

Exploration on the Optimization Path and Educational Value of the Financial Assistance System for Impoverished College Students

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Abstract: The financial assistance work for impoverished college students is an important measure to guarantee educational equity and promote talent cultivation. At present, China has constructed a diversified financial assistance system, yet practical problems remain, such as the disconnection between economic assistance and psychological support, the lack of scientificity in the identification of recipients for financial assistance, and insufficient excavation of educational functions. Based on existing research results, this paper analyzes the operation status and problems of the financial assistance system for impoverished college students, and proposes optimization paths from the integration of economic assistance and psychological support, the improvement of the identification mechanism for financial assistance, and the deepening of the educational function of financial assistance. The aim is to realize the transformation of financial assistance work from "alleviating poverty" to "educating people", and facilitate the all-round development of impoverished college students.

Keywords: Impoverished college students, Financial assistance system, Educational value, Psychological support

1. Development and Current Situation of the Financial Assistance System for Impoverished College Students

After decades of development, China's financial assistance system for impoverished college students has evolved from the single mode of "free college education plus people's stipends" in the early days of the founding of the People's Republic of China into a diversified financial assistance system with national scholarships, national grants and national student loans as the main body, supplemented by work-study programs, tuition reduction and exemption, and green channels [1]. Following the reform of financial assistance policies in 2007, the system was further improved, forming a pattern combining paid and free financial assistance. Paid forms such as student loans and work-study programs have become important ways to solve the economic difficulties of impoverished students, while national scholarships and inspirational scholarships play a vital role in motivating academic performance [1].

In terms of implementation effects, the financial assistance system has effectively alleviated the economic pressure on impoverished college students and guaranteed their right to education. According to research, the mental health level and moral cognition of assisted college students have been significantly improved, with 97.8% of them recognizing the socialist system, and their sense of integrity and gratitude has also been greatly enhanced [2]. Meanwhile, the combination of financial assistance work and ideological and political education has promoted impoverished college students to

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establish the concepts of self-confidence, self-improvement and self-reliance, and their self-management and social practice abilities have been steadily raised [2]. However, existing studies also point out that the self-esteem level of impoverished college students is generally lower than that of ordinary college students, and groups such as non-only-child impoverished students and those with low level of perceived social support are more prone to psychological problems [3]. In addition, problems such as the unscientific identification mechanism, inadequate follow-up of psychological support, and the emergence of a sense of dependence among some assisted students still exist in the operation of the financial assistance system [4], reflecting that there is still room for optimization in the accuracy, humanistic care and educational nature of the system.

2. Core Problems in the Financial Assistance Work for Impoverished College Students

2.1 Disconnection between Economic Assistance and Psychological Support, and Prominent Psychological Poverty

Impoverished college students not only face economic pressure, but are also more likely to suffer from psychological problems such as inferiority, sensitivity and self-suppression due to their economic conditions, which is referred to as "psychological poverty" [4]. Surveys show that the mental health status of impoverished college students is worse than that of non-impoverished students, with significant differences in factors such as obsessive-compulsive symptoms, interpersonal sensitivity and depression [5]. Moreover, behaviors such as "labeling" in the process of receiving financial assistance and the open way of assessing financial assistance tend to aggravate their inferiority complex [4]. At present, financial assistance work mostly focuses on economic support, with insufficient attention to the psychological status of impoverished students. Psychological support and economic assistance have not been effectively integrated. Although some universities have established psychological counseling mechanisms, they have not carried out personalized psychological counseling for impoverished students, nor paid attention to protecting students' privacy in the financial assistance process, leading some impoverished students to "escape poverty economically but remain poor psychologically" [5][6].

2.2 Lack of Scientificity in the Identification Mechanism for Financial Assistance, Affecting Fairness

The accurate identification of recipients is the foundation of financial assistance work. However, the current identification of impoverished college students in most universities adopts the mode of "student application - teacher review - school approval", which has problems such as strong subjectivity and lack of quantitative indicators [7]. Some students exaggerate their poverty level to obtain financial assistance, and the certificates issued by local civil affairs departments lack effective verification, resulting in the phenomenon of "fake impoverished students" [7]. At the same time, some impoverished students with a strong sense of self-esteem who are not good at expressing themselves miss the opportunity of financial assistance because they are unwilling to reveal their family circumstances [4]. In addition, the "Matthew effect" exists in the distribution of financial assistance, where some extremely poor students receive repeated benefits, while the financial assistance needs of generally poor students are ignored, which affects the fairness of financial assistance work [4].

