

transfer credits explained: how prior learning counts toward academic programs at aelo swiss academy

Somebody emails us nearly every week with a version of the same question. They studied something years ago, life happened, and now they want to know whether any of that old work still counts. The tone is usually a strange mix of hope and bracing for disappointment, like asking whether the warranty on a ten year old laptop is still valid.

So here's the reassuring part up front: prior learning rarely goes to waste. Whether you finished a diploma, started a degree and stopped halfway, collected professional certifications along the way, or simply got very good at your job over a decade, there's a decent chance some of it can count toward a program at AELO Swiss Academy. Not all of it, and not automatically. But more than most people expect.

This piece walks through how transfer credits work, what kinds of prior learning we look at, how the evaluation actually happens, and the small print that trips people up. Think of it as the conversation we'd have if you dropped in for an advising session, minus the coffee.

what a transfer credit actually is

A transfer credit is credit you earned somewhere else that we agree to count toward requirements here. That's the whole idea in one sentence. You took a course at another institution, or you completed learning we can verify some other way, and instead of making you sit through it again, we apply it to your program.

Two things trip people up immediately, so let's deal with them right away.

First, credits transfer, grades usually don't. Your old marks stay on your old transcript. The credits may count toward your requirements here, but your GPA at AELO starts fresh, built from the courses you actually take with us. Some people find that a relief. Some find it mildly insulting, especially if their old GPA was excellent. Either way, it's standard practice almost everywhere.

Second, transferring is a decision, not an entitlement. There is no universal law stating that Course X taken at Institution Y must count everywhere. Each academy or university evaluates prior learning against its own curriculum, and that's precisely why the evaluation process exists.

One more useful piece of vocabulary. Because we're a Swiss academy, our programs are measured in ECTS credits, the European standard. In that system, a full-time academic year is worth 60 credits and a typical semester is 30. If your prior education was counted in US credit hours or UK credits, don't panic. There are well-established rules of thumb for conversion, and we do the math for you. A US semester credit is roughly equivalent to 2 ECTS, and 2 UK credits come out to about 1 ECTS. Approximate, but close enough for planning your next move.

the kinds of prior learning that can count

People tend to assume transfer credits are only about old university transcripts. In practice, prior learning shows up in more shapes than that, and we look at all of the following:



- previous university or college coursework, whether or not you finished the program
- a completed diploma or degree from a recognized institution
- professional certifications and qualifications from industry bodies
- documented work experience, assessed through recognition of prior learning
- formal vocational or military training with verifiable learning outcomes

The last two deserve a quick word. Recognition of prior learning, often shortened to RPL, is the formal process of turning real-world experience into academic credit. It's not a rubber stamp. You'll typically need to show what you did, for how long, and what you actually learned, often through a portfolio, a reflective write-up, or an interview. It takes effort. But for someone with fifteen years in supply chain management asking about a logistics program, that effort can pay off in a big way.

how the evaluation actually works

The process is less mysterious than people fear. You submit an application along with your documentation, the academic team reviews it course by course, and you receive a written decision that tells you exactly what counted, where it landed in the program, and what's still left for you to complete.

The part that decides everything is the comparison itself. We don't just read course titles, because titles lie. "Introduction to Management" at one institution might mean 40 contact hours on organizational theory, case analysis, and two written exams. Somewhere else, the same title might cover a light overview delivered over six weekends. What we actually compare are learning outcomes: what knowledge and skills the course was supposed to produce, how many hours went into it, and how you were assessed. That's why the single biggest accelerator in the whole process is the humble syllabus. A transcript says a course existed. A syllabus proves what was inside it.



Which brings us to the documents. Before you even ask for an evaluation, start digging for these:

- official transcripts, ideally sent directly from the institution or provided in certified form
- syllabi or detailed module descriptions for the courses you want reviewed
- copies of diplomas and certificates
- a CV with employment details if you're claiming work-based learning
- proof of identity, since a credit decision attaches to a person, not an email address

If your old school has shut down or merged into something else, transcripts can often still be retrieved through national records offices or the successor institution. It takes a few emails. It's worth it.

As for timing, a straightforward evaluation with complete documentation often comes back within a few weeks. A messy file, missing syllabi, documents in three languages, can stretch considerably longer. The pattern is consistent: the applicant who arrives with a folder of organized paperwork gets answers fast. The one who sends a photo of a transcript taken at a jaunty angle gets a request for the real thing.

what transfers well and what usually doesn't

Here's where experience earns its keep, because the pattern isn't always intuitive.

