

■ **OPINION** ■

# The drawbacks of open credit systems

**TAASEEN MOHAMMED ISLAM**

A big selling point that many private universities emphasise to prospective students is their open credit systems. Contrary to a rigid and structured closed credit system, students are given more flexibility in choosing their courses under an open credit system. However, despite the pros that open credit systems come with, a few fundamental pitfalls can threaten to make your academic life even more of a struggle.

For starters, the preconceived structure of closed credit systems gives students a clear roadmap to follow while earning their degree. This structure is beneficial for freshers and first-year students who may not correctly understand how course progressions work. The closed credit system allows them to keep a manageable course load and helps them finish their degrees on time.

On the other hand, the freedom to choose courses at your own discretion can lead to students not having a clear idea of progressing academically. Usually, the freedom to choose by yourself generally leads to two scenarios: students become ambitious to graduate early, take on additional credits and an immense workload, and ultimately burn out (guilty as charged). Alternatively, students can also take the relaxed route, take minimal course loads, and spend more money and time in university than they should.

However, the most ironic problem with the open credit system is the difficulty students face in trying to get the courses they want. Thanks to the flexibility of choosing courses, there's almost always a mismatch between the number of interested students and seats available. Hence, it's often difficult for first-year students to

get courses they want, as older students with more completed credits often get to them first. It's not uncommon for many students to be stuck in a maze of too many open electives and GED courses for their first few semesters before being able to enrol in a course relevant to their major.

The flexibility of open credit courses also makes it difficult to make and maintain friendships beyond the surface level. Thanks to all the options available, it is usually tricky to match courses with your friends. Even if you plan each coordinate together, getting seats in the same section is extremely difficult. Consequently, you form a large circle of acquaintances rather than a closed circle of meaningful friends, making it challenging to garner a sense of belonging in your institution. On the flip side, the batch system followed by closed credit universities means that most people get to know each other better, foster more substantial and meaningful friendships, and even develop some sense of institutional pride.

Much to the University Grants Commission

(UGC)'s disapproval, most private universities that follow open credit systems are also pre-packaged with trimester systems. As a result, taking on a 12-credit course load three times a year, as well as being given little to no free time aside from small semester breaks, can negatively impact a student's wellbeing. Students cannot feasibly participate in extracurriculars, competitions, and other opportunities without bursting a forehead vein. However, the reduced pressure – thanks to not having to choose courses by yourself – at closed credit universities helps students to more easily venture out and excel at extracurricular activities beyond the classroom, be it sports, competitions, club activities, or partaking in internships and part-time work. Ultimately, this results in a more enriched and well-rounded academic experience.

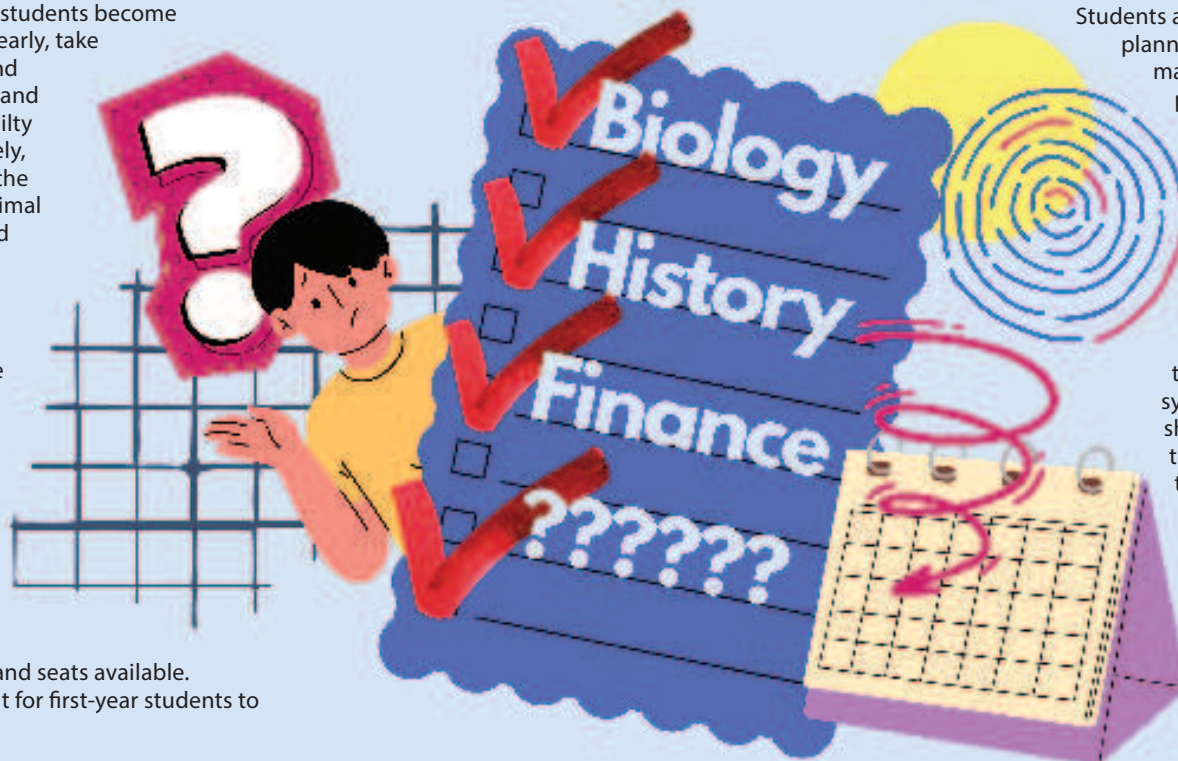
Undoubtedly, there are still numerous benefits to studying in an open-credit system. The flexibility in choosing courses can sometimes play out in the student's favour, allowing them to customise their academic roadmap to their convenience.

Students also end up improving their planning and strategising skills by mapping out their own course paths. Finally, the ability to take courses at your own discretion means that you have the ability to improve your grades through retakes and repeating courses in which you may not have performed optimally the first time around.

These pros, however, do not negate the very real problems that open-credit university systems have, and universities should definitely move to address these concerns and help to reduce the pressure, competition, and uncertainty that students in open-credit systems face.

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ILLUSTRATION:  
**FATIMA JAHAN ENA**



An advertisement for BSRM FAST BUILD. On the left, a construction worker in a blue uniform is working on a tall, complex steel structure. The background is a bright yellow banner. In the center, the BSRM FAST BUILD logo is displayed, consisting of a stylized house icon with three horizontal lines to its left, and the text 'BSRM FAST BUILD' to its right. Below the logo is the tagline 'The country's only customized steel solution'. To the right of the logo, the text reads 'FASTBUILD PROVIDES RODS OF ANY SHAPE AND SIZE AS PER DESIGN'. On the far right, there is a logo for '1 STEEL EXPERT' with 'COUNTRY'S NUMBER' written vertically next to the '1', and the BSRM logo below it with the tagline 'building a safer nation'.