

Research on the Current Situation and Countermeasures of "Routine Loan" in Local Colleges and Universities under the Background of Internet

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Abstract: With the accelerated development of the "Internet +" model, derivative products related to Internet finance have also entered our daily life, playing an important role. At the same time, Internet finance has gradually expanded its business to the campus, and the university campus credit business has developed rapidly, spawning the product of "campus net loan". Since the "campus network loan" is targeted at college students who have no source of income, there are some bad online lending companies through false propaganda, luring students to consume in advance, so that students can not afford to pay the loan, but under the students are forced to fall into the campus "routine loan", and then there are many phenomena such as high-interest lending, illegal business, violent collection, etc. It has a bad impact on students, families, schools and society, so it is urgent to solve the problem of "routine loan" on college campuses. This study will analyze the causes of campus "routine loan", from the perspective of ideological and political education and management in colleges and universities, with ideological and political education means to put forward feasible solutions.

Keywords: Internet, Campus "routine loan", counterplan

1. The basic status quo of "routine loan" in local colleges and universities at home and abroad

1.1 Domestic and foreign research on the development status of "routine loan" in college campuses

Campus "routine loan" is a concept derived from the appearance of "campus loan" in recent years. Domestic and foreign scholars' research on the "routine loan" in colleges and universities mainly focuses on three aspects:

First, the definition of the connotation of campus "routine loan". To understand the campus "routine loan", we must understand the relationship between "network loan", "risk loan", "campus loan" and "routine loan". "Net loan", also known as P2P network lending. P2P is the abbreviation of the English peer to peer, which means "person-to-person". Its typical mode is: the network credit company provides a platform, and the borrower and the borrower can bid freely to match the transaction. ^[1] The lender obtains interest income and bears risks; The loan is due to repay the principal, and the online credit company charges the intermediary service fee. "Risky loans", risky loans are usually made to the lender. One refers to non-performing loans and the other refers to high-risk loans. ^[2] Both types of loans are risky. Domestic scholars believe that "campus loan" refers to various lending platforms or individuals lending money to college students. "Routine lending" is the lending behavior that lenders set routine (trap) in the name of "lending" and illegally obtain the property of borrowers. Campus "routine loan" is the expression form of "routine loan" in "campus loan". (Hu Qizhong et al., 2018). ^[3] From the literature review, foreign lending threshold is high, there is no strict sense of campus "set loan", loan platforms in the United States, Britain, Singapore and other countries mainly solve students' academic problems, there is no loan platform for students to provide for consumption. (Yan Dan, 2018)^[4]

Second, the campus "routine loan" loan approach. From the current research at home and abroad, there are great differences in the ways of campus loans at home and abroad, and the high threshold of foreign loans is generally high. In America, for example, all lenders are required to have a business

licence, which leaves no room for private lenders. The UK has strict loan requirements from the source, the first set up P2P (person-to-person) loan model, and special legislation to regulate online lending; Singapore, India and other countries have also established a sound campus loan review system. (Li Lei et al., 2018).^[5]At the same time, foreign loan financing for students is mainly based on the theory of sharing the cost or cost sharing, in which the government, schools, parents and society share the cost of education (Johnstone D. Burce, 1986; Terri C. Harris 2010).^[6]Compared with foreign countries, the mainstream view in China believes that there are three main ways for domestic campus loans: one is the simple P2P loan platform, such as "famous school loan" and "I loan"; The second is the student installment shopping website, such as Interestinstallment, etc.; Third, Jingdong Baitiao, Ant huabai and other e-commerce platforms. (Wu Zhangting et al., 2017)^[7]

Third, the use of campus "routine loan" loan. It is not difficult to find that campus loan business exists in all colleges and universities at home and abroad, but the actual use is obviously different. Survey data from abroad show that most students apply for loans mainly to pay for courses, books, accommodation and so on.^[8] In China, most college students apply for loans mainly to meet their personal consumption needs and carry out excessive consumption. Such as the purchase of electronic products, cosmetics, travel, consumption, very few will be used to pay tuition fees, books, entrepreneurship, etc. (Wang Kang et al., 2017).^[9]Second, some families with financial difficulties, college living costs are generally high, borrow money for emergency. Third, self-employment, online loans can quickly high loans, solve the urgent need. (Geng Chengxing, 2018)^[10]