Courses transfer well when three conditions line up. The content overlaps meaningfully with something in our curriculum. The level is appropriate, meaning an introductory course can't substitute for an advanced module. And the grade clears the bar, which at most institutions, ours included, means at least a solid pass rather than a bare scrape.

Courses transfer poorly when the content has aged out. This is the part nobody warns you about. Mathematics ages beautifully. A statistics course from 2012 is still, in most respects, statistics. Literature, history, and fundamentals of accounting all hold up reasonably well. But a web development course from 2004, or a digital marketing module that predates the smartphone, is a harder sell. The field moved, and the learning outcomes we need today simply didn't exist back then. If you have older technical credits, don't assume they're dead. Ask. But expect a more careful conversation than you'd get with an old philosophy course.

A few things almost never transfer, regardless of age. Capstone projects, theses, and final research modules are earned at the awarding institution, full stop. Remedial or development courses below degree level rarely count. And anything undocumented, no matter how genuinely you learned it, can't go through formal review. We can't assess what we can't see.

how credits land in your program

Say your credits pass review. Where do they actually go? Two places, and the second one is underrated.

The first is core requirements. If your previous Financial Accounting course matches our Financial Accounting module on outcomes and hours, it replaces it. You skip it, you move on.

The second is elective space. Here's a pattern we see constantly: someone with a three-year hospitality diploma enrolls in a business management program. Maybe two or three of their old courses match core modules cleanly. But a whole stack of their coursework, operations, customer service systems, event planning, doesn't mirror anything in the core curriculum. Instead of vanishing, those credits land as electives. The person still has to take every core module, but the elective side of their program shrinks dramatically, and the overall length of the degree drops with it. In cases like that, a year of study can quietly disappear from the map.

There's a sequencing bonus too. Transferred core credits can unlock advanced modules earlier, which changes your entire study plan, not just your total count. You might start in semester two instead of semester one, in practical terms.

caps, residency, and other fine print

Now the honest caveat. No serious institution awards a degree built entirely from other people's teaching. There is always a portion you must complete at the institution granting the qualification. You'll see this called a residency requirement, which has nothing to do with where you live and everything to do with where you study. Across the sector, transfer caps commonly sit somewhere between half and three quarters of a program, with the final stretch, and especially any capstone or thesis, earned at the awarding institution. The exact cap varies by program and level, so before you plan your whole timeline around it, [reddit.com](https://www.reddit.com) ask admissions for the number that applies to your specific program. It's a two minute question that saves months of wrong assumptions.

the money and time angle

Since tuition generally scales with credits, transferred credits translate fairly directly into money and months. Thirty ECTS of transfer credit is half a year of full-time study you don't have to pay for or attend. Even a modest transfer shortens the road.

That said, here's the trade-off I'd urge you to weigh honestly. Don't pick a program purely because it swallows more of your old credits. A program that accepts fifteen extra credits but teaches you nothing you actually need is a worse deal than a slightly longer program that fits where you're headed. Transfer credit is a discount on the right purchase, not a reason to buy the wrong one.

mistakes that quietly cost people credits

The most common mistake, by a wide margin, is not hunting down syllabi. People submit transcripts alone, receive a thin evaluation, and conclude that transfer credit "doesn't really work." Half the time, a rejected course could have been approved with one more document showing its actual content.

The runner-up mistakes are more human. Assuming old credits have expired without ever asking, when policies genuinely vary and some credits hold up better than people think. Enrolling first and asking about transfer later, which means committing to a timeline you haven't actually verified. Under-claiming, forgetting the certification from a professional body because it felt less official than a transcript. And occasionally over-claiming, submitting

every two-day workshop attended since 2009, which buries the genuinely substantial learning and slows everything down. Focus on what carried real weight.

a word on international documents

If your prior learning happened outside Switzerland, expect an extra step or two. Documents not in the language of instruction usually need a certified translation. Depending on the country of origin, some records may need legalization or an apostille before we can formally rely on them. None of this is exotic, it's just paperwork with opinions. The practical advice: check with admissions about exactly what's needed for your country before you pay anyone for certifications you might not actually require.

after the decision

You'll receive a written decision, usually course by course, showing what transferred and where each credit landed. If something you expected to count didn't, ask why. It's a fair question, and the answer is often specific enough to act on. A missing syllabus has rescued many a rejected course. Once recorded, transferred credits appear on your file as transfer credit, without grades attached, and they stay with your record as you progress.

where this leaves you

If you're sitting on prior learning of any kind, the move is simple. Gather what you can find, send it in, and ask for an evaluation before you enroll rather than after. Worst case, nothing transfers and you're exactly where you started, no worse off. Best case, you walk into your first semester already