



CREDIT RATING & BENCHMARKING: WHAT'S THE DIFFERENCE?

scqf[®]

scottish credit and
qualifications framework

WHAT'S THE DIFFERENCE? CREDIT RATING AND BENCHMARKING

The SCQF is valued by learning providers across all the education sectors in Scotland and is increasingly used and promoted for many purposes, for example, the recognition of prior learning and skills, providing a context for informal and non formal learning.

One of the benefits of the SCQF is its potential to recognise all types of learning, irrespective of its source. Essentially, the SCQF can be used to value learning in two ways: Credit Rating and the more informal process of benchmarking. Both processes use the SCQF Level Descriptors as the reference point. However confusion has arisen regarding these terms due to the:

- increased use of the SCQF in sectors other than the mainstream learning providers - universities, colleges and schools;
- realisation that the SCQF is a very useful tool to motivate learners and provide them with a value for learning that has been gained either from experience, informal learning or from the more structured and planned non-formal learning or from formal sources;
- increased prominence of the Recognition of Prior Learning (RPL) for purposes other than the award of credit; for example in a guidance context for personal and career development.

BACKGROUND

The establishment of the SCQF in 2001 drew on the Framework of Qualifications for Higher Education (FQHE) and the SQA frameworks for general and vocational education. By analysing the complexity and depth of knowledge that was expected to be achieved at each level of these frameworks and through consultation, a set of SCQF Level Descriptors were agreed by those responsible for the constituent frameworks. These expectations were described in terms of five characteristics: knowledge and understanding; practice; generic cognitive skills; communication numeracy and ICT skills; and autonomy, accountability and working with others. The process of allocating an SCQF Level and number of SCQF Credit Points is termed as Credit Rating.



CREDIT RATING

From the early stages in the development of the SCQF, guidelines were developed and agreed for the process of credit rating and initially only Higher Education Institutions (HEIs) and SQA had this 'authority'. The facility to credit rate has since been extended to colleges and other bodies approved by the SCQF Partnership. In order to determine the level of a qualification or learning programme, the 'authorised' Credit Rating Body must be able to demonstrate that they have used not only the SCQF Level Descriptors, but also other reference points such as subject benchmark statements in Higher Education (HE), the mainstream qualifications of SQA and other credit rated provision, and involve experts in the relevant subject area and experienced in using the SCQF Level Descriptors. To provide an indication of the depth of knowledge, the allocation of credit points is then determined by the estimated number of notional hours for the average learner at that level to achieve the learning outcomes of the qualification or learning programme.

In order to be credit rated the programme must meet four criteria. The learning must be:

- expressed in learning outcomes;
- assessed;
- quality assured; and
- a minimum of 10 hours of notional learning time.

QUALITY ASSURANCE

To maintain mutual trust, confidence and the reputation of the Framework, quality assurance is an essential aspect of credit rating. Quality assurance happens at different levels to ensure the rigour of the process. There is the quality assurance of the programme itself and the quality assurance of the credit rating body.

QUALITY ASSURANCE: ASSESSMENT

The programme must be quality assured in terms of the assessment of the learning outcomes. This requires that there is internal and external review of the assessment decisions. When credit rating the provision of third parties, the credit rating body must ensure that it receives at least annual reports on how the third party has carried out the quality assurance of the assessment.

QUALITY ASSURANCE: CREDIT RATING

The outcome of credit rating decisions also requires internal and external review. A panel of experts is established to reach a professional judgment on the level and credit of a qualification or learning programme. This provides a forum for discussion and argument in order to reach consensus. This group is sometimes referred to as the 'setters'. The outcome is then subject to external objective scrutiny, sometimes referred to as the 'vetter'.

QUALITY ASSURANCE OF THE CREDIT RATING BODY

The credit rating body itself, the processes it adopts and the level of expertise it harnesses to carry out credit rating are also subject to quality assurance. Since the implementation of the SCQF this has included scrutiny of the SCQF Credit Rating Process. As previously mentioned, initially the only credit rating bodies were the HEIs and SQA. A complex process is required for organisations to gain HEI status and to have Degree awarding powers. Thereafter these organisations are subject to close scrutiny through internal and external review. SQA was established by and is accountable to Scottish Government and is also subject to internal and external quality assurance. When the authority to credit rate was extended to the college sector, already subject to internal and external quality assurance processes, HMIE included the review of the college credit rating process in their external review.

