

# The Mode, Path and Guarantee System of the Cultivation of Entrepreneurship Talents in Financial Colleges

Xiaomei Hu<sup>1</sup>, Hui Li<sup>1,\*</sup>, Zejiong Zhou<sup>2</sup>

<sup>1</sup>School of Management Science and Engineering, Anhui University of Finance and Economics, Bengbu, Anhui, China

<sup>2</sup>School of Economics, Anhui University of Finance and Economics, Bengbu, Anhui, China

\*lihuianny@126.com

## Abstract

Starting from the characteristics of financial colleges and universities, this paper expounds the collaborative training mode of industry, education and government entrepreneurship talents, analyzes the realization path of the multi-path integration training goal in the training of entrepreneurial talents in financial colleges and universities, and puts forward the guarantee system and strategies for the training of entrepreneurial talents in financial colleges and universities.

## Keywords

Financial Colleges; Entrepreneurial Talents; Collaborative Cultivation.

## 1. Introduction

With the rapid development of social economy, the demand for talents in society is constantly changing. The talent output of financial colleges and universities cannot fully meet the supply relationship of social talents. The problem of difficult employment of college students and the lack of entrepreneurial talents are becoming more and more serious. The reform of higher education has become the focus of public attention. The inevitable trend of the development of higher education is to cultivate entrepreneurial talents. Institutions of higher learning at all levels and categories have similarities and particularities in the training objectives of entrepreneurial talents. They should grasp the main direction of talent training, find the primary and secondary contradictions in the training process, objectively analyze their existing actual conditions, and make the entrepreneurial talents they cultivate optimize the talent structure and conform to the objective laws of social development. With the expansion of the demand space for entrepreneurial talents, the cultivation of entrepreneurial talents has become the key to the cultivation of talents in financial colleges and universities. Financial colleges and universities cultivate talents with innovative spirit in theory and entrepreneurial quality in practice according to their own characteristics. They use the advantages of professional disciplines, through the accurate positioning of training objectives, reasonable planning of curriculum arrangements, innovative diversity of teaching methods, and modern configuration of educational facilities, The reasonable combination of theoretical and practical teaching, appropriate reference to the successful experience of foreign entrepreneurial talent training models and China's excellent pilot projects, find the convergence of entrepreneurial talent training objectives and entrepreneurial talent training, make up for the deficiencies in the practical link of higher education, find the professional strengths and regional advantages of the school itself, further improve the entrepreneurial education curriculum system for entrepreneurial talent training, promote teaching methods Diversified teaching methods, constantly enrich the campus entrepreneurial culture, establish a complete entrepreneurial incentive mechanism, constantly explore the entrepreneurial talent training model suitable for

their own development in the big data and cloud computing environment, improve the quality of entrepreneurial talent training, truly alleviate the talent problem and employment problem, drive employment by entrepreneurship, increase employment opportunities, and promote the development of a harmonious society.

