

Research on the Innovation of Blended Teaching in "Financial Planning" Based on the "Three Elements and Four Integrations" Approach

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Abstract: In recent years, against the backdrop of "Comprehensive Ideological and Political Education," the integration of curriculum-based ideological education and financial literacy education has become a focal point of educational reform. Financial Planning, as a core foundational course, aims to cultivate students' financial theoretical foundation and financial planning capabilities. However, traditional teaching methods face issues such as insufficient depth in ideological education, monotonous teaching formats, and a disconnect between theory and practice. To address these challenges, the course team proposed an innovative teaching model featuring the "Three Elements" (ideological, financial literacy, and environmental elements), the "Six Steps" (self-directed learning, diagnostic assessment, doubt clarification and expansion, summarization, assessment and feedback, and practical validation), and the "Four Integrations" (ideological education with financial literacy, online with offline, theory with practice, and on-campus with off-campus). Through modular restructuring of course content, case-driven teaching, and blended learning, the model effectively resolves teaching pain points, achieves the organic integration of ideological education and financial literacy education, and enhances students' comprehensive abilities. This paper summarizes the practical experiences of teaching reform, providing a reference for the deep integration of curriculum-based ideological education and financial literacy education in the context of the New Liberal Arts.

Keywords: Curriculum-based Ideological Education; Financial Literacy Education; Modular Teaching; Case-Driven Teaching; Blended Learning; New Liberal Arts

1. Introduction

In recent years, under the framework of "Comprehensive Ideological and Political Education," research on curriculum-based ideological and political education and financial literacy education has continued to gain momentum, sparking a wave of reforms in "curriculum-based ideological and political education" and a surge in financial literacy education. However, behind this "popularity," issues such as the labeling of course categories, homogenization of construction concepts, the explicitness of ideological and political elements, and the mechanization of content structure have also been exposed.

"Financial Planning" is a compulsory course applicable to all majors and serves as the core foundational course for financial planning-related subjects. It aims to solidify students' financial theoretical foundation and data analysis capabilities, laying the groundwork for subsequent courses such as investment analysis and risk management. The course is closely aligned with the educational positioning of applied undergraduate institutions in the finance and economics fields, striving to cultivate professionals with comprehensive financial planning skills to meet the needs of individuals and families in wealth appreciation, asset allocation, and financial security^[1]. Through a teaching approach that integrates theory and practice, students will master the application of financial tools, the formulation and implementation strategies of financial goals, and the ability to provide personalized financial solutions for diverse client groups.

2. Issues in Teaching

2.1. Superficial Implementation: Inadequate Element Extraction and Shallow Ideological Education

In the context of the New Liberal Arts, uncovering the ideological and political elements embedded

within courses requires a deliberate and systematic approach to curriculum design. This involves integrating values education, ethical considerations, and a sense of social responsibility into the fabric of traditional academic subjects. For instance, literature courses can explore themes of justice, empathy, and cultural diversity, while history classes can emphasize critical thinking about societal development and the consequences of human actions^[2]. By embedding these elements, educators can help students develop a well-rounded outlook on life and a strong sense of mission, which are essential for their personal and professional growth. Additionally, fostering a professional spirit through real-world applications and case studies can enhance students' competitiveness in the workplace, preparing them to navigate complex ethical and practical challenges.

Advancing the construction and practice of curriculum-based ideological education also necessitates the integration of financial literacy into specialized courses. Financial literacy is a critical life skill that empowers students to make informed decisions about their personal and professional finances. By incorporating financial concepts into subjects such as economics, business, and even the humanities, educators can bridge the gap between theoretical knowledge and practical application. For example, a course on entrepreneurship can include modules on budgeting, investment, and risk management, while a sociology class can explore the impact of economic policies on societal well-being. This dual focus on ideological education and financial literacy ensures that students not only acquire the necessary technical skills but also develop a holistic understanding of their role in society. Ultimately, this approach fosters a sense of responsibility and ethical awareness, equipping students to contribute meaningfully to their communities and the broader economy.

