

A Brief Talk on How to Cultivate Modern Financial Talents in Financial Practice Teaching

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Abstract: In the context of the Internet era, the social economy has developed rapidly, communication between regions in the world is frequent, and the demand for financial talents has gradually increased. Under this background, only by actively improving the training mechanism of financial talents, and formulating a perfect training model of financial talents, and adapting education to social development, can we effectively improve the quality and efficiency of teaching and promote the economic development of my country.

1. Introduction

Finance is the core of modern economic development and plays an important role in economic development. It is conducive to stabilizing the internal structure of enterprises, formulating development policies, expanding development channels, and promoting financial diversification, informatization, modernization and globalization of enterprises. In the training of financial talents, we must always analyze the market structure, continue to integrate education resources, and form a complete education system.

2. Analysis of the Current Teaching Situation of Financial Majors in Colleges and Universities

2.1 The Incomplete Training Plan Limits the Development of Practical Teaching

Ordinary colleges and universities have no perfect practical teaching plan in the process of personnel training, and the proportion of courses is unscientific and unreasonable. On the one hand, there are many public basic courses in colleges and universities, and higher credits are required. During the learning process, students must “take courses” according to their own circumstances, and it is difficult to have time for financial practice. [1] Second, the talent training model of many ordinary colleges and universities attaches importance to the transfer of theoretical knowledge, adhering to the “wide-caliber” talent training concept, covering a wide range of disciplines, and cannot pay attention to the development requirements and needs of students [2].

2.2 Lack of Professional Teacher Team Support in Practical Teaching

The faculty is an important guarantee for the cultivation of talents in schools, and it is also an important guarantee for the development of financial practice teaching. With the continuous progress of social reform, the development of financial practice teaching has shifted from the original theoretical teaching to the cultivation of innovative talents and quality talents, often neglecting the construction of teachers. In the construction of the modern faculty, it has always been manifested in six aspects: “no complete system, no development structure, no professional evaluation mechanism, no training plan, no exchange tasks, and no complete training concept.” Many universities can only improve Two points cannot be considered in all places to form a complete system. Therefore, teachers in many colleges and universities often show the characteristics of independent development. When conducting financial practice courses, they “fight for themselves” and fight independently. The knowledge and experience imparted are mainly their own understanding and feelings, and there is no actual consideration and exquisiteness.

2.3 Restrictions on Educational Resources, Backward Allocation of Various Laboratories

Modern talent cultivation mainly depends on the development needs of the market economy. The school must not only pay attention to the professional knowledge of students, but also focus on the development trends and requirements of the market economy, so that education can meet the growth and development of students. With the extensive application of the financial industry and the continuous expansion of business content, the widespread implementation of education innovation in the financial profession, today's teaching model has shown modern, informational, and diverse characteristics. However, the professional level and technology of financial practice the content is relatively high, and the laboratory equipment of many colleges and universities has been in a state of “out of repair”, which has hindered the development of financial practice teaching. [3]

3. Financial Practice Teaching is the Training Path of Modern Financial Talents

3.1 Attach Importance to Combining Theoretical Knowledge with Market Reality

Theoretical knowledge is the foundation of the financial education profession. However, as the market economy develops and changes, its main content should also change. At the present stage, the content of financial teaching materials can no longer cover all aspects of the market economy, which requires teachers to “cut” and “complement” the content of the textbooks by examining the actual part of the market to meet the actual market economy. In order to obtain lifelong learning ability and enable students to carry out supplementary learning in their future work, they can meet the needs of social development for college talents.

3.2 Emphasize the Combination of Theoretical Knowledge and Practical Innovation

The theoretical knowledge should not only adapt to the development of the market economy, but also be closely connected with the practical innovation activities of the students. In the process of innovation and practice, deep knowledge and understanding will effectively enhance students' innovative ability, practical ability, and imagination ability. “Practice is the only standard for testing truth”, and it is also an important way to deepen the understanding of culture itself. Cultural knowledge is a high summary of ancestors' practical experience. Therefore, in the cultural inheritance, we must always pay attention to the practicality of theoretical knowledge and give play to the unique educational function of knowledge.

