

Research on the Implementation Path of Development-oriented Financial Education in Colleges and Universities

Min He^{1, a} and Yuxin Wang^{2, b}

¹School of Petroleum Engineering, Southwest Petroleum University, Chengdu 610500, China;

²School of Petroleum Engineering, Southwest Petroleum University, Chengdu 610500, China.

^aminierr@163.com, ^b871667921@qq.com

Abstract

At present, China is in the critical period of poverty alleviation. As the main position of talent cultivation, colleges and universities shoulder the important responsibility of cultivating talents for the country. With the implementation of the national precision poverty alleviation policy, the various funding policies of colleges and universities are basically perfect, but they are still mainly funded by economic aid, and they lack the attention to the improvement of the ability and quality of students with family economic difficulties. This paper mainly analyzes the existing problems of the development-oriented financial education work in colleges and universities, and then explores the implementation path of the current development-oriented financial education work in colleges and universities. It is hoped that the overall quality of students with financial difficulties in their families will also help to block the transmission of poverty between generations and the long-term effectiveness of subsidizing education.

Keywords

Colleges and universities, development-oriented funding education, implementation path.

1. Introduction

The report of the 19th National Congress of the Communist Party of China puts forward: "The improvement of the student financial aid system will enable most urban and rural new laborers to receive high school education and higher education." [1-3] This important scientific thesis points out the development direction for college student financial aid work. Fundamental compliance, and also put forward new requirements for college students' funding work to move to a higher level and higher level. Solidly implement the funded education quality improvement project, comprehensively promote the funded education work, and guide the students with family difficulties to be self-improving in spirit and rich in thoughts through the development of various educational and practical activities, and at the same time, to further develop outstanding students with family difficulties. It is an important development direction of the current college funding work to promote the overall quality of college students and strengthen the practical effect of subsidizing education.

2. The Significance of the Development-Oriented Funded Education Work in Colleges and Universities

China's current subsidy policy system systematically guarantees that students are not out of school due to economic difficulties, but their skills, psychology, personality and other aspects of family economic difficulties are limited. The existing forms of subsidies are mostly support-based grants, mainly to help families with financial difficulties solve their economic problems

such as tuition and living expenses, and have not yet formed a funding model of “giving people to fish” and “giving people to fish”. In the help of students' professional adaptability and social competitiveness, the fund-raising effect is only one-time, and it can not benefit families with financial difficulties for a long time.[4-5] The road from support-based financing to development-oriented funding is still being explored. Solidly implement the funded education quality improvement project, comprehensively promote the funded education work, and strive to form a virtuous circle of “recognition-education-achievement-rewarding” through the development of rich and colorful educational and practical activities, explore the development of education mode, and enhance education. People's effectiveness is an important part of the current college funding work.

First of all, it is conducive to improving the overall quality of students, exploring the development of lectures and eloquence, advanced application of office software, document writing training, foreign language learning and other rich development-oriented education activities, helping families with financial difficulties in practice, enhancing learning enthusiasm and enhancing Learn confidence and enhance overall quality.

Second, it is conducive to helping the country to accurately help the poor. In the context of the country's precise poverty alleviation, it focuses on the current problems and limitations of funding for colleges and universities, explores a new model of development-oriented funding, and pays attention to the problem of improving the ability of students with family economic difficulties. The intergenerational transmission helps the country to accurately work on poverty alleviation.

Finally, it is conducive to enhancing the long-term effectiveness of education. Traditional funding can only solve the economic problems of students at one time, and lack of consideration for the long-term development of students. Development-oriented funding pays more attention to the long-term development of students, paying attention to both “inspirational” and “determining”. The effect of educating people is long-term.

3. The Realistic Problems of the Development-oriented Financial Education Work in Colleges and Universities

Since the implementation of the “funding, loan, assistance, diligence, supplement, and reduction” multi-measures, the university's subsidy policy system has been perfected through experience accumulation and bold reforms, but there are still deficiencies. The report of the 19th National Congress pointed out that it is necessary to “sound the student financial aid system.” Minister of Education Chen Baosheng also published a paper on “Strengthening Student Financial Assistance Work” in the People's Daily on March 1, 2018. Based on the current situation of college-funded education, there are three main problems.[6-8]

(1) The identification system is not sound.

At present, the identification of poor students mainly depends on the students submitting the “Study of Students and Families in Colleges and Universities” with the official seal of the township (town) or street civil affairs department where the family is located, and a series of materials that can prove the family's difficulties. The college, the school organization review team conducted screening, and finally assessed the poor students in the school year. This kind of identification method is cumbersome, and the reviewers need to manually check the materials, which is subjective, and the work is slow, the workload is large, it takes a long time, and there is no innovation. There are dishonest behaviors in the process of applying poor students. The authenticity of the relevant documents is vague. Some students misrepresent the true situation of the family in order to obtain the scholarship, which harms the interests of the students with financial difficulties. However, because the school and the reviewers cannot

accurately obtain the true family situation of each student, only most of the accuracy can be achieved in the process of poverty determination.

