## Research on the Reform of the Curriculum System of Finance Major in Applied Undergraduate Colleges under the New Era

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applied undergraduate colleges, cultivating practical high-level talents is the ultimate task of running a school. In the teaching process of traditional undergraduate colleges, it mainly focuses on the three contents of "teaching materials, classroom theory, teachers". However, with the development of the times, this method has a serious negative effect on satisfying the individual's individual learning needs. The "student-centered" teaching concept currently implemented in the country clearly states that it should be practiced in the process of teaching reform. Teaching links and vocational skills training are the key construction targets. In view of this, this paper analyzes the reform of finance teaching and curriculum innovation in applied undergraduate colleges. The purpose of this research is to better improve the teaching level of higher education institutions in China.

Keywords: Curriculum System, Finance Major, Applied Undergraduate Colleges

### 1. INTRODUCTION

The curriculum system is a concrete manifestation of the professional education concept. It directly reflects the purpose and goal of talent training and is the core link of education. The course is an important carrier for students' knowledge, ability and quality training during their studies. It has a significant impact on the goal of achieving talent training. Therefore, the overall setting of the curriculum, the system and content of the main curriculum, and the teaching methods and methods, etc., embodies the characteristics of the school's school-running thinking and talent training model.

## 2. FINANCE PROFESSIONAL TRAINING OBJECTIVES

According to the basic ideas and reform goals of the Ministry of Education's teaching reform and the development trend of management education at home and abroad, the training objectives of the finance major can be summarized as: cultivating a spirit of pioneering and innovative, developing morally and intellectually, and mastering finance, economy, and law. The basic theory and the knowledge and ability of modern financial enterprise management are mainly for financial enterprises and for the

government departments and institutions to train senior professionals in business administration disciplines engaged in management teaching and research. At present, there are many applied universities in China that offer finance majors. To a certain extent, they are simple revamps of finance majors in research-oriented and teaching-oriented undergraduate colleges, which cannot meet the needs of society for applied finance professionals in undergraduate colleges. Harbin Degiang Business College is a teaching undergraduate college, which should highlight the application characteristics. According to the actual situation of the enrollment level of the college, according to the needs of the market, the college should set the goal of the finance major as: solid foundation theory, practical knowledge, strong practical ability, comprehensive quality, comprehensive development of morality, intelligence, body and beauty. Skilled application-oriented application talents who can work in financial management or financial business in companies such as banking, securities, insurance, trust, and investment consulting. This training objective mainly includes two parts: First, the basic quality requires students to have good political quality and moral cultivation, establish a correct outlook on life, and is willing to serve the socialist modernization construction of the motherland, requiring students to have a solid foundation in financial theory and professional knowledge. Wide face, strong computer application ability and proficiency in using foreign languages; Second, business quality requires students to master the basic theories and basic knowledge of finance, economics and modern financial enterprise management, and is subject to financial institution business process processing methods and techniques. Basic training in operation, strong interpersonal communication in language and text, comprehensive ability to analyze and solve financial enterprise business skills, familiar with the laws and regulations of China's financial enterprises, and business management international financial institutions Practices and rules. understanding the theoretical frontiers developments of the discipline, mastering the basic methods of querying literature search data, with preliminary scientific research and practical work

ability.

## 3. CHARACTERISTICS OF RUNNING UNDERGRADUATE COLLEGES

According to relevant research, China's applied undergraduate colleges mainly have the following characteristics:

This type of school-running characteristics mainly refers to universities engaged in applied education to cultivate applied talents. Unlike traditional researchbased colleges, the professional orientation is mainly for the cultivation of regional-specific technical talents. Therefore, most of the talents cultivated in such schools are adapted. The development trend of local economy. This type of college mainly uses "application" as the basis of teaching, teaching orientation and employment as the mainstay, and graduate employment is unified for the first-line employment position. It is a high-tech application talent with problem solving and maintenance work. The training advantage of this kind of talents is that they have strong knowledge and technical thinking ability when they graduate, can achieve "integration of knowledge and practice", effectively solve the technical problems encountered in the production process of enterprises, and help enterprises to improve economic efficiency.

