

# **Community, credit, connections and careers**

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TAFE students learn through collaboration with other students, and industry practitioners, in classrooms and in the community. VET learning in all of its manifestations involves making connections between practices, ideas, techniques and people. Through a distinct set of learning experiences, VET graduates make transitions into employment and in many instances forge pathways into further learning contexts. In order to forge further learning pathways TAFE students seek out credit transfer based on their VET learning.

This paper will explore the experiences of two students who completed VET studies in community services. One student, Louise completed a Diploma in Children's Services and then went onto to study in a Bachelor of Early Childhood Education program. Another student, David completed a Diploma of Community Development and then enrolled in a Social Science degree and completed this and then pursued postgraduate studies in the drug and alcohol area.

Both Louise and David's learning careers involve making connections between fields of study, employment contexts and occupations (Bloomer & Hodkinson: 2000). To achieve mobility in their learning careers David and Louise traverse different learning contexts seeking out 'credit transfer' arrangements, all the way that enable them to engage in learning that doesn't duplicate their prior studies but rather builds their knowledge capacities and extends their employability.

## **Introduction**

Credit transfer is a complicated policy issue in tertiary education both in Australia and internationally. By exploring two students 'learning careers', those of Louise and David' s, this paper will outline some of these issues and the specific aspects of credit transfer as they relate to student movement between VET and University learning in Australia. In particular this paper will look at credit transfer institutionally, that is, from the perspective of moving from a TAFE Institute to a University; at the level of

qualifications and explore the differences in VET learning and learning in higher education.

Louise and David's stories come from a series of interviews of TAFE students learning experiences that were conducted as a wider research study about the nature of TAFE learning. (Pardy: 2006) That research project illuminated the ways in which people deployed TAFE studies as a strategy to 'build a workable life'. The research made two arguments about contemporary vocational education and training, those being a renewed emphasis on credentialism in recent VET reforms along with the persistence of VET learning as a strategy and resource for self development. The notion of workability was conceptualised and understood from the analysis of the series of interviews as a subjective strategy of self-development that stands in contrast and contradiction to the more instrumentalist rendition of employability. The implementation of the National Training Framework (NTF) as a consequence of the last wave of Australian VET reform placed qualifications at the front and centre of VET learning. These reforms, which saw the wholesale implementation of competency based training through national industry Training Packages inextricably linked workforce participation with industry determined and controlled credentialism. As a consequence it is the 'qualification' that has become the principal outcome of TAFE and VET learning more generally. Although TAFE learners are able to identify and articulate broader social, culture and individual dividends of their studies, VET policy reform relies on the valuation qualifications as evidence of productivity and (economic) progress.

### **Qualifications and careers**

The reconfigurations and readjustments to TAFE learning as a result of the last waves of VET policy reforms consequently enshrined national industry qualifications as the predominant curriculum format. It is through this format that the use of competency based training and assessment approaches have become *de rigueur*. Parallel with these changes in TAFE learning, patterns of workforce participation and the skills needed to gain and sustain employment in the current post-industrial consumer economy have also undergone considerable change. Employment itself has become

‘non-standard’ and subsequently more precarious. No longer is the ‘job for life’ scenario the standard experience for workers in the brave new worlds of work in the ‘knowledge economy’. The advent and ubiquity of information and communication technologies and the subsequent reconfiguration of production and consumption practices both locally and globally have resulted in new pressures on tertiary education more generally. More now than ever the ‘credential’ in the form of qualifications is central to sustainable workforce participation. Both Louise and David forge a ‘learning career’ that traverses TAFE and University study. Their stories are not just catalogues of achieved qualifications but are rather evidence of the policy conundrum that is ‘credit transfer’ in Australian tertiary education. Louise and David have learning careers that involve exposure to different forms of knowledge through participating in different types of tertiary education institutions.

Bloomer and Hodkinson (2000) proposed a definition of the ‘learning career’ that indicates an individual’s course through life. Such courses through life are more often than not often disrupted by detours, potholes (Sennett:1998) and a plethora of choices about routes and which ones to take in order to get ‘somewhere’. Whilst the policy rhetoric of lifelong learning has relied on ‘pathways’, this language rather deceptively smoothes over the individual and social strategies and tactics endured by contemporary learners to craft a workable life, that more often than not will involve employment, although precariously. A ‘learning career’ is an educational concept that captures the ways in which contemporary education participation has indeed become non-linear and not as straightforward as the lexicon of pathways suggests. Learning careers involve a diversity of learning experiences both formal and informal, in a range of contexts, through different formats, in a diversity of institutions, for a variety of purposes. More importantly from a credit transfer point of view, learning careers involve exposure to different forms and types of knowledge such as disciplinary knowledge in the academic sense and work based or practice based knowledges in the vocational contexts.

