

On Public Finance Undergraduates Educated Mode Reform: Problems and Causes Analysis

Beinan Cheng*

School of Public Finance, Taxation & Administration, Shanghai Lixin University of Finance & Accounting, Shanghai 201210, China

*Corresponding author: chengbeinan@163.com

Keywords: Educated Mode Reform, Public Finance Undergraduate, Co-operations With The Industry.

Abstract: At present, the Public Finance Major has become a dominant major in majority of universities. As the society is developing and the situation is changing, there are also some problems in the curriculum and the educated mode of the Public Finance undergraduates. Nowadays we face new opportunities and challenges on how to provide good education to the Public Finance undergraduates. Based on the specific situation of Shanghai Lixin University of Accounting and Finance (SLUAF), the author describes three major problems on Public Finance undergraduates education in recent China, and analyzes the cause of those problems from the perspective of incentive mechanism, which can be divided into two aspects: the education side and the industry side.

1. Introduction

At present, the Public Finance Major has become the main major of many colleges and universities, but with the development and change of the situation, there are also some problems in the curriculum and Educated Mode on the undergraduates of the Public Finance Major. At the same time, with the continuous changes in the demand of the talent market, the training of financial professionals will face new opportunities and challenges. In particular, Shanghai Lixin University of Accounting and Finance, as an application-oriented university that strives to cultivate high-quality application-oriented talents with "integrity, innovation awareness, practical ability and international vision", how to effectively respond to the challenges and opportunities faced by the training of financial professionals in the new situation, highlight the application-oriented characteristics of the school, give full play to the specialty of financial disciplines, and cultivate It is an urgent problem for us to cultivate the financial professionals needed by our country and society. On the basis of industry cooperation, this report attempts to put forward a set of framework and measures suitable for the orientation of Shanghai Lixin School of accounting and finance and the orientation of finance major.

2. Literature Review

At present, there are two main types of research on education mode and mechanism in China: one is a pure theoretical article which is expounded from the perspective of pedagogy and from the perspective of summarizing the laws of education, such as the essential characteristics, practical influence, contemporary reflection and innovation breakthrough of the two models of knowledge transfer centered and student-centered discussed by Zhang Wang (2015); the other focus on exploring the specific education mode and mechanism for various types of universities or majors in different regions. For example, Zeng Weiyang (2015) used the theory of collaborative innovation to study the breakthrough and innovation of undergraduates education mechanism in local universities. The former can provide theoretical guidance and methodological reserve for this report, while the latter can provide useful enlightenment for this report from many aspects.

Compared with the first two kinds of literature, the literature focusing on the cultivation of undergraduate financial talents is not rich, and the views and opinions of representative literature are relatively consistent. Although some suggestions are given, the biggest problem is that their suggestions are either vague or specific to specific types of universities, and their suggestions and ideas are not suitable for Shanghai University of finance The training of financial talents in applied undergraduate colleges.

For example, when it comes to the cultivation of undergraduate financial talents, it is generally believed that there are problems in the objectives of talent cultivation, curriculum system and teaching content. Zhang Jinwu (2008), Li Xiumei (2009), Xiao Yucai (2012), Li Zhonghua and Huo Yitong (2015) all hold this view. Accordingly, the solution is to adjust the training objectives, modify the curriculum system, and supplement the teaching content related to practice. In addition, He Jufang and Ji Chengjun (2011) also proposed the way to achieve the training goal of application-oriented talents with the teaching mode of "reading, discussing and practicing".

There is no doubt that these suggestions are all right, and we should do the same in practice. But the question is how much change can happen to our financial undergraduate undergraduates education after our Public Finance Major of Shanghai Financial College has adjusted the undergraduates education objectives, modified the curriculum system and added the teaching content. In fact, we are adjusting and revising the above content every year, which has certain effect, but the effect is not very significant. In practice, we found that the key to the problem is that our undergraduates education mechanism has not changed substantially. In the case of no mechanism innovation, any mode of reform is doomed to be superficial repair. In other words, at present, this kind of research does not go deep into the level of training mechanism to explore and discuss a long-term system that can ensure that a major spontaneously adapts to the market demand. So the reform of headache, headache, foot pain and foot pain will not make the relevant majors radiate vitality in the new era.

