

Research on the Strategy of Course Construction of Finance Specialty under the Background of "New Liberal Arts" Construction -- Take Auto Insurance for Example

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Abstract: Under the background of "new liberal arts" construction, there is a single teaching mode and insufficient innovation ability in the course construction of finance major. Lack of teachers, lack of comprehensive teachers; Disconnection between talent cultivation and practice; Unscientific assessment and imperfect incentive system. Therefore, it is necessary to increase practical courses, add situational teaching, adjust the curriculum and optimize the evaluation mechanism to promote the optimization of finance courses.

Keywords: "New liberal arts" construction, Curriculum, Finance

The year 2019 marks the start of the construction of new liberal arts. The construction of new liberal arts is not a traditional cross of disciplines, let alone a simple cross of arts and science. On the basis of inheriting the fine culture of the Chinese nation, universities should continue to innovate, break down disciplinary barriers, and actively implement the top-level design of the central government as the basic framework to realize the in-depth expansion of liberal arts education and research. The construction of new liberal arts provides a feasible path for cultivating application-oriented and compound liberal arts talents, and also creates a possibility for college graduates to get a better and faster employment.

The construction of "new liberal arts" has given new requirements to curriculum construction. "New liberal arts" emphasizes the innovation of content, the integration of knowledge, the foresight of viewpoints and the correctness of thoughts. The innovation of content requires the integration of new content into the curriculum, which not only includes new technologies but also new models and new information, so as to keep pace with The Times of the curriculum. The integration of knowledge means that professional courses are not independent, but the cross and penetration of multiple disciplines. Such cross penetration is not the combination of several similar courses in the traditional sense, but the expansion and integration of multi-dimensions and cross-fields. The perspective puts forward new requirements for the teachers. The teaching of courses should not be confined to textbooks, but should be combined with practice and current events, and treat professional curriculum knowledge from the perspective of development. The correctness of thought requires teachers and students to set up correct ideas, outlook on life, all teaching, scientific research should be carried out under the guidance of correct ideas, with a correct view of economic development, China's progress.

It is not difficult to find that there are many problems in the course arrangement of finance specialty in colleges and universities by reviewing the course arrangement of finance specialty with new requirements.

1. Problems Existing in Finance Courses under the Construction of "New Liberal Arts"

1.1 Single Teaching Model and Insufficient Innovation Ability

The construction of new liberal arts attaches importance to the mutual integration of professional knowledge and emphasizes the marginal effect of various courses on professional teaching. However, the current finance curriculum system has too obvious professional traces, and almost all courses are

carried out around finance major, resulting in too single knowledge of finance major students. Specific:

First, the basic courses are simple. At present, the basic courses of finance major include general education course, basic professional course and main professional course. Basic courses include calculus, Western economics, finance, statistics and accounting, while main courses include financial market, financial Engineering, international finance, corporate finance, commercial banking, insurance and securities investment. Obviously, the setting of these courses limits the knowledge reserve of students to mathematics, finance, accounting and other subjects. In the later learning and application, students will feel the pressure of work and study brought by the lack of knowledge.

Second, professional elective courses are not integrated with other subjects. At present universities finance although continuous innovation in specialty elective courses, such as opening the financial marketing, financial science and technology, Internet, etc., but these courses contact non-financial subject is limited, the other the expand of knowledge seriously insufficient, unable to realize the comprehensive training for students majoring in finance, cause the students' comprehensive ability is weak, Unable to find suitable jobs quickly and effectively in employment.

1.2 Insufficient Teachers, Lack of Comprehensive Teachers

At present, most college teachers are "from school to school", that is, they directly teach in colleges and universities after graduation. Although they have solid professional foundation, they are obviously lack of social experience, and their ability to integrate book knowledge with social practice is weak. Therefore, in the context of the construction of new liberal arts, the upgrading of finance courses is inseparable from the "double-qualified" teachers. However, there is a large shortage of "double-qualified" teachers in colleges and universities, which cannot meet the needs of the construction of new liberal arts. At the same time, the construction of new liberal arts requires teachers to keep pace with The Times. On the basis of solid professional skills, teachers should keep learning and expand their knowledge, gradually dabbling in data analysis technologies such as big data, network communication and cloud computing, mastering programming languages such as STATA, Python and MATLAB, and understanding professional knowledge such as psychology, law, ecology and dynamics that may intersect with finance. Constantly improve their comprehensive quality.

1.3 Disconnection between Talent Cultivation and Practice

Finance major is a traditional major with a relatively mature curriculum system, and the talent training programs of various universities are similar with minor differences. The finance course of colleges and universities at present is mainly theoretical teaching, practical teaching proportion is extremely low, the assessment way also to test the theoretical knowledge, more even noun explanation, simple questions in the examination paper accounts for a considerable proportion of, and with practice in the examination paper of exam scores are few, the importance of the practice has not been sufficient attention. Theoretical teaching is generally a teacher's lecture, teaching method is single and boring. However, finance itself is a very clever and changeable industry, the survival and development of the financial industry is accompanied by the pace of financial innovation. Obviously, the curriculum of finance major lags behind financial innovation seriously.

The proportion of practical courses is too low, and does not match with financial innovation and development. The training of financial professionals is disjointed from the talent demand of the financial market, and it is difficult for students to find jobs. They cannot quickly integrate into the working environment, and employment means unemployment.

2. Suggestions on Course Optimization of Finance Specialty under the Background of "New Liberal Arts" Construction -- A Case Study of Auto Insurance

2.1 Increase Practical Courses

Car insurance is a highly practical course. Therefore, it is necessary to strengthen the practice teaching of automobile insurance. First of all, the theoretical content of the textbook is combined with insurance regulations and insurance claims cases, so that students can combine theory with practice in one classroom. Secondly, the laboratory equipment will be updated. Through the operation of insurance practice software, students can taste the essentials of automobile insurance practice and feel the charm of integrating theory into practice.

2.2 Setting up Situational Teaching

Automobile insurance is not as practical as strong, time-varying characteristics are also very obvious. The adjustment of insurance policies will directly lead to changes in auto insurance regulations, insurance coverage, exemption of liability, premium and insurance compensation. Therefore, keep up with current events, use fresh, real cases to let students combine insurance knowledge to analyze insurance accidents, let students give their own suggestions and opinions, let students do the master of the class. At the same time, through the ideological and political elements in class, students are trained to have a correct outlook on the world, life and career, and improve their professional ethics and social responsibility. Through practical teaching, students' enthusiasm for auto insurance industry will be cultivated, and students will be actively encouraged to join relevant industries to realize the application of what they have learned.

2.3 Adjust the Curriculum

Revise training program, pay attention to interdisciplinary. According to the change of market demand, keep up with the pace of social and economic development, absorb the essence of the development of finance and related industries, build interdisciplinary composite courses. In addition to basic and necessary courses such as insurance principles and insurance practices, automobile construction, mathematics and law (" Road Traffic Safety Law ") and other related courses should be paid attention to. In addition, more in-depth knowledge about insurance pricing, such as operations research, big data and other technologies, should also be studied to achieve in-depth integration of multiple disciplines, so that students can have a more systematic and in-depth understanding of auto insurance.

2.4 Optimize the Evaluation and Assessment Mechanism

As the level of students is different, the mastery of the content is also different. Therefore, through the combination of pre-teaching and post-teaching tests, that is, to understand the final results of students at the end of learning, but also to assess the progress of students in learning. At the same time, try to give up the traditional paper examination, choose the scene examination, practical operation examination, examination students in the actual business, sales of car insurance, car insurance accident handling ability, to ensure that students' learning is not imprisoned in the book.

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