According to Bloomer and Hodkinson, a ‘learning career’ refers to the development of dispositions to learning over time. The concept of learning careers necessarily takes a longer term perspective of learning and educational participation and recognises the importance of individual’s capacities to adjust to different patterns and experiences of

education and learning in different spaces at different times. As Bloomer and Hodkinson indicate of the learning career,

‘It is a career of events, activities and meanings, and the making and remaking of meanings through those activities and events, and it is a career of relationships and the constant making and remaking of relationships, including relationships between position and disposition. Learning career refers to the development of dispositions to learning over time (Bloomer & Hodkinson, 2000, p.590).’

Both Louise and David deploy TAFE learning to be better able to navigate a more complex social milieu to extend their abilities in order to be more secure in terms of employment options in a changing world of work. Intrinsic to both their ‘learning careers’ are achieving ‘credit’ for their TAFE learning to pursue studies in higher education at university.

One of the significant achievements in Australian education systems over the past few decades has been the expansion of participation post compulsory education and the subsequent opening up of pathways between different tertiary learning options. Education is understood as important to social cohesion, economic development and the individual. VET reform in Australia was premised on the notion that the more qualified the Australian workforce becomes; the more economically competitive Australia would become making it an attractive destination for global investment. The VET reforms that saw the implementation of competency based training and training packages it was argued expanded the breadth of VET provision to improve pathways from school education, tertiary education with improved transitions into employment. (HLRTP) This claim may be true for some people in particular vocational and industry areas and fields but cannot be claimed to be universally the case. Pathways between school and VET were made easier and more seamless through the development across Australia of comprehensive VET in schools programs.

The pathways between VET learning and higher education (HE) are another story. It is another story because of the different histories and practices of teaching, learning and assessment that characterise VET and HE. Crudely, one sector is known as occupationally bound (VET) and practical whilst the other is understood as knowledge bound in a disciplinary and theoretical sense (HE). This crude distinction, although ignorant to the changes in the nature of tertiary learning generally fails to

take account of changes to the nature of knowing and knowledge more generally in our present so-called 'knowledge economy'. Nonetheless at the subjective level of 'learning careers' contemporary tertiary education students traverse the different aspects of knowledge as provided and delivered by tertiary education in both VET and HE. In addition to these institutional (tertiary education) experiences contemporary students know, make and consume knowledge in their everyday lives down the (wireless) lines of globally networked information superhighways, in workplaces, in communities and through leisure activities such as gaming, cinema and culture more generally.

So today, contemporary students in Australia are knitting together learning trajectories that cross the sectoral boundaries of VET and HE, in spite of different approaches to knowledge, assessment and learning. These learning trajectories more often involve learning across different curricula formats and delivery contexts. Workplace learning, flexible delivery and electronic learning have become central in the suite of provision strategies adopted in VET and also have a place in HE. In a policy sense the Australian Qualifications Framework (AQF) and locally arranged credit transfer agreements are the only existing enablers and conduits to support credit transfer for learning careers in Australian tertiary education. The policy goals in Australia over the past decade have sought in various ways to emphasise 'seamless pathways' but more accurately resemble paths of 'crazy paving' (Harris, Rainy & Summer:2006). To achieve seamlessness requires agility on part of students, educators, and tertiary education administrators to facilitate smoother movement between and across the different organisational contexts in which tertiary education takes place in Australia. In the Australian context, crossing sectoral boundaries from VET learning to higher education increases the importance of credit transfer protocols given the everyday reality of learning careers. Barriers and obstacles to credit transfer for prior education achievement could as a real disincentive and obstacles in people's indefatigably idiosyncratic learning careers.