## **2. Cooperative Cultivation Mode of Industry, Education, Government and Entrepreneurship Talents**

Financial colleges and universities focus on "application", which requires taking the spirit of the times and the education concept required by social development as the guide, improving the education methods, updating the teaching content and structure, improving the teaching links and curriculum system, comprehensively improving the teaching level of teachers, and focusing on cultivating students' entrepreneurial practice ability under the premise of higher education reform. The combination of industry, education and government flexibly meets the needs of the market. On the basis of students' acceptance of certain professional theories, students can use more teaching resources and a variety of practical training forms to enable students to use the theories they have learned in practice, master operating technology and enhance their entrepreneurship and entrepreneurial ability. The government conducts macro-control on school enterprise cooperation according to market demand, adjusts the educational structure of financial colleges and universities, and promotes the positive development of school enterprise cooperation. As a school, through the support and cooperation of the government and enterprises, it provides more practice platforms for students, and enhances students' practical ability. Especially as a finance and economics college, it helps students strengthen their understanding of book knowledge and operational skills in practical work throughout the teaching process, and also really excavates more research topics from the perspective of solving practical problems, so as to obtain comprehensive and scientific research data, Lay the foundation for the future theoretical development. Through the concerted cooperation in many aspects, the four walls of higher education have been broken, bridges have been built in different fields, and the industrial chain of the government industry university research system has been gradually formed with development as the link. The application-oriented undergraduate should vigorously carry out the education mode of government industry university research cooperation. Relying on the traditional cooperative relationship with local enterprises, grasp the combination of local economy and culture and the school's advantageous majors, take various ways to strengthen cooperation with domestic and foreign enterprises and organizations, so that the training effect and talent training quality of students can be continuously improved. The cooperation between government, industry and school plays an important role in improving the quality of talent training and enhancing the social influence and image of the school. Government industry education is the cooperation between the government, enterprises and schools. Through the cooperation of the three main bodies, we will jointly establish a talent training model. On the basis of optimizing the teaching content, we will build a training platform for students, improve their practical ability and comprehensively improve their comprehensive quality. In the process of cultivating entrepreneurial talents, we should pay attention to mobilizing the enthusiasm of enterprises, giving play to the leading role of the government, changing the old educational concept of schools, encouraging schools to open their educational ideas, and the three parties are committed to the goal of cultivating entrepreneurial talents. We should promote cooperation between government, industry and education in multiple ways, and strive to achieve a win-win situation for society, students, schools and enterprises.

Based on the innovation and practice of China's finance and economics colleges in the training of entrepreneurial talents, we summarized many experiences and lessons, adjusted the ideas of

educational reform, promoted the strategic transformation of talent training, and trained entrepreneurial talents to meet social needs. As far as the school itself is concerned, it should adjust and improve the education concept, education method, team, campus culture, education resources and other aspects, infiltrate entrepreneurship education into the process of talent training plan, imperceptibly cultivate students' entrepreneurial awareness and entrepreneurial thinking, give full play to students' subjective initiative, take into account individual differences, teach students in accordance with their aptitude as much as possible, and ensure the quality of entrepreneurial talent training. Under the interaction of education and political and economic systems, the requirements for talent training are also changing constantly. As for financial institutions, they have no absolute advantage over higher vocational colleges in terms of the focus of talent training process, students' ability to practice, and their hard and pragmatic spirit. They also have a certain gap in terms of educational resources, student resources, scientific research ability, etc. compared with the financial institutions and research universities supported by the state. However, as the main force of talent training in China, application-oriented undergraduate financial institutions have their particularity. It has obvious characteristics of "application". We should not only attach importance to the theoretical basis, but also have professional skills. In practical work, we should master the theory and technology, at the same time, we should have a certain spirit of innovation and innovation ability. In terms of employment, entrepreneurship, and cooperation between government, industry, university and research, we have incomparable advantages in research oriented financial and economic colleges and vocational colleges. Therefore, financial institutions should be guided by market demand and adjust the new training objectives based on entrepreneurial talents. The school running mode of the integration of government, industry and education is a talent training mode that combines industry with education and cooperates between schools and enterprises under the macro-control of the government. It mainly integrates resources with the help of technology, funds, venues and other resources of schools and enterprises. It provides help and support to the entrepreneurial talent training process through the leading role of the government, improves the entrepreneurial talent training system, and improves the quality of entrepreneurial talent training. In the cooperation between government, industry and university, the integration mode requires the close combination of government, schools and enterprises. It is not a joint relationship maintained solely by project cooperation, but a relationship established by the three parties with a more stable and long-term agreement or mechanism. Based on the existing mechanism and operation mode, they cooperate with each other, establish clear goals, plan a well planned implementation process, and divide labor reasonably, without affecting their normal operation, Build a cooperation platform and complete the training process of entrepreneurial talents. Compared with foreign countries, there is not much research on politics, industry and science in China. The role of the government in school enterprise cooperation has not been fully played, which can not better promote the sustainable development of school enterprise cooperation. From the practical level of China, due to historical and cultural reasons, school enterprise cooperation needs the participation of the government to regulate the relationship between the two. The government's function is more to establish a cooperative relationship for both schools and enterprises, While promoting better cooperation between the two sides, provide corresponding policy support and coordination guidance. In the political, industrial and academic cooperation, the relationship between the government, enterprises and schools is cooperation. They are all independent subjects, with their respective rights, obligations and responsibilities. Therefore, this cooperation is a model of mutual promotion, individual development and joint efforts to achieve win-win results.

