



Credit Procedures

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Custodian: Deputy Vice-Chancellor & Vice-President, Academic

Contact: lt@canberra.edu.au

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In developing this procedure the University had regard to the provisions of section 40B(1)(b) of the Human Rights Act 2004 (ACT).

PURPOSE:

1. These procedures set out the requirements for the granting of credit based on credentialed or uncredentialed learning towards undergraduate (UG) and postgraduate (PG) coursework courses at the University of Canberra (UC).
2. A significant proportion of studies leading to a UC award must be accredited units of study successfully completed at the University. Minimum amounts of study in the UC award must comply with the [University of Canberra Courses and Awards \(Courses of Study\) Rules 2013](#) (Courses of Study Rules) (refer to the excerpt in Schedule 1).

SCOPE:

1. These Procedures are applicable to all University of Canberra Undergraduate and Postgraduate Coursework Courses.

PROCEDURE:

1. Introduction

- 1.1. The granting of credit:
 - a. acknowledges that an individual's knowledge and/or skills represents the equivalent of the learning outcomes of one or more units in a course;
 - b. enables students to have their pre-existing knowledge and/or skills recognised to avoid unnecessary duplication of learning, allowing the student the benefit of completing their course in less time;
 - c. must comply with University limitations on credit for UG and PG coursework courses, as detailed in the excerpt from the Courses of Study Rules in Schedule 1; and

d. must not put the professional standing of a course at risk.

1.2. A student who is granted credit has the same rights in relation to that credit as a student who has successfully undertaken the studies for which credit is granted. This applies to satisfying requirements in relation to such matters as prerequisites and course completion.

1.3. Provisions on the granting of credit towards postgraduate research courses can be found in the [Distinctive Features of the Research Degrees and Programs](#) document on the [Higher Degree by Research Policy](#) website.

Exceptions

1.4. Exceptions to the [University of Canberra Courses and Awards \(Courses of Study Rules\) 2013](#), including the minimum requirements of study and the granting of credit as detailed in Schedule 1, must be approved by the Academic Board, or delegated authority.

1.5. The dean of faculty may approve an exemption to paragraph 1.4 for requests to transfer from an incomplete UC award to another UC award.

1.6. Details of approved course level exceptions to these Procedures are to be included in the course particulars for that course.

1.7. A student may be granted credit for a UC unit not listed in the course particulars and have it contribute to the academic requirements of the course under the [Variation of Course Requirements \(VCR\) Policy and Procedures](#).

2. Key requirements

2.1. Assessment processes should be evidence based, transparent and accountable.

2.2. The University recognises credentialed or uncredentialed prior learning as the basis for credit, which may be negotiated on a case-by-case basis for individual students or on a course-by-course basis through an articulation arrangement (refer to Schedule 2).

2.3. The person authorising the approval of credit must be satisfied of the authenticity of the basis or claim for credit. Students will be required to authorise the University to seek independent confirmation of documents or claims submitted in support of applications for credit.

2.4. The currency, standard and relevancy of knowledge and/or skill is dependent upon the associated learning outcomes, discipline and/or industry, which must be taken into account when making determinations for credit.

2.5. Professional requirements also need to be taken into account when determining eligibility for the granting of credit.

Credentialed learning

2.6. Credentialed learning is learning based upon completed or incomplete formal studies leading to an [Australian Qualifications Framework](#) (AQF) award or overseas equivalent.

2.7. The minimum qualification recognised by the University as the basis for credit towards a bachelor's degree is normally a Certificate IV.

2.8. Credit for credentialed learning is preferably specified credit. Credit may be:

2.8.1. granted for research skills units of honours degree courses where completion of the honours is not required for admission to the postgraduate course;

2.8.2. transferred from completed studies from postgraduate level to undergraduate level and vice versa; and

2.8.3. granted for approved articulation arrangements and nested awards as indicated in individual course particulars.

2.9. Where block credit is to be granted, such as in an articulation arrangement for Volume of Learning (VoL) credit, faculties must provide details of the remaining units a student must complete in order to meet the learning outcomes of the course.

Uncredentialled learning

2.10. Uncredentialled learning is informal learning from work experience, life experience, or non-formal learning from studies not recognised under the AQF. This is referred to as Recognition of Prior Learning (RPL) and enables credit to be granted to students on an individual basis for informal learning experiences (refer to Schedule 3).

