

Path Optimization of Development-Oriented Financial Aid for Talent Cultivation in Colleges and Universities from the Perspective of Governance Modernization

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Abstract

Student financial aid in colleges and universities is a key link in advancing education modernization. As the new development stage endows new missions to student financial aid in colleges and universities, there is an urgent need to improve the modernization level of student financial aid governance and realize the iterative upgrading of development-oriented financial aid for talent cultivation. Based on grasping the connotation and characteristics of development-oriented financial aid for talent cultivation, and combining the logical requirements of governance modernization for student financial aid governance in colleges and universities, this paper analyzes that the current development-oriented financial aid for talent cultivation in colleges and universities still has room for optimization in terms of subject coordination, precise policy implementation, demand orientation, and information empowerment. It is imperative to start with multi-party collaboration, precision policy implementation, student-centered approach, and digital empowerment to build a "ecosystem" of collaborative talent cultivation, construct a "new system" of scientific talent cultivation, release "new momentum" for supply-demand docking, and unlock the "smart code" of financial aid for talent cultivation, so as to realize the high-quality development of financial aid for talent cultivation.

Keywords

Development-oriented Financial Aid; Financial Aid for Talent Cultivation; Modernization of Governance; College Student Financial Aid.

1. Introduction

With the development of social economy and the deepening of education reform, China's higher education system is experiencing an important transformation period from scale expansion to quality improvement. How to promote the all-round development of students through effective financial aid and talent cultivation mechanisms is not only related to the quality of talent training, but also one of the key links to realize education equity and social justice.

The Report to the 20th National Congress of the Communist Party of China clearly points out that it is necessary to accelerate the construction of a high-quality education system and promote education modernization, which points out the direction for the work of financial aid and talent cultivation in colleges and universities under the background of the new era. The Decision of the Third Plenary Session of the 20th Central Committee of the Communist Party of China further promotes comprehensive deepening of reform and Chinese-style modernization, making the importance of governance modernization more prominent. Promoting the modernization of student financial aid governance in colleges and universities is an important part of implementing education governance modernization, and also puts forward new requirements for the work of financial aid and talent cultivation in colleges and universities in

the new era. Entering the new development stage, the expectations of the people for student financial aid in colleges and universities have gradually shifted from "extensive" to "precise" and from "guarantee-oriented" to "development-oriented". Student financial aid work no longer only focuses on meeting the material needs of students, but also emphasizes meeting their developmental needs, putting forward higher requirements for student financial aid work in colleges and universities. In this context, there is an urgent need to further improve the modernization level of student financial aid governance in colleges and universities and promote the in-depth development of development-oriented financial aid for talent cultivation in colleges and universities.

2. Connotation and Characteristics of Development-Oriented Financial Aid for Talent Cultivation

Development-oriented financial aid refers to a financial aid model that aims to meet the needs of students' all-round development and promotes the improvement of students' comprehensive quality by providing comprehensive services such as economic support, academic counseling, and psychological counseling [1]. While solving students' economic difficulties, development-oriented financial aid is based on the laws of higher education and the growth laws of students from poor families. It provides targeted guidance and help in a way that is closer to the actual needs of students' growth and success, combines "poverty alleviation" with "intellectual support" and "poverty alleviation" with "aspiration encouragement", cultivates students' comprehensive abilities and social responsibility, and helps students achieve all-round development and growth.

2.1. Goal Orientation: From "Poverty Relief" to "Talent Cultivation"

The traditional guarantee-oriented financial aid model mainly solves students' study and living difficulties through tuition reduction and exemption, student loans, living subsidies, etc., enabling students from poor families to "afford to go to school". However, this financial aid model only focuses on the goal of "poverty relief", providing one-way "blood transfusion", and ignores the educational value and talent development orientation of student financial aid. In contrast, development-oriented financial aid not only provides students with economic support and assistance, but also promotes the improvement of students' comprehensive quality and abilities through comprehensive services, strengthens the "blood-making" function, and becomes an important starting point to block the intergenerational transmission of poverty.

2.2. Process Orientation: From "Meeting Common Needs" to "Focusing on Individual Development"

With the rapid development of social economy and the improvement of people's living standards, students' demand for educational resources and development opportunities is also increasing. The problem of "superimposed multiple difficulties" in practical financial aid work has become more prominent, and it is far from enough to only focus on students' common needs for ability improvement. Development-oriented financial aid has shifted from single ability improvement to focusing on students' diversified development and individual needs. It "tailors measures to individual conditions" according to students' characteristics, interests and needs, formulates suitable development plans for students, and provides various supports such as academic counseling, project operation, scientific research guidance, and practical training, so that more students can enjoy high-quality development plans.

2.3. Result Orientation: From "One-Time Assistance" to "Continuous Feedback"

Development-oriented financial aid breaks away from the "one-time assistance" model and focuses on "empowerment" and "inheritance". By selecting typical examples, training a team,

and promoting a spirit, it guides poor students to transform from "beneficiaries" to "inheritors" and "practitioners", shapes excellent qualities of self-reliance, gratitude and encouragement, and realizes the virtuous development of "receiving assistance - self-help - helping others". Students achieve sustainable development through practice and feedback.

