Research on the Integration of Curriculum Ideological and Political Education and Financial Engineering Education

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Abstract: Professional course teaching is the key link in the process of talents training in application-oriented universities. It organically integrates ideological and political education with professional curriculum education, following the reform idea of “cultivating people by virtue and integrating the cultivation and practice of socialist core values into the whole process of teaching and education” proposed by General Secretary Xi Jinping. This paper takes the major of financial engineering as the entry point and studies the key issues of the ideological and political construction of the curriculum of financial engineering from the two dimensions of adhering to principles and deepening practice. At the same time, taking the course of “Financial Mathematics” for financial engineering major as an example, this paper deeply discusses how to integrate ideological and political education with professional curriculum teaching effectively.

1. Introduction

For a long time, the higher education of undergraduate colleges and universities lays too much emphasis on the imparting of professional knowledge and skills while neglecting the education and guidance of values, resulting in the “isolated island” dilemma, which leads to the phenomenon of “two skins” between ideological and political thinking and professional development. In order to solve the “two skin” between teaching and education, lower education “fence” between education and professional education, xi jinping, general secretary of the ideological and political work in colleges and universities across the country and the national education conference put forward “three full” “two all” proposition, systematically puts forward the education theory of teachers and professional teachers need to innovation, no matter what class can not relax “man”, every teacher to ideological education requirements, responsible for education.”Course education”, therefore, required by the general secretary of education is to xi “travel” synthetic “synergies” positive response, by cooperating with the “dominant education”, to achieve its “education” function and serve the construction of the whole process of education, to cultivate shape the new era of college students' world outlook, the outlook on life and values. In this context, teachers of specialized courses in colleges and universities should explore the development form and implementation path of curriculum ideology and politics in multiple channels and all directions.

As a new financial discipline, financial engineering began in the early 1980s in Europe and the United States. It creatively solves new financial problems through the design of innovative financial instruments, and based on engineering thinking and basic financial products [1]. However, in China, financial engineering started relatively late, and there is a big gap with European and American countries, so talent training is particularly urgent. Therefore, in order to speed up the localization of senior financial personnel transportation platform, reducing the gap between European and American countries and, in the professional course teaching needs into the ideological knowledge, making future potential financial workers on knowledge accumulation stage can establish a good financial morals, incorporate the course education “salt” in teaching “soup”, truly realize “moistens everything silently”. Therefore, how to explore the effective elements of ideological and political
education in professional courses and put them into practice in the process of professional talent cultivation, and then shape the values of young students, is a difficult problem that teachers of financial engineering major urgently need to solve. This paper holds that it is necessary to grasp the key issues in the ideological and political construction of financial engineering courses from the two dimensions of upholding principles and deepening practice.

2. Grasp the “Two Dimensions”

2.1 Dimension of Adhering to Principle

Valuation refers to the essential characteristic of cultivating students' values in curriculum ideology and politics, which mainly answers the question of whether education is useful or not. Knowledge refers to the fact that the ideological and political curriculum has the internal requirement to satisfy the educators' desire for scientific knowledge, and it mainly answers the question of what to educate and how to educate [2]. The mutual influence between them fully reflects the essential requirements of the course's ideological and political thinking.

On the one hand, the ideological and political curriculum guides the students to establish correct values by satisfying the young students' thirst for knowledge. On the other hand, knowledge plays a fundamental supporting role in shaping students' values. Practice has proved that the same class, the same teaching object, the content of knowledge and teaching methods are different, the education effect will be different. Only by satisfying students' thirst for knowledge, can students consciously accept the education of values and integrate it into their minds and hearts. If there is only empty theoretical preaching without scientific knowledge to support it, the ideological and political courses will not be able to find the acupoints and beat the drumbeat, and the effect of values education will be greatly reduced. Only by giving full play to the supporting role of knowledge can the establishment of students' values be effective. It is not only a theoretical problem, but also a practical problem that curriculum ideology and politics should adhere to the unity of knowledge and value.

2.2 Deepening the Practical Dimension

The ideological and political teaching of professional courses can be embodied in two aspects: on the one hand, the overall design of specialized courses, namely the level of professional ideological and political teaching; on the other hand, it is the combination of knowledge points of professional courses, namely the ideological and political level of courses. In the course of course ideological and political practice, we first start from the orientation of the course in the professional curriculum system, to understand the role and status of the course, and actively integrate ideological and political elements into the course, including the selection and guidance of classroom cases, the design of homework exercises, etc.

