

Research on the Construction of Developmental Funding for "Post-90s" College Students with Financial Difficulties in Private Colleges

Xiaojun Fu^{1, a, *}

¹Dianchi College of Yunnan University, Kunming, Yunnan, 650000, China

^a35832180@qq.com

Abstract

In order to explore the problem of developmental funding for the "post-90s" students with economic difficulties in private colleges and universities and solve the economic difficulties of poor students in Colleges and universities, this paper first analyzes the difficulties encountered by the students with economic difficulties in Colleges and universities, then explains the impact of the funding system of private colleges and universities on the students with economic difficulties, and then analyzes the current funding situation of the "post-90s" students with economic difficulties in private colleges and universities, Finally, it puts forward some improvement strategies for the financial assistance of college students with financial difficulties.

Keywords

Private Colleges and universities; Students with financial difficulties; Post-90s; Funding system.

1. Introduction

Although China's economy is developing rapidly, some families are still struggling in poverty. College tuition and living expenses are also a big burden for many families. Moreover, due to the vigorous development of education by the state and the continuous increase in the number of students enrolled in various colleges and universities, the number of students with financial difficulties has also increased. The construction of the financial assistance system for the post-90s students of private universities is urgent.

2. Difficulties Encountered by Students with Financial Difficulties in Colleges and Universities

Due to the problems of poor students in family economic support, they are relatively short of money in all kinds of expenses of living expenses. Therefore, in order to maintain the daily economic expenditure during school, poor students will choose to take part-time jobs on weekends and other free time or participate in school work study activities, such as helping to manage library books, manage the school computer room, and be responsible for opening and closing the doors in the classroom during class.

These part-time jobs can bring certain benefits to students, with advantages and disadvantages. Part time jobs will occupy a lot of students' extracurricular time and make students have problems in their studies. However, knowing that life is not easy, poor students will cherish their study time at school and work hard in their studies. Relevant research data show that many scholarship winners in Colleges and universities are poor students, which shows that they can not only earn living expenses, but also complete academic tasks well [1].

Poor students will be busy with work in their daily life, so they will be relatively weak in social communication with other students. In the long run, because it is difficult to resolve their emotions, they will have psychological problems and cause more serious consequences. Secondly, because of family poverty, there is no way to give more help and support. When students have to maintain their basic life and complete their studies, they will have considerable life pressure. Compared with other students, they are more likely to have low self-esteem, anxiety, self isolation, fear of other people's different eyes, lack of self-confidence in other people's communication, and even serious psychological diseases.

3. The Influence of the Financial Aid System of Private Colleges and Universities on Students With Financial Difficulties

The primary purpose of establishing and improving the financial aid system in major colleges and universities is to enable students with financial difficulties to successfully complete their studies and not be unable to go to school for economic reasons. Therefore, various assistance mechanisms have been established, such as various awards and grants, many work study posts and so on. Meanwhile, in order to make students understand the various subsidy policies, the school will publicize the official account of WeChat, the official account of the two level colleges and the counselors.

3.1. Help to Reduce the Life Pressure of Students with Difficulties

The state has set up awards and grants and student loans, and private colleges and universities have also set up school level awards and grants, various difficulties subsidies, issued work study posts and Tuition Reduction and exemption policies. Helping students with difficulties adapt to college life and ensuring that they have the same level of education as other students also greatly reduces their life pressure, so that they don't have to worry too much about the cost of daily life, so that they can achieve something and gain something in college.

3.2. Stimulate the Learning Enthusiasm of Students with Difficulties and Improve Their Learning Status

A series of assistance policies of the state and schools for needy students reflect the importance they attach to them, pay great attention to the study, life and graduation work of poor students, and provide them with help. Private colleges and universities also require class counselors to pay more attention to the thoughts and learning situation of poor students, help them formulate appropriate funding plans, and guide poor students to love learning. The school will strengthen its assistance to poor students and create conditions for students to strive to learn professional knowledge and contribute to the development of the country and society in the future.

4. Current Situation of Financial Aid for "Post-90s" College Students with Financial Difficulties in Private Colleges

4.1. Single Funding System

In today's university funding system, it is mainly guaranteed by the national finance, including national student loans, national awards and grants, etc. Major universities strictly implement the national student loan policy and are committed to ensuring that students will not give up the opportunity to go to school because of economic difficulties. Up to now, colleges and universities have never got rid of the single national financial assistance model [2]. For private colleges and universities, the funding system is more single.

4.2. It Is Difficult for "Scholarship" to Help Poverty

As mentioned above, college students will choose part-time work to maintain their life because of the pressure of life, so as to occupy their study time. Although there are still excellent students in both character and learning under such circumstances, it is more because of the impact of various circumstances that excellent learning can not be guaranteed, and the establishment of scholarships is to reward excellent students. For poor students, it is hard to get a scholarship. Therefore, if you want to use scholarships as financial aid for poor students, it is too little to actually solve the problem.

