

## **Analysis of the Current Situation of "Campus Credit" Education in Colleges**

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**Keywords:** Current Situation, Campus Credit Education, College

**Abstract.** In order to understand the behavior of college students' campus loans, this paper starts from the process of campus loan operation, analyzes the advantages and disadvantages of the university college students' school loan, and analyzes the current existence of college students' credit in colleges and universities. At the same time, And finally put forward the countermeasures to improve the college students' campus loan behavior.

### **Introduction**

Mention "school loan", naked incident caused by chaos, we all filled with indignation. In condemning the relevant stakeholders at the same time, people also began to reflect on the advanced behavior of college students. However, it is gratifying that the recent large state-owned commercial banks to test the water school loan news, "national team" financial institutions began to get involved. Naked loans and other illegal lending groups began to disappear, specifically for the campus loan service and P2P and other small cash loan platform also suffered varying degrees of impact, most of the campus loan platform is facing the fate of rectification and exit. In order to better understand the college students on the campus loan awareness and use of the "Financial Expo Fortune" magazine joint digital 100 market research company launched a series of online survey. Survey data show that three-quarters of college students have never used a campus loan, one-fifth of the respondents said that the use of students rarely used, said that often used only 5% of college students.

### **Campus Loan "on the Impact of Students and Colleges**

On the individual students, the objective to help college students solve difficulties. Everything in the world has its two sides, we must use dialectical view, "campus loan" has its disadvantages, so we do not rule out the starting point of some college students and the ultimate goal is good, for example, some college students are Because the business road blocked, the need for cash flow and loans, some college students in order to alleviate the economic difficulties at home and loans, "campus loan" this platform and objectively help some college students to solve the urgent needs. But the "campus loan" exists, to bring college students is indeed a negative impact more than the positive impact, the following we analyze from the three specific aspects.

First, the deviation of consumerism. In the university as a half of the same environment, college students lack of control of their own desires, can not resist the temptation of material life, comparisons, seeking different psychological also make trouble, college students gradually become the material "slaves" And material to wrap themselves to meet their own vanity, this time the consumption becomes a show off. Figure 1 is the network questionnaire in the "campus loan" on the impact of the students, from which we can see that the negative impact is the majority.

Second, the safety of college students' property is impaired. College students' ability to resist temptations is weak, and the safety of personal property is damaged. From the point of view of property security, college students are eager to seek more funds to alleviate the current situation by economic pressure, and can not repay the loan in time Later appeared "by the new and old" phenomenon.

Third, college students' personal safety is violated. College students because of the "campus loan" loans and unable to repay, in the case of coercion of the staff signed an illegal contract, such as female college students signed the "bare", according to "General Principles of Civil Law" and "Contract Law" The relevant provisions, if the parents do not recognize the students, the loan contract is invalid. But the "campus loan" platform to sign the "naked" to force students to repay the debt, and even "naked" on the personal privacy published to the network platform, resulting in damage to the personal reputation of students, which not only the psychological On the damage, but also endanger the lives of students, for example, we from the news, the focus of interviews, the legal system to see the students because they can not afford debt, choose to give up their lives in extreme ways to get relief.

Information dissemination management more difficult. On the one hand, "campus loan" as a new generation of loans, the dissemination of its channel is the integration of the characteristics of the times. In the scientific information technology developed today, more information dissemination channels, fast, closely follow the trend of information network of contemporary college students believe that "the phone in hand, the world I have", so the school for the management of information dissemination is still very difficult. On the other hand, due to information asymmetry caused by high interest students do not know, increased the difficulty of school management. Information asymmetry refers to the party involved in economic activities than the other party has more relevant information to grasp the information more adequate parties tend to be in a more favorable position, and the lack of information of the parties are often in a disadvantageous position, the lending institutions The ad posted on the campus is limited in size, and generally only lists the most tempting conditions, such as "fast lending", "simple procedure" and "very low interest", etc., even if the student is in contact with the lender, Of the information is still very one-sided, and students know things can not be specific verification, there is no way to verify its authenticity and integrity.

Security management more difficult. The safety of students in school is a top priority. At this stage a lot of loans are loans to the student's student card as collateral, and student card is pledged to students to bring what security risks? The student card is a proof of identity issued by the school to the student who has obtained the student's school when it is enrolled in order to prove that the student is attending and attesting to the student's identity in the school. It can be said that the personal information involved is very much. Once the student can not repay normally, The loan institution will be able to use the student card to find the student himself and the school, the students themselves personal safety cause great harm, also causes the school safety management difficulty to increase.

