The Difficulties and Countermeasure of College Students’ Financial AID Work in China

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Abstract

Colleges have been playing an important role in winning poverty-alleviation war across the whole country as one group of implementers who have tackled the tough and practiced the idea of developing education and getting rid of poverty. Based on the analysis of the difficulties that college students’ aid work has faced, this thesis tries to put forward countermeasures and thinking patterns to improve and perfect the system of aid work from the following four aspects: to strengthen the construction of aid team, to establish the aid management platform, to improve the aid recognition system and to give full play to the effectiveness of aid education. In this way, colleges will play increasingly important role in alleviating poverty through education and the intergenerational poverty transmission will be effectively cut off.

Key Words: colleges, student aid, difficulties, countermeasure

In China’s universities, there’re a group of students whose family condition are not good, and universities are helping these students to overcome the economic problems while studying. In recent years, almost all universities have set up an office specially working for helping poor students. In order to promote the working efficiency, the State Council of China published Requirement on Establishing and Improving Aid System for Students from Poor Families in May of 2007, which marked the establishment of college students’ aid system. Here, the college students’ aid work we discussed refers to economic level only, which is an essential part of talent training at colleges, and also a major measure to accelerate the equality in higher education in China. Nowadays, college students’ aid work is facing with 3 changes, from quantity...
to quality, from aiding the poor through education to alleviating poverty through education, from helping finishing school to helping higher quality employment, and these changes have raised new challenges.

1. OVERALL SITUATION OF COLLEGE STUDENTS FROM POOR FAMILIES

1. Large Numbers. With the rapid development of higher education in China, especially the historic changes from free to fee and from elite education to mass education, and with large expansion of enrollment scale in Western China in recent years, the number of college students from poor families is becoming larger year by year, while the state financial aids are increased with the economic development. According to the statistics from China Student Aid Development Report 2016, the number of students in receipt of national higher education who got subsidies by governments, colleges and society amounts to 42.82 million, increasing 5.58 million, or 13.03 percent than that in 2013. The total subsidies amount goes up to 95.58 billion Yuan, increasing 38.17 billion Yuan, or 39.94 percent than those in 2013.

2. Complex Group Formation. The sources of college students with financial difficulties are also complex: one is the fixed group, suffering from long-term family financial, including the children of martyrs, disabled students and students in underdeveloped areas; the other is non-fixed group, suffering from sudden changes in families, including children of single-parent families, children of laid-off workers, seriously ill parents or who have lost their ability to work. Recently, the number of needy students from the non-fixed group is on a rise because of family diseases, accidents, natural disasters.

3. Poverty Relativity. With the economic and social development in China, even the students from poor families have enough food and clothing. Therefore, poverty can be no longer judged apparently. According to the differences of economic development in different parts of the country, the standards for poverty recognition in different regions are different. The same household economic conditions are recognized as poverty in one region, while it is common that in another region they are not recognized as poverty. At present, the tuition fee ranges from 5000 to 8000 Yuan. Therefore, high tuition and living expenses are often the biggest burden for students with family financial difficulties.

4. Increasingly Prominent Personalization. Currently, students with family financial difficulties are all born after 1995, and most of them are the only child. Under the influence of social development, they mostly show characteristics of quick thinking, unique thinking, rebellious mentality and selfishness. Besides, because of family poverty, they will also show low self-esteem, low self-confidence, interpersonal
sensitivity, mood swings. They hope to change destiny through study, while on the other hand, some of them lack the spirits of hard-working and gratitude.

II. CURRENT DIFFICULTIES FACED BY STUDENT AID WORK

Since 2007, college students’ aid work has been improving significantly, which has effectively done a lot for the education equality. Because of the present overall situation we have discussed above, college students’ aid work are still facing a lot of challenges.

1. Insufficient Financial Aid Staff. College student aid is a livelihood project and an important measure to realize the equality of higher education. Therefore, the quality of student financial aid management has a direct impact on the effectiveness of student aid. However, there is an obvious shortage of staff in the field of college aid work. As early as in 2006, the Ministry of Education made a definite demand for the construction of college student aid office: according to the student scale of college undergraduates and postgraduates, full-time staff members should be allocated with a proportion of 1:2500. In fact, the full-time staff engaged in financial aid is lower than that proportion. It leads to student aid work as a whole only to cope with the day-to-day work of financial aid management, and less work has been carried out for behavior education through aid. What’s more, student aid work is of strong policy, very detailed and complicated, so the shortage of student aid staff and low professional qualities will greatly influence the overall quality of aid service and effectiveness. Finally, there is relatively little training being made to promote the working skills. Therefore, the overall level of aid work has been slowly improved. These are the current situation the college students’ aid work team has to face up with.