2.2. Unengaging Teaching: Monotonous Methods and Dull Classroom Experiences

To address the limitations of traditional classroom teaching, innovative teaching methods must be adopted within existing resources to enhance student engagement and bridge the gap between teachers and students. One effective approach is the integration of active learning strategies, such as problem-based learning (PBL), flipped classrooms, and collaborative projects. These methods shift the focus from passive knowledge reception to active participation, encouraging students to apply theoretical concepts to real-world scenarios. For example, in a flipped classroom, students can review lecture materials at home and use class time for discussions, problem-solving, and hands-on activities. This not only deepens their understanding but also fosters critical thinking and creativity. Additionally, leveraging technology, such as interactive platforms, virtual simulations, and gamified learning tools, can make lessons more engaging and accessible, catering to diverse learning styles and keeping students motivated.

Building students' confidence and strengthening their ability for self-directed learning require creating a supportive and inclusive learning environment. Teachers can adopt a student-centered approach, where they act as facilitators rather than sole authorities, encouraging students to take ownership of their learning. Regular feedback, personalized guidance, and opportunities for reflection can help students identify their strengths and areas for improvement, boosting their self-esteem. Furthermore, incorporating peer learning and mentorship programs can foster a sense of community and collaboration, making learning a shared experience. To promote self-directed learning, educators can introduce goal-setting exercises, time management strategies, and resources for independent research, empowering students to explore topics beyond the curriculum. By combining innovative teaching methods with a focus on student empowerment, educators can cultivate lifelong learners who are confident, curious, and capable of adapting to an ever-changing world.

2.3. Disconnected Application: Gap between Theory and Practice in Course Content

To address the shortcomings of traditional financial planning education, it is essential to incorporate more practical elements into the existing teaching model. This can be achieved by integrating real-world case studies, simulations, and experiential learning opportunities into the curriculum. For instance, educators can design projects that require students to create financial plans for hypothetical clients, taking into account factors such as income, expenses, investments, and risk management. Additionally, partnerships with financial institutions, businesses, and community organizations can provide students with access to real-world data and scenarios, enabling them to apply theoretical knowledge to practical situations. By focusing on current social issues, such as retirement planning, debt management, and sustainable investing, students can develop a deeper understanding of the relevance and impact of financial planning in everyday life^[3]. This approach not only enhances their practical application abilities but also prepares them to address complex financial challenges in their personal and professional lives.

To further bridge the gap between theory and practice, leveraging technology to create high-quality online teaching resources is crucial. Developing interactive e-learning platforms, mobile apps, and virtual reality (VR) simulations can provide students with flexible, personalized learning experiences that cater to their individual needs and schedules. For example, a VR simulation could allow students to navigate a virtual financial advisory firm, interact with clients, and make real-time decisions based on market conditions. Additionally, incorporating gamification elements, such as quizzes, challenges, and leaderboards, can make learning more engaging and motivate students to actively participate. Educators can also use data analytics to track students' progress and provide tailored feedback, ensuring continuous improvement. By combining practical, real-world problem-solving with innovative digital tools, financial planning education can evolve to meet the demands of the information age, fostering practical innovation and equipping students with the skills needed to thrive in a dynamic financial landscape.

3. Teaching Innovation Goals

3.1. High Integration of Ideological and Financial Education: Subtle yet Profound Impact

Under the New Liberal Arts framework, the integration of financial literacy education and ideological courses presents a unique opportunity to balance the structured completeness of the "ideological curriculum" with the dynamic openness of "curriculum-based ideological education." This integration requires professional educators to meticulously extract, summarize, and refine ideological and financial elements, embedding them seamlessly into the curriculum. For instance, in a course on macroeconomics, educators can intertwine discussions on economic theories with explorations of ethical considerations, social justice, and the societal impact of financial policies. By doing so, students are not only educated in the technical aspects of financial literacy but are also subtly influenced to consider the broader ideological implications of their financial decisions. This dual focus ensures that theoretical teaching retains its political nature, fostering a sense of social responsibility and ethical awareness, while hands-on learning emphasizes practicality, enabling students to apply their knowledge in real-world scenarios. Through this holistic approach, educators can cultivate well-rounded individuals who are not only proficient in their professional fields but also deeply attuned to the ideological and ethical dimensions of their actions, thereby contributing to a more informed and responsible society.