3.3 Attach Importance to Wisdom Enlightenment and Teacher Quality Training

Wisdom is the foundation for students to acquire lifelong learning ability, and it is also an important prerequisite for having an independent personality, a healthy world, and a value orientation. While cultivating financial talents, it is necessary to enlighten wisdom to make full use of their subjective initiative and imagination, to carry out innovative and creative activities, practical activities, and communication activities, to form an independent way of thinking, a mode of thinking, and establish sound personality characteristics. The cultivation of talents is, in the final analysis, a high-level summary of educational resources, teacher teams, and quality of education. In this part, the impact of the objective environment on people is fully demonstrated. Three aspects of education determine the form, direction and content of talent development. Therefore, while carrying out educational work, teachers should continuously improve their professional ability, choose suitable jobs, carry out long-term cooperative exchanges, and enhance their personal cultural level and teaching quality.

3.4 Integrate Education Resources and Increase Capital Investment

The integration of educational resources is not only limited to the integration of educational resources within universities, but also to the integration of “hidden educational resources”, such as social education support, dynamic educational resources generated during the educational process, and advanced educational resources in the Internet. . Educational resources refer to the collective term of resources that have an educational part in the objective world. While integrating educational

resources, schools should also pay attention to the training of teachers' team strength and increase the input of experimental equipment. Based on Internet education resources, a complete practice simulation operation process is established, which integrates a variety of practical functions such as banking, securities, insurance, foreign exchange, and futures services into a modern, information-based comprehensive practice platform to enable teaching and scientific research. , Practice in one, to form a multi-functional, all-round, open, multi-field comprehensive financial laboratory, regularly update and maintain the experimental equipment and equipment, maintenance and innovation of the simulation software system. [4]

4. Strategies, Understanding and Thinking of Financial Practice Teaching

4.1 Adjust the “Market-Oriented” Talent Training Goals

The economic, political, and diplomatic competition in the world is, in the final analysis, competition for talents. Financial talents must adapt to market development, be market-oriented, keep up with market developments, and update teaching content in a timely manner to maintain the advanced nature of education. And effectiveness. Financial majors are no different than other majors. During the teaching process, teachers should understand the financial market and constantly adjust the talent training goals. While transforming professional knowledge to comprehensive qualities, teachers should pay attention to the prospectiveness of financial teaching, and cultivate talents with a higher knowledge base of financial theory, a stronger hands-on ability, and the ability to develop innovation. [5] The prospectiveness of financial teaching lies in that teachers can help students to learn professional financial knowledge according to the development trend of the market and master the “out-of-date” professional skills, thus completing the transition to modern talent development.

4.2 Transition to Professional Courses and Transition to Modern Education

According to the development trend of the financial market, the course center will be taught from macro theoretical knowledge to micro knowledge, to meet the needs of students' development and the needs of social quality talents. Attaching importance to increasing microeconomic courses in financial economics, engineering, innovation, risk, etc., can effectively improve the quality of education and the learning level of students. At the same time, in the teaching of financial majors, the study of mathematics, English and network technology should be increased accordingly, so that the students can develop in all aspects, promote the integration and penetration of multiple disciplines, and make the knowledge structured, more comprehensive and integrated. While carrying out curriculum reform, we must pay attention to the direction of the development of financial theory, establish the school's knowledge education on the basis of advanced cultural knowledge, keep up with market development, and stay at the forefront of market development, maintaining the connection between professional courses.

The basic part of culture is the main part of teaching, but the knowledge points of the basic part always show the characteristics of “repetition”, which wastes classroom time when teaching. When organizing knowledge, teachers should pay attention to the integration of textbook knowledge, pay attention to the repeated content between knowledge points, select the appropriate part to emphasize or delete, and extend and expand according to the needs of the course content, and cultivate students to have Professional talents with wider knowledge will comprehensively promote the accumulation, consolidation and promotion of their cultural knowledge base.

