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The development of the Credit Common Accord has been overseen by the National Council for Education and Training/Wales and ACCAC, and developed in conjunction and consultation with awarding bodies, OCN, Ufi, training providers, further and higher education, CCEA, QCA, sector skills councils, DfES, LEA and other parties interested in developing the Credit and Qualifications Framework for Wales.
PART A: INTRODUCTION

What is Credit?

From 2003 onwards all accredited learning, including mainstream qualifications offered in Wales, will gradually be brought into a single unifying structure - the Credit and Qualifications Framework for Wales. The framework merges the concepts of volume of learning achievements (credit) and the demands made by that learning on the learner (level) to create a system that is able to embrace all types and styles of learning, and all qualifications.

Credit is:

- a currency for learning achievement that provides a measure of learning
- learning outcomes achievable in learning time at a given level; and
- an award made to a learner in recognition of the verified achievement of designated learning outcomes at a specified level.

One credit (within the Credit and Qualifications Framework for Wales) equates to learning outcomes achievable in 10 hours of learning time.

The level of learning has usually been determined by the qualification being studied or the year of study within a particular programme of learning. Now, credit level descriptors have been developed to promote a more generic understanding of level as an indicator of the demand, complexity, depth of study and the autonomy expected of the learner. These descriptors of credit and credit levels, widely accepted across Wales, Northern Ireland and England, ensure that any unit can be located at the correct level. They span the full spectrum of post-compulsory learning from Entry level to postgraduate and professional learning at Level 8.

Credit levels are:

- indicators of relative demand, complexity, depth of study and learner autonomy; and used to locate units or modules.
- units or modules of learning that can only be assigned to one credit level.

The existing national qualifications frameworks are not being replaced and will be maintained through all the mainstream qualifications. However, recognition of partial achievement within those qualifications will be available for individuals who otherwise might be considered to have failed if they were unable to continue their studies or fell at the final exam hurdle, once credit value has been assigned to units.

BENEFITS OF THE FRAMEWORK

The credit and qualifications framework enables all to climb onto the learning ladder and will:

- support the development of an inclusive society where everyone has the opportunity to fulfill their potential;
- assist in removing barriers to progression;
- promote recognition of the skills required to support economic growth in Wales and elsewhere;
- offer parity in the recognition of achievement for learners of all ages, whether they are learning in the workplace, community, at school, college or university;
- recognize learning wherever, whenever and however it is achieved;
- accumulate credits towards a qualification or achieved for their own value; and
- accumulate credits to meet the specific needs of individuals.

The framework will assist learners to:

- explain to others the relative value of their award;
- provide an employer with a much clearer picture of what they know and can do; and
- transfer their knowledge and skills between career paths, providers and potentially throughout Europe.

The framework provides a flexible structure that allows key players to:

- respond to change;
- promote transfer and progression; and
- create relevant and tailor-made learning opportunities.

Employers will benefit from:

- the greater number of people in Wales developing the skills needed to meet employers' requirements and to overcome skill shortages;
- the opportunities for their staff to develop those skills needed for their work without necessarily needing to take full qualifications or having time off work; and
- being able to see easily the amount and level of learning already achieved by potential employees, especially those without standard full qualifications.

Although some of these benefits could be derived from unitising qualifications, it is only by assigning credit to both qualifications and learning achievements outside the National Qualifications Framework that the full benefits can be achieved. The credit framework provides the essential means of measuring and recording all learning wherever and however it is achieved. More broadly Wales will benefit as the culture of being the learning country develops through the adoption of the credit and qualifications framework.
PART B: CREDIT COMMON ACCORD

RATIONALE

1 The Credit Common Accord has been developed in conjunction with a working group consisting of Awarding Bodies, Regulatory Authorities, Open College Networks and others so that credits will be recognised and valued by learners, providers, employers, awarding bodies and others. In order to facilitate the transfer of learning achievements between all bodies, it is essential that credits are assigned and awarded to learners for learning achieved, according to established principles. In other words, bodies assigning and awarding credit will need to be recognized and their operation monitored and quality assured. This Credit Common Accord, therefore, establishes agreed terminology, principles and quality assurance to ensure stakeholders’ and public confidence in credit as an award for assessed learning achievement.