3. Problems in the current mechanism and mode of public finance undergraduate education

3.1. Public finance undergraduate are not fit for the job market

Public Finance major mainly provides high-level and compound graduates for the government's finance and taxation, but with the continuous expansion of the enrollment and the gradual saturation of the corresponding counterparts, the major gradually reflects the in-adaptability to a certain extent with the market demand. With the continuous expansion of enrollment in recent years, at present, China has begun to enter the stage of higher education popularization, coupled with the global financial crisis in recent years, the employment situation of college students is increasingly grim.

In 2001, the number of college graduates in China was 1.15 million, and in 2017, the number of college graduates will reach 7.95 million. Under the condition of serious surplus of college students, the talent market has become a buyer's market in a sense, and the signboard units will continue to improve the signboard conditions, such as education, work experience and professional counterparts. In the face of this kind of climate depression, the financial profession will face more severe challenges. From the perspective of professional counterpart, the advantages of financial professional employment should be oriented to state organs, institutions, banks, accounting firms and other institutions. However, the number of people in need of government agencies and institutions is very small compared with that of enterprises. If finance majors only train talents for these so-called counterpart majors, most of the students trained by finance will be unemployed after graduation.

If we analyze from the perspective of knowledge compounding, the graduates of finance major can certainly enter private enterprises to engage in accounting work or enter accounting firms, but with the refinement of the major, tax has gradually separated from finance and become an independent discipline, training talents of tax major, which is more professional than finance and more adaptable, There are also accounting, finance and other related majors, which are more

practical and professional, and graduates are everywhere. At present, the financial discipline has become a disadvantage in this respect. Therefore, this embarrassing situation directly affects the learning state of students in school, and also affects the development of political discipline and major. More impact on the professional source of students.

3.2. The quality and effect of Public finance undergraduate education are uneven among universities

To produce compound graduates is the goal of many colleges and universities. This kind of compound graduates should have a more comprehensive and systematic knowledge structure than other professional talents such as accounting and taxation. We should not only be familiar with accounting, taxation and economic laws and regulations, but also understand management, political knowledge and national policies and regulations. However, in the actual training process, especially in local colleges and universities, the actual results of financial talents training are often far from their goals. It is mainly reflected in the following aspects.

3.2.1. Contradiction between quality and quantity.

How to solve the relationship between the scale and quality of college students has become an urgent problem in the development of higher education. The so-called "compound nature" of financial discipline makes this contradiction more prominent. The "complexity" of finance major requires that the amount and quality of teaching tasks and the learning intensity of students in this major are far greater than other majors.

First of all, from the perspective of teachers' teaching, in recent years, with the increase of the number of students in each school, the implementation of the credit system, the teaching burden is more and more heavy. There are often several classes teaching together, and the teaching form and the teaching effect will be affected. Secondly, from the perspective of students' learning, due to the strong theoretical pertinence of the Public Finance Major and the gap between the actual employment of students, and the wide range of contents of the major, many students are difficult to cultivate interest in the Public Finance Major, instead, they pay more attention to the examination, and they have less and less knowledge about the knowledge of the major and related external ductility, Especially in local colleges and universities. The goal of the students is to get the graduation certificate, so they usually study for the final exam. This kind of compulsory learning without purpose and interest is a waste of teaching resources and students' youth. This is a kind of education sorrow. To some extent, this kind of sadness is a true reflection of the quantity and quality of universities.

