

## Background and Objectives

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The Credit Bank System (CBS) is an open education system that recognizes diverse learning experiences gained not only in school but also out of school. When a student accumulates the necessary CBS-approved credits, that student can obtain an associate or bachelor's degree.

### *Background of the Credit Bank System*

Previously, non-formal modes of higher education in Korea were not given formal recognition or credit. Education was considered as the sole domain of the formal school system. Such a belief placed inordinate demands on the university or college system and created excessive competition among students. Moreover, the value and power of non-formal education was greatly underestimated, even though it provided people with practical knowledge and skills and people were willing to pay for it.

In 1995, the Presidential Commission on Education Reform (PCER), established in 1994 as a policy advising body to the President, presented an innovative vision of a new education system to promote the development of a society of open and lifelong learning. The purpose of this new education system was to give people a better opportunity to enhance their individual capabilities. The introduction of the Credit Bank System (CBS) was proposed by the PCER as a concrete way to realize this vision.

On the basis of this proposal, the CBS gained government endorsement through a law, passed on January 13, 1997. The accreditation system and standardized curriculum were subsequently developed and the first applications for accreditation from educational institutions were evaluated. In March 1998, the first stage of implementation began.

### *Objectives of the Credit Bank System*

The CBS aims to provide all citizens with greater access to various educational opportunities and to foster a lifetime of learning. The CBS seeks to innovate, diversify, and maximize educational opportunities for students who are studying at post-secondary institutions and for adults who are seeking additional education and training. In the long term, the CBS will raise the overall standards and



status of the non-formal education sector as a vital means for promoting educational self-achievement and guaranteeing the global competitiveness of the Korean population.

## Management of the Credit Bank System

Students primarily acquire credits by completing programmes at educational and vocational training institutions, enrolling as part-time students in colleges or universities, acquiring various national certificates, and passing the bachelor's degree examination programme for the self-educated. The CBS provides associate and bachelor's degree courses based



on the standardized curriculum and syllabus. The standardized curriculum works as the criterion for accreditation and credit approval.

The accreditation of educational programmes is approved through a set of criteria. If a student completes an accredited programme, she/he is eligible for credit recognition. A non-formal education programme is re-accredited twice a year, and each non-formal education institute has to pay a minimum commission for this accreditation.

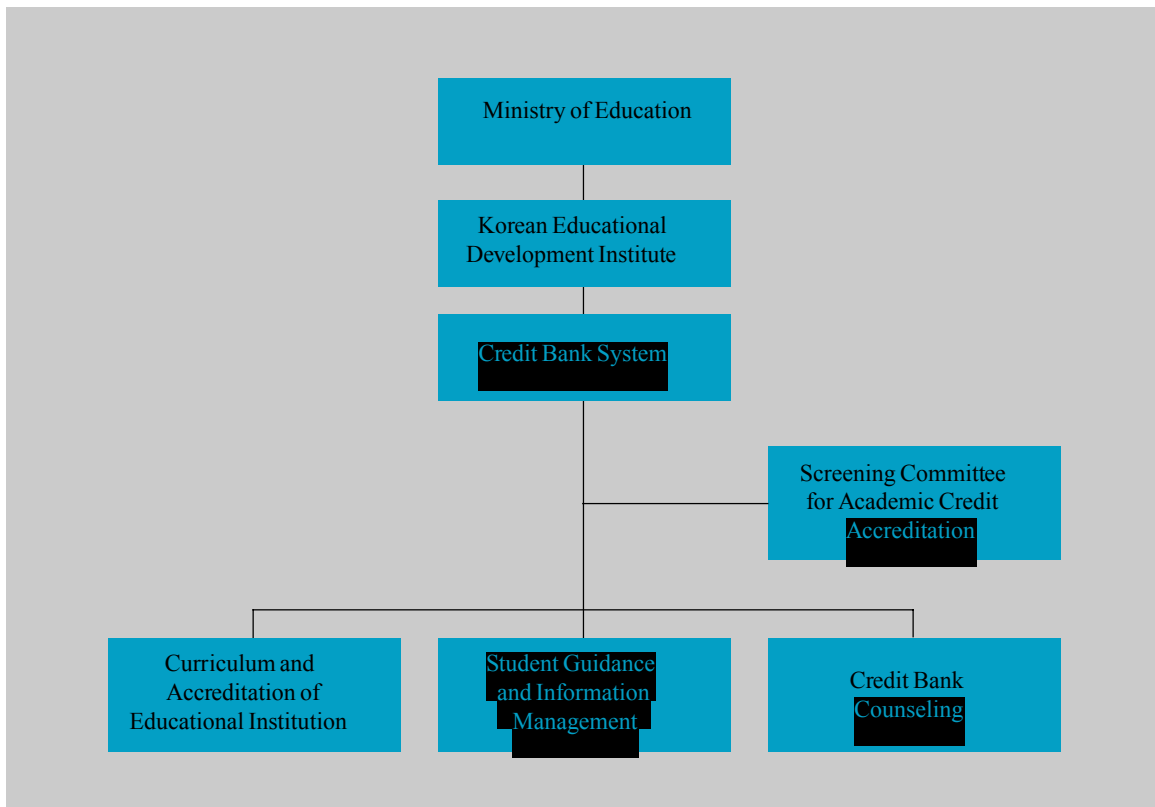
### Administrative Organization

The Lifelong Learning Policy Division of the Ministry of Education formulates all policies related to the CBS, approves the educational programmes offered by education and training institutions, finalizes the standardized curriculum and awards degrees. The Ministry of Education delegates much of the developmental and administrative work to the Korean Educational Development Institute (KEDI).

