

3. Xusheng L., & Yaohuang G., 2006. *Personal credit evaluation model based on Naive Bayes classifier [J]. Computer Engineering and Applications*, 42(30): 197-201.
4. Kim S.H., Oh K.J., Ju J.B., & Lee D.W., 2019. *Predicting Debt Default of P2P Loan Borrowers Using Self-Organizing Map. Quantitative Bio-Science*, 38(1), 63–71.
5. Moscato, V., Picariello, A., & Sperli, G., 2021. *A benchmark of machine learning approaches for credit score prediction. Expert Systems With Applications*, 165, 113986.
6. Luo, S., Cheng, B., & Hsieh, C., 2009. *Prediction model building with clustering-launched classification and support vector machines in credit scoring. Expert Systems with Applications*, 36 (4), 7562–7566.
7. Yu, L., Yue, W., Wang, S., & Lai, K. K., 2010. *Support vector machine based multi- agent ensemble learning for credit risk evaluation. Expert Systems with Applications*, 37 (2), 1351–1360.

## **EXPLORING THE CREDIT TRANSFER SYSTEM IN TEACHING ENGLISH FOR ECONOMICS**

***Kurbonova Nigora Ne'matovna***

*ESP teacher "English Language" department TSUE*

The credit module system is a method of teaching languages that is gaining popularity around the world. This system is designed to provide students with a more flexible and personalized approach to language learning. In this article, I will explore the prospects of the credit module system of language teaching, including its benefits and challenges. Firstly, let us understand what the credit module system is and its history background. The credit module system, also known as the credit-based system, is a method of measuring academic achievement based on the number of credits a student earns for completing a particular course or program. The system has been in use for many decades, but its origins can be traced back to the United States in the late 19th century.

The credit hour was initially introduced in 1906 at the University of Chicago by the university's president, William Rainey Harper. He believed that the credit hour would provide a flexible means of measuring academic achievement, enabling students to take courses in a variety of subjects and earn credit towards their degree. The credit hour system quickly became popular among other universities in the United States and was adopted by the Carnegie Foundation in 1910 as a standard unit of academic measurement [3]. Over the years, the credit module system has been refined and adapted to meet the changing needs of higher education. In the 1960s, for example, the system was modified to include the concept of modularization, which allowed students to take individual modules of courses rather than having to complete an entire course to earn credit.

This made it easier for students to design their own courses of study and to tailor their academic programs to their specific needs and interests. In the 1970s and 1980s, the credit module system was further developed to include the idea of credit transfer. This meant that students could transfer credits earned at one

institution to another, providing greater flexibility and mobility in higher education.

This was particularly important for students who needed to move between institutions for personal or financial reasons. Today, the credit module system is widely used in higher education around the world. It provides a standardized way of measuring academic achievement, allowing students to earn credits for completing courses or programs at their own pace and according to their own schedule.

The system also allows for greater flexibility in higher education, enabling students to design their own courses of study and to transfer credits between institutions. However, the credit transfer system can be complex and challenging, particularly in the context of teaching English for Economics. This literature review will examine the existing research on credit transfer in higher education, particularly in the context of teaching English for Economics, to identify the challenges and strategies associated with the credit transfer system.

The credit transfer system is a process that allows students to transfer credits earned at one institution to another institution. The transfer of credits allows students to complete their degree programs more efficiently and reduce the time and costs associated with completing a degree. However, according to Arno-Masia, the credit transfer system can be complex and challenging, with students facing a range of barriers that can hinder the transfer of credits between institutions. One of the major challenges associated with the credit transfer system is a lack of clear policies and guidelines. The lack of clear policies and guidelines can create confusion for students and institutions, leading to delays in the transfer of credits [4].

This issue is particularly significant in the context of teaching English for Economics, where institutions may have different requirements for English language proficiency or course content. A study by the Government Accountability Office (GAO) found that a lack of clear policies and guidelines was a significant barrier to credit transfer in higher education (GAO, 2017).

Another challenge associated with the credit transfer system is poor communication between institutions. Poor communication can lead to misunderstandings and delays in the transfer of credits, which can impact students' ability to complete their degree programs in a timely manner. A study by the American Association of Collegiate Registrars and Admissions Officers (AACRAO) found that poor communication was a significant barrier to credit transfer in higher education (AACRAO, 2017) [1].

Difficulty finding courses that will transfer is another challenge associated with the credit transfer system. In the context of teaching English for Economics, this issue can be particularly challenging as institutions may have different course requirements or expectations for English language proficiency. A study by the National Student Clearinghouse Research Center found that difficulty finding courses that will transfer was a significant barrier to credit transfer in higher education (National Student Clearinghouse Research Center, 2019) [2].

Despite these challenges, there are also strategies that could be used to improve the credit transfer system in teaching English for Economics. One strategy is establishing clear policies and guidelines for credit transfer. Clear policies and guidelines can help to reduce confusion and misunderstandings, making the credit transfer process smoother and more efficient.

The AACRAO recommends that institutions establish clear policies and guidelines for credit transfer (AACRAO, 2017). Improving communication between institutions is another strategy that could be used to improve the credit transfer system. Improved communication can help to reduce misunderstandings and delays in the transfer of credits, ensuring that students can complete their degree programs in a timely manner. The AACRAO recommends that institutions improve communication between institutions to facilitate credit transfer (AACRAO, 2017). Providing support to students who need it is another strategy that could be used to improve the credit transfer system. Students who transfer credits between institutions may face a range of challenges, including a lack of information about the credit transfer process and difficulty finding courses that will transfer. Providing support to students who need it can help to ensure that they have the information and resources they need to complete their degree programs in a timely manner.

In conclusion, the credit module system is a flexible and personalized approach to language learning that provides students with greater control over their academic programs. However, the credit transfer system can be complex and challenging, particularly in the context of teaching English for Economics. The challenges associated with the credit transfer system include a lack of clear policies and guidelines, poor communication between institutions, and difficulty finding courses that will transfer.

To improve the credit transfer system in teaching English for Economics, strategies such as establishing clear policies and guidelines, improving communication between institutions, and providing support to students who need it can be used. These strategies will help to ensure that students can complete their degree programs more efficiently, reducing the time and costs associated with completing a degree. With further research and implementation of these strategies, the credit module system can continue to provide students with a flexible and personalized approach to language learning, while also facilitating greater mobility and flexibility in higher education.

### References:

1. American Association of Collegiate Registrars and Admissions Officers (AACRAO). (2017). *Statewide Reverse Transfer: The Role of the Registrar*. <https://www.aacrao.org/docs/default-source/Trending-Now-Resources/aacrao-statewide-reverse-transfer-white-paper.pdf>
2. National Student Clearinghouse Research Center. (2019). *Transfer and Mobility: A National View of Student Movement in Postsecondary Institutions*. <https://nscresearchcenter.org/wp-content/uploads/Transfer-Mobility-National-View-of-Student-Movement.pdf>
3. "Credit Hour - Definition and History", Study.com. <https://study.com/academy/lesson/credit-hour-definition-history.html>
4. Arnó-Macià, E. (2018). *The European credit transfer and accumulation system (ECTS): Its impact on higher education in Europe*. *Journal of Studies in International Education*, 22(1), 22-38.