Introduction

The credit matrix is a new approach that is linked to key aspects of our qualifications system. This is why, before beginning any detailed development work, the VQA is keen to hear the views of individuals and organisations with an interest and involvement in qualifications.

The VQA* is conducting a state wide consultation on the credit matrix from June until the end of September. This paper is part of this consultation. It provides a brief introduction to the credit matrix. Copies of the complete consultation paper on the credit matrix are available on the VQA website at www.vqa.vic.gov.au If you would like copies mailed to you please telephone the VQA on 03 9637 2806 or fax 03 9637 2422.

FOOTNOTE
* The VQA is responsible for all post compulsory education and training qualifications except higher education qualifications.
What the credit matrix is

The credit matrix is a new approach to the way we describe and record achievement in qualifications. It is an approach that could potentially be applied across all the different kinds of qualifications available in Victoria. For this reason, it is sometimes described as being a little like a common currency.

In the same way that the dollar allows us to put a value on and compare different goods, the credit matrix - through a system of levels (for complexity of learning) and points (for the amount of learning) - would allow us to describe and compare achievement in different kinds of qualifications.
The origins of the credit matrix

The Victorian Government has set goals and targets for the education and training system as a whole. In directing its work towards these, the VQA has been looking at ways to ensure that our qualifications system is as effective as it can be in supporting Victorians of all ages to gain, and build on, the knowledge and skills they need now, and in the future.

A key aspect of this work has been looking at ways in which the qualifications system can be organised so that people can build effectively on what they already know and can do, and progress smoothly from one qualification to another - no matter where they are starting from, and no matter what combination of knowledge and skills they may already have, or wish to gain.

It was this work that led the VQA to the concept of the credit matrix, because in order to work out how much learning already achieved in one qualification should count towards another, you need first to have a common basis for comparing them. And if you want to be sure, no matter what combination of qualifications people may choose to study, that they will always be able to build on rather than have to go back to the start and repeat what they have learned, then you need a common basis that works across all qualifications.**

**FOOTNOTE
For readers familiar with the Australian Qualifications Framework (AQF) it is important to note that the credit matrix will not replace the AQF. It will be designed to align with the AQF and with the current and future needs of students in Victoria in mind, enhance its operation.
The credit matrix would work on levels (for the degree of difficulty or complexity of learning) and points (for the amount or volume of learning involved).

Both levels and points are needed, because both level and volume of learning can vary across different qualifications. If you compared, for example, a postgraduate diploma in education with a senior secondary certificate, the diploma would involve a smaller volume of learning than the certificate (one year rather than two) but the learning in the diploma would be at a higher level of complexity than the learning in the certificate.

The levels and points would need to be applied to the units or modules which, in most qualifications, are part of the assessment structure. These units are not necessarily always of the same level of difficulty, or the same volume. Very often, for example, the learning you do early on in a course is not as complicated as the learning you do later. And people don’t always want to study whole qualifications. Sometimes just studying a particular unit of a qualification makes good sense.

If we imagine we have a system of 12 agreed levels and points that work, for example, on one point for every 10 hours of learning, and we applied the system to a degree, it might have a credit value of:

- 120 points at level five
- 240 points at level six

In chart form it would look like this:

If we looked at two Vocational Education and Training (VET) Certificates, the first – a VET Certificate III for example – might have a total credit value of:

- 20 points at level two
- 70 points at level three
- 15 points at level four

The second – a VET Certificate IV for example – might have a total credit value of:

- 40 points at level three
- 60 points at level four
- 20 points at level five

The two certificates would look like this in chart form:

If the system of levels and points was applied to all qualifications, we would have a complete picture of the credit value of qualifications and the units that make them up.
What the credit matrix would do

DESCRIBING QUALIFICATION REQUIREMENTS

The requirements for gaining a qualification could be stated very simply. They could be described as the number of points that need to be successfully gained at specified levels in particular subjects or areas of study.

For example, the requirements for the award of a diploma might be:

- 80 points at level four, of which 20 points must be in ...
- 20 points at level five in ...
- 50 points at level three in ...

Stating the requirements for all qualifications using the credit matrix should make the qualifications system easier for everyone to understand.

DESIGNING NEW QUALIFICATIONS

The common measure of points and levels should also make it easier to design qualifications that combine different kinds of learning, for example qualifications for young adults who may not have decided on a definite career path and who are seeking a wide range of options.

It should also make it quicker and easier to add new options to qualifications, update existing ones, or design completely new qualifications, for example to meet the needs of new industries such as mechatronics.

SETTING AND MONITORING STANDARDS

For the education system overall, the credit matrix would make it easier to set overall standards and keep track of what is happening to them.