### 3. The Path of Cultivating Entrepreneurial Talents in Financial Colleges

Finance and economics colleges design students' knowledge, ability, quality structure and training plan with the cultivation of application ability as the main line. On the basis of emphasizing teaching innovation, they promote theoretical teaching and practical teaching together, strengthen the construction of talent training mode, establish a multi-path training of entrepreneurial talents, and those who are able to practice entrepreneurial theory and transform it into entrepreneurial behavior are the entrepreneurial talents that finance and economics colleges should cultivate. In the training of entrepreneurial talents in financial colleges and universities, we should achieve the training objectives through multi path integration. Path 1: "Professional entrepreneurship education", which treats entrepreneurship education courses as public courses or elective courses, allows students to learn the basic knowledge of entrepreneurship education based on their own interests and their own majors, so as to have more understanding of entrepreneurship education, naturally form entrepreneurial awareness and curiosity, actively learn about entrepreneurship related information, and gradually form entrepreneurial thinking and entrepreneurial ability. The path of "professional entrepreneurship education" is completely independent of entrepreneurship education. It has a scientific knowledge framework, which is convenient for students to accumulate entrepreneurial knowledge. However, as a public course and an optional course, students cannot pay enough attention to it. In addition, due to the limitations of non professional courses, the curriculum arrangement is not close enough, the class hours are short, and more classroom teaching is conducted in the form of large courses. The effect of entrepreneurial talent training is not obvious. Path 2 "Entrepreneurial education is integrated into the major", which infiltrates entrepreneurial ideas and entrepreneurial knowledge into professional courses. Entrepreneurial education can be carried out through teaching content, inspired teaching methods, or implicit entrepreneurial education through the influence of cultural environment, so that students can find the entry point between the major and entrepreneurship, and enhance their understanding of entrepreneurial education. The path of "integrating entrepreneurship education into majors" integrates entrepreneurship education into the training process of all majors. Although entrepreneurship education has been popularized to enable more students to receive entrepreneurship education, it is difficult for students to build a systematic knowledge system due to the lack of systematicness. Although students' awareness of entrepreneurship has been cultivated to a certain extent, it is just a kind of dissemination of entrepreneurship concept, which cannot really be used for the training of entrepreneurial talents. The third path is "professional entrepreneurship education". For students with entrepreneurial intentions or entrepreneurship majors, systematic entrepreneurship education is carried out. From curriculum setting to teacher allocation, it is a customized entrepreneurship education plan for students with different entrepreneurial needs, to build a knowledge system in a planned way, to adopt diverse teaching methods and means, and to use flexible training models to achieve the expected educational effect. The path of "professional entrepreneurship education" takes entrepreneurship education as a professional course, with a relatively complete system. It focuses on cultivating students' entrepreneurial spirit, uses various teaching methods, and focuses on the professional training of students' business and management abilities. Although such training strengthens the theoretical basis of students' entrepreneurship, it lacks practical teaching due to the small number of people receiving professional entrepreneurship education. It is difficult for students to start their own businesses in a real sense. Path 4: "Entrepreneurship education in theory and practice". According to the existing professional requirements, entrepreneurship education is integrated into the practice link, so that students can actively form entrepreneurial awareness in the process of practice. Through the technical guidance of teachers, students can