2 Initially, the Credit Common Accord will be applicable to recognised bodies offering awards within Wales and has been designed as providing a unified model for progressive development and application across England, Wales and Northern Ireland.

3 However, it is the intention to develop a quality assured process for ascribing and awarding credit for all learning including non-ascribed learning as outlined in the migration strategy in Annex A. A continued partnership of those formally endorsing the Credit Common Accord, regulatory authorities and relevant regional and national bodies will keep the situation under review.

WHY DEVELOP A CREDIT AND QUALIFICATIONS FRAMEWORK?

4 Development of the Credit Common Accord is one of a number of activities being undertaken by National Council-ELW (Education and Learning Wales) and ACCAC (Qualifications, Curriculum and Assessment Authority for Wales) to meet the requirement of the Welsh Assembly Government, to introduce a Credit and Qualifications Framework for Wales (CQFW).

5 The rationale for adopting a CQFW is to assist all formal, non-formal and informal learners in Wales, by facilitating lifelong learning and enabling progression. In essence, the award of credit will provide formal recognition of appropriately assessed learning outcomes achieved in ten hours of learning time.

6 National qualifications offered in Wales, with the exception of those developed by higher education institutions, are part of the National Qualifications Framework for England, Wales and Northern Ireland (NQF) overseen by QCA, ACCAC and CCEA. It is essential that credits gained in Wales continue to be recognized elsewhere in the UK and internationally. These developments are not intended to replace the NQF.

7 The Credit Common Accord has been developed, therefore, with the involvement of the regulatory authorities, together with awarding bodies, national and regional credit bodies and other organizations with an interest and expertise in credit matters throughout the UK.

THE PURPOSE OF THE CREDIT COMMON ACCORD

8 The Credit Common Accord is designed to formalize agreement on terminology design specifications, principles and systems required to ensure that the currency of assigned and awarded credit is fully quality assured. The assigning of credit through a process adhering to the principles laid out below will enable the credit value of a unit or qualification to be used as a comparator and facilitate the operation of a number of credit systems to the benefit of learners, providers, employers and other stakeholders.

9 The Credit Common Accord documents:

- terminology, used throughout the Credit Common Accord;
- design specifications to enable credit to be assigned;
- principles to be met by recognised bodies wishing to assign credit values to units;
- principles to be met by recognised bodies wishing to award credit to learners;
- quality assurance procedures to ensure adherence to the principles and promote public confidence in credit as an award for assessed learning and
- proposals for the operation of the Credit Common Accord.

SCOPE OF THE CREDIT COMMON ACCORD

10 The Credit Common Accord applies to recognized bodies, which wish to assign and/or award credit for any learning achievement leading to qualifications within the NQF. It also applies to credit assigned and/or awarded for learning outcomes that are not recognised as a part of the NQF in order to ensure that credit constitutes a common measure for learning achievement and outcomes.

11 The Accord is also intended to enable qualifications included within the Higher Education Qualification Framework for England, Wales and Northern Ireland (HEQF) developed and published by the Quality Assurance Agency for Higher Education to become part of the CQFW over time. Bodies seeking guidance on the operation of credit systems within the HEQF should refer to the publication ‘Credit and HE Qualifications, Credit Guidelines for Qualifications in England, Wales and Northern Ireland’. The Credit Common Accord uses terminology and specifications which are fully compatible with those established in higher education credit guidelines.

USE OF THE CREDIT COMMON ACCORD

12 Recognized Bodies will be invited to endorse the Credit Common Accord. In so doing they are not obliged to assign, award or use credit. They are agreeing, however, to:

- promote the principles of the Credit Common Accord;
- adhere to the terms of the Credit Common Accord should they seek to assign, award or use credit in their activities;
- recognise the award of credit of other bodies that are signatories of the Credit Common Accord should they decide to allow learners to transfer credit into their award structure within the rules of combination and specificity; and
- participate, as relevant, in monitoring the application of the Credit Common Accord and in its ongoing development.
OPERATION OF THE CREDIT COMMON ACCORD

13. It will be at the discretion of the recognized bodies as to whether they develop new or redevelop existing qualifications and other existing qualifications to meet the principles required for the assigning and award of credit.

14. This Credit Common Accord applies to credit assigned or awarded for the achievement of units of qualifications within the NQF. In order to ensure consistency of practice for all post-14 provision, it also applies to the assigning or awarding of credit for learning achievement that is not recognised as a part of the NQF.

