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A pan-european credit accumulation framework - dream or disaster?

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**Abstract**

This article seeks to examine credit accumulation and transfer from a European perspective, which involves four interlocking elements. Firstly, it analyses the current potential for rapid change within European education systems. Secondly, it considers the current nature, strengths and limitations of the European Credit Transfer System (ECTS) inspired by the European Commission. Thirdly, it seeks to identify the technical obstacles that need to be overcome to enable ECTS to evolve into something much more powerful, namely, a pan-European credit accumulation and transfer framework. Finally, it considers whether such a development is a dream or a disaster and if one or the other, then for whom. (HRK / Abstract übernommen)