Research on Educational Guidance and Risk Prevention Mechanism of Campus Loans

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ABSTRACT

Based on the current prevalent “campus loan” research, this paper put forward that through the campus net loan’s publicity and education, guiding students to establish a correct concept of consumption, enhancing their prevention ability; through establishing security, guarantee, safety investigation, early warning and rapid response mechanism to defense against the “campus loan”.

KEYWORDS

Campus loan, education guidance, risk prevention, research.

INTRODUCTION

In the course of the period from 2002 to 2009, commercial banks in our country have launched credit card for college students. Until 2009, China Banking Regulatory Commission requires financial institutions to issue credit cards for students, raise the threshold for the issuance of students who apply for credit card. At the same time, the university student’s new bid card is not high enough, ranging from tens of dollars to thousands of Yuan. Under this background, many net loan platforms launched campus “loan” business for college students, these audit platform audits are just a formality. Owing to the campus loan application success rate is high, this phenomenon can be seen on campus—bare lending, loan compound interest, and even the violent collection of chaos contributed to the “campus loan” tragedy is also frequently staged.

In April 13, 2016, China Banking Regulatory Commission and the Ministry of Education issued this paper—“Notice on Strengthening the Risk Prevention and Education Guidance of Campus Loan”, which in the clear requirements of the colleges to establish the campus network monitoring system, early warning mechanism and disposal system. In August 24, 2016, the CBRC held the press conference—“borrowing information network intermediary business activity management Interim Measures, in accordance with the “campus loan”. This phenomenon increases “stop, shift, integration, teaching, lead” five-character principle and “the borrower must have repayment capacity as well as investor education questions, etc.” In April 7, 2017, the CBRC issued “on the banking risk prevention and control work guidance” which emphasize “campus net loan” and “cash loan”. Provision of net loan services to college students under the age of 18, illegal usury and violent collection shall not be allowed.

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STRENGTHEN THE GUIDANCE MECHANISM OF STUDENT EDUCATION

Optimize the Campus Education Environment, Carry out the Campus Net Loan Publicity and Education

It is necessary to carry out “campus loans” publicity and education. First, strengthen public opinion on campus. Make full use of We Chat posters and the number of public school network media platform to carry out network security knowledge’s propaganda, and through the issuance of network safety manual, commitment and other activities, to encourage students to resist the “campus loan”, so as to optimize the campus educational environment. There is one more point that thematic cultural activities should be carried out. Educating students join on the campus cultural activities, through the development of micro drama contest, super orator, knowledge contest and other activities, lest students in of teaching and learning with entertaining, then, further enhancing the awareness and understanding of network’s security as well as risk.

Grasp the Ideological Roots of Students, Guide Students to Establish a Correct View of Consumption

The source result in net loan is the irrational consumption of students. To carry out special research on the current situation of College Students’ consumption, and earnestly grasp the consumption concept, state and habits of students, then provide first-hand information for the education and guidance of targeted education. Only know the actual situation of these students, can the school from the source to block the campus net loan, and guide students to rational consumption.

Closely combine the “cultivate and practice the socialist core values of education”, and take students’ thrifty life attitude into their comprehensive quality evaluation system; carry out “training the gratitude emotion” and “diligent and thrifty” theme educational activities; strengthen student’s daily management. Advocating thrift, gratitude, self-reliance spirit, urge students develop a robust and civilized lifestyle, and guide students to achieve a rational, scientific, moderate consumption. What’s more, correct excessive, advance consumption, and strive to create a thrifty campus cultural environment.

Improve Students’ Safety Awareness, Enhance Students’ Self-Protection Ability

Most students participate in net loans in that lack of financial, network security and consumer safety knowledge. Therefore, in order to reduce the students to participate in the campus loan, it is necessary to take effective measures. It is useful to provide security and law knowledge, enhance students’ safety awareness, and enhance their immunity to the campus loan.