1.2 Domestic and foreign research on the main causes of "routine loan" in college campuses

Because foreign universities have a perfect personal credit system, there is a relatively sound credit system, there is no real sense of campus "routine loan", on the cause of the university campus "routine loan" research mainly focused on domestic scholars. At present, the mainstream view in China believes that there are four main reasons for the "routine loan" on campus. First, from the national policy level, the implementation of policies and measures is not enough. On the one hand, it can be seen from the literature reviewed that the state has issued relevant policies according to the problems existing in campus loans. In April 2016, the Ministry of Education and the China Banking Regulatory Commission jointly issued the Notice on Strengthening the Prevention and Education Guidance of Campus non-performing Online Lending Risks, which clearly requires all colleges and universities to establish daily monitoring mechanisms and real-time warning mechanisms for campus non-performing online lending. Establish a coping mechanism for campus non-performing online lending. (Wu Zhangting, 2018)^[7] In June 2017, the CBRC, the Ministry of Education and the Ministry of People's Insurance jointly issued the Notice on Further Strengthening the Regulation and Management of Campus Loans, which basically denied the legitimacy of the existence of online loan institutions in the campus loan market (Zhang Zhisheng, 2018).^[11] On September 6, 2017, the Ministry of Education issued a clear ban on campus loan business, and no online lending institutions are allowed to issue loans to college students. (Zhang Zhisheng, 2018; Yang Jing, 2018)^{[11][12]} However, due to the insufficient implementation of relevant policies and measures, tragedies caused by campus "routine loans" still occur.

Second, from the perspective of school student management, publicity and education are not thorough enough, and a sound student education management system has not been established. Campus "routine loan" is the product of the rapid development of network finance. Facing the huge group of college students, colleges and universities must be vigilant and strengthen student management. Foreign scholars believe that at present, foreign universities have strict management of student loans, and campus personal consumption credit also has loan standards under the condition of complete personal credit information system. The school offers corresponding financial courses to guide students to consume rationally. Domestic researchers believe that at present, domestic colleges and universities are actively publicizing the harm of campus "routine loan", and take various measures to prevent the problem from getting worse. Establish correct values, strengthen credit education, increase credit information publicity (Zheng Panpan et al., 2017),^[13] and hold theme class meetings. There are various forms of propaganda and education, but no systematic system has been formed. Propaganda often stays on the surface and does not go deep into the hearts of students.

Third, family education management level, family education blank, home school communication is not smooth. Family education is the first class of students, parents' education level, cultural level directly affect the education of children, because some parents know nothing about the campus "routine loan", found that children have problems can not judge their entry into the campus "routine loan", this part of the family education blank, less communication with the school.

Fourth, students' own level, ideological understanding is insufficient, unable to resist the campus "routine loan". It is not difficult to see from the literature that college students are deeply involved in "set loan" on campus mainly because of immature consumption concepts, lack of financial knowledge, weak awareness of risk prevention and legal awareness (Li Mingzhi, 2018),^[14] and excessive consumption, advanced consumption and comparison psychology.

1.3 Research on the influence of "routine loan" on college students at home and abroad

College students do not know the risks behind the "routine loan" on campus without correct prediction, and carry out short-term loans through simple audit, and fall into the "routine loan" on campus. It is mainly manifested in the following aspects. First, increase the financial burden on students and families. Students' main source of income is the limited living expenses given by their parents. After student loans, in the face of high principal and interest costs, overdue behavior often occurs in the limited living expenses. Under the "routine loan" routine on campus, the amount needed to repay has doubled, and students have no source of income, which increases the burden on families. Second, it is easy to cause students psychological crisis, resulting in loan tragedy. Students "campus net loan" loan overdue, holding to get away with the psychological escape to escape debt. The loan platform "violent collection" contacted the students themselves, urged them to repay as soon as possible, and at the same time contacted their schools, teachers and families and threatened them, causing psychological pressure on students. Faced with the demand, students had no choice but to fill the void as soon as possible, and some students once again chose other loan platforms to fill the loopholes, and the loan amount was rolling more and more, and tragedies were prone to occur under the pressure.

1.4 Domestic and foreign research on the main countermeasures to solve the "routine loan" in colleges and universities

Faced with the problem of "routine loan" on campus, scholars at home and abroad have done a lot of research, and the main measures taken are as follows. First, from a national perspective. Strengthen the construction of inclusive finance (Wu Zhangting, 2017);^[7] Broaden the path of formal campus loans, encourage and guide the development of campus online loan platforms. At the same time, some scholars believe that the construction of personal credit information system should be improved, all departments should jointly manage and regulate campus loans (Yang Jing, 2018);^[12] Second, from a school perspective. Education and supervision are indispensable, and the daily management of college students should be strengthened. College student workers should timely statistics students "campus net loan" situation, the establishment of "net loan" student database. In the daily management of student workers, students are encouraged to participate in entrepreneurial and innovative activities, and correctly guide students to establish a healthy and sound life attitude, rationally treat material money, reasonable consumption, and increase supervision and guidance for students to engage in various activities. At the same time, mental health education should be carried out in view of college students' campus loan behavior. Improve the accessibility of special funds such as student grants, student loans and entrepreneurship for college students (Wang Kang et al., 2017)^[9] Third, from the perspective of students. It can be seen from the literature review that to solve the problem of "routine lending" on campus, scholars believe that college students should improve their awareness of self-prevention, risk awareness, integrity awareness, establish correct values, and rational consumption.

