



Title	Credit Transfer Policy
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Credit Transfer Policy

1. Purpose

This Policy enables students to transfer successful prior learning as credit towards a new qualification. The policy satisfies obligations by KOI towards its students under the *Higher Education Standards Framework (Threshold Standards) 2015*, the *Australian Qualifications Framework (AQF)* and the *AQF Qualifications Pathways Policy and the National Code for Registration Authorities and Providers Education and Training to Overseas Students 2007, Standard 12*.

The granting of credit for previously achieved learning is an acknowledgement by KOI that students have gained the knowledge, understanding and skills equivalent to the stated learning outcomes of related programs and subjects offered by KOI.

Credit through recognition of prior learning is granted only if:

- students granted such credit are not disadvantaged in achieving the expected learning outcomes for the course of study or qualification, and
- the integrity of the course of study and the qualification are maintained.

This policy should be read in conjunction with the Admissions and Enrolment Policy, and the procedures specified therein.

2. Scope

This Policy and associated procedures apply to all courses offered by KOI which lead to an accredited award, at both undergraduate and postgraduate levels.

3. General Principles

KOI's policy on the granting of credit is based on the following broad principles:

- granting maximum credit for prior learning (in accordance with the AQF Qualifications Pathways Policy) to ensure that students can complete their course in the shortest time possible, consistent with course requirements and ensuring that students have the proper preparation for success in the course;
- fostering articulation with other higher education and vocational training providers;
- expediting transfer between courses at KOI;
- maintaining a consistent approach to the granting of credit.

Establishing the amount of credit that may be granted to a student by KOI involves the assessment of prior learning from:

- recognised higher education institutions within and outside Australia;
- TAFE or other accredited Vocational Education and Training (VET) providers within Australia;
- other certified documentation provided by the student.

Credit may be granted towards a course at KOI up to the limits permitted under this policy (See Section 4 Maximum Credit) where KOI is satisfied that the subject(s) previously completed by the applicant:

- were completed at the relevant or an equivalent level based on the AQF Qualification Type Specifications for higher education courses;



- correspond in relation to the subject content, learning outcomes and weighting to at least 80% of the subject content, learning outcomes and weighting of the relevant KOI subject(s);
- remain current within the discipline and were completed within the last ten years.

Students wishing to transfer between courses within KOI after they have been enrolled and have partially completed their initial course, but before they complete this course, are granted credit for this purpose for all relevant subjects successfully completed at KOI. The credit granted, if any, for the initial course will be reassessed at the time of transfer and may be changed.

Non-award or cross-institutional study undertaken with approval of KOI as part of a KOI course will be automatically included as credit in a student's academic record for the course enrolled.

Credit can only be awarded for full subject(s) and not for incomplete or parts of subject(s).

Credit granted towards a course may be in the form of Specified Credit to replace identified subjects, or Unspecified Credit (indicated as a Non-Specific Elective in a student's academic record). Wherever possible credit will be given as Specified Credit. Unspecified credit will only be awarded against elective subjects.

Credit will not be awarded until all prescribed administrative requirements have been satisfied by the applicant, including submission of original or certified true copies of documentation providing evidence of satisfactory completion of the previous formal studies or prior learning on the basis of which credit is sought.

3.1 Recording of Credit

Credit awarded, and the evidence on which the credit is based, is recorded on the student's Course Planner and added to the student's hard copy file, and the details are entered in the student's electronic record in KOI's Student Information Management System (SIMS).

When the application for credit is made at the time of application to KOI, pertinent details are included in the Letter of Offer and Written Agreement sent to the student. Such credit will be taken into account in determining the duration of the student's course at KOI. The Letter of Offer and Written Agreement provides all details of KOI's offer of enrolment to the student.

When the application for credit is made after an initial Letter of Offer has been accepted and the credit awarded changes the duration of the course (i.e. credit for four or more subjects is granted), a new Letter of Offer and Written Agreement will be created.

3.2 Timeframes for Awarding Credit

Unless exceptional circumstances apply, KOI will provide a response to an application for credit within five working days of all relevant supporting evidence being provided by the student. The initial communication of the outcome of an assessment of an application for credit is generally made via email.

