

Research on Student-Centered Financial Aid to College Students with Financial Difficulties

Rui Zhang^{1,*}

¹Xi'an University of Technology, Xi'an, Shaanxi 710048, China

*Corresponding author. Email: 11394141@qq.com

ABSTRACT

From the perspective of concept and practice, this paper proposes to update the concept of funding work and improve economic funding through policy review, investigation and analysis of relevant units. Measures to enhance personal ability, including fund from government, banks, schools and society, should be valued to promote comprehensive, coordinated and sustainable development of students with financial difficulties. Such idea has been applied in certain province's funding work and achieved favorable result.

Keywords: *student-centeredness, students with financial difficulties, financial aid*

I. INTRODUCTION

As for non-compulsory education, China has begun to construct a new financial aid policy system for students with financial difficulties in recent years. Under the guidance of the concept of "student-centeredness", innovative work mode can help to realize the comprehensive, coordinated and sustainable development of financial aid for students with financial difficulties.

II. THE CONCEPT OF FINANCIAL AID CENTERED ON STUDENTS FROM POOR FAMILIES IS THE EMBODIMENT OF THE IDEA OF PEOPLE-CENTERED DEVELOPMENT IN THE AID WORK

To do a good job in providing financial aid to students with financial difficulties is essential requirement of sticking to the people-centered development idea. The aid for students with financial difficulties matters whether school-age teenagers can truly enjoy equal access to education and development. In China, students with financial difficulties have been called "poor students" for a long time. The change from "poor students" to "students with financial difficulties" reflects China's further understanding of the group, as well as the symbol of thought of "people-centeredness". "People" in people-centeredness in the field of higher education mainly refers to students and teachers, while people-centeredness in student financial aid is to help students with financial difficulties. The people-centered aid to college students with financial difficulties requires funding concept and action centered students with financial difficulties, as well as equal access to education and development for the group.

The concept of financial aid centered on students with financial difficulties includes the following three aspects: the first is to take the needs of such students into consideration, expand the sources of financial aid, and integrate the existing resources to establish a favorable financial aid system; the second is to value the overall interest of students, allocate funding resources rationally, and establish scientific and reasonable funding procedures to ensure funding work featuring fairness, justness and openness; while the last is to realize the organic unity of financial aid and education through overall development of students, which both addresses economic difficulty and promotes personal ability. The integration of the concept of financial aid for students with financial difficulties into higher education essentially reflects the development concept of "people-centeredness" in higher education, as well as an important aspect of building harmonious campus and society.

III. FINANCIAL AID IS THE PREMISE TO REALIZE THE COMPREHENSIVE, COORDINATED AND SUSTAINABLE DEVELOPMENT OF STUDENTS WITH FINANCIAL DIFFICULTIES

The main issue that students with financial difficulties face is unaffordable tuition and living expenses given financial difficulties, which leads to issues in comprehensive ability and psychological quality. As a result, their comprehensive ability cannot be improved before financial difficulties solved and study and life guaranteed, let alone comprehensive, coordinated and sustainable development. It's no easy for student with worries in daily necessities and economic load to develop himself. Models as Hong Zhanhui with perseverance are not rare in real life.

However, the author's investigation on the learning and psychological issues of students with financial difficulties in Xi'an University of Technology reveals that the most students with financial difficulties have average academic performance, or even failing. Many students suffer from such emotions as inferiority and depression. Due to financial burden of their families, they lack equal educational opportunities since childhood. As a result, most of them have poor comprehensive ability and psychological quality compared with those from well-off families. The former lack confidence and social ability. The issues they face on study and daily life must be solved first, in a bid to improve their comprehensive ability and psychological quality, and allow them equal access to education.

The establishment and improvement of national financial aid system provides policy guarantee for the source of financial aid. How to integrate all financial aid resources, rationally employ all measures, improve the efficiency of existing funds and expand financing channels have become the key issues in the financial aid work of students with financial difficulties.