The lexicon of skills has become central in an information society and a knowledge economy to shaping and understanding the importance of participation in tertiary education both within Australia and internationally. The noun, skill, is defined by the Oxford Illustrated Dictionary (Second Edition, 1975) as 'expertness, practised ability,

dexterity, facility in doing something.’ Tertiary students today are indeed expert and dexterous in being able to move in and out of a variety of education and learning contexts, both institutional and more informal in order to shape a course through life making for themselves a livelihood and a ‘learning career’. The term skills it seems presents a opportunity to think through and to fairly and justly recognize credit matters.. Learning careers are often furnished with accredited, non-accredited, endorsed, non-endorsed; certificates, diplomas, certificates of completion and/or participation together with employment, project, field and cultural experiences that are as diverse as they are connected but are underpinned by skills. The connection or anchor of any learning career is the subject or individual who authors and forges it.

Louise and David both started tertiary studies at university after finishing secondary schooling but left after very short times to travel overseas and ‘see the world’. They also both came back from traveling wanting to get a qualification leading to a career. Both Louise and David pursued TAFE learning in the community services fields. The community services industry is culturally and historically been theorized as a feminised industry as the skill of ‘caring’ has been constructed around ‘womens work’. Pocock (1988) has argued that skill in Australian VET is not a gender-neutral construct but is rather has been historically formed through privileging the value of male labour. Such a masculinist construct of skill as argued by Pocock works to devalues skill associated with so-called women’s work as being not only less valuable but at worst invisible. Care work whether with, children, people with disabilities, the aged or any one requiring support is often understood as not only women’s work but as service work largely carried out by the working-class women(Skeggs:1997).

Both Louise and David embark on TAFE studies in the community services sector that are concerned with personal support and care work. Louise, in Children’s Services field and David in the disability field. What we see in Louise and David’s trajectories are learning careers where ways of knowing are refracted through social, cultural and discursive actions, in TAFE learning that includes employment based learning combined with classroom learning. A recent report into ‘credit transfer’ in Australian tertiary education defines credit transfer as,

“Credit involves granting students some level of exemption, status or advanced standing (these terms are used interchangeably) in the course they are entering in

recognition of relevant prior studies and/or work experience and/or life experience. When granted credit, a student is not required to study the unit or units for which exemption, status or advanced standing is granted". (Phillips KPA: 2006, p. 32)

The conundrums that are glossed over in this definition are the breadth and variability of what is entailed in VET learning generally and in a TAFE education as experienced by Louise and David. Both their stories reveal different patterns of learning and different processes for achieving credit. Skill as a unifying possibility for credit starts to come undone when different tertiary sectors have different takes on skill, not to mention understandings of skill in disciplinary or vocational specific contexts together with broader cultural, gender and historical reckonings of skill.

## **Louise**

Louise, is a young woman who wanted to study early childhood education when she had returned from overseas travel. Competition for tertiary had intensified and Louise was unable to get a university place. Louise was advised that by undertaking TAFE studies she would enhance her chances of achieving a place in the degree program. Despite her initial disappointment, Louise pursued the option of TAFE. Louise's learning career involved overseas travel along with her initial study. The credentials that furnish her learning career includes, a Certificate III in Childrens Services, a Diploma in Children's Services and then a Bachelor of Education (Early Childhood) attempt at university

Initially, Louise negatively associated TAFE with 'tradies' and didn't hold TAFE learning in the same esteem that she attached to university learning.

"I think I was pretty skeptical about it in the first place, because I thought that it probably wasn't as good as university. You kind of have this ideology that university is it – you've made it. But when you go to TAFE you kind of think, well, TAFE's a tradies place – all the tradies go to TAFE. And I just didn't think that that was for me. But I came into it, but I my views I think on the first day had completely changed – I loved it".

*What happened on the first day to challenge those views for you?*

"It was actually one of the teachers got up and just spoke about their experiences. Where TAFE was going to take us at the end of it and, I think, because she made it

sound so positive; she hadn't really talked about the university system, but she talked about what we could do with our qualification at the end of it, and it was just a real community – I kind of liked that aspect of it."

Louise, through the teachers' enthusiasm about children's services education in TAFE understands it as an induction into a community and a industry. A community that is occupationally located in the services industries, as in children's services, in contrast to the historical notion of childcare. In TAFE and VET more often than not teachers are educator/practitioners who provide to students an induction into a field of practice. Usually these teachers will have substantial links to the industry that they are teaching in. As a consequence TAFE learning is based on the collective actions of acquiring the requisite practice skills and informational knowledge for specific jobs and work more generally together with learning to get a job. For Louise it also involved preparation to secure a sought after university place.