4.3. The Actual Effect of Work Study Is Poor

Because of the lack of necessary work skills and the irregular working hours, college students still need to attend classes and complete their homework. Many students will choose work study posts in the school, which is more convenient on the campus. However, the number of work study posts is limited, and more importantly, the remuneration is too low, which is far from enough for students' daily consumption; Other schools will choose to transfer the students' wages to the students' campus student card after the students complete the work study work, so that the students can only spend on the campus, but the expenses of college students must not be only on the campus. This way of aid often can not meet the actual life needs of poor students.

4.4. Lack of Scientificity in the Decision-Making of Poverty Funding Quota

In the development of private colleges and universities for many years, a set of scheme has been formed for the aid to poor students, but in the implementation, the quota selection of poor students is not scientific, which will affect the fairness of the selection results. Firstly, in the identification of the difficulty degree of students from poor families, there is a vague description, and the identification degree of students is not accurate enough. In the opinion of most teachers, there are few people who are really difficult now, so they are too casual and not serious in the analysis of students' situation. Secondly, most of the current funding methods are based on family income, and do not fully consider the phased development needs of students.

5. Improvement Strategies of Financial Aid for "Post-90s" College Students with Financial Difficulties In Private Colleges

5.1. Improving the Funding System

5.1.1 the government can increase financial investment in poor students, because colleges and universities are mainly funded by the state, which can increase the amount of awards and grants at all levels, ensure the daily life needs of students and increase more development opportunities for poor students.

5.1.2 Improve the Evaluation Mechanism for Poor Students

At present, the school mainly uses the students to fill in the information independently as the basis for determining the degree of students' difficulties, which should be improved. It can arrange staff home visits or entrust other personnel to investigate the family situation of students with application difficulties, understand the real family situation of students, and then assess the difficulty level.

5.1.3 Establish An Inclusive Relief Mechanism for Students with Difficulties

Most of the existing assistance systems for needy students in Colleges and universities are for students with high academic scores or high comprehensive test scores. However, poor students need to spend a lot of time on work to earn living expenses, so they can't be among the best in professional performance, and have less participation in other activities in the school. They will also lag behind other students in the bonus points of the comprehensive test. As a result, this

kind of scholarship is not very useful for poor students with poor performance [3]. Therefore, a relief system should be established to benefit all poor students. The target of assistance is all students whose families are financially difficult and unable to pay tuition fees, even if their achievements are not outstanding.

5.2. Provide More Employment Opportunities

Due to the lack of life experience of students and the single source of information for obtaining part-time jobs, most students can only engage in part-time jobs that take a lot of time but pay little and are unstable. In this regard, schools should help them find more suitable jobs, especially for higher grade students, and guide them to use their professional knowledge and work skills to choose better jobs. In this way, the poor students can not only reduce the economic burden, but also have some professional work experience.

Secondly, the school can establish equal cooperative relations with other enterprises and companies to attract enterprises to set up more scholarships and grants. At the same time, based on the cooperative relations, it can also provide jobs for students and provide more choices for the work of poor students.

5.3. Establishment of School Level Loan Mechanism

In the actual life of the school, only relying on state funding is not enough to comprehensively solve the financial problem of difficult students. Based on this situation, school loan is a good scheme. Schools can divide the amount of loans that students can borrow according to the credit rating of students with financial difficulties. It should be noted that many students do not pay attention to their awareness of credit. They should pay more attention to their daily life to avoid difficulties in loan application.

6. Summary

The state pays great attention to students with economic difficulties and is committed to making college students not drop out of school due to economic problems. To this end, in addition to a large number of safeguard measures issued by the state, colleges and universities comply with national policies and have also issued various awards and grants policies, work study policies and tuition fee reduction policies. However, there are still many problems. Therefore, in order to better improve the living and learning status of college students with financial difficulties, private colleges and universities can further improve the funding system, provide more job opportunities for poor students, and carry out school level loan mechanism to allow students to spend more time on research professional knowledge.

Acknowledgments

Fund item 1: China Association of Private Education

Research project: Improving the development financial aid system for economically disadvantaged students in private colleges and universities, Number: CANFZG21141

Fund item 2: Yunnan Provincial Department of Education

Research project :Research on the current situation, effectiveness and mode of funded education from the perspective of innovation and Entrepreneurship Education -- Taking Dianchi College of Yunnan University as an example, Number:XSZZ1917

References

- [1] Wang Jieyu. An analysis of the impact of private college funded education on college students [J]. Science and technology information, 2020,18 (32): 146-148.

- [2] Xie Li. How to carry out the work of poor students in private colleges and universities [J]. Cooperative economy and science and technology, 2010 (03): 112-113.
- [3] Xu jingzhuo. Research on developmental funding system for college students with financial difficulties [J]. Journal of Jiamusi vocational college, 2018 (04): 256-257.