CLARIFICATION OF TERMS AND DEFINITIONS

15. The definitions and accompanying notes (Annex B) are for those terms which are considered essential for the operation of credit systems relating to this Credit Common Accord. They are consistent with the definitions of terms established by the 'Arrangements for the Statutory Regulation of External Qualifications in England, Wales and Northern Ireland'. However, it should be noted that the terms may be modified depending on the outcomes of the review of the regulatory authorities’ codes and criteria.

CLARIFICATION OF THE RELATIONSHIP BETWEEN CREDITS AND QUALIFICATIONS

16. Credit is assigned in relation to, and awarded for achievement of, the learning outcomes specified within a unit. A qualification may comprise of units, which are located at different credit levels. The overall demand of the whole qualification, however, cannot alter and any one qualification can only be located at a single qualification level.

17. Nine Credit Levels have been developed from Entry level to level 8. Credit Levels and Qualification Levels are, therefore, not the same, but are related (Annex C).

ASSIGNING CREDIT VALUE AND LEVEL

19. Credit Values may only be assigned by bodies recognised by the regulatory authorities (QCA, ACCAC and CCEA). Credit Values should only be assigned to units which adhere to the design specification detailed below:

A Unit may be of any size but must include a coherent and explicit set of Learning Outcomes with associated Assessment Criteria.

A Unit should be uniquely identifiable by code and title.

20. Assigning a credit level is undertaken by reference to the unit’s learning outcomes and assessment criteria using credit level descriptors (Annex D).

21. Learning time is derived with reference to the experience of what can be achieved within a certain amount of time applied to consideration of the learning outcomes and assessment criteria of a unit (Annex B).

22. Recognised bodies will assign Credit Value which is derived from the formula:

\[ \text{Credit Value} = \frac{\text{Learning Time}}{10} \times \text{Credit Level} \]

For Example:

40 hours Learning Time/10 @ Credit level 2

Credit Value = 4 Credits @ Level 2

AWARDING CREDIT

23. Credit may only be assigned by recognised bodies. Recognised bodies that choose to assign credit to units are not required to award that credit.

24. The following principles will need to be observed by those recognised bodies, which decide to award credit:

- Only credit values assigned to units in accordance with the Credit Common Accord should be awarded.
- Credit is to be awarded on the basis of successful achievement in the assessment of a unit’s learning outcomes.
- Credit is not to be awarded for achievements of sub-components of a unit.
- The award of credit does not reflect any grade achieved. The candidate is awarded either all the credit available, for achieving a pass in the unit, or none of the credit for not achieving the unit.
- Credit is to be awarded after all quality assurance and other recognised bodies’ assessing processes (e.g. assessment, moderation, verification, aggregation of components, setting grade boundaries, marking review) have been completed for any one unit.

25. With regard to units of qualifications that are issued at a grade (e.g. on a 5 point scale such as A level), credit is to be awarded to all candidates who achieve units of qualifications at the pass/threshold grade.

QUALITY ASSURANCE FOR RECOGNITION

26. Recognised Bodies that sign up to the credit common accord will be required to confirm that all their qualifications and constituent units are developed in line with the quality assurance procedures submitted to the regulatory authorities for Part A of the accreditation process.

27. Recognised bodies will be required to state their quality assurance arrangements for assigning and awarding credit and submit them to the Regulator to be included as an addendum to Part A.

28. The quality assurance procedures must ensure that all individuals involved in the process of assigning credit have a clear understanding of the specifications of credit and credit level within the context of the agreed credit framework.

29. Recognised Bodies are required to:

- have processes for assigning and/or awarding credit that include internal monitoring and
- provide access, in confidence, to premises, meetings, documents and data in order that the regulatory authority may satisfy itself that the appropriate standards are being met in the assigning and awarding of credit.

It is the intention that other bodies will be invited into the framework when appropriate quality assurance arrangements have been established.