TAFE learning for Louise involved the induction into the children services field.

Louise describes her TAFE experience as intimate and personable and contrasts this with her experience as a university student.

"With the TAFE experience it became familiar. You had the same people in your group all the time. You knew your teachers; you got to know them personally. What they had done in industry, whereas in the university it's just such a huge environment. You kind of get lost and you can't really figure out what it is – there's no networking. So there's no support there. Even if you're not really understanding something. You can't really stop and say, hang on a minute, can you go back a step. Whereas with the TAFE system it was very much the teachers were there for us. That's how it kind of felt. It was like a welcoming to the industry. She even said, "Welcome to the industry. We value you making this decision".

Louise believes she was able to learn the 'tricks of the trade' through her TAFE learning, which included opportunities to develop the skills and capabilities to become a childcare practitioner. Louise also learnt to identify with the 'industry' area she was seeking a qualification for.

"So we did a lot of hands on things because in our industry you have to be quite resourceful, so we actually took excursions. The teachers took us on excursions to shops that you would be able to pick up resources that would be of



value. You were learning the tricks of the trade, so to speak. You weren't just learning just this whole theory – you had these skills when you got out in the industry, that you could take with you"

The telling theme in Louise's interview was the persistence of the acquisition and exposure to practice based learning. Doing 'hands on things' signals the division between hands and minds that is often used as shorthand to distinguish between academic and vocation learning. This distinction is inherently a hierarchical relationship with the 'head'.or the academic' having more worth both generally and in the currents of tertiary education internationally. In describing her TAFE learning Louise reflects on her motivation to pursue tertiary studies for her own benefit. Louise comments on the competency mode of her learning and the eventual output of such learning as a 'qualification', as the minimum dividend.

I'm doing this for myself. But there were dark times when you thought I'm doing all this work and all I'm getting out of it is a qualification that someone next to me, who's doing nothing, can pretty much get. And it's really disheartening—very disheartening."

Pathways between TAFE and university are not clear-cut as a result of the differing pedagogical modes. The focus on competency, and the concomitant conflation of knowledge with skills in TAFE learning, obscures the epistemological basis of the learning. Obtaining credit for completed learning is a fraught task that occurs unevenly and with inconsistencies in the Australian tertiary education systems. Louise was given a year and a half of credit when entering her degree program. This means that all up Louise studied four and half years to achieve a certificate, a diploma and a degree.

"In my industry particularly, having your diploma kind of only gets you so far. It only gets you to work in a childcare centre and, for me, my passion was with particularly the three to four age group – four to five. And to secure a job in the industry it's better to have your Bachelor in Education, because they want to secure kindergarten teachers, so they get funding from the government. It was a little bit about pressure, but it was also about extending my skills. I thought that obviously university can offer me something else as well. The degree I chose also equips me to

be a primary school teacher, so it's just great to constantly have that extra benefit, so that I can choose what I want to do, and constantly evolve."

It is ultimately the higher education organisation, that is the university that accepts a VET/TAFE graduate who determines how much, if any, credit will be given for the studies taken. This process involves assessing the content of the study and taking into consideration the level of the qualification achieved. This not only indicates the hierarchy between vocational education and training and higher education but signals that each sector is engaged in the provision of learning premised upon differing epistemological basis.

### **David**

David's experience of TAFE learning provides a clean progression through the Australian Qualifications Framework (AQF) levels. David undertook a certificate four qualification, then a diploma in a related area and then completed a degree. David used his TAFE learning for both work purposes by getting a qualification and as he says, 'a reintroduction to further study'. Without detailed knowledge of the AQF David was aware that through TAFE study he could build a pathway of further learning.

"I've been traveling, and I had some interest in working in disability field. I knew I'd need a qualification to get into disability work. Although I had also known at work where I would need a qualification through a friend of a friend, so I knew there were two streams to do it. Either just go and do it, or actually go and learn. And I was probably having not been at school for seven years I was actually really interested in going back into study. Even then I knew I was going to continue on and do more studies. It was sort of a reintroduction to school."

David undertook and completed a Certificate IV in Disability Work, a Diploma of Community Development and a Bachelor of Human Services Work

Like Louise, David had his own preconceived notions of TAFE and what he would more than likely get out of TAFE learning. David was surprised at the quality and level of education he encountered.

