



Career Planning Education for College Students Majoring in Finance under Sino-foreign Cooperative Education Model

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Abstract: In order to cope with the demand of economic development for compound financial professionals with international vision, finance majors under the mode of Chinese-foreign cooperation must pay great attention to the career planning education for college students, so as to cultivate high-level compound financial professionals to meet the needs of the society. In this paper, we have sorted out the problems of career planning education for college students majoring in finance under the mode of Chinese-foreign cooperation, and put forward the countermeasures to optimise the career planning education for college students majoring in finance accordingly.

Keywords: Chinese-foreign co-operation, career planning, finance programme

1. INTRODUCTION

In recent years, China's economic growth has changed from high-speed to medium-high speed, the domestic industrial structure is constantly upgraded and adjusted, the atmosphere of scientific and technological innovation is strong, and the contribution rate of technological progress to economic development has increased year by year. China's economic development has also increased the demand for composite financial professionals with an international perspective [2]. For the finance undergraduate programme of Chinese-foreign cooperative education projects, it is a very important teaching goal and historical mission to carry out career planning education for students, improve the core employment competitiveness of graduates, and commit to delivering professional and technical talents to meet the needs of domestic and international development of the financial industry, so as to serve the high-quality development of the social economy.

The orientation of training talents in finance under the mode of Chinese-foreign cooperative education pays more attention to cultivating compound financial professionals with international vision. Scientific and technological innovation has accelerated the innovation of financial market products and systems to a certain extent, which requires graduates of finance majors to have solid theoretical foundation in finance, and at the same time have strong practical ability, high comprehensive quality, and be able to adapt to the changes in the economic situation more quickly. On the one hand, they should be able to integrate the finance courses they have learnt; on the other hand, they should also do a good job in career planning, set up the consciousness of lifelong learning, make up for the shortcomings and strengthen the skills. Graduates majoring in finance are mainly engaged in banking, securities, insurance and other financial institutions in the future. Some graduates also tend to go to the government and other enterprises and institutions to engage in economic and management positions related to work. This shows that college students majoring in finance have certain deficiencies in career orientation and career planning.

2. PROBLEMS OF CAREER PLANNING EDUCATION FOR COLLEGE STUDENTS MAJORING IN FINANCE IN THE MODE OF CHINESE-FOREIGN COOPERATIVE EDUCATION

2.1. Lack of Systematic Career Planning Education for University Students

College students' career planning education is usually handled by staff of the career guidance department, counsellors, full-time teachers (including class teachers and academic tutors) and other people from various departments, but these departments have no affiliation with each other, so the college students' career guidance team composed of them will have inadequate communication and coordination in college students' career planning and each of them will have their own duties, thus affecting the college students' career. Thus, the overall planning of career planning education for college students is affected. The team members of the employment guidance system have not established a linkage and coordination mechanism, focusing more on employment guidance for students majoring in finance, and presenting a block-like division structure and a lack of career planning, which may easily lead to the lack of students' vocational career planning education and empty space.

2.2. Lack of Relevance in the Career Planning Programmes Offered to University Students

At present, the university unified "career planning for college students" course is open to students of all majors, and there is no career planning course specifically for finance majors, the course is too theoretical, and has limited significance in guiding finance majors to determine their future career direction. Even in the financial industry, such as commercial banks, jobs are divided into front, middle and back office. Some positions need to deal with people often, such as front desk tellers and credit business positions, the requirements of interpersonal skills are high; some positions need to work in a structured way, follow the rules, down-to-earth and orderly employees to be competent, the requirements of interpersonal skills is relatively low, such as financial accounting positions; some positions require self-confidence, full of passion, bold, such as bank account managers, marketing managers and other positions. The existing career planning courses do not design training content for the personality and interest of finance students, and the lack of personalisation affects the effect of career planning education for college students.