KEDI is responsible for student registration, credit approval, review and approval of degree requirements, accreditation, re-evaluation of education programmes, and management of the Credit Bank Information Service System.

The Provincial Offices of Education, which function as CBS information centres, not only collect and forward the Learner Registration Forms and the Credit Approval Application Forms to KEDI, but they also provide students with practical information and advice. The administrative organization is illustrated in Figure 1.

The KEDI operates a committee for credit approval. The committee is composed of leaders from diverse social groups who screen the credits that students earn and who observe the students' learning experiences and activities. Moreover, KEDI provides a consulting system, an online service, and other resources and information for learners and educational institutions.



*Administrative Organization of the Credit Bank System*

### ***Credit approval and degree award***

Anyone can benefit from the CBS, especially the following:

- high school graduates who were previously unable to attend post-secondary institutions
- college or university dropouts
- workers who hold professional certificates but did not acquire a university degree
- college or university graduates who wish to commence studies in a different field
- people who wish to acquire formal credits for knowledge and skills gained through self-instruction and workplace training and experience
- people who have studied at private institutions or junior colleges and wish to transfer into the university system

Once a student earns credits from various sources, he/she must apply to KEDI to have the credits registered and to take the necessary measures to have the degree awarded.

## *Registration and credit approval*

Anyone who has a high school diploma or an equivalent educational background can apply for registration by completing a learner registration form and a credit approval application form. Each of these forms must be submitted either directly to KEDI or through a provincial office of education.

Credits may be acquired primarily through accredited educational and training institutions, part-time enrollment in university or college, certificate acquisition, or the bachelor's degree examination. The credits from previous university education are mostly admitted regardless of what year the credits were awarded. The acceptance of credits from national technical certificates varies according to how difficult it is to obtain the credits. Some of these certificates are counted as 45 credits with the minimum calculation available being 4 credits. National technical certificate credits cannot be used towards credits in the liberal arts.

In Korea, another way of getting a degree without attending university or college is through a bachelor's degree examination programme for the self-educated. If an individual passes four stages of the examination that person can obtain a degree. A student may obtain a degree if that student accumulates up to 36 credits in the bachelor's degree examination programme for the self-educated. If a student passes certain subjects without passing all stages of the examination, then the credits from the subjects passed can be obtained through the CBS. A student can accumulate up to 36 credits in the bachelor's degree programme and 40 credits in the junior college programme in a given year. Credits acquired from a certain educational institution cannot exceed 105 credits towards the bachelor's degree programme and cannot exceed 60 credits towards the junior college programme.

## *Degree award*

After completing the necessary credit requirements (140 credits for a bachelor's degree, 80 credits for a two-year associate degree, and 120 credits for a three-year associate degree), candidates may submit a degree application form to either KEDI or the Provincial



Offices of Education. The Screening Committee for Academic Credit Accreditation at KEDI reviews the applications. Then the applications are forwarded to the Ministry of Education for final approval. Candidates may obtain a degree from the Ministry of Education or they may receive a degree directly from a university or college. In the latter case, candidates must meet the specific degree requirements set out by the awarding institution (e.g., over 85 course credits for universities and over 50 course credits for colleges).

### *Student support system*

The CBS does not have a mentor. Instead, it has an information centre and on-line information service that provides the necessary information for institutions and students. Students can easily access the online comprehensive information system which provides information on the following: academic planning, methods of counting credits, the accredited institutions, the various subjects, mentors and teachers, standardized curriculum and syllabus, and obtaining a degree. KEDI, the Provincial Board of Education and the accredited institutions all have information centres.



### *Standardized Curriculum and Syllabus*

A standardized curriculum refers to a comprehensive learning plan customized for each subject area. It provides instructors with specific guidelines for curriculum preparation and students with a detailed description of possible ways to learn and meet educational goals. KEDI develops the standardized curriculum in cooperation with the Ministry of Education and through the consultation of relevant professionals. The curriculum is revised bi-annually according to social changes, academic and technological development, and requests from teachers and students.

The standardized curriculum directly addresses educational objectives, courses and electives, subject areas for majors, graduation requirements for a bachelor's degree, and evaluation and quality control. A standardized syllabus describes the contents that should be taught in a given subject area. The CBS requires students to accomplish at least 70% of the courses planned for the standardized syllabus.