2.3 Single Mode of Financial Assistance and Insufficient Excavation of Educational Functions

Free financial assistance accounts for a relatively high proportion in the existing forms, leading some impoverished students to develop a dependent mentality of "waiting, relying and asking for help" and lack a sense of self-reliance [7]. Surveys show that impoverished college students prefer to obtain financial assistance through their own efforts: 39.7% of them regard scholarships as the best form, 21.1% choose work-study programs, and only 11.5% opt for grants [5]. However, some universities still over-rely on free financial assistance such as grants and have insufficient efforts in promoting paid forms such as work-study programs and student loans. Meanwhile, financial assistance work mostly stays at the level of

"alleviating poverty", failing to combine financial assistance with students' ability training and personality shaping, and neglecting the integration of gratitude education, integrity education and inspirational education, resulting in a lack of a sense of gratitude and social responsibility among some assisted students [7][4]. The essence of financial assistance lies in educating people [9], yet the financial assistance work in some current universities is divorced from the core of moral education and fails to organically combine material support with ideological guidance, making the educational value of financial assistance unable to be fully realized.

2.4 Lack of Cultivation of the Ability to Perceive Social Support, and Imperfect Self-help and Mutual Aid System

The level of perceived social support is significantly positively correlated with the self-esteem level of impoverished college students: the higher the level, the stronger their sense of self-esteem and self-confidence [3]. However, universities currently do not pay attention to guiding impoverished students to integrate into collective life. Some impoverished students avoid interpersonal communication due to economic differences, leading to their low level of perceived social support and difficulty in perceiving external support and help [3]. At the same time, universities fail to give full play to the role of student groups, families and society, lack the cultivation of impoverished students' awareness of self-help, and have not constructed a mutual aid system among impoverished students, resulting in a single social support network for them [6].

3. Optimization Paths of the Financial Assistance System for Impoverished College Students

3.1 Deepen the Integration of Economic Assistance and Psychological Support to Solve "Psychological Poverty"

First, establish dynamic psychological files for impoverished students, conduct regular psychological surveys through psychological scales such as SCL-90 and UPI to fully grasp their psychological status, and carry out personalized psychological counseling for problems such as inferiority and sensitivity [5]. Meanwhile, give play to the role of psychological committee members and dormitory monitors to timely detect and intervene in the psychological problems of impoverished students [5].

Second, pay attention to psychological care in the financial assistance process, adopt the mode of "invisible financial assistance", avoid open "testimony" in the assessment of financial assistance, and protect the privacy of impoverished students [3][4]. For example, combine grants with work-study programs and require assisted students to participate in certain campus services, which not only relieves their psychological pressure but also cultivates their sense of responsibility [5].

Third, carry out targeted psychological counseling activities, guide impoverished students to correctly understand their own economic conditions, overcome inferiority complex and establish a positive self-awareness through group counseling, psychological development training and growth groups for impoverished students [5][6]. At the same time, invite successful alumni from impoverished backgrounds to share their experiences and stimulate the motivation of impoverished students to strive [6].

3.2 Improve the Identification Mechanism for Financial Assistance to Enhance Accuracy and Fairness

First, construct a qualitative and quantitative combined identification index system. On the basis of student application, add quantitative indicators such as campus card consumption data, family income tax payment certificates and tuition expenditure certificates to reduce the subjectivity of identification [7]. For example, Guangxi University adopts the identification method of "students' self-evaluation + family income ranking", which improves the scientificity of identification [7].

Second, establish a multi-level verification mechanism, strengthen linkage with local civil affairs departments, conduct on-site verification of the poverty certificates submitted by students, and put an end to the phenomenon of "fake

impoverished students" [7]. Meanwhile, implement the class evaluation and publicity system to ensure the openness and transparency of the identification process and accept the supervision of teachers and students [5].