2. Imperfect Information Construction. Since 2007, in order to implement the state subsidy policies, all parts of the country are actively carrying out financial aid work to poverty-stricken students from all age groups. To enhance student-aid information management, independent funding management systems have been established by local government, schools, social charity organizations, etc. Nevertheless, there is no link or information sharing among the systems, so it is impossible for colleges and universities to find out students’ difficulty status and aid measures taken before.

3. Imperfect Eligibility-assessing Systems. It is still a difficult problem for college students’ aid work in China to assess the students’ eligibility of being aided. Firstly, in China, the credit system is not perfect and there is no subsidy management information-sharing system, so there is no authoritative data for reference. Secondly, there are great differences in economic development in different parts of China, and poverty is relative, so it is not objective enough to make assessment according to the evidence provided by the students’ hometown. Thirdly, field visits at the students’
home will cost too much. Therefore, it is especially urgent for college students’ aid work to establish reasonable and effective methods and means of assessment, which will effectively assess the eligibility of the registered poor students and give them dynamic management.

4. Undistinguished Effectiveness of Funding Projects. In order to better support the students with family financial difficulties, a financial aid system of has been basically formed at colleges or universities, including scholarships for academic excellence & grants, student loans, allowances for assistantship positions, difficulty subsidies, and tuition reduction and exemptions, all of which are implemented through specifically funded projects. At present, besides state subsidized student loans and work-study programs, most of the college gratuitous funded projects can provide economic or material support to a certain extent, achieving the goal of "letting no one drop out of school due to family financial difficulties". However, although many students with family financial difficulties have received financial aid, they will still have the problems of psychological inferiority, academic failure, unsatisfactory employment, lack of awareness of gratitude & return. In this way, all kinds of aid cannot really achieve the role of blocking intergenerational transmission of poverty.

III. COUNTERMEASURES ON STUDENT AID DEVELOPMENT

Faced with the current problems, as one group of implementers who have tackled the tough and practiced "developing education and getting rid of poverty", colleges should take immediate actions. On the one hand, they should appeal to governments at all levels and education authorities to introduce relevant financial aid policies, and increase support. On the other hand, it is necessary to solve the problems in the university itself, and open up a new situation in the college aided education.

1. To Strengthen Financial Aid Team Construction and Raise Service Level.

The characteristics of student aid work determine the college students’ aid work to be long-term, arduous, of strong policy and professionalism. For college aid workers, as the implementers of state subsidy policies, their understanding and implementation of the state aid policies and the love for the poor students will directly reflect the level of college aid and assistance for students with family financial difficulties.

1.1 To Build Full-time & Part-time Financial Aid Teams. A fully staffed and motivated financial aid team is a prerequisite for successful financial support. Colleges and universities should strictly follow the requirements of national policy documents, establishing the functional departments of college student aid management, setting up service posts in financial assistance systems. In addition, colleges and universities should attach importance to the construction of part-time financial aid team and selecting part-time funding instructors.
1.2 To Enhance Funding Service Quality. The stability and quality of student aid staff directly affect the effectiveness of financial aid. First of all, the stability of the aid team should be strengthened. The aid team has distinctive characteristics of student work, and it is a dynamic and relatively stable team. A consensus should be formed that it is unnecessary to change the student aid workers frequently. Secondly, the quality of teachers' morality should be strengthened. The teacher, proselytizes, instructs, and dispels doubt. For a staff member of college student aid work, it is an important task to help the poor students grow up, and he should set up the responsibility & service consciousness of "knowing about what the students think and the urgency of the students", to solve the financial difficulties and growth confusion of the students with financial difficulties with love, carefulness and patience. Finally, the effectiveness of management platform should be given full play to. College student aid workers should be skilled in using financial aid management platform, update and perfect the information construction of students with financial difficulties in time, and learn to use effective information in the information platform, so that they can provide efficient financial support services for the students with family financial difficulties.

1.3 To Attach Importance to Financial Aid Team Development. The student aid work is of strong policy and complex situation, so in addition to the self-study of the aid workers, colleges and universities should organize regular seminars, salons, discussion conferences, and etc. to provide training and guidance to the aid staff, and for them to exchange experience and discuss the difficulties and priorities of student aid work. And this also helps to enhance the professional ability of the aid staff, and train expert personnel. What’s more, colleges and universities should strengthen the assessment of financial aid work and establish and develop incentive mechanisms, and the excellent aid staff should be included in the cadre training sequence of the party and government management, providing them with room for development.

