

Current Situations and Existing Problems of Financial Aiding in Colleges Students

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Abstract. With the deepening higher education reform, poor students in colleges has become a special group, financial aiding in poor colleges students has gradually become a hot social problem that needs urgent attention and solution. In view of the special group of poverty-stricken college students, the state and government have put forward the policy of "award, help, loan and reduce", which has already formed a good financial aid system. However, there are still a series of problems in the practice of financing: the application and accreditation criteria of poor college students are not materialized and operable, educational mechanism for scholarships and grants is inadequate, the positions in the work-study system are limited and so on. This paper analyzes the existing problems in the practice of funded work, so as to find better ways to improve the university funding system and optimize the funding environment.

1. Introduction

Since the reform of education system, the concept of non-compulsory education for college payment system has been gradually gaining popularity. Since the expansion of higher education in 1999, the enrollment rate of colleges has been increasing yearly. However, due to the imbalance between urban and rural economy, the proportion of poor students is increasing. Under the great importance from state and society to this special group for poor college students, a series of "award, help, loan and reduce" funding policies introduced gradually, which has already formed available funding system to help poor college students solve economic worries. With the expansion of the enrollment scale of universities, the increase of the funds input from the state and society is far from meeting the expansion of the population of poor college students. With the deepening of the higher education reform, many new situations and problems emerged constantly, such as differences in regional economic development, diversification of entrepreneurship of university students. The poor students in colleges are faced with great pressure of study, employment, psychology, and so on. These problems are constantly bringing difficulties to the funded work of poor college students.

2. Current Situations and Existing Problems

Through the research and analysis of the current funding policies in China, combined with the experience of development and implementation of domestic and foreign funded work, the existing problems in China's funded work are presented.

2.1 Inoperable Application and Accreditation Criteria of Poor College Students

Relative to the size of the poor college students group, the national financial aid resources is very scarce. Intense competition of identification of poor college students, lack of technology and insufficient resources lead to low reliability and validity of the results of the identification of poor college students. Because of the "uncompensated" characteristics of national financial aid, it is often found that falsification of materials occurs. Some students take too much dependence on this free funding resource, and lack of sense of gratitude and self-reliance. Besides, due to the emergence of the "false poor students" and competition of educational resource, the boundaries between the groups of poor students and not-poor students has been very fuzzy, which destroys the harmony of students, and go against the harmonious education atmosphere. "Gratuitous" funding patterns attract an increasing number of applicants. Minority applicants in fact should not be funded, but their financial

aid occupy a large amount of funding resources, and also brought the difficulty of the determination of funding. Therefore, contradictions in funding practice have been intensified.

2.2 Lack of Incentive for Scholarship

The full meaning of the scholarship is the excellent student scholarship. Besides the excellent function, scholarship also has the function of aiding the poor students, which can not only stimulate the poor students to self-improvement, but also relieve the economic pressure of the students. In the practice of national encouragement scholarship, our school strictly abided by the national encouragement scholarship management method, and the students who won the national encouragement scholarship should be recommended by the poor students. Excellent student scholarship implementation details of Wuxi Institute of Arts and Technology defines that, the amount of the special scholarship is 1000 yuan per person per semester, accounting for 2% of the students, the first-class scholarship is 600 yuan per person per semester, accounting for 5% of the student population, the second-class scholarship is 300 yuan, accounting for 8 percent of the student population, the amount of third-class scholarship is 150 yuan per person per semester, accounting for 15% of the students. Obviously, the scholarship is not a real solution to the economic problems of poor students, compared with the tuition and miscellaneous fees of several thousand yuan per year.

2.3 Limited Positions in Work-Study System and Lack of Education Mechanism

Work-study refers to the social practice of improving learning and living conditions through the use of spare time in the organization of the college and obtaining legal remuneration through labor. The aid form of work-study program is very good, which can not only relieve students' economic pressure, but also cultivate some interpersonal skills. But the work-study aid form ignored the potential need of education main body and intention. Manual labor service did not improve the students' comprehensive ability, and even will affect the students' normal study and life. In addition, the shortage of work-study jobs in the campus and off-campus work-study seriously restricts the development of work-study aid form. In practical work, new forms of work-study combined with employment and entrepreneurship education should be actively explored and open a new mode of work-study under the premise of market-oriented economy.

3. Support the Combination of Funding and Education to Promote Education

The essence of university funding for poor college students is to support poor students to complete their studies, encourage poor students to advance, and encourage poor students to be self-reliant. Current situations and existing problems of financial aiding in colleges students must be recognized that the existing financing way and educational system is inadequate. As the main form of national aid, the gratuitous national financial system makes aid work into the myth of "free educational lunch", which has violated to the essential request of the funding and education, and also developed the laziness and dependence of some students for "waiting, leaning, demanding". In order to get free of financial aid, some of the students cheat in dishonesty and fake poverty material. The malicious competitions destroy the harmony between poor students and nor-poor students. There is a psychological estrangement between the students. This kind of funding work goes against the original intention of the fund, destroys the harmonious atmosphere and environment. Therefore, in the process of financing, funding concept and way should be constantly explored and updated, paid funding should be recommended to the poor college students, such as student loans, work-study programs, etc. The fundamental purpose of state funding is to educate people, and to cultivate the sense of responsibility and self-reliance of the poor college students who receive the funds. Financial aid and employment and entrepreneurship should be combined through national funding work to raises the psychological quality and compressive ability, and guide them to give back to society.

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