Through convening the school two level student forum, knowing more about the students understanding and awareness on campus net loan, which aims to implement education and boot work. Teachers can use the form of class meeting to promulgate knowledge of network security, and guide the students to careful use personal information on the Internet, do not use personal ID card, student card lending net loan or shopping. Each class held a theme class meeting, to discuss the campus loan. At the
same time, invite the public security and financial departments to do an education report—“Prevent Telecommunications Fraud Refuse Campus Loan”, to help students strengthen financial, network security awareness.

**ESTABLISH “CAMPUS LOAN” RISK PREVENTION MECHANISM**

**Establish Security Mechanism**

Deeply implement the “create peace wall” College Students’ education and management of safety engineering. Taking campus loan prevention work as important content of students’ safety education and management, implement “Daily report, zero report, quarterly check” working mechanism, timely detect and treat students’ safety. Carry out monthly safety education series activities. Through publicity, exhibition, safety knowledge testing and other activities, propagandize the network security knowledge; strengthen the safety awareness to cope with network loan. Working with the Changchun City Consumers Association, school establishes “university student consumer rights service base”, and carry out consumer law into the Jilin Agricultural University. Meanwhile, some activities have been implemented, such as giving out “Consumer Rights Knowledge Manual” and “Consumer Rights Service Contact Card” to the students, which can further enhance the students’ consumption safety awareness. Establishing student apartment security inspector’s part-time jobs, in order to timely stop campus loan ads into the student apartment, and promptly found and assist in dealing with student events related to safety. Setting up a safe and stable work plan for students and ensure timely, scientific and effective handling of a great variety of security incidents caused by them.

**Establish Funding Support Mechanism**

For those students from impoverished families, school can provide “award, loan, help supplement, minus” these five-student aid system, effectively alleviate student’s financial difficulties.

First, intensify the subsidy policy propaganda. Some measures can be taken, for example, establishing a financial advisory service station, We Chat public platform, knowledge competition and essay soliciting activities. In that various forms can widely publicize different funding policies. What’s more, let more students know the scholarships, student loans, difficulties subsidies, reduce or exempt the tuition “award, loan, help supplement, minus” these five-student aid systems.

Second, establishing a scientific financial management system. Developing and improving the funding system will help students and counselors work into the evaluation system, strengthen the student assistance work organization and scientific management; improving the funding network, funding channels, simplify the financing process, improve the work efficiency.

Third, continue to expand the financing channels for needy students. Actively raising and establishing social donation grants, improve the funding ability, expand the scope of funding, to fully tap the campus work study positions, such as teaching assistants, research assistants, assistant inspector, apartment inspectors these school part-time jobs.
Establish Long-Term “Campus Loan” Security Investigation Mechanism

For those participate in the campus net loan and online shopping job, school should carry out monthly inspection, season joint inspection special work, do thorough investigation. As for the students who have “campus loan”, the school should conduct baseline survey and detailed on the loan amount, mechanism, motivation, to accurately grasp the number of loans and repayment basis, establish a student “campus loan” information database. At the same time pay attention to these students, through correct guidance, strengthen mental health education to reduce their mental pressure.

Establish “Campus Loan” Early Warning and Quick Response Mechanism

Pay close attention to students’ excessive consumption, and who participate in related activities at their spare times, the school takes measures to tackle those issues, provided that it is necessary, school and parents can work together. Strengthen the supervision and management of students’ collective activities both inside and outside the school, and assess the risks of online lending platforms and their financial products that infiltrate the campus. Indeed, for the legitimate rights and interests of master students have violated safety risks, without approval of the school campus in the promotion of credit business and personal bad network lending platform, timely warning information to prompt the students through the campus media; timely to report the CBRC, net letter and other departments for those which have apparent fraud net loan platform.

CONCLUSION

Through the “campus loan” risk prevention and education guidance process, on the one hand, it can cultivate thrift, self-reliance of advanced models, create a thrifty campus culture environment, guide students process of cultivating rational, scientific consumption and practicing socialist core values. On the other hand, as for those who require finding help, especially the security needs of the students in terms of tuition fees, living expenses, school should effectively improve the grants and loans related to the application and processing precision, help to further improve the funding system for College students who have economic difficulties, and do precise helping.

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