independently try to start their own businesses. Through the accumulation of technology, they gradually enhance their entrepreneurial ability, and use the close combination of theoretical teaching and practical teaching to improve their overall entrepreneurial quality. The path of "entrepreneurship education in theory and practice" is mainly reflected in the practice link. The professional theoretical knowledge and hands-on teaching are closely connected. A training path integrating theory and practice has been constructed to enhance students' entrepreneurial ability, improve their entrepreneurial quality, and promote the in-depth training of entrepreneurial talents. Entrepreneurial talents are those who have innovative spirit and entrepreneurial ability, and can find entrepreneurial opportunities and are not afraid of taking risks. Entrepreneurship is a behavioral expression of innovation spirit, so practice is essential. From the above several entrepreneurial talent training models, entrepreneurship education should integrate entrepreneurship theory courses with different professional basic knowledge, adopt diversified teaching methods, improve entrepreneurial literacy from teachers themselves, encourage students' entrepreneurial enthusiasm through multiple channels, penetrate entrepreneurial culture into students, strengthen the leading role of the government, establish intermediary and management institutions, macro-control the relationship between schools and enterprises, and promote the integration of schools and enterprises, Accelerate the transformation of scientific research achievements, improve profit returns, and increase enterprise cooperation enthusiasm. Entrepreneurship education is a kind of pre entrepreneurship training, which is responsible for the cultivation of entrepreneurial awareness, the impartation of entrepreneurial knowledge, and the training of entrepreneurial skills. To accomplish these three tasks, curriculum reform must be carried out for different groups, which can be divided into public basic courses of entrepreneurship education and professional courses of entrepreneurship degree education. As a financial college, the public basic courses of entrepreneurship education are designed to meet the needs of most students, cultivate their entrepreneurial awareness and innovation spirit, and from the perspective of popularizing basic entrepreneurial knowledge, enable students to understand the essence of entrepreneurship, basic theory and implementation requirements, have the most basic concept of entrepreneurship, and develop their entrepreneurial ability in future study and work. If necessary, they can try to start their own businesses. As a required course of entrepreneurship education, entrepreneurship education should form an independent and perfect system to help students clearly build a knowledge framework, and the difficulty of the content should be gradual. Science and engineering should be the main subject, and practical teaching should be used to support the theory. A practical training base should be established in the form of school enterprise combination. This model can also help students start their own businesses. Relying on teachers' scientific research results, students can actively participate in solving employment problems. We have created a variety of practice platforms for students, so that students can personally experience the practice process of entrepreneurship, help students internalize theoretical knowledge, enhance the internal motivation of students' scientific research, build a reasonable legal security system, and ensure the interests of schools and enterprises. Drawing on the experience of foreign financial colleges and universities in cultivating entrepreneurial talents, China should build a curriculum system with entrepreneurship and entrepreneurial ability that is suitable for universal education, and fully integrate entrepreneurship education into the curriculum content of students, even as a required course of entrepreneurship. In view of the objective needs of entrepreneurship education, textbooks with high scientific, research-based and practical characteristics should be compiled according to the cultural characteristics of our country and the cognitive level of students. We should also establish a strong team of entrepreneurial education teachers, and employ elite teachers with rich entrepreneurial experience and teaching skills and high scientific research quality. We will focus on the application of basic knowledge in the process of practical training, establish a more diversified

practical training platform, and comprehensively improve the entrepreneurial quality of students. To improve the teaching method, the traditional talent training method mainly focuses on classroom teaching, and teachers mainly teach students knowledge. However, this kind of education method does not benefit the cultivation of entrepreneurial talents. The talents we want to cultivate are high-tech talents who have both practical ability and scientific research level. They have not only the ability to acquire basic knowledge, but also the ability to explore and discover. Therefore, the training path of financial colleges in China can be adjusted from the most direct teaching methods, and different teaching methods can be designed for students according to their majors and students' ability to accept knowledge, such as heuristic method, discussion method, exploration method, practice method, experiment method, etc. Mobilize the enthusiasm of students and pay attention to the function of practical teaching. The cultivation of entrepreneurial ability depends on the exploration and exercise of practical links. Only constant thinking and trial can further enhance their entrepreneurial skills. In order to improve the training system of entrepreneurial talents, we need to pay attention to the function of practical teaching, place practical teaching at the same important position as theoretical teaching, and develop a variety of practical activities to improve students' entrepreneurial ability. In scientific research, competition, simulation and other activities, students can more truly feel the entrepreneurial practice, improve their entrepreneurial ability in the process, and consolidate their entrepreneurial theoretical knowledge.

