

## Reflections on the College Education of Credit Market Knowledge

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**Keywords:** Social credit; Social credit system; Credit market knowledge; College education

**Abstract.** Credit market knowledge and education in our country although initially with the legal environment and competitive mechanisms which Compatible with the market economy, however, in line with the market economy has not yet formed a credit institution, credit system. Especially the concept of credit business, civil society and the whole is still far from meeting the requirements of the market economy. An important part of college honesty education is the college education of credit market knowledge, Conduct college education of credit market knowledge, is the fundamental way as soon as possible with the social credit system construction standards.

### The Meaning of Social Credit System Construction

Social credit system is in the light of the laws and regulations, Order active participant in the credit as the main. Based on the credit history of the Credit activities, Standardize the collection and use of credit data, formed mechanisms which motivate trustworthy and discipline dishonesty, and the integrity systems engineering covering the entire society. The Meaning of social credit system construction is very rich, Look from the perspective of system construction, Business credit is just one important aspect of the credit system, Equally important is social and moral credit which relate to the social construction of spiritual civilization and national security, social stability . Such as pits, Mongolian, fraud, brag, firstly it's the lack of social and moral credit, some of which both showed a lack of commercial credit, while others may not be clearly reflected in the commercial credit. Therefore, as a systematic project, the construction of credit system should include two aspects commercial credit and social ethics credit. The former is mainly used in the economic field; the latter can be applied to the economic field, but also for social governance and national security.

### College Education of Credit Market Knowledge's Effect on Social Credit System Construction

Honesty is a person of good moral character, which is the foundation of social and moral construction. To strengthen the college credit education, the most important is to develop and enhance students' sense of integrity and honesty habits through educational activities, form honest and favorable campus atmosphere, promote the formation of social integrity ethos. Honesty Education should effort in developing ethical values, creating the atmosphere of honesty, building integrity and improving evaluation mechanisms relevant laws, rules and regulations, cultivate good college spiritual and moral outlook, improve college students' ideological moral qualities and cognitive level.

College education of credit market knowledge is an important part of college student credit education. Credit market knowledge and education in our country although initially with the market economy and legal environment and competition mechanism, but has not yet formed a credit line with the market economy system, the credit system. Especially the concept of credit business, civil society and the whole is still far from meeting the requirements of the market economy. Community college students shouldering the mission to build the future, college students credit market knowledge education is the fundamental way as soon as possible with social credit system construction standards.

## **The Main Content of College Education Credit Market Knowledge**

**The main content of the social credit.** the basic connotation of social credit is the honesty or promise. Social Credit, including the national credit, government credit, the economy, such as credit and personal credit. Economic credit, also known as credit is the most basic social credit, the most important part of it belongs to the purely economic aspects, which means that an economic relationship, the value of regular unilateral transfers motion to repay condition, this value must be transferred to an honest sport trustworthiness based

**corporate credit is the core of social credit.** The main body of the market economy is the enterprise. Corporate credit direct impact of transaction costs and social credit. Social Credit is for the government to develop a credit system which embodies the legal system to safeguard the credit. Trading for society is that people gradually formed the idea of credit and credit system, embodied in the social service network of credit.the decision on the basis of popularity of the concept of credit is a credit system and credit system. Primitive society has begun to trust, more disloyal modern market economy, but the point is not whether the distinction between the two concepts of credit, but the general idea of the extent of the credit. If there is no credit system and credit system for the protection of the national economy of the country can not develop a market economy from disorder to a virtuous cycle of credit economy, as market players could not achieve its corporate credit management. With accelerate the pace of economic globalization, the market economy will break the boundaries to change the global village is geographical. So credit system also consists of a region, a country to economic regions across the country's sovereignty, and even global change.

**Social credit is the guarantee of ethical credit activities in an orderly manner.** Enterprises as the main economic activity should naturally be the main business credit economy, which is the leader plays an important role. So trust, keep the contract, honest business and maintain market environment of fair competition is particularly important for an entrepreneur.