(2) The function of educating people is not obvious

The subsidy system mainly relies on the economic replenishment method to alleviate the pressure on students to go to school. Therefore, the focus of the work is on the collection of students' poverty data and the screening of quotas, and there is less concern about the psychological development of students. For the aided students, although the material life has been compensated, due to the lack of psychological assistance, it is determined that the post-natal stress is still relatively large, there are certain psychological problems, and the spiritual character has not improved significantly. After the end of the college funding evaluation, most of them only pay attention to the students' academic achievements. There is no follow-up feedback on the students' comprehensive quality and mental health, values, social responsibility and other spiritual construction, which leads some students to have a weak sense of gratitude.

(3) Funding management is not in place

Poverty determination is mainly carried out by the counselors of various colleges, and then the list of poor students is submitted to the school. There are a large number of student applicants, and the number of review team is small, the workload is large, and the members of the review team are non-professionals, and there is subjective assessment intention, which cannot be completely objective. Because most students in poor families are sensitive to inferiority, some students are ashamed to apply for poverty because of their face, which leads to insufficient coverage of subsidies. Some poor students are unable to obtain funding that is consistent with their own economic situation, and some families have good economic conditions get funding. When promoting the fund-raising work, the propaganda focus was placed on the amount of subsidies and the amount of subsidies, which played down the connotation propaganda of the state-funded policies, resulting in a certain reverse effect of "getting without any labor" and "profit-seeking", resulting in less obvious effect of educating people. Often, only the superior tasks are completed without paying attention to the "quality" problem.

4. Implementation Path of Development-Oriented Funded Education in Colleges and Universities

Group counseling and special training were carried out in response to the current problem of poor language proficiency, difficulty in using office software, lack of self-confidence and poor initiative.[9-10]

(1) Accurate identification of funded objects

Through the official website, official WeChat and other channels to carry out extensive pre-publication, using self-application, class recommendation, grade recommendation, college review, to carry out the identification of students with financial difficulties in the family, to ensure the integrity of the organizational structure. In the identification, the introduction of "Internet +" and "Big Data" methods, the transfer of students in the student canteen, student supermarkets and other places of consumption records, as one of the assessment indicators for students with financial difficulties. Further explore a more complete quantitative evaluation index system, through the combination of quantitative and qualitative evaluation methods to identify, as far as possible to rule out the differences caused by subjective factors.

(2) The establishment of a funded file

Standardized management and dynamic monitoring of students with financial difficulties in the family, establishment of financial aid files for students with financial difficulties in the family, and recording of family economic difficulties, school attendance, and funding status. Evaluate

students' academic performance and comprehensive ability. Through one-on-one interviews or questionnaires, learn about the funded projects that students hope to obtain, and formulate funding plans according to the actual situation of students. Based on the results of the evaluation, the students will be classified and funded. In the middle of the fund, according to the actual funding effect, the funding plan will be adjusted to ensure the effectiveness of education.

(3) Organization of strong energy training

Make full use of the school's resources, invite professional teachers to carry out special training activities to enhance students' language skills. First, exercise and improve daily oral expression ability to promote effective daily communication; second, improve speech skills, enhance eloquence, and enhance self-confidence; third, understand social etiquette and improve social skills. Carry out special training on office software application, so that students can master the use of office software and improve their professional adaptability. First, it can basically master the skills and methods of editing and formatting Office documents. Secondly, it can basically master the editing of simple formulas of Excel and the use of common functions. Third, it can basically grasp the basic methods and technical points of PPT production. Inviting entrepreneurs, insurance research, science and technology competitions and other outstanding seniors to learn from the typical school, to share the story of growth and face-to-face communication. Through the sharing of growth stories, help families with financial difficulties to build confidence, answer doubts, and clarify future directions and goals. Through face-to-face zero-distance sharing, we will ask the seniors to learn the methods of successful learning, the key and skills of the science and technology competition, the experience of entrepreneurship and the preparations required.

5. Conclusion

In summary, funding education is an important part of the country's efforts to get rid of poverty. Development-oriented education is an important development direction for college education and funding. The funding for colleges and universities is no longer at the level of solving economic problems. Instead, it is necessary to pay more attention to the cultivation and improvement of students' ability. At present, the development-oriented funded education system of colleges and universities is still not perfect, and it still needs to be further summarized and improved in practice. Relevant colleges and universities in the implementation process should play the role of educating, guiding, inspiring and restraining the model to improve the value of educating people.

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