#### **4. Guarantee System for the Cultivation of Entrepreneurial Talents in Financial Colleges**

##### **4.1. Strengthen the Faculty and Introduce Entrepreneurial Tutors**

The most direct dilemma faced by the cultivation of entrepreneurial talents in financial colleges and universities is that the structure of entrepreneurial education teachers is single. Most of them are from the teachers engaged in employment guidance in the economic management category. They lack practical experience and cannot explain entrepreneurial knowledge and skills more vividly and deeply, so as to analyze and guide the actual problems of students' entrepreneurship, which has little impact on the cultivation of students' entrepreneurial ability and entrepreneurial psychology. Teaching activities require the joint participation of teachers and students. Students are the main body, and teachers are the key. In teaching activities, teachers' own ideological quality, professional level, entrepreneurship and innovation ability have a decisive impact on the quality of talent training. In the entrepreneurship education mode of cultivating entrepreneurial talents, teachers with innovative and entrepreneurial qualities are more needed. Therefore, financial colleges and universities should try their best to create conditions and take various ways to provide teachers with opportunities for further study and practice. Through teaching, scientific research, practice and technology development, corporate temporary training, industry university research cooperation, and the establishment of high-tech enterprises, To cultivate and train a large number of entrepreneurial education teachers with a complex knowledge structure and ability structure, in order to meet the training objectives of entrepreneurial talents, financial and economic colleges should improve the teaching staff for entrepreneurial talents training. The "double teacher system" with classroom theoretical teaching ability and practical teaching guidance ability is a good choice. In addition, there are many successful entrepreneurs in the society, who have rich entrepreneurial experience, and have also accumulated many valuable entrepreneurial experience. However, due to the intangible wall between the original school, society and enterprises, the construction of entrepreneurial education teachers has certain difficulties. The requirements for teachers who teach in financial colleges are relatively high. They pay more attention to higher education, scientific research achievements and teaching experience, and ignore social practical



experience. Therefore, Financial colleges and universities must go out of the closed system of the school, take the initiative to introduce teachers with entrepreneurial experience into the society, and strive to establish a team of "entrepreneurial mentors" that combines full-time and part-time work and combines strong and powerful work, including financial college teachers, academic experts, government officials, successful entrepreneurs and other people.

#### **4.2. Reform the Evaluation Mode and Increase Practice Assessment**

The training model of entrepreneurial talents needs to build an evaluation system of entrepreneurial talents training to meet the needs of the development of the times. Financial colleges and universities usually use examination results as the main basis for assessing students and as an important indicator of talent training evaluation. However, in fact, such evaluation methods are not scientific in theory and have drawbacks in operation. In the process of talent training, financial institutions should pay attention to the combination of theory and practice, pay more attention to consciousness and behavior, and advocate a talent evaluation system based on practical results. The evaluation of entrepreneurial talents is mainly based on several aspects, namely, whether there is a solid theoretical basis for entrepreneurship, whether the due entrepreneurial skills have been brought into play in the process of practice, whether you have the ability to start your own business after graduation. To carry out entrepreneurship education, it is necessary to establish a scientific and reasonable evaluation system based on the training objectives of entrepreneurial talents and the particularity of the school itself, conduct comprehensive evaluation, comprehensively assess the development and improvement of students' entrepreneurial awareness, entrepreneurial knowledge, entrepreneurial ability and entrepreneurial psychological quality at all stages, and encourage students to be confident of becoming all-round high-quality entrepreneurs. The evaluation system should be diversified, including examination papers, experimental designs, regular tests through the network, etc., and the scores and evaluations of the internship instructors can also be appropriately added. When evaluating the teaching effect, we try to make the assessment more objective, reasonable and scientific. In the process of implementation, track and record the proportion and situation of entrepreneurship of each college graduate, and make timely feedback, adjust the talent training mode, and effectively guide the transformation of financial colleges from employment education and career selection education to entrepreneurship education.