A. The implementation of various national funding measures is the basic guarantee to carry out funding work

The financial aid for students with financial difficulties aims to achieve educational fairness and equal opportunity to the greatest extent, which is the responsibility of government. Projects as scholarships, financial aid, student loans, and green channel system requires the leading role of government, giving full play to the role of the government in providing financial aid to college students with financial difficulties. The implementation of funding policy, including national scholarship, national encouragement scholarships, and national grants provided financial support and policy guidance for financial aid towards students with financial difficulties, reflected national efforts in realize equal education, as well as proved the role of scientific outlook on social fairness and harmonious education. The implementation of these policies not only enjoys favorable social benefits, but also effectively reduces the study and life pressure of students with financial difficulties, mobilize their learning enthusiasm, and thus promote the ideological and political education of college students.

B. Student loan by financial institutions is key for financial aid

State-subsidized student loan and locally-granted student loan can effectively relieve the burden of most students with financial difficulties. It also serves as main means to share education costs and ensure equal education in the context of market economy. The state-subsidized student loan, which was piloted in 1999, has

undergone from tight to loose, with loan business developing from scratch and loan scale from small to large, and achieved great leap forward, becoming the main channel for students with financial difficulties to get tuition. However, China's state-subsidized student loan once mired in trouble for many times due to high default rate, complicated procedures and banks' reluctance to lend. Many obstructions restricting the development of student loans have been solved with the operation of the new mechanism of student loans, the establishment of risk compensation system, the gradual improvement of the social credit system, and the launch of locally-granted student loan. Families, schools and financial institutions cooperate together to launch student loans, relieving the economic burden of students with financial difficulties.

C. Rational planning and use of school financial aid funds is the main link of financial aid work

Many localities in China stipulate that colleges and secondary vocational schools must allocate a certain proportion of education income (Shaanxi requires 6% for colleges and universities, and no less than 5% for secondary vocational schools) every year to work-study program, tuition waiver, risk compensation for state-subsidized student loan, interest-free loans on campus, on-campus scholarships, on-campus grants, subsidies for special groups, etc. The implementation of such policy standardizes the sources of school financial aid funds and unifies the allocation ratio, making the financial aid move towards standardization and rule of law. Schools are required to rationally plan the proportion of various financial aid measures, make clear the target and object of each financial aid measure, and make good use of the financial aid funds extracted according to the regulations. Meanwhile, the subsidy fund should be withdrawn in strict accordance with the policy provisions to ensure its sustainability. Investment in work-study program should also be mounted, and fund for work-study program should be set up to realize the maintenance and appreciation of the fund within a certain range, so as to realize the sustainable development of the fund.

D. It is an important part of current funding work to actively strive for social funding

Enterprises bears the social responsibilities to subsidize students with financial difficulties, which redistributes profits to the whole society and promotes social equity. Sound social support system in China cannot be found yet. Enterprises and institutions, social organizations and individuals that subsidize students with financial difficulties bear different ends. However, these precious resources significantly sway the financial aid for college students with financial difficulties. Social aid should be an important part of current aid work. Universities with reputation and alumni resources

should assume the responsibility of striving for social aid given the relatively few funding channels, expand channels for raising social aid funds, and realize its sustainable development. The expansion of social aid can not only cultivate a favorable social atmosphere, but also effectively relieve the economic burden of students with financial difficulties. The financial aid for social funders can bring social benefits to students and improve their life values. Social support can also cultivate students' sense of gratitude and social responsibility, and many students who have received financial aid may be donors years later, thus enhancing the sustainability of financial aid.

IV. ABILITY IMPROVEMENT IS THE KEY TO REALIZE THE COMPREHENSIVE, COORDINATED AND SUSTAINABLE DEVELOPMENT OF STUDENTS WITH FINANCIAL DIFFICULTIES

The concept of people-centered development calls for all-out efforts to promote the comprehensive development of human beings in education. Solving the financial burden of students with financial difficulties in enrollment and schooling with financial aid can basically allow them equal opportunities with other students in college education, and create conditions for their all-round development. The reason students with financial difficulties cannot afford to study and live lies in not themselves, but their families with burdens in history, geography, and society. Such phenomenon exists from their birth, so they get less development opportunities than other students from an early age. While solving students' problems on enrollment and study through economic relief, it's a must to realize that financial aid alone cannot fundamentally ensure their comprehensive, coordinated and sustainable development, but to intensify their inferiority mentality, and even passive acquisitiveness of some poor students, hindering their comprehensive development. Therefore, it is the key to the sustainable development of financial aid for students with financial difficulties to improve their self-survival ability, promote their all-round development and create conditions for solving their economic difficulties step by step through various ways. Schools should actively create conditions to build supporting platform for students with financial difficulties to improve their abilities, provide a guarantee for their personal ability development, so that they can get more opportunities for communication, training and practice, and improve comprehensive abilities. Not only can they successfully complete the school, but also have a strong social competitiveness. The supporting platforms for the ability improvement of students with financial difficulties mainly include:

