


## **CREDIT ACCUMULATION AND TRANSFER POLICY**

<b>Date Completed:</b>	May 2017
<b>Last Review:</b>	November 2023
<b>Review Date:</b>	November 2024
<b>Approved By:</b>	Academic Committee
<b>First version date:</b>	August 2017
<b>Version:</b>	V6.0

## DOCUMENT CONTROL

Version	Version Date	Description	Approved by	Date
V6.0	November 2023	Revised Policy	Ms Eloise Nolte Managing Director  Signature:	November 2023



## Table of Contents

DOCUMENT CONTROL.....	2
1. INTRODUCTION .....	4
2. PURPOSE .....	4
3. SCOPE .....	5
4. QUALITY ASSURANCE .....	5
4.1 Access And Articulation: .....	6
4.2 Research-Based And Well-Designed Process And Procedure: .....	6
4.3 Supplementary Work: .....	6
4.4 Mutual Trust And Transparency: .....	6
5. THE CAT PROCESS.....	6
5.1 Principles .....	6
5.2 Stages In The Cat Process.....	7
6. ASSESSMENT .....	8
7. POLICY REVIEW.....	8
8. LEGISLATIVE REFERENCES .....	9
9. GLOSSARY OF TERMS .....	11



## 1. INTRODUCTION

Optimi College (Pty) Ltd, trading as Optimi College, is committed to the use of credit accumulation, exemption and transfer to support learners in accessing new learning, without repetition of prior learning.

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

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

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

The South African Qualifications Authority (SAQA) developed a Policy and Criteria for Credit Accumulation and Transfer (CAT) as amended 2020, which was followed by the Umalusi Policy for Credit Accumulation and Exemption in 2015.

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

As a private education institution Optimi College (Pty) Ltd, henceforth known as Optimi College, is currently accredited with Umalusi and QCTO.

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

## 2. PURPOSE

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

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

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

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

At Optimi College, our CAT policy promotes lifelong learning based on the principles of equity and inclusivity. We strive towards protecting the quality and standards of the qualifications of Optimi College.

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



### 3. SCOPE

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

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

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

The specific context of each QC and its Sub-Framework must be considered in the interpretation of this Policy. Optimi College has developed three policies (Recognition of Prior Learning Policy (RPL), the Assessment Policy and the Credit Accumulation and Transfer (CAT) Policy) in an integrated manner to draw on a common conceptual basis and strengthen the interrelationships within our assessment process.

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

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

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

(Umalusi, 2015)

### 4. QUALITY ASSURANCE

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

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

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

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

The following key elements are highlighted:

#### **4.1 Access And Articulation:**

Optimi College will facilitate the bridging of theory and practice towards allowing the student to progress within the sub-frameworks of the NQF for both full and part qualifications.

#### **4.2 Research-Based And Well-Designed Process And Procedure:**

Qualifications need to be compared by means of curricular properties (rules, design) outcomes, nominal hours, content context and competencies. The particular NQF Level Descriptors are essential guidelines toward ensuring that the student will progress in a more advanced course.

#### **4.3 Supplementary Work:**

If so deemed by Optimi College, the student may be required to do supplementary work before the credits are awarded.

#### **4.4 Mutual Trust And Transparency:**

Rules, regulations are fair, reliable and transparent. Therefore, they are made available to students prior to enrolment. Education practitioners should be able and equipped to communicate the information.

### **5. THE CAT PROCESS**

#### **5.1 Principles**

When reading guidelines towards the CAT Procedure, Optimi College will adhere to the following principles:

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



## 5.2 Stages In The Cat Process

Steps	Action	Role-player
<b>Application</b>	<ul style="list-style-type: none"> <li>• Candidate makes application for CAT</li> <li>• Pre-assessments to determine suitability of the candidate CAT and recommended funding model</li> </ul>	<ul style="list-style-type: none"> <li>• Optimi College</li> <li>• Student</li> <li>• CAT Assessor<sup>1</sup></li> </ul>
<b>Preparation</b>	<ul style="list-style-type: none"> <li>• CAT candidate advised, counselled and assisted in preparing for assessment</li> <li>• Preparation of the assessment tools, environment and resources</li> </ul>	<ul style="list-style-type: none"> <li>• CAT Assessor</li> </ul>
<b>Conduct Assessment</b>	<ul style="list-style-type: none"> <li>• CAT assessor reviews and evaluates evidence</li> <li>• CAT assessor makes a judgement</li> </ul>	<ul style="list-style-type: none"> <li>• CAT Assessor</li> </ul>
<b>Feedback</b>	<ul style="list-style-type: none"> <li>• Feedback is given to candidate</li> <li>• Feedback is sought from candidate</li> <li>• Appeal may be lodged</li> </ul>	<ul style="list-style-type: none"> <li>• Student</li> <li>• Internal Moderator</li> <li>• Optimi College</li> </ul>
<b>Re-mediation/re-assessment</b>	If necessary, re-mediation takes place in accordance with the Assessment Policy and re-assessment takes place	<ul style="list-style-type: none"> <li>• CAT Assessor</li> <li>• Student</li> </ul>
<b>Moderation<sup>2</sup></b>	Internal and external moderation	<ul style="list-style-type: none"> <li>• Internal Moderator</li> <li>• External Moderator</li> </ul>
<b>Certification</b>	The candidate is certificated accordingly	

