

# Research on the New Construction of University Student Financial Assistance and Education System from the Perspective of "Three Complete Education"

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**Abstract:** Under the perspective of the "Three Complete Education", the work of student financial aid in universities is a long-term and complex task. The purpose of this study is to investigate the current status of student aid system, university aid and education system reform, as well as the difficulties in China's educational practice. This article plans to attempt to construct a new path, grasp technological advantages, optimize the efficiency and quality of student aid work, and place the assistance and education of college students at the dual level of students' economic and spiritual needs. The goal of this article is to cultivate talents with moral qualities, professional competence, and skills to help better build society.

**Keywords:** supporting education and nurturing, Three Complete Education, system construction

## 1. Introduction

In the context of the new era, universities shoulder the significant mission of cultivating socialist builders and successors with comprehensive development in morality, intelligence, physical fitness, aesthetics, and labor skills. The Chinese government emphasized at the National Conference on Ideological and Political Work in Colleges and Universities that ideological and political work should be integrated into the entire process of education and teaching, achieving full staff education, full process education, and all-round education. As an important component of ideological and political education in universities, student financial aid is not only a means to solve the economic problems of students from economically disadvantaged families, but also an important way to achieve the fundamental task of cultivating morality and talent[1].

## 2. Overview of China's current student aid system

The current student aid system is built around four aspects: "policy guarantee, financial support, management system and service system", and its core goal is to ensure that "no student is left out of school due to family financial difficulties".

At the policy guarantee level, the state has formulated a series of relevant laws and regulations, such as the "Education Law of the People's Republic of China", the "Higher Education Law" and the "Student Aid Management Measures", to provide policy basis for student aid work.

At the financial support level, it is divided into national aid, local aid and social aid, so as to achieve full participation and all-round guarantee to ensure that students with financial needs receive help. Among them, national aid can be further divided into three sections, namely scholarships, grants and student loans, to ensure that students at all levels and in all development categories receive corresponding financial assistance. Local aid is the establishment of special grants, student loan subsidies, etc. by local governments based on their financial situation. Social aid is the establishment of various scholarship and student aid projects through donations from social organizations, enterprises and individuals.

At the management system level, it can be roughly divided into three categories. The first is management by central departments, namely the Ministry of Education, the Ministry of Human Resources and Social Security, the Ministry of Finance and other departments are responsible for formulating policies and allocating funds. The second is local government management, and the

education authorities of provinces, cities and counties are responsible for implementing the funding policy and supervising the use of funds. The third is school implementation management. Schools at all levels set up student aid management centers to be responsible for the specific implementation of funding projects and student aid file management.

At the service system level, the school-running entity and community grassroots will conduct funding publicity and policy interpretation before students enter school, evaluate and file students in need, and after admission, provide psychological support and career planning services to the assisted students based on the concept of "three-dimensional education". At the same time, it advocates that the assisted students actively participate in volunteer services and give back to the society with gratitude. Achieve the educational goal of "establishing morality and cultivating people".

Combined with the setting of China's student aid system, the funding and education system is characterized by the state as the leader and the joint participation of local governments and social forces in its structure. The state's leadership is mainly reflected in the formulation of funding policies, the investment of funding funds and the overall supervision of funding work. Local governments are responsible for the specific implementation of policies and the supply of supplementary funding resources, while social forces effectively supplement national and local funding through donations and the establishment of scholarship projects. This diversified participation model has improved the diversity of funding sources for the funding system and enhanced the flexibility and coverage of the implementation of funding policies.

From a legal perspective, the development and improvement of the student aid system relies on a sound legal environment. The state has clarified the recipients, standards, procedures and supervision mechanisms of aid through laws and regulations to ensure that the aid policy is effectively implemented in educational institutions at all levels. At the same time, local governments can introduce supporting policies based on local conditions to promote the formation of a funding model with regional characteristics. For example, in addition to the basic national aid policy, some economically developed regions have added reward programs for outstanding students and special subsidies for low-income families to further expand the coverage and influence of aid work.

In addition, the student aid system not only focuses on financial aid, but also pays more attention to the comprehensive development of students. In the management system and service system, by setting up psychological counseling, career planning, growth tracking and other services, students can be helped to overcome psychological pressure, clarify their career direction and improve their comprehensive quality. This concept of "aiding and educating people" aims to cultivate students' spirit of self-reliance and social responsibility by giving equal importance to economic assistance and quality improvement.