A. Work-study program

Work-study activities can not only allow students certain remuneration through labor to solve their economic difficulties, but also cultivate their practical ability and establish their labor consciousness and sense of fairness. The current work-study positions still lay particular stress on physical labor and routine work, so attention should be paid to intelligent-oriented positions, such as research assistant, teaching assistant and assistant management. Physical-based positions can cultivate students' hard-working spirit and the quality of starting from small things. Intelligent-based positions enable college students to acquire advanced knowledge and experience in combination with their majors and cultivate their communication skills.

B. Employment internship

Employment internship is essential to improve the employability and professional level of senior students and fresh graduates from families with economic difficulties. Employment is one of the most direct means to fundamentally change the poverty of students with financial difficulties, as well as the final end of financial aid work. Facing the problem of unemployment at the present stage, students with financial difficulties have greater difficulties than other students, such as the inability to pay for employment, lack of employment social relations and other objective conditions. However, they also have many advantages, such as hard work, unremitting self-improvement, and so on. Therefore, conditions must be created to improve the employment of students with financial difficulties, such as employment practice bases by means of various means, flexible employment through the principle of internship before employment, and encouraging students with financial difficulties to work in grassroots, etc.

C. Social practice

Social practice activities can well enhance the cognition and practice ability of college students and promote their comprehensive ability. Students with financial difficulties have relatively poor basic skills such as interpersonal communication ability, organization and management ability, analysis and problem-solving ability, and language organization and expression ability, which causes certain difficulties for them to participate in social practice activities. Therefore, the school should carry out a variety of campus activities, such as Day for Youth League organization activities, themed class meeting, speech, debate, etc., to strengthen the practical ability of students with financial difficulties. At the same time, more opportunities for off-campus social practice should be created, and students with financial difficulties should be encouraged to actively participate in the social practice of returning home and a program

under which officials, doctors, scientist and college students go to the countryside to spread scientific and literacy knowledge and offer medical service to farmers, so that they can improve themselves in practice.

D. Scientific and technological innovation

College students' participation in scientific research is conducive to cultivating their creativity, mastering book knowledge and adapting themselves to work as soon as possible. Some students with financial difficulties are reluctant or unable to participate in such activities due to financial difficulties, low self-confidence and poor academic performance. Schools should create conditions and opportunities for them to innovate. For example, some colleges and universities in China establish fund for scientific research and innovation, introduce a series of policies to encourage students with financial difficulties to immerse in scientific and technological activities themed production, research assistant, participate in "challenge cup", college students' science festival, set up academic society, assumption of temporary post for personal training and development to enhance their spirit of innovation. participation in scientific and technological innovation activities by participation can enhance their self-confidence, cultivate the spirit of self-reliance, enrich their study and life, and effectively improve their comprehensive ability.

E. Club activity

student clubs play an important role in improving students' communication ability and promoting their all-round development. The increasing number of students with financial difficulties prompts colleges and universities to utilize traditional associations, actively build platforms for activities, encourage them to independently design and organize activities, which can cultivate their comprehensive abilities, make them devote themselves to the society, and serve the society. The establishment of various academic and thematic associations can exercise students' communication and leadership skills, cultivate the spirit of gratitude and social responsibility. For example, some student associations such as Mutual Aid Societies, Self-improvement Club, Volunteer Club and Work-study Departments of some schools use their spare time to carry out activities as "one helps one", voluntary tutoring, donation to charity and mutual assistance, etc., which provide platform for the improvement of the ability of students with financial difficulties.

V. CONCLUSION

Students with financial difficulties, vulnerable groups among college students, involves care and support from faculty and all walks of life in such aspects as economy, psychology, personal ability

development, improving their comprehensive ability on the premise of comfortable working and living conditions, thus realizing comprehensive, coordinated and sustainable development.

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