2.11. Credit for uncredentialled learning is unit specific and is based upon evidence of achieving the learning outcomes for the unit.

2.12. Credit may be granted for examinable UC Non-award Studies and studies developed or recognised in accordance with the University's Credit for Non-award Studies Policy.

Restrictions on credit

2.13. With the exception of 2.8.2 and 2.8.3, credit is not granted for study undertaken to meet admission requirements.

2.14. As credit for units of study from a completed award is considered external credit, students cannot gain retrospective awards for their course of study following completion of an award.

2.15. Credit is not granted for a conceded pass grade.

3. Granting of credit

3.1. Students should consult with their faculty to confirm their eligibility for credit prior to submitting an application.

3.2. In the case of specified credit, the unit convener normally assesses for comparability, and makes a recommendation to the course convener^[1], ensuring rationale and/or evidence for the recommendation is recorded as required.

3.3. The course convener is the approving authority for the granting of credit for:

- a. individual students, taking into account the relevance of the application to the course as a whole; and
- b. units that are not listed in the course particulars (refer paragraph 1.7 in Scope).

3.4. Student Connect (SC) may grant credit to individual students without reference to the unit or course convener in the following circumstances:

- a. a pre-approved articulation arrangement through a Memorandum of Agreement (MoA) with a third party provider or other partner;
- b. an approved precedent for the granting of credit where a precedent is credit previously awarded on the same basis towards the same unit and course, unless an exception was previously granted; and/or
- c. a request for internal credit following a course transfer.

3.5. Student Connect (SC) are responsible for processing all applications for credit including:

- a. arranging for Academic Board, or the delegated authority, to approve exceptions to the Courses of Study Rules;

- b. recording details of approved credit on the student management system for inclusion in the student's future academic transcripts;
- c. notifying students in a timely manner of the outcome of their application; and
- d. ensuring the [online credit transfer interface](#) is maintained and updated, as required.

Overseas students on student visas

3.6. The assessment and provisional granting of credit to an overseas student on a student visa should normally be done as part of the admission process. Where credit has been granted post admission, Student Connect will arrange an assessment of the remaining course duration for that student, and issue a new Confirmation of Enrolment (CoE), where appropriate.

3.7. The course convener (and unit convener as appropriate) approves a student's request to enrol in a cross-institutional or approved exchange program for study at another tertiary institution and, on satisfactory completion of that study, have it granted as specified or unspecified credit towards a UC course.

4. Establishing (or revising) articulation arrangements including Volume of Learning credit arrangements

4.1. Schedule 2 outlines the guidelines regarding articulation arrangements. Student Connect is responsible for articulation arrangements with domestic partners, and Marketing & Communications and UC International are responsible for such arrangements with international partners. The appropriate area will:

- a. arrange the review of articulation arrangements as required by these procedures.
- b. maintain a public access database of all articulation arrangements, including sample study plans for students granted credit under an articulation arrangement;
- c. arrange all recommendations and approvals in compliance with the UC contractual agreement process;
- d. ensure qualifications are AQF compliant or, in the case of international qualifications, deemed equivalent;
- e. ensure proposals are compliant with University policy and procedure (exceptions must be explicitly approved as such);
- f. submit a proposal detailing new or revised articulation arrangements;

4.2. If a contractual agreement (e.g. MoA) is required then it must follow the approved UC contractual agreement process, which includes approval by the Vice-Chancellor (VC).

4.3. The approval process for articulation arrangements is as follows:

4.3.1. The course convener, or equivalent, assesses and maps equivalencies in course content, competencies and learning outcomes for a proposed articulation arrangement, including VoL credit arrangement.

4.3.2. The course convener makes a recommendation to the dean of faculty, which includes the details of units approved for credit or the VoL to be granted. If the proposal includes unspecified credit, a typical study plan detailing the units that articulating students must complete in order to meet the UC course learning outcomes must be included.

4.3.3. The dean of faculty endorses the proposed new or revised articulation arrangement, taking into account faculty and University strategic aspects of the proposal.

4.3.4. If the articulation arrangement is new, the DVC VP S&P must also endorse the

proposal.

4.3.5. The Deputy Vice Chancellor (Academic) (DVCA) approves all new or revised articulation arrangements (under delegation of Academic Board), including single discipline specific linkages. The DVCA considers the strategic, academic and quality assurance aspects of the proposal, consulting as required.