4.3 Pay Attention to the Cultivation of Practical and Applied Talents

Practice is the only standard for testing truth. In social and economic development, practical quality is a more valuable basic quality than theoretical quality. When cultivating financial talents, paying attention to practical activities is an effective way to improve the cultural quality of students. Students can clearly realize the significance and role of cultural knowledge in the process of operation, examination and completion of practical content, profoundly recognize the importance of

theoretical knowledge, and guide the role in practice, thus strengthening the theoretical knowledge accumulation.

Innovation is the driving force for national development. In the process of application, we should inspire students to innovate and create, give full play to their imagination, pay attention to the intersection and integration of finance and other disciplines, be able to use the teaching advantages of other disciplines to help students grow and improve quickly, and maintain professional courses. The continuity and holism between the students will master and improve the content of the teaching materials as students practice. [6] In this part, teachers should coordinate and communicate with teachers in all subjects, while maintaining the integrity of the curriculum, and rationally plan and adjust the content and depth of the curriculum. Cultivating students to master a wide range of professional knowledge can help them apply knowledge in future work and enhance the effectiveness of education itself.

4.4 Increase Education Innovation and Reform, Improve Teaching Efficiency

The reform of teaching content and the reform of teaching methods are regarded as a whole. The two can only rely on and depend on each other in the process of educational innovation and reform in order to reform and reform the educational work. In the process of transferring cultural knowledge, teachers can effectively enhance the interest of students by changing the teaching form, establish a student-centered education model, and form a new classroom relationship of “student-oriented and teacher-assisted”. When it comes to the development of students, we will comprehensively promote the development of students' cultural quality and literary literacy.

In terms of teaching methods, teachers can adopt a new type of teaching model to cultivate students' independent thinking ability and judgment and analysis ability, exercise their practical ability, so that teaching activities and practical activities are carried out under the students' subjective behavior, independent collection, independent collation, Independent analysis and summary to inspire their wisdom. [7] At the same time, teachers should continuously improve their teaching quality, while innovating teaching methods, integrate education resources, pay attention to the part of social education resources, and teach in the market economy, and also pay attention to student generation Part of the dynamic resources, give full play to their subjective initiative.

4.5 Strengthen Professional Ethics Training and Promote Service Awareness

Professional ethics is an important issue widely appealed to by society. After entering the society, many students cannot restrain their own behaviors in time and lack the ability to judge, resulting in erroneous behaviors, resulting in damage to the reputation of students and schools. University students are still in adolescence. Their life experience and cultural foundation have been fully accumulated, but the knowledge structure has not formed a complete system. When conducting education, teachers must pay attention to guidance and moral education in order to effectively improve the students' Service consciousness, form a correct world outlook, outlook on life and values, promote the improvement of moral level, comprehensively improve their self-control ability and self-control ability, distinguish bad habits in the society, “out of mud”, and realize the value of life. [8]

The financial industry is a kind of service industry, which requires students to have a full sense of social service. When cultivating talents, teachers should always pay attention to the growth and development of students, grasp their recent learning situation, life situation, psychological emotions, changes in thinking, cultural acceptance, and pay attention to training students' social communication ability, speech expression ability, logic Comprehensive qualities such as thinking ability, value judgment ability, organization coordination ability, team cooperation ability, innovation and creativity ability, comprehensively improve the teaching input of the moral education part of quality education, so that colleges and universities provide important guarantees for the delivery of social talents.

5. Conclusion

All in all, financial education is not only a summary of cultural knowledge, but also to allow students to master professional financial skills, have the ability to continue learning and cyclic development, pay attention to personnel training awareness, must inspire their exploration spirit, cultivate innovation and creativity , Imagination ability, analysis ability, judgment ability, and social service consciousness, social public consciousness, improve scientific and cultural quality and ideological and moral cultivation, and comprehensively promote human development and growth.

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