2. To Establish Funding Management Platform and Accurate Information Management.

With the arrival of big data era, new requirements have been put forward for the innovation of student financial aid management. The state, society and schools should combine the actual situation with the overall force from top to bottom, establish a whole set of shared information platform for the management of financial aid, and strengthen the information management of the fund-receiving students with family financial difficulties.

2.1 To perfect platform module construction. Fund management platform should have comprehensive and convenient functions, including all the national subsidy policy systems, comprising functional modules in scholarships, loans, grants, subsidies, and
reductions of the state, the society and the school, covering all the funding assistance measures of helping poor students from all age groups and students’ changes with their grow-up. Fund management platform is composed of basic information modules, difficulty-assessing modules, fund aid modules, growth and development modules, and etc. And these modules can be managed at the same time by management departments from different levels of the state, local governments, colleges and universities, and social organizations. According to the educational stage change of the poor students, through submission and check, the platform can realize seamless joint between poor students’ aid information at different educational stages.

2.2 To Regulate Aid Service Process. Colleges and Universities should enhance informationalized management of the platform, work out operation manual, and realize the all-round implementation of on-line aid service. And they should also enhance the transparency of aid information, realize point-to-point fund to the account, and make sure that all kinds of subsidies of the state, the society and the schools have been fully dispensed. Complete fund aid archives will help to multi-channel information sharing. Each poverty-stricken student’s subsidy information at different educational stages should be input to the fund management platform in time and the student’s opinions, academic situation, social experiences and other grow-up changes during his receiving aid period should be updated. Through the information management, it is easy for aid workers to grasp the comprehensive and dynamic situation of the students’ grow-up process and the effectiveness of educational fund and be traced and known about in the long term.

2.3 To Enhance Aid Resource Allocation. To give an active response to the call of poverty alleviation program issued by the state, the educational administrative departments all over the country map out subsidy projects with local features to aid and support the local college students with family financial difficulties. Colleges and universities, as the main power in alleviating poverty through education, have effectively implemented a lot of subsidy projects. Therefore, fund management platform should have clear guide on the subsidy project setting: different aid subjects should set different subsidy projects, to improve the overall allocation of the state’s aid resources. Provincial-level regions and colleges should make reasonable subsidy project allocation according to the needs of the poverty-stricken college students, and improve the exchange and sharing of the aid information at the same educational stage. In this way, all the subsidy measures will coordinate with each other and form a joint force, which will remove the over-centralization and waste of subsidy resources and will make full use of the state subsidy resources.
3. To Perfect the Assessing Management in Subsidy Systems and to Precise the Aid-receivers.

The work of assessing the eligibility of college students from registered impoverished families is the fundamental part of college student aid, and is the vital precondition to fully and accurately implement the precise student aid. In 2016, the Ministry of Education made every endeavor to promote precise student aid focusing on “precisely who, precisely how, and precisely when”, and required that schools from different regions should fully, accurately, and rapidly implement national student aid policies. (No. 6 [2016] issued by Educational Finance Ministry)

3.1 To Perfect Assessing Mechanism. Based on the mechanism of student aid management organizations, colleges and universities should build up complete 4-level aid assessing mechanism, that is, college-level student aid work leading group, college-level student aid management working group, school-level poverty-assessing group and grade-level poverty-assessing group. The four groups carry out the work of assessing the eligibility of college students from registered impoverished families step by step and according to their own responsibilities, ensuring the openness, equality and justice of the assessing work. Colleges and universities should increase the members of aid assessing groups, and they can assign student work leaders, the persons in charge of student aid work at schools, supervisors, head-teachers, academic advisors, student leaders, and student representatives to be members of poverty-stricken student assessing group. And the members should be clear about their own responsibilities, and there should be accountability mechanism to enhance their all-level responsibility consciousness.

3.2 To Perfect Assessing Means & Methods. In order to do the poverty-stricken student assessing work more scientifically, colleges and universities should integrate the instructive suggestions of the aid policies promoted by the state and the provincial-level regions to work out the assessing methods and standards well-meeting the current situation, providing strong guarantee to the aid assessing work. Besides the proof materials of the registered students from poor families, students’ region difference, the situation of their major family members, family income situation, the price level of the city where they study and the charge level of their colleges will also help colleges and universities build up quantization index system to assess poverty. And through qualitative and quantitative methods, the work of assessing the eligibility of college students from registered impoverished families will be carried out more objectively and more comprehensively.

