

Ways of Financial Literacy Education under the Background of College Students' Online Loan

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Abstract: Online lending is the product of Internet plus finance. It is also a necessary manifestation of finance in today's economy and society. It may have an impact on various fields, and it is the financial category generated by finance under the promotion of network technology, one of the important molecules of the social group. For many new things, they are full of curiosity and like to explore new knowledge. As a new product of finance, online loan can greatly satisfy the loan demand of some poor students, but at the same time there are certain hidden dangers due to lack of supervision and problems such as the lack of financial literacy of college students, the phenomenon of network chaos loans, and finally unable to repay, leading to a recurrence of a tragedy. Therefore, this paper analyzes and studies the financial literacy education path under the background of college students' online loan, and hopes to help college students to correctly use online loans.

1. Introduction

Under the continuous deepening of the Internet + finance, the Internet financial industry has penetrated into various fields of society and has had a profound impact on college students. Various online loan p2p platforms have sprung up. This has hidden hidden dangers for college students. Therefore, it is necessary to enrich the financial literacy of college students, so that they can better change the situation of college students in the face of online loans.

2. Analysis of the causes of chaos in college students' online loans

From the author's investigation, as of the first half of 2017, the credit platform for the university's universities has exceeded 100. Many online lending platforms are mainly online loan products launched for college students' consumption behaviors. Commonly, there are staged music, interesting stages, etc. These online lending platforms are relatively more formal. Because it is necessary to conduct a rigorous review of the identity information and repayment ability of college students, the amount is also below 5,000 yuan. But there are still some small platforms that are relatively insecure and not formal enough. These platforms are even illegal. They are in the gray area of the country in terms of supervision, and they are good at using some countries' marginal policies to trade in usury. Student social experience is still shallow, and financial literacy and legal awareness are relatively shallow. In front of this simpler loan. There is no ability to distinguish at the same time in the country, society, family, and school. Regulatory aspects are not deep enough to form a regulatory force. Therefore, under such circumstances, college students are deceived by unlawful online loans and deceived [1].

Since ancient times, demand and supply have been indispensable. The reason why online lending platform can be welcomed by college students is also deeply favored by college students, because online lending is in line with the consumption needs of college students. In the current era of Internet and financial development, college students who have been at the forefront of the times have great enthusiasm and curiosity about consumption, communication and some new things. Even online loans have become a common standard for college students. The cost provided by the family is difficult to support the high cost of the students, and the various online lending platforms adopt the staging model, which is precisely the need for high repayment of college students' high expenditure. Some college students have consumer psychology and ostentation and chasing

psychology. The enjoyment is very strong inside. From this kind of mental preparation, we can see that many students have irrational consumer psychology. In the long run, it will greatly affect the formation of students' values and is also very unfavorable to the growth of students.

The so-called financial literacy is a person's awareness of the acquisition or understanding of the financial decision-making. Have the ability to make decisions and estimate their own economic outcomes. And master relevant financial knowledge. If the financial literacy of college students is higher, then online loans and reasonable consumption behavior will be more correct. The financial literacy of college students is indeed directly related to school education and family education. Then in the current process of continuous development of the financial economy, it is necessary to further enhance the financial literacy of every citizen. From the perspective of ideological and political education in colleges and universities, the behavior of each student is directly related to the subsequent academic and growth. Therefore, it is necessary for students to cultivate their financial awareness. However, many colleges and universities do not realize this in ideological education, avoiding the topic of talking about money with students or just making necessary courses for financial students. There is no arrangement for financial literacy education in common sense and life, so some non-professional students are difficult to master financial knowledge, and the effect of education is limited. Nowadays, the phenomenon of online lending has to be paid attention to both in terms of supervision and education. This will become an important research topic for college educators [2].

3. The analysis of financial literacy education under the background of college Students' online loan

The responsibility of the work counselor on the promotion of college students' financial literacy is unavoidable. The counselor is the teacher who has the most contact with the students, understands all aspects of student life, and has a certain understanding of the students' psychological situation. Therefore, in the process of carrying out educational activities, the classroom is the dominant. Then the counselor's psychological counseling cannot be ignored, and strive to use a variety of ways to enhance students' financial literacy. First use the method of theoretical education. Students have a certain knowledge of financial knowledge, financial theory or online loans. Students can be motivated and motivated by conducting competitions. For current financial hotspot information or securities trading, etc. Establish a simulation contest to allow students to learn more about the financial connotations in the game. Secondly, combining theory with practice, counselors and teachers can start the relevant WeChat public number, WeChat group QQ group, etc., expand the channels of financial education, and make full use of the interactive nature of the Internet. Let students grasp the financial hotspot knowledge, understand the advantages and disadvantages of online lending in the first time, and be able to identify some illegal platforms. Finally, the guides lead the students to participate in the financial knowledge community volunteer service activities, allowing students to widely publicize the security of online loans and their strengths and weaknesses, giving people a correct understanding, but also deepen their understanding of online loans. Such activities can mobilize the enthusiasm of students and give students a sense of value. Through the promotion of financial knowledge, strengthen learning and enhance understanding of financial phenomena [3].

College students' integrity education is the key content of ideological and political education. In the ordinary work process, counselors need to strengthen the education of students' integrity awareness, and use social models and student representatives to strengthen students' understanding and practice of honesty. In addition to honesty education, credit education is also an indispensable aspect. In financial activities, it is necessary to cultivate students' credit awareness to carry out relevant knowledge-based education activities for students, and then combine the sense of integrity and credit awareness to jointly Conduct education. Online lending itself is a trend in the development of the financial industry. It can also greatly improve the convenience of people's loans, but this is a double-edged sword that requires students to be more conscious and correct to objectively identify and use. As a college student, it is more necessary to rational consumption,

change the psychology of comparison and show off the psychology, have a correct heart, and establish a correct value and outlook on life. These are the key work contents of counselors in education [4].

In addition to strengthening the sense of integrity and awareness of credit, it is also necessary to strengthen privacy protection and establish a sense of financial security. College students are fully aware of the p2p network lending platform financial management methods, and the risks and benefits exist to better handle their online lending problems. In the process of re-education of college counselors, students should not only have certain financial knowledge. More need to rationally solve and understand the financial behavior of online loan consumption. Counselors can conduct financial education or training for students through online methods, use positive cases and negative cases to give lectures to students, popularize students' awareness of financial risk prevention, and strengthen students' perception and understanding of the Internet financial industry [5].

In summary, this paper analyzes and studies the ways of financial literacy education under the background of college students' online loan. Along with the rapid development of the Internet financial industry, college students must establish financial risks in the face of online loans, as well as integrity awareness and credit awareness, better handle the financial problems they face, and correctly use the online loan platform. . Learn to think rationally and independently in the face of finance, and carefully borrow and finance. The cultivation of students' financial literacy is also an indispensable aspect of counselor's work. Therefore, counselors need to strengthen the physical and mental development of college students from the perspective of theory and practice, so that college students can have a better future.

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