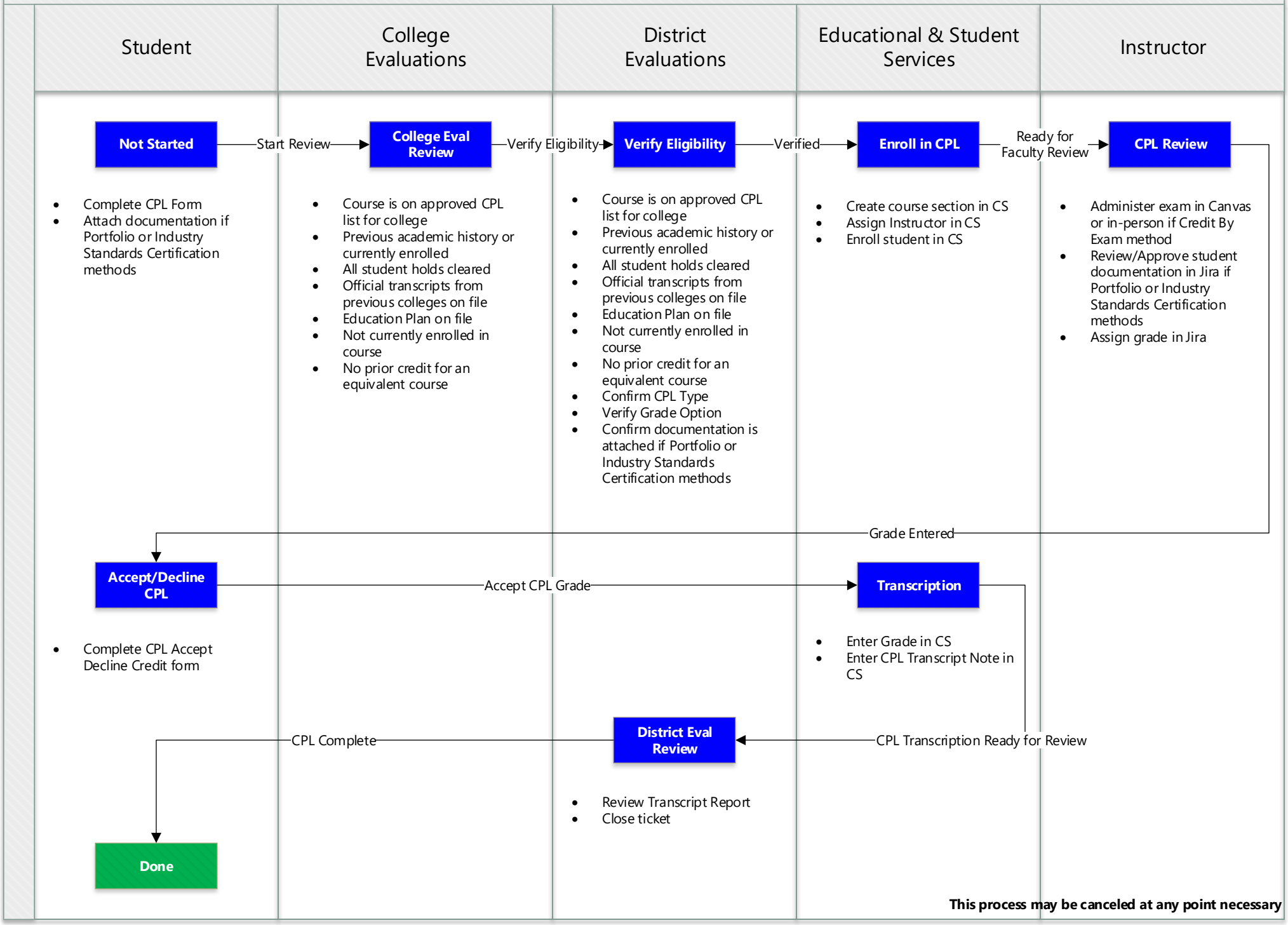Credit for Prior Learning – Credit by Exam, Portfolio, and Industry Standards Certification