3.2.2. Unreasonable curriculum layout leads to low teaching efficiency.

First, the curriculum of finance major shows the phenomenon of "top priority over bottom priority", that is, the basic courses of discipline major are less and the professional courses are more. As the foundation of finance, management, politics and sociology fail to be integrated through the relevant courses, which eventually leads to the narrow caliber of finance major, the systematic knowledge of finance major students, and the single knowledge structure, so the phenomenon that the analysis perspective still mechanically applies western theories to analyze financial reality problems is more common, which is difficult to meet the "compound" undergraduates education goal.

Second, there is duplication in the content of professional courses. In terms of the internal structure of professional courses, due to the excessive number of courses and the overemphasis on the integrity of the 37 course structure of a single course, each course is large and complete, small and complete, and similar contents are taught in different course names, with overlapping and repeated contents and narrow knowledge capacity, such as government budget management and budget accounting, The courses of tax agency, tax planning and tax accounting have serious direct repetition with each other, which greatly reduces the teaching efficiency.

3.2.3. Students' social practice is just a formality.

Social practice is an important window for college students to understand social reality and an important way to train and train college students. Whether we are studying professional courses or studying financial issues, we have to contact with the reality extensively. We can understand the specific situation of the world through various ways, so as to learn the theory and the true understanding of knowledge. On this basis, we can build our own knowledge structure, have our own unique ideas, and be really welcomed by employers after graduation.

At present, the teaching of finance is still based on the traditional teaching mode. Traditional classroom teaching is necessary, especially for some basic theories. Many teachers introduce the case teaching method in the teaching, and teach the specific taxes through a series of practical cases, which not only has a specific image, but also really makes the students have a sense of learning useful, and promotes the students to germinate the interest of learning, actively accept and maintain the long-term memory effect. However, compared with other economic management courses, such as accounting, tax or stock, simulation can be used to make students more aware. Many theories in finance are relatively macro and abstract, even if case studies (such as government procurement, financial supervision, etc.) are adopted, it is still difficult to understand them. In fact, in the process of learning the theory, the more important thing is to provide students with practical opportunities and real opportunities to contact the society, so as to ensure that they can integrate into the society faster when they graduate.

Although every school has vacation practice every year, graduation practice and requires students to write survey reports, in fact, most of the students' reports in most universities are downloaded from the Internet or copied from others, and few students practice in person, and then write after thinking according to the actual situation. So students' social practice is basically just a formality.

4. The cause of the problems

From the perspective of economics, the crux of the above three problems is that the current institutional arrangements can not produce enough effective incentives and constraints on the parties that affect the performance of results.

4.1. Lack of guiding incentive for the main body of undergraduates education

The main force of financial undergraduate training is professional teachers engaged in Financial Teaching and research. Their practical energy and enthusiasm in professional teaching and industry cooperation will greatly affect the quality of application-oriented undergraduate training. Only when a professional teacher invests in scientific research, grasps the development and change rules and cutting-edge problems of the whole industry from a theoretical perspective, and effectively communicates his own understanding to the students, can the students have a more original and sharp vision in the future work, and can they put forward creative solutions. Only when the professional teachers devote themselves to the cooperation with the industry with great enthusiasm can they find out the problems existing in the field of operation and accurately grasp the development context and future trend of the field of practical operation.

However, in the current system, there are serious incentive problems in both aspects. According to the basic principles of economics, rational people will pursue the maximization of their own interests. In Colleges and universities, professional title is the pronoun of maximizing personal interests. Because in the current institutional environment, all the treatment in Colleges and universities are linked to the level of support, and show a positive correlation. First of all, the salary increases with the increase of professional titles, and second, the tradition of "learning from the best is becoming the official" has created the tradition of experts and scholars as the main leaders in Colleges and universities.

In such a system environment, the inevitable choice of rational economic man is to bury himself in pure academic research, produce early results and more results, so that his title can be promoted

as soon as possible. And all other affairs that have nothing to do with pure academic research will affect the speed of promotion. Therefore, in today's colleges and universities, rational teachers do not really devote themselves to all work except pure academic research. Including the expansion of industry cooperation and the introduction of practical operation into teaching. The root is that the current incentive mechanism does not guide teachers to make efforts in this area.