Third, avoid the "Matthew effect" in the distribution of financial assistance, allocate financial assistance resources reasonably, focus on extremely poor students while taking into account the needs of generally poor students, and ensure that financial assistance resources cover more students in need [4].

3.3 Optimize the Structure of Financial Assistance Modes and Deepen the Educational Function

First, strengthen the leading position of incentive and paid financial assistance, reduce general free financial assistance, increase investment in scholarships and work-study programs, and link financial assistance with students' academic performance and practical performance [5][7]. For example, expand the number of work-study positions and focus on developing intellectual and entrepreneurial work-study positions to enable impoverished students to improve their abilities through labor [8].

Second, promote the deep integration of financial assistance with ideological and political education, and integrate gratitude education, integrity education and inspirational education into the whole process of financial assistance [2][9]. Financial assistance work is an important way for the ideological and political education of college students [9]. Universities can guide assisted students to establish the concept of "God helps those who help themselves" and enhance their sense of gratitude and social responsibility through holding gratitude-themed class meetings, integrity loan repayment lectures and inspirational essay competitions [7][6], enabling them to improve their ideological and moral quality while receiving material support.

Third, construct a "capacity-based financial assistance" system, and provide impoverished students with services such as academic support, vocational ability training and employment guidance on the basis of economic assistance [7][8]. For example, carry out the "one-to-one" academic pairing assistance to solve the learning difficulties of impoverished students [5]; provide financial support for impoverished students to take qualification examinations and receive entrepreneurship training to enhance their employability and entrepreneurial competitiveness [2].

3.4 Improve Impoverished Students' Ability to Perceive Social Support and Construct a Diversified Social Support Network

First, guide impoverished students to integrate into collective life, provide them with a platform for interpersonal communication by organizing class and community activities, increase their opportunities to express their own needs and perceive the support of others, and cultivate their sense of collective belonging [3]. Meanwhile, guide impoverished students to learn to perceive and reciprocate the support of others in interpersonal communication and improve their ability to perceive social support [3].

Second, give play to the synergistic effect of families and society, strengthen communication with the families of impoverished students, guide parents to give their children more emotional support, and avoid the transmission of negative emotions caused by economic difficulties [6]. At the same time, advocate social forces to participate in the financial assistance for impoverished students, encourage enterprises and social organizations to set up special scholarships, and construct a four-in-one financial assistance system involving the government, universities, families and society [1].

Third, cultivate the awareness of self-help and mutual aid among impoverished students, establish mutual aid societies for impoverished students, and organize them to carry out voluntary services and public welfare labor, so that they can realize their self-worth in helping others and enhance the support and connection among each other [5][8]. Universities can also use the financial assistance system to create an educational environment full of humanistic care, and let assisted students shape personalities in line with the requirements of social development in a caring atmosphere [9].

4. Conclusion

The financial assistance work for impoverished college students is not only an economic support work, but also an educational work related to educational equity and talent cultivation^[9]. The core value of financial assistance lies in reflecting educational equity and social justice through humanistic care^[9]. At present, China's financial assistance system for college students has initially realized the transformation from "alleviating poverty" to "educating people", but it still needs further optimization in practice. By promoting the deep integration of economic assistance and psychological support, improving the accurate identification mechanism for financial assistance, optimizing the structure of financial assistance modes and deepening the educational function, and constructing a diversified social support network, we can effectively solve the economic and psychological problems of impoverished college students and improve their self-efficacy and comprehensive quality^[6].

The core value of financial assistance work lies in "combining poverty alleviation with aspiration encouragement"^[6]. Universities should always adhere to the concept of "financial assistance for education", and organically combine material support, psychological counseling, ability training and personality shaping^[9]. Enable impoverished college students to establish the qualities of self-confidence, self-improvement and self-reliance while receiving economic support, and ultimately realize the comprehensive transformation from "economic poverty alleviation" to "capacity poverty alleviation" and "spiritual poverty alleviation", becoming socialist builders and successors with all-round development in morality, intelligence, physical education, aesthetics and labor education^{[2][8]}. Meanwhile, universities should continuously explore the moral education function of the financial assistance system, making financial assistance work an important carrier for cultivating socialist core values^[9], and truly realizing the deep integration of financial assistance and education.

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