CREDIT COMMON ACCORD FORUM

30. All signatories of the credit common accord will be members of the Credit Common Accord Forum (CCAF). The CCAF will also include representatives of the regulatory authorities (ACCAC, QCA, CCEA as relevant) and any other bodies or projects overseeing credit activities in those areas where the credit common accord is active. The secretariat for this forum will be provided by the National Council - ELWA. The CCAF will:

- elect its own chairperson;
- meet at least once a year; and
- review the operation of the credit common accord and make recommendations, as appropriate, to National Council - ELWA, HEFCW, ACCAC and any other relevant body.
**ACTIVITY**

**Stage 1**
- Pilot Credit Common Accord Forum and quality assurance process for Regulated Awarding Bodies, Sector Skills Councils and OCNs

**Stage 2**
- Development of the Credit Common Accord to include the Framework for Higher Educational Qualifications, Higher Education Institutions, Professional Bodies, Regulatory Trade Associations and Awarding Bodies programmes outside the NQF

**Stage 3**
- To develop Credit Common Accord and Quality Assurance process for non-ascribed Learning to include learndirect, Adult and Continuing Learning, Community Learning Accounts, Individual Learning Accounts Wales, In-House Company Training and Voluntary Organisation Provision

**OUTCOMES**

**Stage 1**
- Awarding Bodies and others adopt CCA and assign and award credit:
  - Quality assurance principles developed to assign and award credit
  - Identify resources for developing CCA
  - Evaluate process
  - Propose model for Stage 2 and Stage 3

**Stage 2**
- Establish Stage 2 CCA working group
  - Identify process for assigning and awarding credit in conjunction with principles of CCA
  - Stage 2 Bodies adopt CCA and assign and award credit

**Stage 3**
- Establish Stage 3 CCA working group
  - Identify process for assigning and awarding credit in conjunction with principles of CCA
  - Stage 3 Bodies adopt CCA and assign and award credit

**TIMESCALES**

**Stage 1**
- June 2003 to August 2004

**Stage 2**
- June 2003 to August 2004
  - September 2004

**Stage 3**
- June 2003 to August 2006
  - September 2006

**ANNEX A**

**ANNEX B**

**TERMS AND DEFINITIONS**

These terms may be modified depending on the outcomes of the review of the regulatory authorities' codes and criteria

- **Assessment Criteria:** a description of what the learner is expected to achieve, in order to demonstrate that a learning outcome has been met.

- **Assigning Credit Value:** the process of attaching a number of credits and a credit level to a unit or qualification.

- **Credit:** an award made to a learner in recognition of the achievement of designated learning outcomes at a specified credit level. Credit is only awarded following quality assured assessment of achievement.

  No additional credit can be awarded for achievement over the threshold level (established by the learning outcomes and assessment criteria) although such achievement can be recognised through the award of marks or grades.

  No credit should be awarded for units where the learning outcomes have not been achieved.

- **Credit Accumulation and Transfer System (CATS):** a system based on a set of agreed specifications and procedures, which facilitates learners to accumulate and transfer the Credit they have gained within and beyond the providing institution, awarding body or qualification scheme.

- **Credit Equivalence:** estimated values for qualifications and their component units. Credit equivalence is also applied to those qualifications which do not fit the design specification and against which credit may not be formally assigned or awarded.

- **Credit Framework:** a set of minimum specifications for valuing, measuring, describing and comparing achievement.

- **Credit Level:** an indicator of the relative demand, complexity, depth of learning and of learner autonomy derived from agreed generic credit level descriptors.

- **Credit Transcript:** a summary of individual learner achievements expressed in terms of credit equivalence or credit award and level.

- **Credit Value:** the value of a unit, based on the learning time attached to the learning outcomes and credit level. One Credit is assigned to learning outcomes achievable in 10 hours of learning time.

  Within the Credit and Qualifications Framework for Wales, the Northern Ireland Credit Accumulation and Transfer System, the Scottish Credit and Qualifications Framework and across higher education in the UK 10 Notional Learning Hours = One Credit.

- **Learning Outcomes:** statements of what a learner can be expected to know, understand and/or do as a result of a learning experience.
Learning Time: a measure of the learning substance of a unit or whole qualification. It is related to the amount of time a typical learner might be expected to take to complete all of the learning relevant to achievement of the learning outcomes. Taught or contact time will vary according to the mode of delivery, but learning time will not. All learning relevant to the learning outcomes should be considered when learning time is being estimated. Consideration should also be given to the level at which the learning is being offered when reaching this judgement.