4.3.6. Academic Board approves VoL credit arrangements, and notes all other approved new and revised articulation arrangements.

4.4. Articulation arrangements with the Canberra Institute of Technology (CIT)

Endorsement by the dean of faculty and approval by the DVCA is not required where a routine revision is made to a national training package that results in a new qualification, if it is deemed by CIT and UC to be equivalent to the current training package.

5. Approving Recognition of Prior Learning (RPL) as the basis for credit (refer Schedule 3)

5.1. Students should discuss their eligibility with the relevant unit convener who will advise the student of the evidence required to make an assessment, prior to submitting a formal request for RPL credit. The information and advice provided is conditional in nature pending formal approval.

5.2. Requests for credit based on RPL must include a *portfolio* which should demonstrate the learning gained from the relevant experience, and directly relate to the learning outcomes of the specified unit. The approval process is as follows:

- a. The unit convener formally assesses the application on the basis of the portfolio, and makes a recommendation to the relevant approving authority detailed in 5.2(b) and (c), ensuring rationale and/or evidence is recorded as required.
- b. The course convener considers the application, and where appropriate, approves the request for RPL where a precedent exists.
- c. Where no precedent exists, the course convener considers the application, and where appropriate, endorses the unit convener's recommendation to the Faculty Board, or delegated approving authority being the head of discipline (HoD) or associate dean (education) (ADE), for approval.
- d. Student Connect is responsible for:
 - i. ensuring all recommendations and approvals are processed;
 - ii. ensuring the granting of RPL credit complies with University legislative, policy and procedural requirements; and
 - iii. maintaining a register of RPL precedents.

6. Appeals

6.1. A student may appeal against a decision on credit under the [Student Grievance Resolution Policy](#).

[\[1\]](#)Course convener means the academic staff member responsible for a course, and includes an academic staff member with an alternate title who has equivalent course responsibilities.

ROLES AND RESPONSIBILITIES:

Table 1: Granting Credit

Role:	Responsibility:
Student	Applies for credit (not covered under an articulation arrangement) by completing the Credit Application form.
Student Connect	Processing of Applications for Credit • Ensures approved credit complies with relevant University rules, policy and procedures, and there is consistency in the application of such between disciplines. • Notifies student of decision. • Records relevant details of credit against the course information on the student management system • Ensuring the online credit transfer interface is maintained and updated. Articulation arrangements, applications where prior approval exists and/or UC studies are the basis for the request • Arrange the review of articulation arrangements as required. • Identifies eligible students for credit under an articulation arrangement. • Administratively approves the granting of credit and the recording on the student management system. • Maintains a register of RPL precedents (see Table 3). • Maintain a public access database of all articulation and Volume of Learning credit arrangements, including sample study plans for students granted credit under an articulation arrangement. Overseas students on student visas • Where credit has been granted post admission, Student Connect will arrange an assessment of the remaining course duration for that student, and issue a new Confirmation of Enrolment (CoE), where appropriate. Exceptions • Arranges for Academic Board or delegated authority, to approve exceptions to the Courses of Study Rules; if approval is under delegation, arranges for Academic Board to note the approval. Reporting • Provide Academic Board with an annual summary of credit approved on the basis of RPL.

Marketing & Communications, and UC International	International students who receive approval of credit post-admission Calculate the effect on remaining course duration for International students, responding as required.
Unit convener	Specified credit Reviews application and makes a recommendation to course convener.
Course convener	Considers applications for credit where currency, nature or amount of credit granted depends on academic judgment.
HoD or ADE	Requests for exceptions to the Course of Study Rules Makes recommendation to the Chair of UEC, or other member(s) of UEC appointed by the Chair, for requests for exceptions to the Course of Study Rules.
Chair of UEC, or other member(s) of UEC appointed by the Chair	- Makes decision on behalf of Academic Board on advice of the relevant HoD or ADE for requests for exceptions to the Course of Study Rules - Considers requests for for credit towards bachelor degree on the basis of AQF qualification that are below the level of Certificate IV.

