



What is Credit?

A guide for students

This guide, along with the [Starting the Conversation](#) student resource, is intended to help you understand credit better, and to equip you with the knowledge to have meaningful conversations about credit, what it is and what it means for you as students.

In 2021, QAA published the revised [Higher Education Credit Framework for England: Advice on Academic Credit Arrangements](#) to support providers in designing and running a wide range of courses.

Credit is a means of measuring and recognising learning whenever and wherever it is achieved. It can be used as a tool to 'build' higher education courses, and compare learning achieved in different contexts, but it's also awarded to students when they've successfully completed a block of learning. It also helps providers meet national minimum standards in the content and complexity of the degrees they offer.

The *Higher Education Credit Framework for England: Advice on Academic Credit Arrangements* is a nationally-agreed approach for using credit in England. Wales and Scotland also have integrated credit and qualification frameworks which encompass higher education as well as earlier levels. In addition, your institution will have its own quality assurance procedures which govern arrangements for teaching, learning and assessment, and how credit can be used.



How is credit used?

Not every provider in England uses credit, but it is common. Most higher education courses – for example, a BA (Hons) in English – are composed of several individual modules (or units). Some courses (normally those which consist of more than one year of study) span a number of levels.

A number of credits are normally assigned to each module, which shows the amount of learning you will do. A credit-level indicates the depth, complexity and intellectual demand of learning involved. Together, these are known as the credit value.

Credit is awarded once you have successfully completed a module, recognising the amount and depth of learning you've achieved. You then accumulate credits towards the total required for a qualification (for example, BA (Hons), MSc and so on).

'Levels' refers to the depth and complexity of learning:

- **Level 3** is an entry qualification for higher education
- **Levels 4 and 5** are typically where a bachelor's degree with honours starts, progressing upwards during the first two years – for example, a Level 5 qualification can be a foundation degree
- **Level 6** is a bachelor's degree with honours
- **Level 7** is a master's degree.



Why do providers use credit?

It provides a consistent system for valuing and recording learning done in different contexts and times. When awarded, your credits can be recorded in a credit transcript, allowing them to be accumulated towards a qualification.



Why do some providers *not* use credit?

Providers in England are free to use credit as part of designing their courses, transferring from one course to another, and recording student achievement, or not. Some institutions that don't use credit instead split their degrees into parts and award separate classifications for each. Others say their courses are equivalent in credit terms to similar courses, and will provide information about what they've studied to individuals if they want to transfer to another provider. Ask your institution for more information on their use of credit if you're not sure.

How does/can credit help me?

Credit can be used to support your entry to a higher education programme of study. As you accumulate credits, it can help make it easier for you to take a break from your study. It works in the background to enable progression through your course - from one year to the next, for instance.

Credit may also help you transfer to another course, either within the same institution or somewhere else. However, as there is no national curriculum for higher education and each institution's courses are different, the requirements for credit vary between institutions.

You may want to use the credit you have accumulated to study abroad - academic credit is used and recognised internationally. Learning undertaken outside formal educational settings - for example, in the community or work-based learning - can also be accredited.

Why is credit useful? When is credit awarded?

You are normally awarded credit when you have shown, through assessment, that you've successfully completed a module by meeting the specific set of learning outcomes - what you will know, understand and be able to do at the end of a learning activity. It's not about how or where the learning took place, or how it was assessed, or how long it actually took.

Once you have been assessed and have successfully achieved the required learning outcomes, you are awarded all of the credits (the **credit value**) for that element of learning.

Learning outcomes act like a minimum standard. Exceeding the minimum standard does not result in you being awarded more credits, as the credit value is fixed before assessment, but it will result in achieving a higher grade, and ultimately, a higher degree classification.



Example

Bachelor's degrees with honours are awarded in classes or categories (First Class, Upper Second Class (2:1), Lower Second Class (2:2), Third Class). Master's degrees are often awarded with distinction and merit depending on the level of performance.

What are notional hours of learning?

The amount of learning indicated by a credit value is estimated using the idea of notional hours of learning.

Notional hours of learning is the average number of hours which it is expected that a learner will spend to achieve the specified learning outcomes at that level. This doesn't just include formal classes; it also covers the amount of time spent in preparation for these classes, along with private or independent reading and study, plus revision and the completion of coursework and assessment.

Together this provides a rough guide as to how long it will take a typical student, on average, to achieve the learning outcomes. One credit is typically described as being equal to 10 hours of notional learning.