3.2. Diversified Teaching Methods: Fostering Continuous Learning

Leveraging cutting-edge information technologies such as big data, blockchain, and cloud computing, financial literacy education is undergoing a transformative evolution, becoming increasingly enriched and diversified. These technologies enable the creation of dynamic, interactive, and personalized learning experiences that cater to the diverse needs of students. For instance, big data analytics can be used to track students' learning patterns and provide tailored recommendations, while blockchain technology can offer secure and transparent simulations of financial transactions, enhancing students' understanding of complex concepts like digital currencies and smart contracts. Cloud computing, on the other hand, facilitates seamless access to a wealth of online resources, collaborative tools, and real-time data, breaking down geographical and temporal barriers to learning. Beyond the classroom, financial education can be extended to student clubs, financial training bases, internship units, and industry-academia collaborations, creating a multifaceted learning ecosystem^[3]. Student clubs can organize workshops, competitions, and peer-led discussions to foster a culture of financial awareness and innovation. Financial training bases and internship units provide hands-on experience, allowing students to apply theoretical knowledge in real-world settings and gain insights into industry practices. Industry-academia collaborations further bridge the gap between education and the professional world, offering students opportunities to engage with experts, participate in research projects, and stay abreast of the latest trends and developments. By integrating these diverse elements, curriculum-based ideological education and financial literacy become more engaging, accessible, and easier to absorb, equipping students with the skills, knowledge, and ethical grounding needed to navigate the complexities of the modern financial landscape. This holistic approach not only enhances students' professional competencies but also instills a sense of responsibility and ethical awareness, preparing them to contribute meaningfully to society.

3.3. Ideological + Financial + Case-Driven Approach: Enhancing Practical Skills

Modular learning content, guided by case studies, offers a structured yet flexible approach that empowers students to take charge of their learning journey through self-directed pre-class learning, in-

class presentations, and post-class practical applications. In the pre-class phase, students are encouraged to explore curated modules that break down complex financial concepts into manageable, thematic units, often supplemented with real-world case studies that provide context and relevance. During class, students present their findings, engage in peer discussions, and participate in instructor-led analyses, fostering critical thinking and collaborative problem-solving skills. The post-class phase focuses on practical application, where students are tasked with projects, simulations, or real-world scenarios that require them to apply their theoretical knowledge to solve tangible problems. Instructors play a pivotal role in guiding students through corporate research initiatives and academic competitions, where they can delve deeper into industry-specific challenges, analyze data, and propose innovative solutions. This experiential learning approach not only enhances knowledge transfer by bridging the gap between theory and practice but also cultivates essential skills such as analytical thinking, decision-making, and effective communication. By immersing students in real-world contexts and encouraging active participation, this method ensures that they are not only well-versed in financial concepts but also adept at applying them in dynamic and unpredictable environments, ultimately preparing them for success in their professional careers.

4. Specific Measures for Teaching

In response to the long-standing pain points in teaching, the course team has developed a comprehensive and innovative approach centered around the "Three Elements," the "Six Steps," and the "Four Integrations." The "Three Elements" framework ensures that the curriculum is guided by ideological and political elements, fostering students' sense of social responsibility and ethical awareness; integrated with financial literacy elements, equipping students with essential financial skills and knowledge; and influenced by environmental elements, encouraging them to consider the broader societal and global implications of their decisions. This holistic framework ensures that students are not only academically proficient but also socially conscious and ethically grounded. By embedding these elements into the curriculum, the course team addresses the traditional disconnect between theoretical knowledge and real-world application, creating a learning environment that is both intellectually stimulating and practically relevant^[4].

The "Six Steps" methodology further enhances the teaching process by providing a structured yet flexible pathway for student learning. It begins with self-directed learning, where students take ownership of their education by exploring pre-class materials and case studies. This is followed by a pre-class diagnostic assessment to identify knowledge gaps and tailor instruction accordingly. During class, instructors focus on doubt clarification and expansion, addressing student questions and deepening their understanding through interactive discussions and real-world examples. Summarization helps consolidate key concepts, while assessment and feedback provide opportunities for reflection and improvement. Finally, practical validation through projects, simulations, or internships ensures that students can apply their knowledge in real-world contexts. Complementing this approach are the "Four Integrations," which seamlessly blend ideological and political education with financial literacy, online with offline learning, theory with practice, and on-campus with off-campus experiences. By integrating these dimensions, the course team creates a dynamic and interconnected learning ecosystem that addresses the pain points of traditional teaching methods. This comprehensive approach not only enhances students' academic and practical skills but also prepares them to navigate the complexities of the modern world with confidence, responsibility, and innovation^[4].