<sup>1</sup> **CAT Assessor:** A person credited with Unit Standard 115753 with the ETDP SETA , which are able to conduct outcome-based assessment in a fair, valid, reliable and practicable manner

<sup>2</sup> **Moderation:** the process of ensuring that assessments have been conducted in line with agreed practices, and are fair, reliable and valid. The generic assessor standard registered by SAQA entitled 'Moderate assessment' outlines the process in detail. One moderator usually checks the work of several assessors to ensure consistency. The management of moderation is the responsibility of the provider.



## **6. ASSESSMENT**

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

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

## **7. POLICY REVIEW**

The Policy on Development and Review of policies provide guidelines for the formulation, development, and review for Optimi College policies and procedures. The review date on the Policy Dashboard will initiate the review process owned and managed by the Review Manager. The Review Manager will delegate the policy and review deadline to the Policy Owner for analysis. The review process is implemented following Stages One to Five of the guidelines. Optimi College policies are reviewed on an annual basis or if changes in legislation or qualifications.

The Review Manager coordinates the new policy development process and the review of policies on an annual basis, in collaboration with the Policy Owner or subject matter expert. The Review Manager ensures that the necessary document management process is maintained in the Policy Master File, both printed (Accreditation and QA Specialist) and online (QMS Final Policies). The Review Manager submits all new and updated policies to the Academic Committee for final approval. The Review Manager is the person who is responsible for maintaining the Policy Management Dashboard (PMD) and reporting on this at Academic Committee Meetings.





## 8. LEGISLATIVE REFERENCES

Bankseta Credit Accumulation and Transfer Policy (2015)

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

Draft Articulation Policy (DHET, 2016)

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

National Policy for Designing and Implementing Assessment for NQF Qualifications and Part Qualifications and Professional Designations (SAQA, as amended 2020)

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

National Qualifications Framework (NQF) Act 67 of 2008

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

NQF Level Descriptors (SAQA, 2012)

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

Pearson SCQF CAT Policy, Version 3 (2016)

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

Policy for Credit Accumulation and Transfer within the National Qualifications Framework

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

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

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

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

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

The Higher Education Qualifications Sub-Framework (2013)

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

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

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

---



## 9. GLOSSARY OF TERMS

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

Academic Practice	<i>Professional work which directly contributes to the generation and dissemination of knowledge. This includes teaching and learning, research, and supervising and managing research; and managing academic departments.</i>
Articulation	<i>The process by which one institution matches its courses or requirements to course work completed at another institution. Students use course articulation to assure that courses they complete will not have to be repeated at the institution to which they are transferring.</i>
Cohort	<i>A group of people with shared characteristics; i.e. students in this case</i>
Credit Accumulation and Transfer (CAT)	<p><i>An arrangement whereby the diverse features of both credit accumulation and credit transfer are combined to facilitate lifelong learning and access to the workplace.</i></p> <ul style="list-style-type: none"> <li>• <b>Credit accumulation:</b> <i>the totalling of relevant credits required to complete a qualification or part-qualification</i></li> <li>• <b>Credit transfer:</b> <i>the relocation of credits towards a qualification or part-qualification on the same or different level, usually between different programmes, departments or institutions</i></li> </ul>
Diversity	<i>The inclusion of different types of people (as people of different races or cultures) in a group or organization; programmes at educational institutes intended to promote diversity through education, awareness and sensitivity</i>
Equitable	<i>Fair and impartial; treating all in an unbiased and equal manner</i>
Equity	<i>The practice of being fair and unbiased</i>
Inclusivity	<i>An intention or policy of including people who might otherwise be excluded or marginalized, such as those who are handicapped or learning-disabled, or racial and sexual minorities</i>
Legislation	<i>Laws about a certain area or topic, considered as a whole</i>



Moderation	<i>The process of ensuring that assessments have been conducted in line with agreed practices, and are fair, reliable and valid. The generic assessor standard registered by SAQA entitled 'Moderate assessment' outlines the process in detail. One moderator usually checks the work of several assessors to ensure consistency. The management of moderation is the responsibility of the provider.</i>
Policy	<i>A course or principle of action adopted or proposed by an organization or individual. A policy may also serve the 'theoretical' basis for a procedure</i>
Quality assurance	<i>The maintenance of a desired level of quality in a service or product, especially by means of attention to every stage of the process of delivery or production.</i>
Recognition of prior learning	<i>A process through which formal, non-formal and informal learning are measured, mediated for recognition across different contexts and certified against the requirements for credit, access, inclusion or advancement in the formal education and training system or workplace.</i>
Standards	<i>Something used as a measure, norm, or model in comparative evaluations</i>
Sub-framework	<i>The divisions within an overarching framework</i>