3. Logical Requirements of Governance Modernization for Student Financial Aid Governance in Colleges and Universities

Governance modernization refers to the way in which the country or society adopts more scientific, democratic and legal methods in the management process to improve governance efficiency and quality, so as to adapt to the rapidly changing social and economic environment. This concept is not only applicable to macro governance at the national level, but also to micro governance in fields such as education. The modern governance system is composed of governance subjects, governance methods, governance processes, governance systems, etc., and all elements are interrelated and interact with each other. Student financial aid governance in colleges and universities is an important part of higher education governance, and its internal logic and development goals are inherently consistent with governance modernization. Combined with student financial aid governance in colleges and universities, to meet the work requirements of the new development stage, governance modernization emphasizes "five transformations" in logical requirements [2].

3.1. Transformation of Governance Subjects: From "Decentralization" to "Collaboration"

The governance system is a complex system with intricate internal networks. It requires governance subjects to cooperate fully and interact with each other to achieve the governance goal of "good governance". Relying solely on a single subject to "fight alone" makes it difficult to organically integrate and synergistically promote various elements. This requires adhering to systematic thinking, and multi-subjects collaborating in an orderly manner and complementing each other's advantages to exert the "optimal synergy" of governance.

3.2. Transformation of Governance Methods: From "Extensiveness" to "Precision"

Precision is the key to realizing governance modernization and a powerful starting point for implementing governance processes and achieving governance goals. Combined with student financial aid work in colleges and universities, it means accurately identifying aid objects, accurately analyzing student needs, and accurately implementing aid strategies, etc., avoiding "one-size-fits-all", ensuring "all eligible students receive assistance", preventing missed assistance, wrong assistance, and mistaken assistance, thereby accurately achieving the effectiveness of financial aid and improving the governance level.

3.3. Transformation of Governance Processes: From "Simplification" to "Humanization"

Governance modernization emphasizes humanization and people-centeredness, which means paying more attention to people's needs, dignity and development in the governance process. Specifically, in the governance of student financial aid in colleges and universities, the requirements of humanized governance can be further refined into respect and care, participation and interaction, education and development, fairness and inclusiveness, sustainability and long-term effectiveness.

3.4. Transformation of Governance Systems: From "Fragmentation" to "Institutionalization"

Governance modernization means building a more scientific, reasonable, democratic, transparent, and law-based management system. Institutional construction is an important guarantee for achieving long-term sustainable development. Specifically, in the governance of student financial aid in colleges and universities, it is necessary to build a systematic and complete financial aid system, use systems to guide specific work practices, and ensure orderly processes and fair results.

3.5. Transformation of Governance Effectiveness: From "Basic" to "Beneficial"

Governance modernization emphasizes effectiveness, which means that in the governance process, we should not only pay attention to the standardization of processes and the improvement of systems, but also pursue practical results. In the governance of student financial aid in colleges and universities, effectiveness requires ensuring that limited resources can play the maximum role through scientific methods and means, not only solving students' short-term difficulties, but also promoting their long-term development.

4. Dilemmas and Challenges of Development-Oriented Financial Aid for Talent Cultivation in Colleges and Universities from the Perspective of Governance Modernization

4.1. Weak Coordination of Subjects in Financial Aid for Talent Cultivation and Lack of Organic Linkage

Development-oriented financial aid for talent cultivation in colleges and universities covers multiple dimensions such as economic assistance, ideological guidance, academic counseling, ability training, and psychological adjustment, and has the characteristics of multiple subjects, multiple projects, and multiple contents [3]. It needs to gather the forces of colleges and universities, families, society, and students. However, in specific work practice, development-oriented financial aid still mainly relies on college counselors and administrative personnel, with problems such as insufficient internal coordination, poor external cooperation, and weak dominant position of students. From the perspective of colleges and universities, the subject of financial aid for talent cultivation is single, and there is a lack of effective communication and collaboration mechanisms between various departments, leading to the phenomenon of "information islands". From the perspective of outside the university, government and enterprise departments, social forces, families and other parties have insufficient depth of participation in the development-oriented financial aid of colleges and universities, and the cooperation channels are not smooth. A single subject of financial aid work can no longer meet the needs of talent cultivation in financial aid work under the new situation. In addition, as an important group for self-management and self-service, students are often in a position of "passive acceptance", and the value subject of "self-help" of aided individuals is not fully exerted.

4.2. Insufficient Precision of Policy Implementation in Financial Aid for Talent Cultivation and Lack of Effective Identification

The premise for colleges and universities to carry out development-oriented financial aid for talent cultivation is to accurately identify the aided objects. However, in the actual work process, there are contradictions between "regional differences" and "unified standards", "being poor but not applying" and "applying but not being poor", "privacy protection" and "openness and transparency", "economic poverty alleviation" and "aspiration encouragement and talent cultivation", as well as "phased assistance" and "long-term effective management" [4]. At present, colleges and universities have gradually formed a six-in-one financial aid system

including "scholarships, loans, subsidies, work-study programs, grants, and exemptions", but there is a lack of certain rigor in the standards and procedures for identifying difficulties. In terms of identification basis, some colleges and universities only determine the difficulty level based on the "one-piece certificate" provided by students, without effectively combining the comprehensive consideration of students' daily economic performance. In the evaluation process, the composition of the evaluation team is unreasonable, lacking broad representativeness, and is highly subjective and arbitrary. In terms of application for identification, due to students' cognitive biases, there are phenomena of "falsely reporting" family economic conditions, exaggerating facts, and creating "false poverty". Some students who really need financial aid are unwilling to apply for identification due to inferiority complex, resulting in the failure to accurately identify the aided objects.