Table 2: Establishing (or revising) articulation arrangements

Role	Responsibility
Course convener	- Considers a new or revised proposal for single discipline specific linkages or articulation arrangements under a MOU/MOA or VoL credit arrangement. - Maps equivalences in course content, competencies and learning outcomes. - Negotiates with unit conveners as required. - Develops the proposal (including MOU/MOA if appropriate) or endorses a new proposal or revised agreement. - Makes a recommendation to dean of faculty. - Provides a study plan for any block credit that is unspecified (such as VoL credit).
Dean of faculty	Considers the articulation arrangement, and if appropriate endorses the proposal.

Student Connect	• Checks that the proposal is in line with University policy. • Checks qualifications are AQF compliant or, in the case of international qualifications, deemed equivalent. • Liaises with UC Contracts Manager for new or revised MoU/MoA. • Ensures the proposal is in line with any existing MoU/MoA. • Tracks and monitors progress of proposals. • Forwards advice of the approval to the dean of faculty and the course convener. • Ensures the partner institution has been advised of outcome of proposal or revision. • Arranges for Academic Board to note new and revised arrangements. • Arranges for details of approved new and revised arrangements to be recorded in a publicly available database. • Administers annual review of all current approved arrangements.
UC Contracts Manager	Manages the contract approval process where an MoU or MoA is proposed or revised.
DVC(A)	Considers proposal, including VoL proposals.
VC	Considers the MoU/MoA or revised MoU or MoA.

* Marketing and International undertake the Student Connect role for arrangements involving an international partnership.

Table 3: Approving Recognition of Prior Learning (RPL) as the basis for credit

Role	Responsibility
Student	• Initially contacts unit to discuss merits of request. • Submits formal request for credit including portfolio.
Unit convener	• Assesses the application and makes recommendation to course convener. • Provides a detailed rationale and ensures relevant evidence is attached, to support the granting of credit.
Course convener	• Approves recommendation if a precedent exists or endorsed the recommendation to the HoD or ADE if no precedent exists.

Student Connect	• If required, refers exceptions to the DVC(A) or delegate for approval. • Advises student or the proponent, such as the unit/course convener, of decision. • Records the approved credit against the student's course, on the student management system • Annually arranges for Academic Board to note approved RPL cases.
HoD or ADE (as determined for a faculty by the dean)	• Considers recommendation if no precedent exists. • Makes decision on behalf of Academic Board.

IMPLEMENTATION AND REPORTING:

Student Connect are required to provide an annual report to Academic Board a list of the approved exceptions to the Course of Study Rules, and an annual summary of credit approved on the basis of RPL.

GOVERNING POLICY AND LEGISLATION:

Commonwealth and Territory governing framework and legislation

- [University of Canberra Act 1989](#)
- [Education Services for Overseas Students \(ESOS\) Act 2000](#)
- [Australian Qualifications Framework](#) (AQF) Second edition, January 2013 (incorporating amendment to Master's Degree Specifications, May 2014)
- [Higher Education Standards Framework \(Threshold Standards\) 2021](#)
- [Higher Education Support Act 2003](#) (incorporating amendments to February 2016)

University Statutes and Rules

- [University of Canberra \(Courses and Awards\) Statute 2010](#)
- [University of Canberra Courses and Awards \(Courses of Study\) Rules 2013](#)
- [University of Canberra \(Academic Board\) Statute 2011](#)
- [University of Canberra Academic Board Rules 2011](#)

University policy and procedures

- [Admission \(for Undergraduate and Postgraduate Coursework Courses\) Policy](#)
- [Admission \(for Undergraduate and Postgraduate Coursework Courses\) Procedure](#)
- [Student Grievance Resolution Policy](#)
- [Variation of Course Requirements Policy](#)
- [Variation of Course Requirements Procedure](#)

SUPPORTING INFORMATION:

Schedule 1 - External Credit: Limitations on amount of credit

Table 1: Minimum amounts of study requirements (information extracted from the Course of Study Rules)

The University of Canberra Courses and Awards (Courses of Study) Rules 2013 set out the following minimum amounts of study an enrolled student of the University must take within the specific course at UC, to be eligible for the granting of an award for that course. The Academic Board may approve an exception to the minimum required study.