### **3. Overview of the current status of the reform of the college aid education system**

According to the "2023 China Student Aid Report", my country has funded 45.2963 million students in ordinary higher education with a funding amount of 185.438 billion yuan. The central government's investment in ordinary higher education funding is as high as 93.187 billion yuan, accounting for 50.25% of the total funding for ordinary higher education. From the perspective of the main body, with national student loans as the main form of economic aid, in 2023, a total of 69.969 billion yuan will be invested in the form of issuing national student loans, an increase of 12.855 billion yuan over the previous year, an increase of 22.51%, accounting for 22.49% of the total funding. Schools of all levels and types extracted a total of 22.554 billion yuan in funding from their business income, a decrease of 117 million yuan or 0.52% from the previous year, accounting for 7.25% of the total funding. Various types of funding, such as donations from enterprises, institutions, social groups and individuals, totaled 2.516 billion yuan, accounting for 0.81% of the total funding. It can be seen that at the economic level, the participation of market entities in the student aid system is not high and is easily affected by factors such as fluctuations in the market economic environment. However, in general, the country's funding has increased year by year, which has made up for the problem of insufficient market participation to a certain extent [2].

As direct participants in the funding system, colleges and universities play a vital role. According to the current national funding system, after practice and reform, the college funding system has established a funding policy system with "awards, assistance, loans, diligence, reduction, subsidy, exemption, and compensation" as the main body and the "green channel" for freshmen at the practical level. Schools have established special student aid departments at both the school and college levels to

ensure that policies and projects are implemented in place at all levels and levels [3]. However, from the grassroots practice of the colleges and universities' funding and education system, in general, colleges and universities still mainly use the three forms of student funding: "awards", "assurances" and "loans". On the one hand, the student work tasks of colleges and universities are large and complex. Even if a dedicated position is established, it is still constrained by the large number of students, the difficulty of effective information screening, the low efficiency of department coordination, and the untimely publicity of funding policies, which makes it difficult to improve the overall student funding results. On the other hand, the ideological and political education of students is lacking, which makes it difficult to solve the problems of "poor but not applying" and "applying but not poor", further increasing the difficulty of student funding tasks.

#### **4. Analysis of the practical dilemma of the college funding system under the perspective of "three comprehensives"**

Due to the diversity and complexity of the reasons why students have funding needs, such as long-term or short-term poverty, students' own behavioral habits, and combined with relevant literature, many college student funding staff reflected that the difficulties of funding work include but are not limited to the following aspects: the poverty identification qualifications are not accurate enough, the college funding work mechanism is not perfect[4], the evaluation and follow-up mechanism is missing[5], the funding allocation is one-size-fits-all, the funding is "material-oriented and spiritual-oriented", the funding of "three comprehensives" ideological and political education is superficial, the "information island" of the intelligent funding platform, "low data value density" and untimely data update[6], the lack of accurate budget management of student funding[7], the insignificant effect of student funding file management[8], and the low stability of funding staff.

The author sorted out the above problems and found that the root causes can be divided into the following aspects:

First, the funding system is inefficient at the technical level. Student aid applications usually need to go through the review of multiple platforms such as the school aid management platform, the local education department aid platform, and the national student aid management information system. Student loans must be processed through the National Development Bank student loan system. Some students also use social aid platforms to apply for social aid projects. However, the information platforms between the national and local governments and schools have not yet been fully connected, resulting in delays and inconsistencies in the transmission of student aid information between multiple levels. Due to differences in the systems used by platforms at all levels, some data is difficult to synchronize in a timely manner, affecting the efficiency and accuracy of the aid work.

Specifically, local platforms regularly report to the national student aid management information system, but local information is difficult to communicate with local areas, which causes inconvenience in application operations for transfer students or students whose schools have established sub-colleges across regions. At the same time, this will also lead to data duplication and redundancy, low data value, and the inability of various platforms to synchronize information when student aid changes, resulting in mismatches in aid services.

On the other hand, social funding platforms are usually established by enterprises, public welfare organizations or individuals, and there is less information sharing with national and local platforms. Although social funding forces play an important role in the funding system, there is a lack of effective communication and collaboration mechanisms between them and national and local platforms, and it is difficult for corporate funding information to flow into the fields of students or colleges and universities in need of funding. The fragmentation of funding information of social groups such as enterprises has led to insufficient social funding forces, as well as insufficient transparency and coverage of social funding projects, which is also an important reason for the low participation of market entities in student aid.