4.1. Modular Course Restructuring: Integrating Ideological and Financial Education

The course content is divided into three modules, adhering to the requirements of fostering virtue through education. It explores ideological and financial literacy elements, integrating "ideological education + financial literacy" into the content, process, and assessment. By adopting flexible and diverse teaching methods, the course effectively incorporates ideological education and financial literacy into classroom teaching, thereby grounding ideological education in practice and creating a positive cycle of ideological education and financial literacy development. This approach effectively addresses the teaching pain points of insufficient element extraction and shallow ideological education.

4.2. Six-Step Case-Driven Teaching: Learn-Inspire-Explain-Debate-Integrate-Expand

This course consistently adheres to a student-centered teaching philosophy, creating a diverse and highly interactive learning environment by incorporating various teaching methods such as dual-case

teaching, team-based instruction, and classroom discussions. The driving role of financial literacy cases is particularly notable, as they not only guide students to actively explore and engage in self-directed learning but also facilitate the effective transmission and deeper understanding of knowledge. Through the case-action method, we encourage students to analyze real-world problems, propose solutions, and engage in in-depth exchanges and discussions with team members. This approach not only enhances students' interest and motivation in learning but also cultivates their critical thinking, teamwork, and problem-solving skills.

4.3. Blended Learning for "Four Integrations"

This course, based on the "Golden Course" standards and emphasizing "dual nature and depth," has developed a financial planning curriculum standard for accounting and finance majors. It explores ideological and financial literacy elements, modularly integrates textbook content, and builds a student-centered online course platform. The course establishes a blended online and offline teaching model driven by "three elements" and forms a multi-dimensional process evaluation system, including "generative evaluation," "process evaluation," and "competency achievement evaluation." This approach achieves the integration of curriculum and ideological education, online and offline learning, theory and practice, and in-class and extracurricular activities.

5. Conclusions

Against the backdrop of "Comprehensive Ideological and Political Education," the integration of curriculum-based ideological education and financial literacy education has become a significant direction in educational reform. *Financial Planning*, as a core foundational course, aims to cultivate students' financial theoretical foundation and financial planning capabilities. However, traditional teaching methods face issues such as insufficient depth in ideological education, monotonous teaching formats, and a disconnect between theory and practice. To address these challenges, the course team proposed an innovative teaching model featuring the "Three Elements" (ideological, financial literacy, and environmental elements), the "Six Steps" (self-directed learning, diagnostic assessment, doubt clarification and expansion, summarization, assessment and feedback, and practical validation), and the "Four Integrations" (ideological education with financial literacy, online with offline, theory with practice, and on-campus with off-campus). Through modular restructuring of course content, case-driven teaching, and blended learning, the model effectively resolves teaching pain points and achieves the organic integration of ideological education and financial literacy education.

In teaching practice, the course team emphasizes the high integration of ideological and financial education, seamlessly combining ideological elements with financial literacy education to ensure students are subtly influenced ideologically while receiving professional training. Additionally, leveraging information technologies such as big data, blockchain, and cloud computing, the team enriches teaching formats and expands the platforms for financial literacy education, enhancing the course's engagement and practicality. Furthermore, the "ideological + financial + case-driven" teaching model guides students to apply theoretical knowledge to real-world problems, improving their knowledge transfer and practical application skills, as well as fostering critical thinking and teamwork abilities.

Through these measures, the course team has built a student-centered, diverse learning environment and established a multi-dimensional evaluation system that includes "generative assessment," "process assessment," and "competency-based assessment." This achieves deep integration of curriculum and ideological education, online and offline learning, theory and practice, and in-class and extracurricular activities. Not only does this enhance students' learning interest and motivation, but it also provides practical experience for the deep integration of curriculum-based ideological education and financial literacy education in the context of the New Liberal Arts, further driving innovation and development in teaching reform.

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