4.2. Serious lack of participation and incentive of industrial enterprises

In the main body of undergraduates education, in addition to professional teachers, there is also an important auxiliary force is industry and enterprise. Their active participation will inject practical vitality into the cultivation of applied undergraduate talents. But we regret to see that under the current institutional environment, this important force has not really actively participated in the work of undergraduates education.

From the perspective of concept, people generally think that education is the function of universities, while the function of enterprises and industries is to create social wealth to the maximum extent. Therefore, the vast majority of industries and enterprises do not think that education and undergraduates education are related to them. On the contrary, too much investment in education may reduce their profitability. From an economic point of view, the typical behavior of entrepreneurs who are in line with the broker hypothesis to maximize their own interests is to reduce costs, improve the competitiveness of products and services, in order to obtain a larger market share. All irrelevant behaviors and work are out of their consideration.

Therefore, no matter from the perspective of traditional concepts or from the perspective of economic behavior, entrepreneurs will not really devote themselves to the undergraduates education in the current institutional environment. The reason is that this kind of work has nothing to do with their profit pursuit. And their participation will not have any substantial impact on the current training mode in actual operation.

4.3. Serious consequences of insufficient incentive of two kinds of subjects

The lack of guidance and encouragement of professional teachers' undergraduates education will lead to the teaching content and thinking training which are inclined to pure theoretical rational thinking and seriously divorced from practice. Students who accept this kind of education may be better at rational thinking, or they may lose their interest in learning in the context of popular higher education due to the sunny days of rational thinking and spend four years in college. No matter which of the above two situations occurs, it will lead to a serious problem, that is, the graduates of finance major do not meet the needs of the current talent market.

Due to the lack of participation and incentive of industries and enterprises, there are two kinds of problems: the difference of training objectives and implementation effects of "compound" financial talents, and the problem that students' social practice is just a formality. The lack of participation of enterprises and industries makes the application-oriented school education lose the most stable correction mechanism. The cultivation of undergraduate financial talents in Colleges and universities has gone further and further on the road of over theorization. Although each application-oriented undergraduate university has added practical content to the training program, emphasizing the practical goal orientation. However, we believe that as long as the incentive mechanism does not change, there will be more and more differences between the training objectives and the implementation effects of "compound" financial professionals. On the other hand, the lack of participation and incentive of industries and enterprises leads to the students' social practice becoming mere formality. As an ivory tower, the practice of university is not its strong point. Industry and enterprise are good at practice, but education is not their responsibility. Therefore, under the original system, although the application-oriented universities are trying to expand the practice base, but because of the lack of participation and incentive of industry and enterprises, most practice bases are only superficial, which can not really be used as a place for students to improve their practical operation ability.

References

- [1] Li Xiumei. 2009. The Opportunity and Challenge of Talent Training of Finance Specialty. *Inner Mongolia Finance and Economics College Journal*, Vol. 7, No. 5.
- [2] Li Zhonghua, Huo Yitong. 2015. The Construction Of Demand Oriented Talent Training Mode Of Finance Major In Local Colleges And Universities. *Occupation Education*, No. 3.
- [3] Xiao Yucai. 2012. On The Training Of Financial Talents And The Reform Of Teaching, *CHINA ADULT EDUCATION*, No. 12.
- [4] Zhang Jinwu, et al. 2008. The Course System of Finance Specialty and Innovation of Talent Cultivation Mode in Local Colleges. *Journal of Hebei University of Economics and Trade*, Vol. 8, No. 1.
- [5] Zhang Wang, et al. 2015. The Reflection and Innovation on Talents Cultivation Modes. *EDUCATIONAL RESEARCH*, No. 1.
- [6] Zeng Weiyang. 2015. On the Mechanism of Talent Cultivation of Local Universities in the Perspective of Collaborative Innovation. *Theory and Practice of Education*, Vol. 35, No. 21.