3.3 Implications of Credit

- The granting of credit within a course does not guarantee admission to KOI. The student must still satisfy any prescribed entry requirements and be selected.
- The granting of credit within a course does not constitute a guarantee that the applicant will satisfy the requirements to graduate from the course, or qualify for subsequent professional registration.
- Where the granting of credit causes issues in terms of timetable clashes or unacceptable study combinations, KOI is under no obligation to make individual arrangements for the student. Such situations may require the student to study a reduced study load or apply to study an equivalent substitute subject as a cross-institutional student (see Section 7 Definitions).
- Approved successful cross-institutional study will contribute to the KOI award, and appear on the student's transcript as credit.



4. Maximum Credit or RPL

It is KOI policy to grant the maximum credit for prior learning up to the limits permitted in this policy. However, credit assessment must be academically defensible and consistent with the student's prospects of successfully completing their course in the shortest possible time.

To receive an award from KOI, normally at least one half of the full credit value of the course must be completed at KOI as a KOI enrolled student. This constraint applies regardless of prior learning, preserves the integrity of the course learning outcomes and discipline requirements of the award, and safeguards compliance with professional accreditation standards.

For students who transfer between courses within KOI, the requirement to complete at least one half of the full credit value of the course at KOI may include relevant subjects from earlier courses which have been recognised as internal credit.

The Academic Board may also determine that certain subjects must be completed at KOI for a KOI award to be conferred.

The following table indicates the maximum amount of credit which normally applies for prior studies assessed as comparable and equivalent for various types of qualifications. The actual credit may be less than the maximum possible if the prior studies do not match core subject(s) in the KOI award or are not assessed as comparable and equivalent. Prior study gained at and below Certificate IV levels is not considered comparable and equivalent for courses offered at KOI.

KOI award	Basis for Credit (Australian Equivalent Qualification)	Course Credit (under normal circumstances)
Any KOI award	Any recognised education and training	Maximum of 50% of the total course subject(s)*
Bachelor degree	Complete Diploma in a cognate field of study	6 subjects
Bachelor degree	Advanced Diploma in a cognate field of study	8 subjects
Bachelor degree	Associate Degree in a cognate field of study	10 subjects
Bachelor degree	Bachelor Degree in a cognate field of study	12 subjects
Postgraduate award	Bachelor Degree	No credit offered

*The 50% maximum course credit does not apply to students wishing to transfer between courses within KOI after they have been enrolled and have partially completed their initial course.

5. Applying for Credit

Prospective KOI students who wish to apply for credit should ideally do so when they apply to study at KOI. This is done by completion of the relevant section of the *Student Application Form*, and attaching the relevant documents and supporting evidence.

New students may apply for credit on enrolment, but would then not normally be enrolled until their credits have been assessed and finalised. This is a precaution to avoid subsequent changes to enrolment should the student be granted credit for first trimester subject(s) in their course.

Students may apply for credit, or may apply for increased credit prior to completing 50% of their course at KOI, but should be aware that this is not ideal, as it may impact on course progression and may have visa implications for International Students. This additional application may only be made once (unless extenuating circumstances are accepted at the sole discretion of the CEO & Dean) and may attract a *Credit Reassessment Fee*. (See *Fees Policy*).

Students applying for credit, or to increase the amount of credit granted, after they commence study, should do so by completing the *Application for Credit Transfer Form* (available from KOI Reception), attaching all relevant supporting documentation. This material should be handed to KOI Reception for submission to the Admissions Section, or emailed to admissions@koi.edu.au.



Students applying to reduce or remove credit awarded must do so in writing, clearly stating detailed reasons to justify their request. Applications to reduce or remove credit awarded should be handed to KOI Reception for submission to the Admissions Section or emailed to admissions@koi.edu.au. Applications to reduce or remove credit will only be granted if the reasons provided are deemed acceptable by KOI.

An applicant for credit may be required to undertake further assessment to support their application. This may take the form of an examination, interview or other suitable form of evaluation.

5.1 Applying for Credit

Applications for credit may be submitted for successfully completed subjects (pass grade or above) from partial or complete courses of formal study, provided they meet the equivalency conditions stated in this Policy.

If applying for credit, whether from an Australian or international institution, evidence should include original or 'certified true' copies of documentation proving satisfactory completion e.g. a transcript or copy of academic record.

