



inseta

INSURANCE SECTOR EDUCATION
AND TRAINING AUTHORITY

Working together for a skilled tomorrow

GUIDELINE FOR CREDIT ACCUMULATION AND TRANSFER (CAT)

STATUS	Approved
CUSTODIAN	ETQA Manager
CEO APPROVAL SIGNATURE	<i>[Handwritten Signature]</i>
APPROVAL DATE	<i>19/9/2016</i>
AMENDMENT DATE	August 2016
VERSION NUMBER	QA/PL/CAT/vs 1/2016
REVIEW DATE	August 2017

CONTENTS

PREAMBLE 3

DEFINITIONS..... 3

CONCEPTUAL DIFFERENCES..... 4

INSEA CAT SYSTEMM 5

QUALIFICATIONS OBTAINED OUTSIDE SOUTH AFRICA .. 6

INSKILLS DEVELOPMEN PROVIDER RESPONSIBILITIES 6

1. Preamble

The *INSETA ETQA Guideline for Credit Accumulation and Transfer* provides for the implementation of credit accumulation and credit transfer within the context of INSETA NQF registered qualifications and part qualifications. It replaces the INSETA ETQA Guideline of July 2014: *INSETA ETQA Credit Accumulation Transfer and Concession of Fundamentals* (QA/PL/CAT/vs2/2014).

This guideline takes its reference from the SAQA's *Policy for Credit Accumulation and Transfer (CAT) within the National Qualifications Framework (2014)* and facilitates the development of credible, efficient and transparent processes for the transfer of credits between NQF registered qualifications, and the accumulation of credits within, and across, INSETA qualifications.

The SAQA Policy is located within the broader context of the government's Human Resource Development Strategy, the National Skills Development Strategy, and other national strategies.

The CAT system seeks to further the objectives of the NQF, namely:

- Create a single integrated national framework for learning achievements;
- Facilitate access to, and mobility and progression within, education, training and career paths;
- Enhance the quality of education and training; and
- Accelerate the redress of past unfair discrimination in education, training and employment opportunities.

2. Definitions

The terms "credit accumulation" and "credit transfer" are defined as follows:

Credit accumulation means the totalling of relevant credits required to complete a qualification or part-qualification registered on the NQF.

Credit transfer means the [vertical, horizontal or diagonal] relocation of credits towards a qualification or part-qualification on the same or different [NQF] level, usually between different programmes, departments or institutions.

Thus,

Credit Accumulation and Transfer (CAT) system means:

An arrangement whereby the features of both "credit accumulation" and "credit transfer" is combined to facilitate lifelong learning and access to the workplace. Credits previously attained may be recognised as meeting the requirements for a different qualification, and, subject to identified limits, the credits achieved towards one qualification may be recognised as meeting part of the requirements for another qualification.

Lifelong Learning means learning that takes place in all contexts in life from a life-wide, life-deep and lifelong perspective. It includes learning behaviours and obtaining knowledge, understanding, attitudes, values and competencies for personal growth, social and economic well-being, democratic citizenship, cultural identity and employability.

Recognition of Prior Learning (RPL) means the principles and processes through which the prior knowledge and skills of a person are made visible, mediated and assessed for the purposes of alternative access and admission, recognition and certification, or further learning and development. It is a process through which non-formal learning 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. RPL processes can include guidance and counselling, and extended preparation for assessment.

Formal learning means learning that occurs in an organised and structured education and training environment and that is explicitly designated as such. Formal learning leads to the awarding of a qualification or part qualification registered on the NQF.

Non-formal learning means planned educational interventions that are not intended to lead to awarding of qualifications or part qualifications.

Informal learning means learning that results from daily activities related to paid or unpaid work, family or community life, or leisure, including incidental learning.

3. Conceptual Differences between:

3.1 Credit Transfer (CT) and Credit Accumulation (CA)

It is important to note that credit accumulation and credit transfer are not the same.

Credit accumulation is ...the totalling of credits required to complete a qualification... usually limited to a specific programme.