Among the guidelines of the standardized curriculum and syllabus are:

- A programme in any subject area for majors is to be divided into three categories: liberal arts, major subjects and electives.
- At least 30 credits of liberal arts are required for a bachelor's degree and at least 15 credits for an associate degree.
- Minimum credit requirements for major subject courses are 60 credits for a bachelor's degree and 45 credits for a two-year equivalent associate degree (54 credits for a three-year equivalent degree).
- Minimum credit requirements for a bachelor's degree are 140 credits and 80 credits for an associate degree (120 credits for an equivalent three-year course).

- The maximum credit limit per year is 36 credits for a bachelor's programme and 40 credits for an associate programme.
- Each credit is composed of more than 15 hours (a one-hour course lasts 50 minutes; a one-hour lab lasts 100 minutes) and must be spread out at least over a two week period.
- Accredited CBS institutions should provide more than 70% of the courses designed according to the standardized syllabus. However, university extension classes and junior college special classes can adopt their own syllabus.
- Credits through certificate acquisition cannot be counted as those of liberal arts.
- Each educational institute can submit a new standardized curriculum and syllabus to KEDI.

### ***Accreditation of educational programmes***

Accreditation is a formal evaluation of non-formal educational institutions and their subjects to determine whether their quality of programmes and courses can be counted as university or college equivalent credits. Some of the accreditation criteria are as follows:

- Instructors must possess at least the same qualifications as a full-time professor at a junior college. There must be a sufficient number of instructors and the total teaching hours per instructor should not exceed 18 hours a week.
- Classrooms should be larger than 1.0 square metre per student and additional facilities should include a laboratory, administrative office, counseling office and library. Other provisions may apply, as dictated by the Ministry of Education.
- Offered programmes must comply with the standardized curriculum and syllabus for each subject.

The procedure of accreditation is as follows:

1. The Ministry of Education develops the basic plan of accreditation twice a year.
2. KEDI designs plans of action according to the Ministry of Education's guidelines.
3. The Ministry of Education and KEDI announce guidelines and directions for accredited institutions and other possible candidate institutions through official letters and/or newspaper announcements.
4. Any educational institution may apply for accreditation by submitting the necessary documents to KEDI.
5. KEDI screens the submitted documents with the advice of specialists in each subject area as well as in lifelong learning.
6. After evaluation of the documents, an evaluation team, including members of KEDI, the Ministry of Education, subject specialists and administrators, undertakes an on-site evaluation of the institution.



7. KEDI develops a final evaluation report and submits it to a screening committee for academic credit accreditation at KEDI, and then forwards it to the Ministry of Education.
8. The Ministry of Education makes a final approval and passes a certificate of accreditation to each institution.

If any institution makes changes after getting a certificate of accreditation, then that institution should report the change to KEDI along with the relevant documents. For example, if the institution wishes to replace an instructor, the curriculum vita of the new instructor with the relevant documents must be sent to KEDI at least two weeks before the commencement of classes is approved.

## Achievements of the Credit Bank System

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Since 1998, accredited educational institutions have implemented the CBS as a non-formal education system with various educational programmes. The CBS gives students credits for the completion of various educational programmes. The CBS also approves credits for a national certificate for special skills and the passing of the bachelor's degree examination. Students use the accumulated credits to apply for associate and bachelor's degrees. As the CBS provides opportunities for higher education, it establishes the foundation for a society of lifelong learning. The achievements of the CBS can be placed into three categories.

First, the CBS builds the fundamental basis for realizing a society of lifelong learning and open education. The CBS encourages people to participate in lifelong education programmes by granting credits for various out-of-school learning experiences. The implementation of the CBS is a turning point in transforming a closed education system to an open education system.

Second, the CBS provides opportunities for higher education to those who have longed for degrees. Korea is a society that considers degrees as more important than abilities. If a person does not hold a degree, that person's real ability is likely to be underestimated. The CBS is recognized as an alternative way of obtaining a degree.

Third, the CBS improves the social status of educational institutions within the non-formal education system. In the past, such institutions did not gain the recognition they deserved from the public, even though they offered quality education equal to universities. The CBS allows the non-formal educational institutions to offer credits the way universities do. Consequently, the institutions are able to compete with universities and are able to make significant contributions to the improvement of the nation's education.

## Guide for future practice

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The purpose of the CBS is to provide all citizens with greater access to a variety of educational opportunities and to foster a society of lifelong learning. It does so in the following ways:



- giving students more choices
- gaining solid social recognition by raising the quality of educational institutions participating in the CBS
- focusing on vocational and technical areas for the 21st century
- establishing a society of knowledgeable individuals

The CBS will guarantee each student's right to access learning, at any time and at any place, through a variety of ways. The means of obtaining credits will be more diversified in the future. The CBS will recognize individuals' diverse prior learning experience, many national and private certificates, and online learning. The goal of the CBS, through cooperation between diverse educational institutions, is to build a consensus regarding educational forms and outcomes, thereby maximizing the efficiency of human and educational resources.

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