2.3. Inadequate Evaluation of University Students' Career Planning Skills

Some college students do not have sufficient knowledge of career planning, and subjectively regard the evaluation of career planning ability as a kind of external constraint, and are unwilling to cooperate with the work of the school career guidance and other relevant departments. On the one hand, some students are not willing to face the results of career planning ability evaluation because they have not improved their professional knowledge and application ability in their daily study, such as the use of monetary policy tools and regulatory objectives, the national measures for systemic risk prevention, liquidity management of commercial banks, the prevention and control of financial risks, and the understanding of the mission of the real economy of financial services; on the other hand, the assessment of the planning ability test does not reflect the financial science. On the other hand, the assessment of planning ability test cannot reflect the true self of college students majoring in finance, which may cause decision-making bias to the relevant personnel responsible for career planning education at a later stage. Thirdly, most of the career planning assessment systems are introduced from outside, not developed by the universities themselves. The assessment system focuses more on the commercial value brought by generality and lacks professionalism, and many students do the assessment but do not get effective help.

3. SUGGESTIONS FOR STRENGTHENING THE CAREER PLANNING EDUCATION FOR COLLEGE STUDENTS MAJORING IN FINANCE UNDER SINO-FOREIGN COOPERATIVE EDUCATION MODE

3.1. Strengthening the Organisation and Systematisation of Career Planning Education for University Students

A leading group consisting of school leaders, college leaders, heads of finance majors, student counsellors, full-time teachers of finance majors and staff of the university's career guidance department has been set up to establish a top-down coordinating mechanism for the education of

college students' career planning. A career planning education team is set up for finance majors to provide "one-to-one" personalised career planning counselling to students of different grades in finance majors. Starting from the discovery of college students' interests and hobbies, the team guides students to objectively evaluate their career intentions in the first year of college; in the second year of college, the team determines the direction of job-seeking, such as financial regulatory agencies, banks, insurance companies (property insurance, life insurance), securities companies, fund companies, asset management companies, etc.; at the same time, they learn professional knowledge in finance and actively participate in various financial technology innovation and entrepreneurship projects, competitions, and related training skills practice; in the second year of college, the team provides students with personalised "one-to-one" career planning guidance. In the third year of the university to find gaps, make up for shortcomings, pay attention to more career-related financial events, such as interest rate cuts and interest rate reductions, currency releases, loan repayments, adjust the debt ceiling, etc., and try to use the relevant professional knowledge of finance to interpret the logic of monetary policy behind the event, and try to write a paper or try to do some academic research; in the fourth year of the university job search for target financial institutions to further strengthen information collection (the career target companies to further strengthen information collection). Enhance information gathering (corporate culture, business vision, operation style, performance appraisal, etc. of the career target).

3.2. Stratified Design of Career Planning Programmes for University Students

Colleges can invite business backbones, executives and personnel managers from banks, securities, insurance and other financial fields to come to the school to give lectures on career planning courses for college students. Topics of interest to students or questions about their studies are solicited in advance of the class, and the teacher in charge of the course will sort them out and feed them back to the lecturing experts, who will focus on the lectures in the classroom. We can also invite former outstanding graduates working in the financial industry to come to the school to share their experience in the field. Former graduates have a relatively better understanding of their alma mater's talent cultivation and teaching situation, and can bring them closer to college students. Make full use of the faculty members of financial institutions who have switched to teaching in colleges and universities to form teams to discover innovative entrepreneurial skills of college students majoring in finance.

3.3. Strengthening the System for Assessing the Career Planning Capacity of University Students in the Programme

Guiding university students to do a self-assessment of their career planning abilities. Guiding students to weigh their own stress resistance and assisting them in assessing their career ability in terms of their choice of cities and industries for employment. Guiding students to assess their understanding of operation status, performance appraisal, corporate culture and management system. Planning ability assessment work is conducive to reducing the probability of college students majoring in finance choosing a second career after employment. Colleges and universities should join hands with employers and career assessment software service providers to jointly research and design career planning assessment indicators, mine the knowledge information behind career planning awareness and ability data through big data tools, and more comprehensively grasp the dilemmas and bottlenecks of career planning for college students majoring in finance.

4. CONCLUSION

At present, the career planning education for college students majoring in finance under the mode of Chinese-foreign cooperative education still lacks the problems of systematic, pertinence and accurate evaluation of the courses, so it is necessary to strengthen the organisation and management of the curriculum system, and to set up targeted courses according to the needs of students at different levels of finance majors, so as to help students majoring in finance to reasonably assess their own vocational ability and vocational inclination, and thus increase the matching degree of the courses with the needs of the industry. The matching degree of the courses with the demands of the industry can be increased, and college students can be assisted in making good career planning.

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