Analysis of the Causes and Countermeasures of College Students’ Bad Network Loans

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Abstract. Under the background of the continuous progress and development of Internet technology, internet finance has been born, and plays a greater impact and role in our life. College students, as a group of social groups with stronger consumer demand, are the target group of many consumer industries. For online lending, it can solve the short-term economic needs of college students, so it is applied by some students. This paper is mainly to explore the reasons for the emergence of bad network loans, and give the corresponding countermeasures.

Introduction
The 19th national congress of the communist party of China required "to improve the financial supervision system and to hold the bottom line without systemic financial risk." At present, Bad network loans occur frequently in colleges and universities, with diversified forms and a wide variety of hidden means. With the rapid development of the internet at present, it uses great interests to tempt college students, and even control the ideological awareness of college students, lead to the rise of cases caused by bad network loans on campus, some incidents even involve the safety of students and their families, resulting in great harm. In addition, the temptation object of bad campus network loan targeted by a single student has turned to aim at student group, with fast speed and methods, the security and student work department of colleges and universities find it difficult to detect because of its concealment, but once the individual or group events occur, the means of control are often single and not timely. This not only affects the physical and mental health of college students, the order of education and teaching in colleges and universities, the stability of students' families, but also threatens the campus security of colleges and universities, and even threatens the campus security of colleges and universities, and even threatens the social public safety and order. Colleges and universities in China have begun to "accelerate the construction of first-class universities and first-class disciplines, and implement the connotative development of higher education". The important purpose running a university is to train talents, at the same time to improve the quality of training talents, and to enhance the sense of security and happiness of college students. Therefore, it is of great significance to study the specific performance of bad network loan on campus, to discuss the harm caused by bad campus network loans to college students and its research countermeasures, and to guide college students to refuse bad loans on campus correctly.

The Harm of Campus Loan
Campus loan mainly refers to the special credit loans provided by loan institutions and lenders for college students' study, life, training and business support. The development of network promotes the emergence of campus loans, so it is also called "campus network loans". The emergence of campus network loan is based on the double foundations of the demand of "loan" and the environment of "network". Campus network loan brings convenience to college students, at the same time, but it also coexists with risks. Although loans can meet the college students during the period of school campus life consumption, entrepreneurship and other consumption, but a host of students don't have the ability to repay, if the school and society cannot give guidance before the student loans. There are problems cannot be focused on, once the students can't repay in time, some
of the campus loan institutions and individuals under the temptation of interests, will lack the moral responsibility, and cause great harm to the students.

**The Disclosure of Privacy Information Brings Hidden Dangers to the Personal Property and Family Security of College Students**

In general, online loan institutions or lending individuals, regardless of the ways they lend, are required to know students' own student documents, ID numbers, WeChat and phone numbers, as well as bank card numbers and home addresses, school or family contact information. Once students cannot repay, these important information will be leaked, to bring personal and property risks to college students. Some college students cannot repay the loans, and the network platform will find their families, having a certain impact on social security and stability.

**The Various Expenses Arising from the So-called "Contract Trap" Cause Students to Lose the Ability to Repay**

After a large number of college students enter the university, their spiritual life and material life have been greatly influenced, and there has been a certain conflict between the ideal and the reality. Both the concept of consumption and the way of life will be affected by the surrounding environment. Particularly, a host of entrepreneurial students overestimate their own expectations, ability levels and their repayment capabilities, and are unable to repay in time. However, there are many pitfalls for college students to be unaware of when they are signing campus loan contracts, such as overdue fines, interest and so on. Faced with this case, students are often unable to repay, and online loan platform will take all kinds of harassment ways to urge students, a variety of ways. But most of them resort to threats, intimidation, disclosure of their privacy, harassment of students around and other ways to urge debts, causing the students to spend every day in fear, making their bodies and minds not get normal release, causing great trouble to students' studies and lives, and even ending their lives in an extreme way. Incidents such as suicide and disappearance of college students on account of inability to repay online loans have appeared more frequently in colleges and universities.