The extension of credit rating to other bodies in 2008 involved a long process of consultation and consideration of the criteria and quality assurance required by organisations in order to maintain the quality and rigour of the Framework. This involves review of the standing of the body in Scotland, their commitment and capacity to credit rate and close scrutiny of their internal and external quality assurance processes. The quality assurance model, which includes the criteria, is available on the SCQF website at www.scqf.org.uk.

The process of credit rating is fundamental to the development and maintenance of mutual trust between learning providers and learners. It is resource intensive in terms of time, personnel, collection of data and expertise. Credit rating is in fact a form of formal Benchmarking that results in a qualification or learning programme being included in the Framework. Formal Benchmarking is defined as:

A reference or measurement standard used for comparison
(*Business Performance Improvement Resource*)

Having carried out this process, the qualification or learning programme is considered to be at the same broad standard as that of comparable formal provision of HE and SQA and it is recognised as such by the use of the SCQF logo and can be advertised as being at an SCQF Level with a specified number of credit points. Only qualifications and learning programmes that have been formally credit rated can be described in terms of the SCQF and for which the SCQF logo can be used.



Credit rating therefore values learning by the allocation of an SCQF Level and the award of SCQF Credit Points that, where appropriate, can be transferred into other learning qualifications/learning programmes in order to assist the learner to progress without having to duplicate their previously assessed learning.

BENCHMARKING

As part of the credit rating process, one of the first activities that the credit rating body does is to benchmark the qualification or learning programme to the SCQF Level Descriptors to give an indication of the level before a detailed analysis is carried out. This is an informal process which does not result in the award of SCQF Credit Points. Some organisations have found that this first step in the credit rating process is a useful way of valuing all types of learning that have not been credit rated or which does not meet the criteria for credit rating. Programmes which have been benchmarked are not subject to the internal and external quality assurance scrutiny of the authorised Credit Rating Bodies. Benchmarking is also being used in a guidance situation to describe the level of learning of the individual.

Understandably the voluntary, guidance, school and community and business sectors have shown increased interest in using this informal process of mapping learning against the SCQF Level Descriptors. It is viewed as a means of motivating individuals to engage in lifelong learning or to recognise the skills gained that have not been previously formally assessed and/or credit rated. While the use of the SCQF Level Descriptors is to be commended and encouraged it has to be recognised that benchmarking:

- is not a formal recognised SCQF process;
- may have involved a robust deliberate estimation by experts but equally may have been a relatively swift estimation of where learning sits on the SCQF by using a limited data source by personnel with varying (unknown) degrees of expertise and knowledge of the values of the Framework; and
- is an informal process and is not subject to quality assurance.

The SCQF Partnership Board has given careful consideration to this informal process and is pleased that the SCQF Level Descriptors are being used in different contexts. However the informal use of the SCQF Level Descriptors must not be the cause for confusion between what is 'in' the Framework and what is informally benchmarked against it. The SCQF Logo must not be used on learning programmes which are not formally credit rated.



SUMMARY

Credit rating is the process of the allocation of an SCQF Level and credit points, which is formally recorded, to learning programmes by an SCQF Credit Rating Body. Credit rating is subject to internal and external quality assurance processes that promote mutual trust and confidence and protect the Framework from reputational risk.

Benchmarking is an informal process which provides an estimation of where learning might sit on the Framework and for which there is no award of credit. It is a very useful way of helping learners to value their learning whether or not they wish to make a formal claim for SCQF Credit Points via a claim for the recognition of prior learning. Therefore benchmarking is the first stage in credit rating learning programmes and for the recognition of prior learning.

Unlike SCQF Credit Rating, benchmarking is not subject to internal and external quality assurance. Only qualifications and learning programmes that have been formally credit rated can be described in terms of the SCQF and can use the SCQF logo.

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