A target standard could be defined for all young adults, for example, requiring the successful achievement of points at levels shown in the chart below.

Setting a standard in this way means that it could be met in a number of quite different ways – through achievement in units of qualifications as well as whole qualifications – and through a range of different qualifications such as the VCE, VCAL, VET Certificates (including certificates such as Certificates in General Education for Adults), or university extension studies.

The common system of points and levels would mean that whatever the mix of achievement, the overall outcome - in terms of level of difficulty and volume of learning - would be
broadly comparable. And, as all achievement could be reported in terms of levels and points, it would be easier for everyone to see what progress was being made to meet the particular standard set.

**GAINING CREDIT**

The credit matrix would make it easier to work out ‘credit transfer’, or how much learning already achieved in one qualification should count towards another. The charts on page 6 show how the credit matrix allows you to compare the level and volume of learning in different qualifications. You can see, for example, that there is some learning in both the Certificate IV and the degree that is at level five, but in the Certificate IV there is much less of it - 20 rather than 120 points.

This doesn’t mean, however, that any learning in any Certificate IV would count towards any degree. Different qualifications have different purposes, cover different fields and require different kinds and combinations of knowledge and skills.

But, for someone responsible for making decisions on credit, having a system that shows clearly how the level and length of learning for one qualification compares with another means that - taking all the other factors into account - they have a consistent basis for making a fair decision on exactly how much credit will count.

Having a common way of measuring the volume and level of different kinds of learning should also make it easier to identify where credit transfer should exist between qualifications as a standing arrangement, and to specify these arrangements in advance.

**RECORDING ACHIEVEMENT**

Just as the credit matrix provides a simple way of stating what you need to do to get different qualifications, it also provides a simple way of formally recording what has been achieved.

If it was possible to have a student number you could keep, wherever and whenever you were studying, and all achievement was recorded incorporating the system of levels and points, you could have one record that could be progressively updated. It would be much easier for everyone to follow what you have achieved, no matter what the mix of qualifications studied.

**KEEPING TRACK AND PLANNING AHEAD**

Having the same system for recording what has been achieved, as well as what is needed in different qualifications, should also make it easier for students to keep track of what has been achieved and to plan ahead.
When Ben was doing his apprenticeship he gained a Certificate IV, and on the basis of this and his other experience and skills, he has gained a place in a degree course. He also has the option of doing a diploma. There are agreed credit transfer arrangements in place for each of the qualifications Ben is interested in pursuing.

Knowing that:

20 points at level five from the Certificate IV will count towards the degree

20 points at level four and 20 points at level five will count from the Certificate IV towards the diploma

100 points at level five will count from the diploma towards the degree

means that Ben can clearly see the credit implications of choosing to do the diploma instead of the degree.

He can also see what the implications would be if, after having completed the diploma, he decided to do the degree.
In summary

The credit matrix would:

• make the whole system of qualifications easier to understand
• allow for the design of more flexible qualifications that could include new and different kinds and combinations of knowledge and skills
• provide a simple and uniform way of describing qualifications and recording achievement in them
• make it easier to keep track of learning achieved and to plan ahead for individuals, providers and employers, as well as the system as a whole
• ensure learning already achieved does not need to be repeated.
Let us know your views

From June to September 2003, the VQA will be holding workshops on the credit matrix throughout Victoria. The workshops will be advertised in local newspapers and on the VQA website.

After reading this introduction to the credit matrix, the full consultation paper, or attending one of the workshops, please take the time to tell the VQA what you think about the concept.

*The Credit Matrix - A Consultation Paper* includes a short pro forma that you can complete and mail or fax to the VQA. If you would like copies mailed to you please telephone the VQA on 03 9637 2806 or fax 03 9637 2422.

You can also download *The Credit Matrix - A Consultation Paper* from www.vqa.vic.gov.au and complete and return the pro forma to the VQA by email.

THE CLOSING DATE

Consultation on the credit matrix closes on 30 September 2003. If you would like to comment, please ensure your completed pro forma reaches the VQA by 5pm on 30 September.
Making qualifications work for Victorians by
• safeguarding the standard of Victorian qualifications
• ensuring qualifications work for Victoria’s economic future
• providing qualification options that help Victorians achieve their career and personal ambitions

The VQA’s office is situated in the precinct of State Government offices near Melbourne’s Treasury Gardens.
41a St Andrews Place
East Melbourne VIC 3002
(Melways reference 2K F3)
Telephone: (03) 9637 2806
Fax: (03) 9637 2422
Email: vqa@edumail.vic.gov.au

For further information visit the VQA website at www.vqa.vic.gov.au

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