2.2.1 Professional Ideological and Political Teaching Based on Professional Goal

The ideological and political teaching of professional courses should not be separated from the curriculum, but should also be carried out under the overall goal of the major. Local financial engineering applied undergraduate colleges and universities to cultivate morality, intelligence and physique, us, fatigue all-round development, meet the needs of local economic and social development, with economics and finance theory, modern financial engineering and the theory and method of mathematical analysis and computer technology, financial products, investment analysis and financial modeling ability, to the preliminary design financial yan raw product and quantitative investment strategy or investment and financing risk control and management of high-quality practical financial talents as the goal [3], so the professional ability of students will be too high.

As a result, the new financial engineering professional talent training scheme in the professional ability of students must be able to handle the banking, securities, futures, insurance, investment, finance and other related practice and the basic capabilities of various financial products, investment analysis, financial tools and financial means to preliminary design, development, basic
skills, using quantity, investment in the method of statistics, accounting, financial engineering and consulting the ability of analysis and modeling, have the basic ability of entrepreneurship, etc.

2.2.2 Design of Ideological and Political Elements of Courses Based on Professional Quality

Major is different, professional quality training target will be different. Taking financial engineering as an example, in terms of professional quality, students are required to have a high ideological and political consciousness, a strong sense of social responsibility, integrity, friendship, patriotism and dedication; Love the major, have a good professional ethics, humanities and professional quality; Have good psychological quality, have a sound personality. At the same time, according to the comprehensive quality and specific quality and ability, combined with the characteristics of specific professional theoretical courses and practical courses, the course content and quality and ability are point-to-point docking in the professional talent training program, so that the teachers can clearly understand the ideological and political elements of the courses they are teaching, and then carry out the corresponding ideological and political design.

3. Financial Mathematics Curriculum Ideological and Political Integration Point Concrete Performance

This paragraph takes the statistics and actuarial series textbook Fundamentals of Financial Mathematics of Renmin University of China as an example, combines the needs of the financial market and the requirements of professional talent cultivation, and chooses three chapters in the textbook to explain how to integrate the “spirit of integrity”, “legal education”, “spirit of innovation” and “spirit of craftsmanship” into the teaching of financial mathematics.

3.1 Interest Measurement -- Legal Education

The entry point for the campus loan, loan routine. In Hunan, in 20220 a sophomore Zheng Dexing to 28 in the name of a classmate, in 14 campus financial platform liabilities as high as the examples of nearly 600000 yuan [4], combining curriculum knowledge “compound interest, tired” function, explain how school loans, on the basis of the principle of compound interest “compound interest” accumulated from thousands of yuan to hundreds of thousands of yuan, at the same time, in case combined with 5 · 15 national investor protection awareness day this important node, guides the student to accept the education of legal system, and legal weapons to protect legal rights through legal channels.

3.2 Loan Repayment -- the Spirit of Innovation

Start with financial news. Recently, the People's Bank of China issued an announcement announcing that from March 1, 2020, it will promote the pricing benchmark of the stock floating interest rate loans and transform from the loan benchmark interest rate to the loan market quoted interest rate LPR. In principle, this innovation should be completed before August 31, 2020 [5]. Combined with the course knowledge point “amortization method and sinkpaying fund law”, explain how this innovative pricing policy affects the monthly loan repayment amount of borrowers, so that students can understand the impact of the new policy on real life, and cultivate students' innovative spirit.

3.3 Interest Rate Risk -- the Spirit of Craftsmanship

The starting point is the 2008 US financial crisis. Analyze the causes and effects of the financial crisis in the United States. Ask students to connect the Southeast Asian financial crisis with the European sovereign debt crisis and other major financial crises, collect materials, analyze the causes, and make comparative demonstration. Finally, combining with the course knowledge point “Macaulay duration and modified duration”, students can understand how to use duration to hedge and avoid such financial risks, and at the same time cultivate students' craftsman spirit of being careful, cautious, strict and good at studying.
4. Conclusion

As an important part of the “big ideological and political” education in colleges and universities, curriculum ideological and political education is the main channel of moral education in colleges and universities, which has a new requirement for the comprehensive quality of college teachers. In order to better carry out the ideological and political ideas in the course of professional curriculum education and teaching, professional teachers should keep in mind the fundamental task of cultivating people by virtue, constantly improve their own moral cultivation, integrate professional skills with moral cultivation, and lead young students to grow up healthily by words and deeds.

References