### **Analysis of the Reasons for the Problem of "Campus Credit" of College Students**

The deviation of the concept of consumption. The living expenses of college students are mostly provided by the parents, and the cost of living provided by the parents mostly in the food costs, in this case there is no extra economic capacity to bear some luxury, this deviation in the concept of consumption, so that students The pursuit of material demand is high, so when they can afford to seek some channels to get money, which let college students "campus loan" this platform has an opportunity. Deviation of values. As a qualified college student not only to improve their professional skills and academic skills, more importantly, to establish the correct values, learn how to self-esteem. Some of the college students are always overly pursuing the satisfaction of money, while ignoring the spiritual satisfaction, so that they use a near unscrupulous way to get more money to meet their own. Especially now online female college students "naked" incident, from the side reflects the deviation of college students values. High-speed development of network information or college students themselves will be weak to resist the temptation. Contemporary college students living in an era of information big bang, the rise of various network of electronic products, and now the daily exchange of information in the community are high-speed, timely and so on, almost a mobile phone and a variety of software on the phone APP push information is also a lot, The rapid spread of information makes it easier for college students to receive a variety of information. For the students who are not deep in the world, the ability to distinguish information is

relatively weak, and therefore easier to believe that some unfair platform spread out of false, exaggerated information.

In the current situation of employment under the grim situation, many graduates in the face of job and venture capital shortage can not find the embarrassing state, although the state gave college students a lot of preferential and care policies, but we can see in the implementation of When the difficulties, such as the declaration process is still cumbersome, reporting process is also complex, from the beginning of the declaration to declare the success cycle is relatively long, the amount of loans also have some restrictions. "Campus loan" is to see these policies on the imperfect and loopholes, they are the name of the loan high, low interest rates, quick arrival time and other cover to deceive college students entrepreneurs.

The school did not use the correct method for the safety education of the students, and did not make the students really realize the harm of "school loan". There are many students in the school, different personality, the understanding of safety education is uneven, the school in the safety education is often pay attention to standardization and institutionalization, while ignoring the students are unique people, students are personality and differences, In the education of a school with a unique set of rules and regulations, not only can not cause the attention of students, and poor learning results, most of the students did not really into the study, there is no real sense of "campus loan" The School public buildings, facilities posted on the size of the ad is not cleaned up in time, students can contact the loan through the loan or lending company, thus embarked on "no return." Many schools do not do the "substance over form", that is, only the relevant documents, or only the text or verbal presentation and education, and no substantial in-depth "campus loan" Understanding the so-called low-interest problem, so many students in the face of low-interest loans can not resist the temptation. School management of student card is not standardized, leading to student credit for the mortgage platform has mushroomed, student card mortgage cases come and go, the school student card does not have strict restrictions on the use and scope of use.

### **Solve the "school loan" adverse effects of the method**

The concept of consumption refers to the guiding ideology and attitude towards the disposable income of the people and the orientation of the pursuit of the value of the commodity. It is the whole of the consumer's behavior, consumption behavior, consumption process and consumption trend when the consumer is conducting or preparing the consumption activities. Cognitive evaluation and value judgment. Through the "campus loan" loans for college students in most of the consumption of students to buy clothes, shoes, bags, mobile electronic products and other material needs. It is because of the excessive pursuit of these material desires, to the "campus loan" opportunity, so the first students to establish a correct view of consumption, we can through the following points to develop development. One is living within the amount of moderate consumption. We should be based on their actual income to determine their own needs of the expenditure, to their own reasonable distribution of income, the appropriate consumption. Second, to avoid blind, rational consumption. Through the distribution of income science rationalization, to rational consumption, not blindly herd, it is also conducive to rationalization of consumption. Third, thrift, hard struggle. Through this good habits to develop, let us deeply understand the money is not easy, thus forming the correct concept of consumption. After establishing the correct view of consumption, although the rational and scientific consumption, but still can not resist the curiosity of the people driven, so we not only to improve personal safety awareness, but also to improve the safety of property and personal information security awareness. We must be vigilant against the safety of personal and property safety, and we must resist the spread of illegal and harmful information. We can increase ourselves by reading legal documents and legal books. The legal knowledge and legal literacy, so as to improve their ability to identify the authenticity of information to avoid their own fall into the trap.

## Conclusion

Compared to seven years ago to bid farewell to the credit card, campus network loan, which is only quickly settled in the campus of the beast, obviously need more wisdom to treat. Not only need the national level of network loan norms and supervision, but also the need for college education and management of college students; not only need the parents of children's attention and communication, but also need college students to improve their awareness and risk prevention capabilities.

## Acknowledgements

Fund Project: This article is the research project of the counselor of the Higher Education Work Committee of Shaanxi Province. "Project Study on the Risk Prevention and Educational Guidance Mechanism of Campus Credit" (Subject No. 2017FKT39) One of the project results, the project leader: Hu Guisheng

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