To sum up, the research on "routine loan" at home and abroad has achieved fruitful results, but there are still some shortcomings: ① In terms of research content, firstly, the problem of "routine loan" on university campuses needs to be solved urgently, and the state has taken active countermeasures from the external environment and inside universities. However, the current research shows that there is a lack of research from the perspective of student management, and the existing research is relatively shallow and has not been thoroughly carried out. Facing the current severe situation, colleges and universities should establish a set of sound student management system. Second, the current research on the "routine loan" in colleges and universities mostly starts from the domestic experience to describe the status quo and problems, and fails to draw on the successful experience of foreign countries in combination with the current domestic reality. Third, it can be seen from the literature that the current state has issued relevant policies to regulate campus "routine loans", but it is not a good idea to blindly halt "campus loans". Only by strengthening supervision and guidance can we seek benefits and avoid disadvantages, and play a positive role of "campus loans" in college students' credit consumption. (2) In terms of research methods, there are few empirical studies on the construction of the student management system of "routine loan" in local colleges and universities, and they are seldom guided from the perspective of

ideological and political education, which lacks comprehensive and systematic guidance for colleges and universities.

2. The main problems and causes of "routine loan" in local colleges and universities

2.1 The main problem

At present, post-00s college students have become the main force of major universities, their growth process is inseparable from the Internet, the Internet has a profound impact on them, and the use of the Internet in their daily life and study has become an indispensable part of them. However, the Internet embodies the convenience, openness, insecurity and other problems are also placed in front of college students.^[15] For college students who have just entered the university, the three perspectives are not mature and their social experience is limited, so there are many risks in the context of the Internet. At present, the main problems in university consumption are as follows: there are differences in the consumption of students in different grades. The higher the grade, the higher the consumption of students in entertainment, study and other aspects is on the rise; In terms of using credit products, the demand of male students is higher than that of female students. Some students choose to consume in advance, mainly in the form of installment payment to reduce the economic pressure brought by early consumption.

College students' living funds generally come from their families, but there are still some problems in their consumption psychology and behavior in college life, and their consumption psychology is not mature enough. In the real consumption environment, if there is overspending or improper comparison psychology, it is possible to fall into the trap of "routine loan" on campus.^[16] When I was a counselor, I encountered students who overspent and failed to repay due to bad consumer psychology, resulting in serious psychological, economic and ideological burdens. In summary, the main problem is that the campus "routine loan" has a variety of communication types, and there are many channels for student loans. At the same time, the current campus "routine loan" transaction threshold is low, the coverage is wide, and the harm is greater, which provides a convenient loan channel for college students. Second, students lack the necessary sense of self-protection. Especially the freshmen who just entered the university, left their parents for a long time for the first time, lacked economic independence, and lacked the necessary security awareness in the face of the new world, giving the campus "routine loan" opportunity. Third, the current local colleges and universities have not established a sound system to prevent the campus routine loan student management system.

2.2 An analysis of the causes of "routine loan" in local colleges and universities

The main reasons for the "routine loan" in local colleges and universities are as follows: From the perspective of families, the failure to establish effective communication methods between families and schools, families and students leads to the occurrence of campus "routine loans", and families will also be deeply affected. On the one hand, they face serious family economic losses, resulting in personal injuries to families, and on the other hand, family conflicts are created virtually. Some campus "routine loans" collect excessive profits and intimidate their families. Forcing parents to pay for their children; From the school level, university is an important place for students to live and study, and the occurrence of "routine loan" in colleges and universities cannot be separated from the management and educational guidance of the school, which is a research focus of this study. From the perspective of the school, it is of great significance to analyze the causes of the occurrence of "routine loan" on campus and how the school should respond. Once students fall into the "routine loan" on campus, it will bring negative effects to the school, affect the school spirit and study style, pollute the campus culture, and bring difficulties to the student management. From the perspective of students themselves, to find the main reasons for prospective college students to carry out campus "routine loan", from the aspects of students' psychological factors, economic conditions, family conditions, etc., to find the correct solution to the problem, students are the biggest victims of campus "routine loan", no matter from the study, life or psychological has caused a significant impact. In the face of high overdue campus "routine loans", college students are often prone to go to extremes under the double pressure of violent collection and high repayment.