"I expected the really kind of basic skills that you would need. I didn't think I'd get as much theory as I did, but I think that was a lot to do with the teacher, because a lot of that was probably over the head of a lot of students who were rocking up for that

particular course, but it was delivered in a way that brought everyone in to it. I didn't expect that. I thought Disability studies would be this is how you work with someone with an intellectual disability, this is how you work with someone with a sight disability, this is your personal care training. I didn't expect as much theory.

The historical role of TAFE being the major institution engaged in trade training leads to a perception of TAFE that overemphasises skills training at the expense of recognising the equally important and long tradition of knowledge based education and training that has always underpinned vocational as well as trade and technical education. The action involved in carrying out a skill is always underpinned by knowledge and TAFE learning has always engaged in the development of skills alongside the teaching of theory. But this theory is more often than not connected to practice, in a practitioner sense. This is more than a case of being exposed to contextualised theory, it is more about knowledge about practice.

Undertaking TAFE learning provided David with a reintroduction to tertiary education. For David TAFE proved more successful than his earlier experience in a Bachelor of Nursing program. Although David was surprised at the theory he encountered in his TAFE learning he also didn't anticipate the competency format that informed and underpinned his TAFE learning in disability.

"I dropped out of uni in second year Nursing in '90, and I went back in '98, so it was eight years. Walking in an institution, a building, I was quite anxious about going back in. Perhaps because the second year at uni wasn't great for me in terms of pass and gradings and things. So maybe a bit of concern about how hard is this course going to be? Am I going to be up for it and things. But I found it to be very practical, and as long as you turned up, and actually contributed the marks were there. It's a competency, non-competency thing: you pass/fail. I guess I found that to be a little bit I wasn't expecting that."

David in reflecting on the personal anguish involved in returning to tertiary education underlines how previous educational experiences continue to influence perceptions and affect education choices individuals make. The difficulty of learning is weighed up in terms of David's personal abilities to rise to the challenges. 'Am I going to be up for it', as he says emphasises the importance people place on being able to comply with the teaching, learning and assessment requirements. David, in not expecting the 'competency thing', describes the TAFE learning experience as practical and requiring the minimal effort of turning up and completing your work. In his view the competency is understood to obscure the personal effort that is invested by students,

in that 'turning up' becomes an indicator of success.

In relation to the competency based approach that informs the training package construct that underpins TAFE learning David describes the inadequacy of competency in providing him with a detailed assessment of his learning and study efforts. It was the qualitative feedback provided by teachers that David found useful to understanding his own development and learning. As a concept competency emphasises the performance and assessment of skills. It is concerned with whether or not an individual can perform a task or skill. These tasks and skills are job related and occupationally bound and overlook the skills and abilities involved in the activities of learning that are increasingly required in navigating uncertain work choices. Skills acquisition is indeed related to competence but skills acquisition cannot occur if an individual doesn't have the requisite abilities required for the processes of successful learning.

"It entirely depends on if you get a paper back that says competency and there's nothing else written on it, it's meaningless. You might have had a 51% and you might be just in the ballpark, or you might be really academically showing some signs that you should be doing more study. So that to me was a bit of a problem. If the paper came back with a competency and some very thorough comments around the arguments in the paper and what needed to be covered etc. then that was fine – I was happy with that. But just as a competency/non-competency, no, I wasn't very happy with that. So it depended on the teacher. Some teachers put fantastic comments and gave me great direction and actually encouraged me from that stuff to go on to study more, whereas other teachers just it was simply a grade."

Industry played an important role in VET reforms by determining the industry standards in the unit of competency construct. David reports the role of teachers in supporting student learning within the training package regime as important in guiding his learning, through encouragement and direction. For David the direction provided by his teachers maintained his interest in further study. By combining work and study David pursued further TAFE learning

"I continued to work in the disability field. But I think I was still hungry for more education, and got a lot out of that first year in completing something – at that higher education level - yeah, I wanted to go further.

During that first year of study I was looking at other courses that were there, and during the second half of that Certificate IV, students and teachers were talking about, okay, well, what's next? What happens after this year? I guess courses were discussed within that context. "

David chose to carry out study in a diploma of community development. In choosing this course David was seeking a broader based qualification for the social and community services sector. The disability course was a good but narrow in terms of his individual work aspirations. David was very clear about the relationship between qualifications and work options and his personal need to navigate the labour market in a way that would meet his requirements.