# 4. INADEQUACIES IN THE TEACHING PROCESS OF FINANCE IN APPLIED UNDERGRADUATE COLLEGES

With the implementation of the strategy of strengthening the country by the Ministry of Education, most colleges and universities tend to apply their own talent training objectives. However, there are still problems in the actual curriculum, such as "taking theory and neglecting practice", which leads to the overall teaching content. In contrast to its teaching objectives, this deficiency is mainly manifested in the following points: 1. Class schedule. In the finance major, the theoretical course is as high as 80%, and the practical course is only 20%. The knowledge that students learn in the theoretical course is not applied to the practical operation. The theoretical knowledge can be consolidated. Imagine. 2. Teaching plan. In the actual teaching process, most financial professional course teachers focus on the knowledge points of the textbook content, and follow the listening, remembering and back learning modes commonly used in high school, seriously ignoring the cultivation of innovative spirit. 3. Course settings. Most of the courses are closely related to the main line, ignoring the actual application, and cultivating talents according to professional requirements, leading to a disconnect between theory and practice. In applied undergraduate colleges, the teaching characteristics of finance are the teaching objectives that require students to complete professional skills and use skills. However, college teachers still take the explanation process as the focus of teaching during the teaching period, and largely ignore the overall relevance of financial knowledge. There are also some teachers who follow the book in the course of class explanation, lack of case teaching and lack of practical training process. This kind of simple knowledge output teaching method, students' own learning effect can be imagined.

For applied undergraduate colleges and universities, it is necessary to organize the teaching activities as "teaching standards" in the training of talents. However, there are obviously many shortcomings in this aspect of colleges and universities in China. In terms of financial profession, there is a lack of scientificity in the establishment of the assessment system for this profession. For example, the evaluation of a student's semester is only evaluated from the student's examination results and the number of attendances. The evaluation of the students' daily learning process and performance is neglected. The objectives of the assessment are also focused on the mastery of theoretical knowledge. Practical operational capability assessment mechanism. In addition, there is also a focus on the evaluation of memory theory in the setting of test papers. The long-term application of this type of unreasonable assessment method can not objectively evaluate the students' learning situation, but also has a certain negative impact on the creation of excellent study style and teaching style.

### 5. SUGGESTIONS ON THE REFORM OF FINANCE TEACHING AND CURRICULUM INNOVATION IN APPLIED UNDERGRADUATE COLLEGES

The ultimate goal of college students' learning is to realize their social value after entering the society, and the main way to realize value is to transform the theoretical knowledge learned into practical ability. Therefore, when innovating the curriculum system of finance majors, colleges and universities should first formulate a scientific and reasonable teaching plan, implement the teaching plan and implement it according to the requirements of practical personnel training, organically integrate the knowledge content with the future work content, and improve students' problems. Solving ability. Then reset the teaching content, when setting up the financial teaching content, do not need to focus too much on the complete system of each subject, boldly tailor the curriculum for repeated and theoretically difficult. and leave more classroom time for students to practice. Finally, in the actual teaching process, teachers should pay attention to the update of knowledge while paying attention to the teaching of existing financial knowledge. Even if some textbook content is not updated in time, teachers should also update the knowledge to students, especially Pay more attention to this point in the teaching of

practical courses such as commercial banking practice and securities investment.

In the process of teaching method reform, we should first reform the teachers themselves, transform the original traditional teaching ideas of the teachers, and let the teachers pay attention to the application of the combination of "inspiration + interaction" in the teaching process. At the same time, the teaching activities are carried out. During the period, students should be actively encouraged to participate in the teaching process. Teachers can divide the study group in advance, and improve the students' self-learning ability, which can effectively promote the cultivation of individual teamwork spirit of students. In addition, the case teaching method needs to be applied efficiently. Through the explanation and analysis of key cases and typical cases, students' mastery of financial theory knowledge is deepened, and they are encouraged to express their personal insights and unique improvement methods. Of course, teachers also need to make full use of network information technology for teaching, and apply the "flip classroom" teaching mode to the teaching process, saving classroom theoretical teaching time and improving teaching efficiency.