3. Countermeasures and suggestions to effectively prevent "routine loan" in local colleges and universities

China's higher education shoulders the important task of cultivating the builders and successors of the socialist cause with all-round development of morality, intelligence, body and beauty. College students' world outlook, outlook on life and values are constantly formed and established. During this period, college students have active thoughts, strong curiosity and outstanding personality, and are easy to accept new things, but also easy to be influenced by things around them.^[17] Schools should strengthen ideological and political education to fundamentally solve students' ideological problems. This study will propose feasible countermeasures from several aspects.

3.1 Clarify the importance of safety publicity, and establish an efficient safety publicity system

Local colleges and universities should be clear about the importance of safety publicity, build a top-down safety publicity mechanism, college administrators should formally solve practical problems, take various forms to carry out publicity work, integrate ideological and political education into the daily teaching process, strengthen safety publicity work, and form a top-down, inside-out publicity model. So that students can prevent the safety consciousness of campus routine loan into the thought. Local colleges and universities should make good use of the main position of publicity and education, put up propaganda posters about campus "routine loan" in different areas of the school, and make good use of the Internet as an effective platform to publicize the harm of campus "routine loan". At the same time, colleges and universities should establish a risk early warning mechanism for students while propagandising, and local colleges and universities should build a risk early warning mechanism based on their own characteristics to respond to crisis events in time.

3.2 Build a targeted curriculum system

Local colleges and universities should incorporate financial knowledge, safety knowledge and mental health knowledge into their teaching plans, and hire teachers in related fields to give lectures and improve students' awareness of prevention. Schools can provide psychological counseling services to help students and parents identify the risks of bad lending behavior and cultivate correct values and consumption concepts. At the same time, relevant online and offline lectures are carried out during the freshman entrance education to fundamentally solve students' ideological problems.

3.3 Construct a sound student management working mode

In view of the problem of "routine loan" on campus, the paper puts forward feasible solutions, forms a three-in-one preventive education guidance system of counselors, teachers and student work departments, and strengthens student management. First, counselors, as teachers who have more contact with students, should strengthen the safety awareness training of counselors, let counselors stand on the first shift, prevent students from campus "routine loan" behavior in daily communication with students, and strengthen ideological education construction.^[18] Through the analysis of the survey data, it can be seen that the internal cause of the occurrence of campus "routine loan" is closely related to the consumption habits of students. These students have long had bad consumption behaviors. Therefore, local college counselors should pay attention to them and timely understand and master the basic situation of students in the daily management process, especially their consumption habits. Class meetings and other forms to strengthen communication with students, such as students have bad consumer psychology or behavior should be timely and correct guidance. Second, in the course teaching process, teachers should also strengthen the safety education of students, give full play to the power of teachers, and timely feedback the problems found to the counselor.^[19] At the same time, teachers should make good use of the favorable conditions of ideological and political education, cultivate students' correct consumption concept imperceptibly in the teaching process, and guide them to rational consumption. Third, the student work department should form a practical management mechanism, carry out safety education from top to bottom, follow up the problems found in time, and prevent them from happening, form a management model suitable for the school, and ensure the safety of students. The risk prevention of campus "routine loan" should be implemented when freshmen enter the school, and the real case of the school can be used to carry out safety education for students, so that students can fully understand the routine and harm of campus "routine loan". At the same time, schools should establish a monitoring mechanism for campus routine loans, regularly check students' economic status and consumption, find abnormal or suspicious behavior, take timely measures and report to the police, and build a "trinity" student management mode

with counselors, teachers and student work departments to help students improve their awareness of self-prevention.

3.4 Establish a preventive mechanism of "home-school cooperation"

As the first person responsible for students, parents should guide students to establish correct consumption concepts in family education on weekdays, teach by word and example, pay attention to students' consumption status in time, and let students develop good consumption habits. At the same time, schools should establish students' personal files, form a two-way active feedback mechanism for students' important matters, and use Internet tools to build a home-school interactive network platform. Better prevent the occurrence of campus "routine loan". Good communication channels should be established between schools and parents to keep abreast of the situation of students in and out of school. Schools can hold regular parent meetings or parent education lectures to convey to parents the risk and prevention knowledge of campus routine loans. Schools can also establish cooperation mechanisms with banks, public security organs, social organizations, etc., to jointly prevent and crack down on campus routine lending behavior. Timely report and deal with campus routine loan incidents to ensure the safety and stability of the campus.

4. Conclusion

With the rapid development of the Internet, the influence of Internet finance on college students continues to increase, and online loan platforms also appear in diversified forms in front of college students, providing convenient services to solve their capital needs. However, college students' three views are not mature, and their consumption concepts are not stable, making them easy to fall into the trap of "set loan" on campus. Therefore, local colleges and universities should actively explore solutions based on their own situations, formulate scientific and effective prevention and control measures, innovate the existing campus "routine loan" prevention management system and management mechanism, achieve more efficient management guidance for students, and create a good and safe learning environment for college students.

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