#### **4.3. Promote School Enterprise Cooperation and Establish Training Platform**

At present, there are various forms of entrepreneurial talent training practice links in China's financial and economic colleges, such as entrepreneurial parks, university science parks, training bases, etc. The main training path is the integration of politics, industry and learning. This kind of training method is nothing more than a training mode of entrepreneurial talents, which can enhance students' practical ability, develop their entrepreneurial ability and cultivate their entrepreneurial spirit. Some financial colleges and universities have established practice platforms, laboratories, etc. according to the needs of their majors, but due to funding problems, the scale is limited, the updating and improvement cycle is slow, and the utilization rate is not high. They only invest more manpower and material resources in characteristic majors, so that students of some majors can not get training opportunities in our school. Considering that there are many types of financial colleges and universities in the same region, and there are many local economic pillar enterprises in the region, if they can share educational resources, invite enterprises to talk about the factory and move into the campus, or move the classroom into the factory, focus on building their own professional training platform, exchange and use each other, can be used efficiently in terms of capital, and can also be tracked with the times in terms of technology, Mutual support can achieve faster development. Financial colleges and universities should also vigorously strengthen cooperation with local governments and

entrepreneurship parks, make the entrepreneurship parks inside and outside the campus an "incubator" for college students to start their own businesses, make efficient use of the economic and cultural development characteristics of the area, connect with regional industries, especially leading industries, set up internships in enterprises to help enterprises solve practical problems, encourage enterprises to set up scientific research laboratories on campus, and make full use of resources and places inside and outside the campus, Employing professional teachers to lead students in research projects and establishing corresponding teachers and students' entrepreneurship service guidance institutions are conducive to accelerating the improvement of industrial interests and providing cases for research in this field. This mode of mutually beneficial resource sharing shortens the distance between schools, breaks the pattern of mutual independence between schools and regional enterprises, and achieves better results in academic research, cultural communication, and economic development. In the process of the cooperation between government, industry and university, financial colleges and universities should reposition the cooperation standard, constantly improve their own construction, and promote the smooth development of the cooperation between government, industry and university. To highlight the sincerity of cooperation, we should first consider the distribution of benefits after cooperation. We should provide enterprises with technical support and internship sites, enhance the cultivation of entrepreneurial talents' practical ability, help enterprises solve problems in technology and scientific research, speed up enterprise technology transformation, win the enthusiasm of enterprise cooperation, and strive for long-term cooperation.

#### **4.4. Strive for Local Government Support and Establish Long-term Cooperation**

Build a university entrepreneurship education mechanism with reasonable division of labor and benign interaction between university, government and enterprises. Enterprises should actively assume social responsibility, actively provide technical experts as practical mentors for entrepreneurship in school enterprise cooperation, participate in entrepreneurship guidance and entrepreneurial services, improve the quality of financial colleges and universities in cultivating entrepreneurial talents, actively participate in the government's policy guidance for school enterprise cooperation, moderately increase investment in school enterprise cooperation, actively cooperate with the education plan of financial colleges and universities, and provide technical experts for follow-up guidance, In order to effectively improve students' practical ability, obtain preferential policies from the government in the training of entrepreneurial talents, actively assume the social responsibility of regional enterprises, improve social recognition, and improve the market competitiveness of the industry. At present, the cooperation between government, industry and university is usually carried out in the form of joint development, achievement transfer, talent cooperation, etc. The purpose of cooperation is only to complete a project, and the cooperation will end when the project is completed. Education is time effective and has a long cycle. It cannot be the same as commodity production. It has a fixed time, fast turnover of funds, and rapid return of income. Only long-term cooperation can gradually achieve results. Therefore, it is crucial to establish a long-term cooperation mechanism between schools and enterprises. When the school and enterprise cooperate for a long time, many achievements will be gradually highlighted. Through the construction of the cooperative base platform, the government, industry and school will divide their work and cooperate with each other based on the market. According to the development trend of the industry, enterprises can propose topics to finance and economics colleges through cooperation. Relying on the talent resource advantages of finance and economics colleges, enterprises can help them carry out scientific research and formulate solutions. After the evaluation of both parties, they can carry out the next step of the plan. This mode improves the scientificity of enterprise decision-making, constantly develops enterprise industry technology,



and makes the enterprise's production efficiency and scientific research achievements ahead of the industry. At the same time, it gives schools more practical topics, which is beneficial to train students to solve practical problems in practice and get more entrepreneurial inspiration in the whole process.