Example

A module that involves 150 notional hours of learning will be assigned 15 credits. One that involves 400 notional hours of learning will be assigned 40 credits. If it takes you more or less time than estimated to complete the learning, you are still awarded the set credit value - not more or less.

How does this work for, say, a bachelor's degree?

A bachelor's degree with honours would normally include the equivalent of a minimum of three years' full-time study with all (or most) of the final-year of study made up of modules at credit level 6 (there is a required national minimum of 90 credits at level 6). In Scotland, bachelor's degrees with honours are four years.

Using credit, this would be expressed as a total of 360 credits, with 120 credits at level 6.

A typical credit structure for a bachelor's degree may look like this:

First year	20 credits at level 4	20 credits at level 4	20 credits at level 4	10 credits at level 4	10 credits at level 4	10 credits at level 4	10 credits at level 4	20 credits at level 4
Second year	20 credits at level 5	20 credits at level 5	20 credits at level 5	20 credits at level 5	20 credits at level 5	10 credits at level 5	10 credits at level 5	
Third year	40 credits at level 6		20 credits at level 6	20 credits at level 6	20 credits at level 6	20 credits at level 6	20 credits at level 6	

This example goes beyond the minimum requirement in terms of level 6 content, and many honours degrees will include more than the overall 360 credit minimum too.

How does this all add up?

As you progress through a course you will start to gather credit for modules and units that you successfully complete. This is called credit accumulation. If you are working towards a qualification you will have to accumulate sufficient credit, at the appropriate levels, to progress through the course and to gain the total credits required for the qualification.

Credits required for progression and the award of a qualification, along with other assessment requirements, are set out in more detail in an institution's assessment regulations.

You can be provided with a record of your accumulated credits. In many cases, this is in the form of a credit transcript that is produced annually or on completion of the course, or both. This record can be a particularly useful document if you want to take a break and return to study later, or if you want to transfer credits to another course or institution.



Case study: Credit accumulation

Amanda enrolled on an MA in Health Studies programme, with the intention of studying part-time over two years. During her first year she successfully completed four 15-credit modules (60 credits in total) and was awarded a postgraduate certificate. At the end of the first year Amanda chose to take a one-year break from studying. In the third year she successfully completed another 15-credit module at level 7. During the fourth year she was able to complete one 15-credit and one 30-credit module at level 7; and in the fifth year she completed a 60-credit dissertation. Following four years of successful part-time study, with a one-year break in the middle, Amanda was awarded her MA degree.

What about credit transfer?

Institutions also have arrangements that can allow you to transfer credits you have already been awarded. This may be to another course offered by the same institution, or in a different provider. Each individual institution determines the ways credit can be transferred, and will be set out in its assessment regulations.

Credit transfer depends on whether the accumulated credit is relevant to the course to which you want to transfer. Some institutions describe credit as either general or specific to a particular programme. You will need to talk this through with the institutions involved as soon as possible.



Case study: Credit transfer

Stefan started a BA (Hons) Finance and Accountancy course. He completed one 15-credit level 4 module called 'Introduction to Business and Finance' before deciding to change to a BA (Hons) in Business Studies. As the 15-credit module was relevant to both courses, Stefan was able to transfer the credits into the new study course.



Can learning outside higher education count towards a degree?

Yes, is the short answer. Learning in the workplace or in the voluntary sector, for example, can also be formally recognised by a process called recognition of prior learning (RPL). The institution reviews the learning achieved in a different setting and, if they assess it as sufficient, a credit value can be assigned to it.



Case study: Accreditation of prior learning

After completing a BA (Hons) in History of Art, Tejal worked for two years in a museum. She then applied to study for an MA in Art, Architecture and Design. She was able to demonstrate, through the University's RPL procedures, that the learning she had gained from her experience at the museum matched the learning outcomes of two 10-credit level 7 modules on this course. Tejal was awarded 20 credits (2 x 10 credits) for these modules, without needing to study and take the assessment for these modules.

Where can I get more information?

We've written a 'Starting the conversation' resource for students, with questions you can use to talk to your provider and students' union.

You can also see the full credit framework, as well as a companion document on making use of credit, and other resources on the [credit framework for England](#) page.

This resource has been funded from membership fees. It is separate from the statutory regulatory functions we perform on behalf of the Office for Students in England.