In addition, in the funding work, the feedback mechanism between policy implementation departments and schools is still imperfect, and the dynamic management and tracking services of funding objects need to be strengthened, especially for the subsequent growth and employment support of assisted students. There is a lack of systematic service model.

The second is the lack of mutual connection between the subjects in the funding and education system. In the existing student funding system, the state, local governments, colleges and universities

and all sectors of society are the main participants, each of which assumes different functions. However, due to the lack of a systematic linkage mechanism and information sharing platform, the collaboration effect between the subjects is limited. Specifically, the national level is responsible for formulating policies and allocating funds, local governments are responsible for policy implementation and supervision and implementation, and colleges and universities are the direct implementers of funding work. However, due to the large number of information transmission links and poor communication mechanisms, policy implementation is often delayed and deviated. In addition, although social funding has gradually increased, the cooperation with the government and universities is still not close enough, and the integration of funding resources is low.

In the funding work within universities, the instability of the teacher funding team is also an important factor affecting the connection of the system. Due to the frequent rotation of funded teachers and the rapid replacement of positions, teachers lack the ability to continuously grasp the policy and dynamically track student funding needs. The consequence of this personnel mobility is that there may be a gap in the long-term operation of funding work, and it is difficult to update students' funding assessment and demand files in a timely manner, which in turn affects the continuity of the funding effect.

In addition, the stability of the teacher funding team is crucial to the realization of the goal of funding education. On the one hand, teachers who have been engaged in funding work for a long time are more familiar with policy regulations and operating procedures, and can organize policy propaganda, ideological guidance and case sharing more efficiently, so as to better integrate funding work into the "Three Complete Education" system. On the other hand, a fixed team of teachers can establish a deeper trust relationship with long-term funding recipients, pay timely attention to students' psychological dynamics and growth needs, provide them with more targeted career planning advice and employment guidance services, and further broaden the connotation and effectiveness of funding and educating people.

### **5. A new construction path for the college funding and education system under the "Three Complete Education" perspective**

Aiming at improving the convenience and efficiency of student funding information work, strengthening the cooperation of all parties under the high linkage of cooperation and effectiveness, and building the integrity and stability of the funding team, a new construction method for establishing a linked, effective, flexible, interoperable and long-term college funding and education system can be started from the following ways:

First, rely on big data technology and blockchain technology to solve the problems of information blockage and hysteresis. In the work of student funding and education, colleges and universities can rely on the multi-dimensional data accumulated by students before admission, during their studies, daily life, scientific research practice and other links to dynamically analyze and accurately portray student groups with different characteristics. This data-based funding model helps schools to actively identify and accurately match funding objects before the needs of the funding objects are clearly expressed, and improve the effectiveness and pertinence of funding work.

Liu Xiaoyu proposed that the construction of accurate portraits of aid recipients should include nine aspects: students' personal information, academic performance, disciplinary penalties, psychological state, quality development, awards, credits, family hardships, and on-campus consumption. These nine aspects focus on the actual living conditions of aided students from a material level, and also focus on the spiritual growth needs of aided students from a quality and ability level. Taking on-campus consumption as an example, through accurate aid portraits and big data technology, colleges and universities can monitor students' consumption behavior in real time and issue early warnings for abnormal consumption. For example, when students show that their consumption frequency is significantly lower than normal, their single consumption amount is abnormal, or their long-term consumption level is low, aid workers can intervene in time, activate the early warning response mechanism, and organize counselors to conduct individual analysis and judgment. According to the specific situation, a forward-looking aid intervention plan of "one person, one policy" is formulated to ensure that the aid measures can effectively meet the actual needs of students. At the same time, under the "three-dimensional education", based on big data technology, the dynamic evaluation dimensions of the effect of smart financial aid education can include six dimensions, namely ideology and morality, social responsibility, professional skills, professional quality, physical and mental quality, and

humanistic background, so as to achieve material and spiritual assistance to funded students, and also provide experience guidance for the direction of the next round of student aid work.