#### 4.5. Policy Incentives and Diversified Financing

In school enterprise cooperation, through improving the relevant policies of school enterprise cooperation, enterprises can actively participate in cooperation, and give policy preference to enterprises actively participating in school enterprise cooperation, so that enterprises can realize that actively participating in school enterprise cooperation can obtain policy support from the government, enjoy relevant rights and interests first, and take the initiative in industry competition. Therefore, the government should increase the financial expenditure on scientific research. Whether it is financial colleges or enterprises, there are relevant policies, and they should supervise and count the performance and output to determine whether to continue to support. In the process of school enterprise cooperation, the government should provide policy incentives. First, it should collect and sort out some policies introduced by governments at all levels, such as tax reduction and exemption, entrepreneurial assistance, entrepreneurial loans, social security, student internships and so on, compile them into volumes, and distribute them to students free of charge to help students better understand entrepreneurial policies. The second is to help students understand and apply entrepreneurial policies by holding entrepreneurial form analysis meetings, reports, entrepreneurial policy lectures and other forms. Third, we should optimize the environment for social entrepreneurship, formulate and improve market competition rules, regulate the work behavior of civil servants, and effectively crack down on violations of laws and disciplines that disrupt market development. Policy support will be given to start-up enterprises in terms of capital, tax, consultation, place, environment, organization, etc. As the first problem for students to start their own businesses, the startup fund established by financial colleges and universities is not enough, which requires governments at all levels to set up special funds to support college students' entrepreneurship. The government can learn from other countries' multi-channel social financing methods, strive for special funds and loans, and set up a "venture fund" with a certain capital scale. In practice, we can also explore three ways to raise funds: first, the government coordinates and the bank gives low interest or interest free loans to qualified start-ups. The second is credit loan, which means that the school provides credit guarantee for the selected college students' star entrepreneurs and the outstanding college graduates recommended to the society for social financing. Third, the government organizes the establishment of a science and technology entrepreneurship park to provide a place for college students to start their own businesses. The government provides one-stop industrial and commercial and tax services in the science and technology park to provide a place for entrepreneurial enterprises with preferential prices and lower the threshold for students to start their own businesses.

#### References

- [1] Tang Xiaoyan, Xie Jianhong. Analysis on the reform path of the training mode of technical talents in higher vocational education under the "government, industry, university, research and application" collaborative innovation ecosystem [J]. Journal of Changsha Civil Affairs Vocational and Technical College, 2022,29 (03): 66-69.
- [2] Xu Qunying. Exploration on the reform of the talent training model of "school enterprise cooperation and collaborative education" [J]. Science and technology vision 2021, (24):167-169.
- [3] Liu Xuening. The United States Federal Ministry of Education formulates the "federal work study program" reform plan [J]. World Education Information, 2020, 33 (04): 73-74.

- [4] Chen Li. Analysis on the Integration of work study program and innovation and entrepreneurship education in colleges and universities [J]. Journal of Higher Education, 2020 (16): 30-32+35.
- [5] Zhang Mingrui, Zhang Wei. Research on the concept and path innovation of second classroom education in colleges and universities under the background of innovation and entrepreneurship education [J]. Journal of Higher Education, 2022,8(34):30-33.
- [6] Zhang Mao, Hong Dong. Research on the "mass entrepreneurship" talent training model of application-oriented undergraduate colleges based on the perspective of school enterprise collaborative education [J]. Quality and market 2021,(14):40-42.