institutional support. Surveys have indicated that unexpected changes to learning agreements and lack of full or precise information provided by sending institutions can be obstacles to credit recognition (EUA, 2010 and 2015). This led to addressing recognition challenges being a priority of the Bologna Follow-up group during 2012-2015 and the focus of the latest ECTS Users' Guide (EUA, 2015; European Commission, 2015a; ESG, 2015).
- Making linkages to other tools, such as the Diploma Supplement, the Lisbon Recognition Convention, the European Standards and Guidelines for Quality Assurance, ECVET or Qualification Frameworks, as their integration and impact on institution practice is limited (SRWG, 2014; European Commission/EACEA/Eurydice, 2015). This may be due limited awareness but also because academics consider that credit recognition is a technical issue for which they are not responsible (European Commission/EACEA/ Eurydice, 2015).
- Limited use of ECTS for curriculum design and accumulation of credit. It is noted that the extent to which real accumulation of credit was in place, and the extent to which programmes have been restructured into units or modules, when introducing ECTS is still quite varied and inconsistent across Europe (EUA, 2010). This is deemed to be partly due to variation in the extent to which institutions have modularised their study programmes (EUA, 2010). There are also concerns that the use of ECTS is not followed up for external quality assurance by many countries (including England, Wales and Northern Ireland in the UK, European Commission, 2015b).

Given the range of these ECTS-related challenges, the revised ECTS Users' Guide (2015) has sought to simplify the process and offer clear and easy to implement

⁶¹ This study also found great variation in the proportion of students for whom such recognition problems represent a major mobility obstacle: Croatia (56%), Slovenia (45%), Austria and Slovakia (both 41%), Portugal (36%), Spain (35%) and Germany (30%) (Grabher et al, 2014).

⁶² e.g. Hungary (25%), Croatia (18%), Sweden (15%) (European Commission/EACEA/Eurydice, 2015).

guidelines in relation to most of the above areas (European Commission, 2015a; Vickers, 2016; DG EAC. 2016).

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