**Internet Loan Results in the Credit Crisis of College Students, which Affects their Future Development**

A number of college students often do not set up a correct concept of consumption, and there is a advanced consumption outside the scope of their own competence. A part of students would like to use loans to start a business or invest in stocks. But when they fail, they have no competence to repay, dare not tell the school and parents, and their credit rating is low. There are also some college students involved in black lottery, gambling and other illegal activities, leading them down a slippery slope. Some banks on the credit card loans of college students are low, and in the process of audit procedures are more complex. Due to a long period of time, a large number of college students select online loans, but lack of awareness of the consequences of overdue, credit consciousness and crisis awareness. If the students cannot repay the loan within the time limit set by the bank, it will lead to the credit crisis of the society, which will seriously affect the personal credit record and have a great negative impact on the students’ going to the society.

**Analysis of the Causes of the Problem of College Students' Bad Network Loan Problem**

**College Students Lack of Rational Consumption Concept**

At present, a host of college students grow up in a relatively rich living environment. The superior living conditions and the lack of hardships make some college students' consumption concepts lack of correct education and guidance, and gradually lose the good quality of hard work and diligent, thus promote excessive and advanced consumption consciousness. At the same time, some college students, influenced by the comparison atmosphere around them, have an increasing demand for money, which leads them to borrow money online to meet their advanced consumption needs.
The Supervision Mechanism of Online Loan Platforms is not Perfect

College students, as a youth group, have insufficient social experience and lack the ability to discriminate various kinds of online false information. The network lending platform is a platform for private lenders and borrowers to utilize the Financial Information Service platform to realize the information docking and close the deal. Compared with the normal lending process, the online lending process is simpler and the lending standards are lower, and college students are more likely to solve their own economic pressure through online lending. However, there is a blind spot in the regulatory law of online lending, and the problem of irregularity is highlighted. A part of online lending platforms have the phenomenon of "skirting the law", which brings a lot of difficulties to the protection of the rights and interests of college students’ network lending.

The Shortage of Daily Supervision in Colleges and Universities

With the expansion of colleges and universities, the number of college students is growing rapidly. These groups of young college students who have just had the right to financial autonomy have become the target group of online loans. However, the relevant infrastructure constructions and teachers of colleges and universities cannot meet the demands of the current growing student management, so that it is difficult for leaders and counselors of all departments to fully master the relevant information of all students and their daily consumption and life conditions, thus resulting in inadequate supervision of students’ lives. What's more, with the proliferation of network information and the increase of various information communication channels, the publicity information of network loan pour into colleges and universities, which makes it more difficult for colleges and universities to supervise the situation of students' network loans in a large number of information.

The Countermeasures of the Problem of Bad Network Loans for College Students

Establish a Correct Concept of Consumption and Strengthen the Awareness of Prevention Awareness

Online loan is a new way of borrowing and lending, which has a promising future. As the main consumer group, college students will certainly become the main audience of online loan. In the process of education and teaching, colleges and universities should attach great importance to the risk prevention and education guidance of bad campus network lending, actively starting with the education of freshmen, and doing a good job in publicity and safety education. We should pay attention to cultivating students to establish a correct concept of online borrowing and spending, educating students to be thrifty, self-reliant, enhancing their scientific financial management concept, guiding them to consume rationally and avoid blindly consume. Through the campus online form (WeChat public platform, QQ Group, etc.) and offline form (grade, class meeting, etc.) to focus on the knowledge of bad network loans, it can make students understand the nature of bad online lending platform, enhance students "network security" and "loan security" awareness and help students improve the ability to resist bad network loans.