"The idea of a qualification was certainly appealing because I knew I started to look for work above and beyond what I was doing at the time, so my understanding of the work was at that point was a qualification meant a better job. And it demonstrated that you were capable of accomplishing things, so, yeah, I did want to do it for that reason. And also to challenge myself as well; having come back into study again. Which was a lot of the reason I was studying, for personal development and challenges."

David believed that gaining qualifications reflected on his ability to accomplish and achieve things. This is understood as being directly related to the personal dispositions of being someone who was able to commit to study and do it successfully. In his own words it was about his own 'personal development'.

David completed one year of full time study to achieve his certificate IV in disability and a further two years full time study to achieve his diploma in community development. After completing three years of TAFE study David followed through in pursuing university study.

"I probably should say during the second year of the diploma I was made aware of the option of going to university after the diploma, and on completion of the diploma if you were eligible if your marks were reasonable, and you submitted (you had to submit some papers that you'd done) you'd be eligible for going into basically a third year university course – Bachelor of Social Science. That was a bit of an impetus for me. I really wanted to do that for a lot of reasons. One to get to that university level of study....once I was aware of that, and then heard of this opportunity to go to university as well, and basically to knock out of two years of university, and just

complete a third year, that was appealing. That was really appealing."

The imprimatur of a degree was important to David. The degree David completed was specifically targeted to students who had completed a two-year community services diploma in welfare or community development. The degree didn't include a major study and was customised to an audience of VET graduates in the Humans services industry. As a result of very well developed and defined pathways between his TAFE learning and university David was able to complete his degree with one year full time study. David had undertaken his TAFE learning in a dual sector organisation that is a university with a TAFE division. This contributed to the relative ease in articulation between TAFE learning and university learning for David.

In discussing the choice to pursue further study at a university level David talked about some of the difference between TAFE and university. David commented on the expense of his degree study. This is not the case generally in Australia as there are distinctive differences between the VET sector and university learning, often exacerbated by misunderstandings and misinformation about how each sector operates. The introduction of competency based training into VET further contributed to the differences and lack of awareness between the two sectors. The degree taken up by David was developed specifically for a professional industry need and for TAFE students seeking articulation. David describes the nature and character of the degree:

"Bachelor of Social Science in Human Services strain. So it was a degree without a major subject. It was mainly subjects around the politics and sociology, political history – that sort of strain. Behavioral Science. And that was fee based, so I went from the TAFE being very reasonably priced and affordable, in terms of fees and things, into university where subjects were quite expensive."

There is a long history of an uneven parity of esteem between TAFE learning and university learning. University learning has always been held in higher regard than TAFE learning and subsequently university study attracts higher costs in comparison to TAFE study. David believes TAFE was reasonably priced whereas university study is described as 'quite expensive'. Such an observation highlights the access and equity implications for post secondary participation in education but also the disparity in

understanding the respective educational remit of TAFE and university teaching and learning. In an education market it is often argued that value is connected to price. Such arguments overlook the broader and the more important moral implications of the social costs of exclusion from education.

### **Conclusions on credit**

Louise and David's experience illuminate the many issues and difficulties in achieving credit to making and keeping a learning career viable. The differences in these two peoples experiences in a similar vocational and industrial sector highlights how nuanced differences are within VET/ TAFE learning. To achieve credit transfer is dependant upon near or proximal 'equivalences'.

Credit transfer arrangements are the processes used by institutions or faculties/schools/departments to determine the type and amount of credit to be granted to a student on the basis of relevant prior or concurrent formal studies. Credit transfer from VTE to higher education involves establishing and recognising an equivalence of learning outcomes between parts of the VTE qualification and parts of the higher education qualification, and granting credit to the student in the higher education qualification on the basis of satisfactory completion of the relevant VTE studies (Phillips KPA: 2006, p. 32).

What contemporary tertiary students' experiences show is that learning careers and the episodes of learning and patterns of credentialing they are pursuing are not easily reducible to equivalences but are notoriously different. It is these differences and the idiosyncratic learning careers that people are now making for themselves through education systems, and work and employment experiences that claims for a more truly inclusive and fair 'credit transfer' process rest. Old hierarchies only continue to serve those with credit advantage and disadvantage those whose qualifications and learning experiences don't qualify for credit. Fortunately for Louise and David, their credit transfer were pre-arranged and tailored to their particular courses of study, this is not always the case for the many others.

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