Each qualification and part-qualification registered on the NQF is based on learning outcomes and is assigned a credit value. Each credit represents 10 notional hours of learning and is allocated at a specific level of the NQF. Credits can be accumulated over time and counted towards a qualification or part-qualification if the learning is current. Credit accumulation therefore relates to, for example, achieving unit standards towards a particular qualification over an extended period of time.

3.2 Credit Transfer (CT) and RPL

Recognition of Prior Learning (RPL) and Credit Transfer (CT) are two related but separate concepts that have become closely associated with the transformation of the education and training system in South Africa.

The essential differences are that RPL is an assessment of competencies gained through informal and non-formal learning in the workplace or life experiences while Credit Transfer assesses prior formal learning i.e. assesses courses/unit standards/modules against each other to determine the extent to which there is a match. RPL recognises informal and non-formal learning, while Credit Accumulation and Credit Transfer recognizes prior, *formal* learning.

The RPL process is relevant where an individual has evidence of having previously learnt something but has never received formal recognition for it through a qualification or other form of certification. This recognition is important as it can open up access to pathways and opportunities.

RPL is critical to ensure that workers are able to receive formal recognition for skills and knowledge that have been developed in a range of different ways. Thus workers can be assessed against nationally agreed upon unit standards, and can receive credits towards a qualification.

Further guidance is provided in the *National Policy for the Implementation of the Recognition of Prior Learning* (SAQA, 2013)

4. INSETA ETQA Credit Accumulation System

A learner can complete a qualification over time and thus “accumulating” credits over time.

4.1 “Credits previously obtained may be recognised as meeting the requirements for a different qualification, and, subject to identified limits, the credits achieved towards one qualification may be recognised as meeting part of the requirements for another qualification” (SAQA *Policy for Credit Accumulation and Transfer (CAT) within the National Qualifications Framework* (2014).

4.2 INSETA ETQA will enable credit transfer through the recognition and award of credits to learners who have obtained a pass in the Fundamentals on NQF Level 3 and 4. Qualifications include the National Senior Certificate; the National Certificate Vocational Level 3 and 4 and/or other SAQA registered NQF level 3 and 4 qualifications, including those achieved through another SETA.

4.3 Learners may be awarded credits for the following Fundamental Component of INSETA NQF Level 3 and 4 Qualifications:

- Communication (20 credits) if they have passed a South African first language at NQF level 4;
- Communication (20 credits) if they have passed a South African 2nd language at either an NQF level 4 or level 3;
- Numeracy (16 credits) if they have passed mathematics or mathematical literacy at an NQF level 4.

4.4 In regard to the grade 12 Certificate, no distinction shall be applied between a pass at higher, standard or lower grade; nor is a distinction applied for a pass as a result of grade conversation by Umalusi. INSETA ETQA will record these as “credit exemptions”.

4.6 Learners are required to submit to the training provider the following: -

- A completed application form
- An original certified copy of their Statement of Credits / Statement of Results
- An original certified copy of the RSA ID Document or Passport
- An original certified copy of marriage/divorce papers where applicable

5. Qualifications obtained outside of South African

Learners with foreign qualifications are required to be assessed for competence against the compulsory communication and mathematical unit standards at the required level of the qualification or alternatively have their certificates evaluated by SAQA for South African equivalence before exemption can be considered.

6. Skills Development Provider Responsibilities

6.1 Skills Development Providers shall appoint and train an INSETA ETQA registered assessor to verify and sign off learner applications and supporting documentation.

The responsibilities of the assessor are to:

- Check the *Learner Application form (Form 2)* for completeness.
- Check the learner's supporting documents to establish validity and authenticity.
- Sign, and date, the *Learner Application Form*
- Indicate the unit standards to be awarded to the learner and complete the signed declaration form for each learner.
- Complete the NLRD Upload Form with the relevant unit standard(s).
- Ensure all documentation is complete and correct.

6.2 Retain a copy of all documents in line with the provider's policy and procedure for safe storage

6.3 Submit original credit transfer forms to INSETA ETQA Verifier, during the verification visit.

6.4 Keep copies of credit transfer forms, certified copies of supporting documentation and approvals shall be kept by the provider for audit purposes.

6.5 Upload learner credits onto the INSETA ETQA Learner Record Database after approval of the verification outcome by an INSETA ETQA Verifier.