## **The Main Content of the Credit Market Knowledge and Education of College Students.**

Through the education of college students credit market knowledge, so that students know how to push our economy to a market economy by the credit process of economic development, improve the credit concept first main economic activity, to strengthen their own credit management. In economic activities must always establish credit awareness, firmly grasp the business ethics of honesty and trustworthiness of the bottom line, once dishonesty will face the risk out of the market. Two market the concept of education for college students credit market credit the concept of education, we must first strengthen awareness of college credit market access subject, college education shaping consciousness of integrity, so that students will develop before entering the market in good faith to comply with the consciousness of market trading rules for undergraduate integrity performance lay in economic activity mental preparation. Second, the credit market for college students to the core: the contract must comply with the concept of education, so that students truly understand and recognize specific contract must comply with the credit system is the core of the credit market. Credit system has been in place for many years in the West, while in China has just started up not even really established. National Student Loan is a personal credit secured loans in the first implementation of the college, and is designated by the National Commercial Bank, in school full-time for colleges and universities in the economy is indeed difficult for the college students, graduate students and second degree , issued to help them pay tuition at the school and daily living expenses, student loans by the Education department to establish a special account funds to give financial interest loans. Since banks are worried about college credit, and thus did not dare set foot in the face of a huge market, making this country can not play an important measure of its performance. Thus the market for college students credit education, we must let them know and understand the core of the credit system, deepen the college of institutional and social credit system to build awareness of the importance of the market economy. Finally, the market for college students college credit

education to establish good credit enhanced awareness education. After China's accession to WTO if we do not have good credit is difficult to participate in global economic competition, talent competition.

Credit is not only the lifeblood of the development of the market economy but also directly related to the Chinese national spirit and national image. College students as the main force of the socialist market economy successors to the cause of education, if not strengthen credit then this will be the greatest misfortune of education. All in all honesty is an inherent requirement of the orderly development of the market economy, in a moral sense helps members of the community to work upright, and helps to improve the quality of the entire nation's civilization. In the legal sense, to the establishment of a fair and rational order of competition in favor of China's economy and international standards. It is precisely because advocates strengthening the principle of good faith has far-reaching historical significance and practical significance for the integrity of the education of college students.

### **The Main Way to College Education Credit Market Knowledge**

**To create a good social credit environment.** Government should actively promote civic morality to improve the quality of civic and moral integrity, strengthening the integrity and sense of morality, integrity and honor to establish in the whole society, promises shameful public opinion atmosphere. To establish a sound credit management system of the whole society, to carry out social and personal credit evaluation, through legislation, the establishment of strict punishment mechanism promises to increase the cost of dishonesty in order to improve and standardize the integrity of the legal system to promote the formation of society.

**Strengthen the integrity of the campus atmosphere of the building.** Schools in all aspects of the school's philosophy, teaching style, ethos, such as school discipline should reflect the connotation of good faith. As a teacher educator, whether it is still in daily life should lead by example in teaching, observance of good faith norms; in dealing with various problems of students, must be open, fair, just, not fraud, etc., teachers should take their own moral requirements, moral and ethical image to educate and influence students, which is the foundation and key student culture of integrity; on the other hand, to take full advantage of the campus sites, radio, billboards, classroom layout, etc. publicity virtues of integrity, honest recognition of students, critics, students punish disloyal to create integrity campus environment.

**Strengthen the college integrity education.** "Two Courses" as the ideological and political education of college students in the main channel, in cultivating ideals and beliefs of college students, college students raise the level of political theory has played an important role. Appropriate to increase the integrity of the teaching content in the "Two Courses" Teaching System proportion, through teaching activities, to develop awareness of the integrity of college students, college students improve basic moral qualities of honesty and trustworthiness of the importance of theoretical understanding. At the same time, it should address ideological characteristics of college students, college students living in close contact physical and social reality, and actively improve the teaching content and teaching methods to fully tap the implication in various courses in the resource-rich ideological and moral education, from the combination of theory and practice for students conduct credit education, to make it truly ear, into the brain, into the heart, Help them to fully understand the honesty and trustworthiness of their growing significance, and within ethical behavior into their own. Teachers in the teaching process should learn to grasp the opportunity, combined with teaching content, improve moral human spirit and human caring, honesty education will penetrate into the teaching activities organically, blending integrity characters, typical examples in classroom teaching, training Students integrity quality and behavior.

**Improve the credit system.** System construction is the key to strengthen the integrity building and to deal with the credit crisis. If the System is not perfect, it will lead to integrity lose a solid

guarantee. In the current, credit concept has yet to become universal moral consciousness. It is necessary to increased integrity requirements to system constraints. In the basic system, the university must adapt to the times, and promptly revise and improve school discipline and college students codes of conduct, to guidance and management students by standardized system. Under this mechanism, dishonesty will be subject to spiritual and material punishment, and trustworthiness will receive spiritual and material rewards. And truly trustworthy behavior will achieve a virtuous cycle.

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