AQF Level	Course level	Minimum required study at UC
5	Diploma	12 credit points
6	Associate degree	24 credit points
7	Undergraduate or graduate entry degree of bachelor, including a degree of bachelor with honours	24 credit points
7	Combined course leading to two degrees of bachelor	24 credit points for each degree and 48 credit points in total
8	Honours degree of bachelor	12 credit points
8 – 9	Graduate certificate (AQF 8), graduate diploma (AQF 8) or degree of master by coursework (AQF 9)	12 credit points
9	Combined course leading to two degrees of master by coursework	12 credit points for each degree and 24 credit points in total
9	Degree of master by research	1 year EFTSL or equivalent (i.e. 24 credit points)
9	Degree of master (extended)	24 credit points
10	Degree of doctor by research	2 years EFTSL or equivalent (i.e. 48 credit points)

Table 2: Maximum amount of external credit towards a related UC bachelor degree course

AQF Level	Award	Credit Points
4	Certificate IV	12 credit points
5	AQF diploma	Length of qualification completed. Any consideration of credit must take into account minimum study required at UC (13.1) and credit relevant (4.3.3)

6	Advanced Diploma (1.5 year full time)	36 credit points
6	Advanced Diploma (2 years full time)	48 credit points

1. Credit for incomplete studies at these levels will be considered on a case-by-case basis.
2. Pursuant to the minimum required amounts of study at UC established in Table 1, external credit may be granted for any amount up to, or equalling, the remaining credit points in an UG or PG coursework course on the basis of an incomplete course at the same or higher level. Credit from a lower level course into a high level course will be considered on a case-by-case basis.
3. The maximum amount of external credit based on a completed course (or courses) at the same or higher level is 24 credit points towards an UG course or 12 credit points towards a PG coursework course.
4. External credit cannot be used towards a one year stand-alone honours course.
5. Credit may not be given towards a 12 credit point graduate certificate course unless the Academic Board has approved credit arrangements, as detailed in the course particulars.
6. Additional limits on the amount of external credit may be set by University policies and in the course particulars for a specific course.

Internal credit

7. Full credit transfer may be granted for an incomplete UC course to allow transfer to another UC course, within the constraints of the Courses of Study Rules.
8. Credit towards a UC UG course on the basis of a completed UC UG course may be granted in accordance with the guidelines provided in the Undergraduate Course Procedures (combined courses, leading to a double degree). This applies irrespective of whether the two courses have been formally established as a combined degree course.
9. Credit towards a UC PG course on the basis of a completed UC PG course at *same or higher level* is limited to a maximum of 12 credit points, except in an accredited combined master's degree course where the Postgraduate Course Procedures applies.
10. Taking into account the required minimum amount of UC study, credit may be granted for up to 24 points towards a UC postgraduate course on the basis of a completed UC postgraduate course at a lower level. This applies for nested and non-nested courses.

Schedule 2 - Articulation arrangements

1. Articulation arrangements between the University and other institutions are developed to build learning pathways for students, to maximise opportunities for the recognition of prior studies, and to establish strategic alliances.
2. Articulation arrangements establish pre-defined credit for related courses of study for all eligible students.
3. Articulation arrangements may apply to:
 - a. credentialed studies in a university, a vocational education and training (VET) course, or an accredited course offered by a Registered Training Organisation; and

- b. uncredentialed studies offered by a training provider approved by the Academic Board (or the delegated authority).
4. Articulation arrangements normally comprise a sequential pathway; the granting of a lower level award at another institution results in credit towards a UC award. Credit can only be given on the basis of fully completed studies under articulation arrangements.
5. The development of articulation arrangements is based upon the mapping of equivalences in course content, competencies and learning outcomes.
6. The maintenance of the academic rigour and coherence of the UC course or program is to be taken into account when establishing an arrangement.
7. An articulation arrangement can be based upon: a single discipline-specific linkage between UC and another institution (which does not require a contract), or a contractual agreement between institutions such as a Memorandum of Agreement.
8. The criteria for establishing a contractual agreement are as follows:
 - a. The partnership is a strategic and long term one.
 - b. Articulation is one aspect of a broader relationship.
 - c. A number of articulation arrangements are likely to be established.
9. The minimum qualification level recognised by the University under articulation arrangements, for the purposes of credit, is normally a Certificate IV.
10. Credit granted at the University of Canberra under an articulation arrangement may be specified, unspecified or block credit.
11. Information on the University's articulation arrangements is made publicly available on the UC website. The typical study program is given for each arrangement based on the credit to be granted.
12. Articulation arrangements are reviewed annually. They are also reviewed when the UC program or related program at the partner institution undergoes a change that will impact upon the arrangements.