Learning Time should include all of the learning activities which it is expected that the learner will undertake in order to achieve the learning outcomes including, for example:
- formal learning (including classes, training sessions, coaching, seminars and tutorials)
- practical work in laboratories or other locations
- relevant IT activities
- information retrieval in libraries
- expected private study and revision
- work-based activities which lead to assessment
- practice, gaining, applying and refining skills to achieve threshold level of competence
- all forms of assessment
- programme planning
- educational counselling and mentoring

Excludes learner initiated private study over and above that expected within the defined terms. Any prior skill or knowledge required of the learner should not be included in an estimate of learning time.

National Qualification Framework Level / Qualification Level: a broad measure of the overall demand of a qualification.

Qualification: a certificate of achievement or competence specifying awarding body, qualification-type and title. It would normally be that which makes a learner eligible for consideration for entry, advancement or progression in an academic, vocational or professional context.

Recognised Bodies (Stage 1): QCA/ACCAC/CCEA/SCA recognised Awarding Bodies (including OCRs) and Sector Skills Councils or their equivalent.

Unit: the smallest part of a qualification that can be separately certificated. It is an explicit and coherent set of learning outcomes and may be of any size.

A Unit must include:
- Learning outcomes
- Assessment criteria
- Credit value (number of credits at a credit level)
- Unit title and code

Units may be incorporated into modules, which provide the teaching and learning requirements associated with the unit or qualification.

ANNEX C
CREDIT LEVEL AND QUALIFICATION LEVEL RELATIONSHIPS

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<tr>
<th>Credit Levels</th>
<th>Framework</th>
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<td>8</td>
<td>Doctoral (D)</td>
<td>Qualification Framework for Higher Education</td>
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<td>Qualification Framework for Higher Education</td>
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<td>6</td>
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<td>Intermediate (I)</td>
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<td>Entry</td>
<td>National Qualification Framework</td>
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UNIT DESIGN PRINCIPLES
Learning to which a credit value is to be assigned must be structured into units, which conform to the following specification:

A Unit may be of any size but must include:
- a coherent and explicit set of Learning Outcomes with associated Assessment Criteria; and
- should be uniquely identifiable by code and title
ANNEX D

SUMMARY OF THE GENERIC LEVEL DESCRIPTORS

The level descriptors should be seen as a developmental continuum in which preceding levels are necessarily subsumed within those which follow.

Learning accredited at this level will reflect the ability to:

Entry level - employ recall and demonstrate elementary comprehension in a narrow range of areas, exercise basic skills within highly structured contexts, and carry out directed activity under close supervision.

Level 1 - employ a narrow range of applied knowledge, skills and basic comprehension within a limited range of predictable and structured contexts, including working with others under direct supervision, but with a very limited degree of discretion and judgement about possible action.

Level 2 - apply knowledge with underpinning comprehension in a number of areas and employ a range of skills within a number of contexts, some of which may be non-routine; and undertake directed activities, with a degree of autonomy, within time constraints.

Level 3 - apply knowledge and skills in a range of complex activities demonstrating comprehension of relevant theories; access and analyse information independently and make reasoned judgements; selecting from a considerable choice of procedures, in familiar and unfamiliar contexts; and direct own activities, with some responsibility for the output of others.

Level 4 - Develop a rigorous approach to the acquisition of a broad knowledge base; employ a range of specialised skills; evaluate information using it to plan and develop investigative strategies and to determine solutions to a variety of unpredictable problems; and operate in a range of varied and specific contexts, taking responsibility for the nature and quality of outputs.

Level 5 - generate ideas through the analysis of concepts at an abstract level, with a command of specialised skills and the formulation of responses to well defined and abstract problems; analyze and evaluate information; exercise significant judgement across a broad range of functions; and accept responsibility for determining and achieving personal and/or group outcomes.

Level 6 - critically review, consolidate and extend a systematic and coherent body of knowledge, utilizing specialised skills across an area of study; critically evaluate new concepts and evidence from a range of sources; transfer and apply diagnostic and creative skills and exercise significant judgement in a range of situations; and accept accountability for determining and achieving personal and/or group outcomes.

Level 7 - display mastery of a complex and specialised area of knowledge and skills, employing advanced skills to conduct research, or advanced technical or professional activity; accepting accountability for related decision making including use of supervision.

Level 8 - Make a significant and original contribution to a specialised field of inquiry demonstrating a command of methodological issues and engaging in critical dialogue with peers; accepting full accountability for outcomes.