Make Full Use of New Media to Strengthen the Ideological Leadership of the Student Community

At present, college students live in the media environment created by mobile phones and the Internet, and the propaganda and agitation of consumption in the media environment inside and outside the school have become the soil for college students to compare. Through the combination of traditional media and new media, colleges and universities should seize the media of new media in college students ‘ life from many aspects, such as content, form and technology, guide the shaping of college students ‘ moral character, publicize the traditional Chinese virtues, set up the advanced model of the students, improve college students' honesty concepts, the formation of safety concept and risk consciousness, etc. Colleges should make full use of the interactive function of new media to enhance the subjective initiative of college students and understand the correct values.
from their own perspective, let the core socialist values permeate students' words and deeds, and make new media play a positive leading role.

**Strengthen the Exchange of "Home-school Co-education" and Master the Situation of Students**

Family is an important environment for the growth of students, and parents are the enlightenment teachers for the growth of students. The family consumption environment has a profound and lasting impact on college students. If we want to guide college students to establish a good concept of consumption, parents should lead by example, pay attention to the supervision of their children's consumption direction and bad preferences. Colleges and universities are the transit points for college students to enter the society. Through the establishment of "home-school co-education" communication mechanism, two-way feedback can be used to master students' daily consumption habits, predict whether students may have the problem of bad online loans during the school period, and warn against the possible bad online loans. The exchange of "home-school co-education" is beneficial to supervise college students' consumption behaviors on Internet and cultivate their correct consumption views and values.

**Establish a Supervision Mechanism for Bad Net Loans and Intensify Supervision**

At present, there are a variety of online lending platforms on the Internet in China, and the loan target has pointed to college students. At the present stage, China's laws, regulations and regulatory mechanisms on private and online lending are not perfect, and some online lending platforms can avoid legal supervision through technical means. As the main position of college students' education, colleges and universities must strengthen the construction of campus network information security, establish the supervision mechanism of bad network loans, improve the network security warning mechanism, do a good job in purifying the campus network environment, clean up the advertisement of network lending platform within the scope of the school in time, and create a good humanistic atmosphere. At the same time, the school can rely on student cadres to pay close attention to the abnormal consumption behavior of students, and to timely grasp the emergence of students' participation in online lending. On the other hand, it is necessary to grasp the abnormal consumption of students through visits to dormitories, talks and exchanges, to find out the bad online lending behavior among students in time, and to monitor and guide the students with bad network loans in real time.

**Combined with Campus Cultural Activities, Strengthen Integrity Education**

Campus culture has the functions of cultivating values, edifying sentiments, perfecting personality, restraining behavior, cultivating collectivism and radiating society, etc. Good campus cultural activities can affect the construction of an honest and trustworthy campus environment. As managers of college students, colleges and universities should become the institutions of college Students' group credit collection and evaluation. Honesty education can effectively restrain students' bad online loan behavior and play a guiding role in resisting bad online loan. Colleges and universities can combine the characteristics of online loan platforms, collect bad network loan related cases, carry out characteristic campus cultural activities, actively guide students to make rational use of Internet borrowing and consumption, and avoid the risks of bad online loans.

**Improve the Financial Support System for Students in Difficulty and Create a Good Atmosphere**

Among college students from poor families, it is easier for them to borrow money through online platforms to ease economic pressure. Such students have poor repayment ability and great risks of borrowing. Colleges and universities should strengthen the construction and support work for students in difficulty, timely understand the current situation of class students' consumption, make sampling survey or household survey on poor students from time to time, formulate short-term funding support mechanism, standardize various student funding work systems, and put various funding policies into practice. At the same time, the various departments in the university should be
encouraged to create additional work-study positions, and help funds should be established to meet the temporary needs of students with financial difficulties due to emergencies, so as to reduce the family financial difficulties of students through the bad online loan platform to borrow the possibility and to prevent the risks of bad online loans.

As the management organization of college students, colleges and universities have the responsibility to strengthen the guidance and education of college students' consumption consciousness with parents and society, regulate students' consumption behavior, avoid the risk of bad online loans, deal with the pressure and challenge of bad online loans, and maintain the harmony and stability of the campus.

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