International qualifications and formal studies are assessed based on Australian AQF equivalence.

Applicants may be required to undertake additional assessment to determine the level and currency of their knowledge and skills.

All applications for credit will be determined by the CEO and Dean, or the delegated person, and the applicant will be advised in writing of the outcome. An applicant who is dissatisfied with the decision may appeal by completing a *Complaints and Appeals Form* available at KOI Reception and via the KOI website www.koi.edu.au (under *Policies and Forms*). The appeal will be considered following the procedures in the *KOI Complaints and Appeals Policy*.

A record of the credit granted will be signed by the assessor and the student and placed on the student's file.

5.2 Implications of credit for International Students

In instances where credit is granted to an International Student, the following applies:

- Where credit is granted before the issue of a visa, and this varies the actual course duration, the eCoE issued to the student will show the reduced course duration under the requirements of the *ESOS Act*.
- Where credit is granted after the issue of a visa, and this varies the actual course duration, KOI will report the change of course duration to the *Department of Immigration and Border Protection (DIBP)* via PRISMS.

6. Withdrawal of Credit

KOI reserves the right to withdraw credit where an error has been made in assessing an application or where the documentation provided by the applicant is incomplete, misleading, false or invalid. The withdrawal of credit must be approved by the CEO and Dean.

Where withdrawal is based on incomplete, misleading, false or invalid information or documentation, KOI may refuse admission, or if an offer of admission has already been made, revoke the offer of admission.

Where a change is made to a provision in this Credit Policy, or where a precedent or articulation is reviewed and changed, credit already granted will not be withdrawn.

7. Definitions

Credit Recognition granted towards meeting some part of the requirements of an award course, on the basis of relevant prior study with another education provider, study achieved in other courses within KOI, or study undertaken at



an alternative approved higher education provider while enrolled in a course at KOI.

Credit is granted for specified subject(s) (specified credit) or non-specific elective(s) (unspecified credit) that contribute to the achievement of the Learning Outcomes of the qualification.

Credit is sometimes referred to as Advanced Standing or Recognition of Prior Learning (RPL)

Credit Assessment

An academic assessment of an applicant's prior learning. Credit is assessed on the basis of comparability and equivalence of the:

- learning outcomes
- volume of learning
- program of study, including content and weighting and
- learning and assessment approaches.

Cross-institutional Study

For the purposes of this Policy, cross-institutional study may be an option where a KOI student is unable to study a core subject with KOI due to unavoidable timetable clashes. The student may apply to study an equivalent subject at an alternative accredited higher education provider. Approval for cross-institutional study is not guaranteed, and is dependent on the Circumstances. Students who are approved to undertake cross-institutional study will not be charged for that subject by KOI, but are liable for the fees and charges of the other higher education provider.

Internal Credit Transfer (ICT)

The term used to indicate credit awarded for completed subject(s) gained internally while enrolled with KOI in either a course of study or as a non-award or cross-institutional student.

RPL

RPL (recognition of prior learning) is the term used by KOI to indicate credit awarded for completed subject(s) gained while enrolled with another higher education institution and deemed to meet the criteria of equivalence as described in this Policy, whether as a student of that institution or as part of approved cross-institutional studies undertaken as part of a KOI qualification.

Specified Credit

A specific subject within a course for which credit is assessed as comparable and equivalent (see Credit Assessment). The subject may be a core subject or a nominated elective subject within the KOI course.

Unspecified Credit

Unspecified Credit is granted where the student's prior learning does not exactly match a subject within the KOI course, but is assessed as being a valid contribution to achieving the Learning Outcomes of a course as a whole.

Unspecified Credit can only be used in place of an elective within a course.

7. Confidentiality and Security

All reasonable effort should be made by the staff and management of KOI to ensure that the principles of privacy, confidentiality and security are maintained throughout the assessment and administration of credit transfer applications.

All staff designated to access information relating to credit transfer are obliged to preserve confidentiality in accordance with KOI's *Privacy Policy*, the *Privacy Act 1988*, the *Privacy Amendment (Enhancing Privacy Protection) Act 2012* and the *Australian Privacy Principles (APPs)*. Records relating to credit transfer applications will be retained and disposed of in accordance with the *Records Management Policy*.

***** END OF POLICY *****