Blockchain technology refers to the use of distributed ledgers, and each node retains a complete copy of the data. When the information on a website changes, all nodes in the blockchain network can update the data in real time to ensure that all websites display consistent information, avoiding inconsistency or delay problems of single-point data sources, and once the data is recorded, it cannot be tampered with, and all operations have complete records. This provides a technical optimization path that directly addresses the pain points of the university funding and education system formed by the collaboration of multiple subjects. Each subject can realize data information sharing, and funded students can also save the cumbersome process of repeated applications, and increase their willingness to apply for poverty aid. Staff at all levels in the university funding and education system have greatly improved the transparency and credibility of student aid data through data recording and real-time changes, and effectively solved the obstacles of information non-circulation on various platforms.

At the same time, the automated operation of smart contracts based on blockchain technology is of great help in establishing a long-term and flexible college funding system. This is because some students are in poverty due to short-term problems, while some students are in deeper poverty due to long-term problems. This requires the college funding system to promptly identify the needs of students and provide assistance corresponding to their needs. Smart contracts realize automatic verification of information by setting up multiple rules. For example, when a student's family income is lower than a certain value, the smart contract will automatically execute the suggestions and related help of the value in the funding gradient, and update and push it to the related website in time to remind the funding staff to handle it, so as to alleviate the pressure of complicated file management of funded students and the inability to timely identify the changes in the needs of funded students. At the same time, this also largely makes up for the lack of feedback caused by the instability of the funding teacher team and the difficulty in establishing a traditional long-term feedback mechanism that relies on manual labor.

In short, through technical optimization, it can provide strong support for colleges and universities to establish a more scientific and standardized system for identifying students with financial difficulties, making the identification standards more dynamic and objective. With the help of perfect data support and classified and graded funding strategies, colleges and universities can more effectively allocate funding resources and ensure the fairness and rationality of funding.

Second, strengthen the connection between college teachers and sponsored students. The main implementation position of the college sponsored education system is colleges and universities, especially the link between college sponsored teachers and sponsored students. College sponsored teachers should not only "help the poor", but also "help them to set ambitious goals, actively devote themselves to the cause of socialism with Chinese characteristics, and contribute to social forces. Specific measures include:

Support students to participate in social practice and volunteer services. Colleges and universities should actively strive for cooperation with enterprises. Enterprises can provide social practice projects and volunteer services for sponsored students according to their own needs, and they can also obtain consultation on the front-line enterprises' sponsorship of poor students. At the same time, teachers should actively guide and encourage sponsored students to participate. Let them feel their own value in these activities, and cultivate a sense of social responsibility and teamwork spirit in practice. In addition, students can also be organized to participate in community services and public welfare projects, so that they can exercise their abilities in real scenes, accumulate experience, and then improve their comprehensive quality. Through practice, students can more deeply understand the needs of the country and society, inspire the feelings of patriotism, love for family, love for school, and love for people, and achieve the educational goal of "all staff, all-round, and full process".

Provide personalized career planning guidance. College teachers should provide personalized career planning guidance according to the specific circumstances of each sponsored student. This includes helping students clarify their career direction and development path, establish a positive and healthy mentality, reduce financial pressure, and prepare for their future career. Schools can also set up special counseling centers, hold lectures, workshops and other activities regularly, invite industry experts to share experiences and insights, broaden students' horizons, and stimulate their learning motivation.

Build a mental health support system. Building a sound mental health support system is an important part of funding education. Colleges and universities should be equipped with professional psychological counselors to provide psychological counseling services to assisted students to help them

cope with academic pressure and personal problems. At the same time, through the development of mental health education courses, group counseling and other forms, popularize mental health knowledge, improve students' psychological quality and self-regulation ability, and ensure that they grow and develop in a good mentality.

Establish a linkage mechanism between family and school to strengthen communication and collaboration. Colleges and universities should promptly understand the family background and actual situation of assisted students, keep in close contact with parents, and pay attention to the little changes in students' growth process. For students with special difficulties, schools can provide additional support and care, such as home visits and condolence money, so that parents can feel the warmth and support of the school, form a joint force, and jointly help students grow.

## 6. Conclusion

In short, college teachers should focus on the core concept of "people-oriented", treat students with financial aid needs with a caring heart and a heart of education, and feel a sense of responsibility for the work of financial aid students, help students establish a positive and healthy mentality, reduce the economic burden, and guide them to clarify their career goals and development direction. Under this perfect funding system and the fraternity of college education, sponsored students can realize their expectations for a better life, strengthen the continuous improvement of their own abilities, and actively participate in the construction of society, thus forming a "Three Complete Education" subject collaborative education system and a virtuous cycle system of funding results.

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