3.3 To Enhance Dynamic Assessing Management. To do the assessing work more scientifically, more accurately and with more justice, colleges and universities should know more about the poor students’ expense situation at college and their family economic situation, correct the deviation of the assessing results, and truly realize the
dynamic management of the poverty-stricken student information. Colleges and universities can conduct irregular reexamination on the poor students’ eligibility via their expense situation of mobile phones and school cards, or randomly select a certain proportion of poverty-stricken students, verifying their eligibility via mails, calls, and field visits. At the same time, students’ integrity education should be emphasized, so that the students will be told to provide the true family situation, family economic situation and family changes, and this will help adjust poor student assessing information base.

4. To Play the Effectiveness of “Funding Students and Educating Them” & to Precise Aid Projects.

Currently, with the set-up of perfect funding and aid systems, colleges and universities have achieved the goal of "letting no one drop out of school due to family financial difficulties". However, only when the poverty-stricken students graduate from colleges or universities successfully and achieve adult success, can intergenerational transmission of poverty be truly blocked. So the essential of college students’ aid work needs not only focus on economic funding but also effective educating.

4.1 To Change the Concept of Funding Projects. The adult growth of students with family financial difficulties is the most direct result of college aid education, and also the ultimate goal of college funding. Therefore, the college students’ aid work should do the work of helping students with financial difficulties with a developmental aid concept, and with a new mode gradually put funding focus from to ensure the poverty-stricken students "go to school" to help them "achieve good education". Developmental aid, focusing on the all-round development of the aid-receivers, is a new working model which is based on the adult growth and success of students with family financial difficulties, and it ensures the healthy operation of the financial aid system and the educational efficiency of the financial aid work. That is to say, in the implementation of student aid projects, colleges and universities not only provide the poverty-stricken students adequate economic and material support, but also pay more attention to the cultivation of their comprehensive quality and ability, promoting their comprehensive development, and ultimately improving the effectiveness of education funding.

4.2 To Expanding the Connotation of Aid Projects. On the basis of the original financial aid, the demand development and education concept of aid-receivers should be strengthened, and so should the connotation construction of aid projects. The details are as follows: Firstly, psychological support is the foundation. The survey shows that students with financial difficulties often suffer from psychological difficulties due to financial difficulties, while improper psychological counseling will lead to their academic difficulties, and some of them will become "three stranded
students" in colleges and universities. Therefore, colleges and universities should strengthen the mental health education of the students with financial difficulties, including psychological general education, self-cognitive education and potential stimulation education, so as to improve their mental health and stimulate their development potential. Secondly, character training is the key. In the premise of realizing fair education, colleges and universities should take the fundamental task of "moral education" into the whole funding process, combine funding students with family economic difficulties and their personnel training, and concise the effectiveness of spirit aid project. Colleges and universities should strengthen the inspirational, honesty, gratitude and social responsibility sense education, and improve the poverty-stricken students ‘noble qualities of honesty and self-reliance. In this way, the poor students will not forget to return to the government, the school and the society with the help of love, and will not forget to bear the responsibility of national construction. Thirdly, career development is the direction. It is a new requirement for college students’ aid work to help students with financial difficulties to achieve full employment and high quality employment. It is also an important measure for the country to achieve “alleviating poverty through education”. Colleges and universities should strengthen the guidance of vocational education for the students with family financial difficulties, improve their employability and do a good job in aiding them with education.

4.3 To Build Subsidized Brand Projects. Colleges and universities should combine the advantages of the school resources, realize the goal of improving the quality of students with family financial difficulties, and build subsidized theme brand project. On one hand, in view of the growth needs of students with family financial difficulties, a number of brand education projects, such as improving humanistic quality, learning ability, psychological quality and career development guidance, should be built. Targeted aid follows the aid-receivers’ gender, grade and major occupation ability, positioning and other development needs, with a supporting mode of classification and innovation, and truly enhances the poor students ‘comprehensive quality and employment competitiveness, so as to enhance the brand influence and the effectiveness of aid projects. On the other hand, according to the categories of poverty-stricken students and the idea of developmental funding, for the orphans and disabled students, and registered students with family financial difficulties, colleges and universities will start the aid project when they are freshmen and give a full range of care and support. For example, at Jiangsu University, there is a "giving me a home" project, directed to help college orphan students, influencing and educating them with the strength and warmth from "family", which has maintained for 12 years and achieved good results.
IV. CONCLUSION

Colleges and universities should follow the policy and play the basic and leading role in the fight against poverty through education and poverty alleviation, keeping with the national student aid reform and student aid policy with the same frequency resonance. In order to actively respond to the new situation in aiding poverty-stricken students, colleges and universities should focus on the fundamental task of "moral education" with the establishment of "precision aid" working mechanism. Furthermore, colleges should ensure that the students with family financial difficulties can accept fair and high-quality education, and achieve the final completion of the mission of blocking “intergenerational poverty transmission” by alleviating poverty through education.

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