Volume of Learning Credit

13. The university recognises that completion of certain Australian VET National Recognised Training package awards contribute to the completion of learning outcomes of UC courses. In such cases, credit may be granted towards UC degrees in related disciplines to the VET award in approved VoL arrangements.
14. Academic Board (or delegate) is responsible for approving Volume of Learning credit arrangements. This approval will be on the basis of the nominated training package and will therefore extend to any VET provider accredited to deliver that package.
15. Pursuant to Table 2 in Schedule 1, if amounts of credit are not appropriate for a certain award, VoL arrangements will not apply (normal credit arrangement may apply in these circumstances).
16. Faculties are responsible for ensuring that students awarded credit under VoL arrangements are still able to meet course learning outcomes for their course of study. Faculties are required to provide study plans for the remaining units or electives in these courses.

Schedule 3 – Recognition of Prior Learning (RPL)

1. This schedule applies to RPL credit. Refer to the Admission Policy for Undergraduate and Postgraduate Coursework Courses for information on RPL based admission.
2. RPL is the recognition of learning gained outside the AQF, that is, those awards normally offered in universities and TAFE. RPL refers specifically to learning from work or life experience, and from

uncredentialed courses.

3. RPL credit may be granted towards UG or PG coursework courses. Professional recognition requirements may prevent the granting of RPL credit in some UC courses.
 4. RPL credit specific to a unit. Block credit does not apply as evidence is required on the achievement of learning outcomes, as set out in the UC Handbook, for a specific unit or specific units.
 5. Eligibility for RPL credit is normally based on demonstrated achievement of each of the following criteria with the onus on the applicant to provide the required evidence:
 - i. the skills and learning required to meet the learning outcomes for the unit;
 - ii. the capacity to critically engage in theoretical aspects of the discipline; and
 - iii. substantial experience in a relevant area.
 6. RPL credit will not be based solely on the length of professional experience.
 7. Documents provided as evidence must be original or certified, and may include:
 - a. an employer's letter validating work experience;
 - b. examples of work, training certificates and course outlines;
 - c. documented professional qualifications; and
 - d. interviews, written tests and practical demonstrations.
 8. The overall UC limitations on external credit, including any RPL credit, will apply as set out in Schedule 1.
1. The total amount of external credit granted on the basis of RPL will not exceed:
 - a. 24 credit points in a three or four year undergraduate course; and
 - b. 12 credit points in a postgraduate course.

DEFINITIONS:

Terms	Definitions
Credit	Recognition by the University that prior learning undertaken by a student satisfies part of the academic requirements of a course. Also known as 'advanced standing' or 'status'.
Course Particulars	Details of specific course information, including design, delivery, structure and assessment, which is approved through University course approval processes.
Articulation arrangement	Recognition by the University that specific studies at a particular institution qualify all students with these studies for the specified credit. Articulation arrangements enable students to progress from a completed qualification to another with credit in a defined qualification pathway. (See also Volume of Learning credit.)
Block (unspecified) credit	Credit towards a specified number of credit points at a specified course level. Any block (unspecified) credit is normally limited to the granting of credit for open electives.
Specified credit	Credit towards a unit or units specified in the course particulars for a specific course.
Internal credit	Credit granted on the basis of studies undertaken at the University.

External credit	Credit granted on the basis of studies undertaken at an institution other than the University or credit for units of study from a completed UC award.
Credentialed (formal) learning	Course-related learning recognised under the AQF such as formal learning in a university, a vocational education and training (VET) course, an accredited course offered by a Registered Training Organisation, or overseas equivalents.
Uncredentialed (informal and non-formal) learning	Informal learning from work experience, life experience or non-formal learning from courses taken outside the university and VET system (i.e. learning that does not lead to an AQF accredited qualification). Includes learning accredited through the RPL process and learning based on non-award studies approved by the University.
Portfolio	All the information that a student presents to the University for assessment.
Postgraduate course	The term 'postgraduate' when used in relation to a course denotes any course which follows an undergraduate course.
Volume of Learning credit	Volume of Learning credit is where the University recognises completion of certain Australian VET National Recognised Training package awards as contributing to the completion of learning outcomes of UC courses. This arrangement includes any VET provider who delivers the nominated training package. In such cases, credit may be granted into UC degrees in like disciplines and is usually block credit.