When carrying out the innovation of teaching assessment methods, the first step is to integrate the students' daily inspection results, the final exam results, and the performance of the students' practical operation tasks to achieve objective, fair and comprehensive assessment of the final results of the students' semester. Of course, in the guarantee Without changing this premise, teachers can enrich the assessment methods in a timely manner in the daily assessment process, adjust the proportion of each assessment standard, and minimize the problem of students' end-of-term results at the end of the period. Develop a psychology of opportunism. The second step needs to further enrich the assessment content at the end of each semester. The examination papers of the final exam should not only be examined for pure memory knowledge points such as noun explanations and short answers. It must be appropriately increased to allow students to think, analyze and solve real problems. Question type. In the third step, teachers should pay attention to the study of students' communication, leadership, innovation, practice, and environmental adaptability in the process of teaching. Usually, students are encouraged or hardly required to enter the society to participate in social practice activities and include them. Go to the daily credit assessment.

The fundamental guiding ideology of the curriculum system of finance majors: The design of the curriculum system of finance major should reflect the characteristics of "integration, high starting point and new ideas". First of all, the principle of "oriented modernization, facing the world, and facing the future" is to fully implement the national education

policy. Secondly, it reflects the purpose and purpose of education, conforms to the overall requirements of the Ministry of Education on personnel training, and follows "more attention to quality education, gaze. The cultivation of students' innovative ability, pay attention to the development of students' individuality, and teach students in a comprehensive way according to their aptitude. The training of talents can adapt to the needs of the society and reflect the world's development trend of modern financial education. The goal of talent cultivation is consistent. Specifically embodied in: the implementation of curriculum integration design. The curriculum of finance major is based on the training objectives and the quality that should be cultivated by future financial professionals. From a systemic point of view, the curriculum is integrated in a multidimensional way according to the platform plus modules, and the overall talents are considered comprehensively. Cultivate the goal, combine classroom theory teaching with classroom practice teaching, classroom teaching and extracurricular practice teaching. The whole curriculum system is organized from the perspective of knowledge as a whole, paying attention to the division of labor and connection between the various courses and teaching links, and clarifying the status, role and scope of each teaching link in each course, which is reflected in the curriculum and curriculum. The interrelationship between them avoids duplication of the course content and obvious knowledge gaps, so that the entire curriculum system can closely focus on the training objectives. Through the integrated design of all courses, the relationship between knowledge, skill system and broad social background is presented, so that students can grasp the status, role and relationship of each course in the whole curriculum system, corresponding knowledge, Quality and ability have a holistic understanding, which in turn encourages students to form an integrated understanding and understanding of the real world of management, so that students can see problems from a holistic and broader perspective, master the basic skills and skills to solve financial problems, and deepen their understanding. Students' understanding of the profession helps the further formation and solidification of students' professional thinking. In the overall design of the course, it reflects the requirements of the Ministry of Education for the spirit of the reform of the curriculum system, and can fully reflect the characteristics of the finance major of applied undergraduate colleges. Based on this, considering the consistency and continuity of the teaching plan, the modular design of the professional curriculum is carried out under the premise that the basic course remains unchanged. The existing financial courses are divided into subject professional basic courses, subject professional elective courses, subject professional core courses, and vocational

ability courses. The curriculum and teaching focus, the first two years emphasize quality education and comprehensive development, and lay a solid foundation; the next two years is to strengthen the cultivation of professional, technical and hands-on ability, highlighting practicality. In the sequence design of the course, according to the interdisciplinary relationship and the progress of the difficulty level, especially the internal logical relationship of several main courses, the course teaching sequence is reasonably designed, so that students can learn new knowledge while consolidating.

### 6. CONCLUSION

Starting from the characteristics of the application-oriented undergraduate colleges, this paper points out that the curriculum system in the application-oriented undergraduate colleges is too focused on theoretical teaching, neglecting practice training, and the corresponding teaching methods are too old. He also put forward some suggestions on the curriculum system of innovative finance majors and the reform of teaching methods. With the development of the times, the demand for practical financial talents is increasing. As an important training ground for practical talents, applied undergraduate colleges must assume their own social responsibilities and

continuously deliver high-quality financial and practical talents to the society.

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