4.3. Unobvious Demand Orientation of Financial Aid for Talent Cultivation and Lack of Orderly Docking

In the work of development-oriented financial aid for talent cultivation in colleges and universities, demand orientation is the key to ensuring the effectiveness and pertinence of financial aid work. However, many current colleges and universities have deficiencies in identifying and meeting the diverse needs of students, and there is an "imbalance" between the internal needs of the subject and the external resource supply. The reasons leading to students' family economic difficulties are often "superimposed multiple difficulties", including both "hard poverty" in economy and "soft poverty" in ability and quality. The factors causing poverty are also constantly changing and developing. The complexity of economic difficulties will inevitably lead to differences in needs [5]. From the perspective of individual growth, economic difficulties may lead to a series of problems such as insufficient self-confidence, weak communication skills, poor psychological adjustment ability, and incomplete comprehensive quality. Only focusing on a single economic aid is difficult to effectively meet the actual needs of students. To meet the diverse development needs of students, some colleges and universities set up "work-study" positions, trying to achieve the dual goals of "material assistance" and "ability improvement" through labor practice. However, most of the positions are mainly odd jobs, and students cannot obtain vision improvement and ability training.

4.4. Weak Information Empowerment of Financial Aid for Talent Cultivation and Lack of Effective Application

In the work of development-oriented financial aid for talent cultivation in colleges and universities, the application of information technology is crucial to improving the efficiency and accuracy of financial aid work. However, many current colleges and universities have deficiencies in information empowerment, leading to the lack of intelligence and efficiency in financial aid work. Firstly, the construction of information systems is lagging behind. The financial aid management systems of many colleges and universities are not perfect, and their data collection, processing and analysis capabilities are weak, making it difficult to support efficient financial aid decisions. Secondly, the phenomenon of information islands is serious. The data sharing mechanism between various departments is not sound, leading to the phenomenon of information islands, which affects the overall coordination and accuracy of financial aid work. Thirdly, the application of technology is insufficient. The application level of modern information technologies such as big data and artificial intelligence in financial aid work is low, and their potential has not been fully exploited. Fourthly, there are information security risks. In the process of data collection and processing, there is a lack of effective information security protection measures, and there are risks of data leakage and privacy protection.

5. Path Optimization of Development-Oriented Financial Aid for Talent Cultivation in Colleges and Universities from the Perspective of Governance Modernization

5.1. Multi-Party Collaboration to Build an "Ecosystem" of Collaborative Talent Cultivation

Establish the concept of multi-governance, improve the development-oriented financial aid community led by the government, with colleges and universities as the main body, social participation, family collaboration, and student consciousness, and exert the synergistic effect of financial aid for talent cultivation through resonance, so as to create a "comprehensive financial aid" pattern in colleges and universities. Give play to the leading role of the government, continuously strengthen policy support and financial investment for students from poor families, improve the basic living security, and ensure that "poverty alleviation policies are not withdrawn after poverty alleviation". Give play to the main role of colleges and universities, formulate scientific and reasonable financial aid policies in combination with students' actual conditions under the guidance of national policies, mobilize various departments and subjects in the university to participate in the process of development-oriented financial aid for talent cultivation, connect the educational resources of multiple subjects such as counselors, full-time teachers, mental health educators, career guidance teachers, and administrative personnel, and realize the two-way integration of curriculum education, scientific research education, management education, practical education and financial aid education through channels such as scientific research guidance, practical activities, and management services. Give play to the important supporting role of social participation, extensively tap government-enterprise platforms, enterprises and institutions, outstanding alumni, etc., to provide post training, set up scholarships and grants, build practice bases, and carry out ability training, so as to help students from poor families get rid of difficulties and become talents through the "social big classroom". Actively promote home-school cooperation and communication, encourage students to give play to their subjective initiative, and form a virtuous cycle of "overcoming difficulties - cultivating talents - achieving success - repaying" by taking the initiative to participate in work-study programs and project training.

5.2. Precision Policy Implementation to Construct a "New System" of Scientific Talent Cultivation

Development-oriented financial aid for talent cultivation should not only achieve the popularization of "coverage", but also take into account the precision of "targeted financial aid". In the identification of aided objects, focus on contacting and actually investigating students' real living conditions through quantitative evaluation, democratic evaluation, letter verification, individual interviews, telephone and home visits, etc. Adhere to "one student, one file" and "one student, multiple policies", establish dynamic files of students from poor families, and form a multi-dimensional identification system through regular update and feedback, analysis and judgment. In the composition of the evaluation team, clarify the scientific proportion and broad representativeness of the team members, combine student cadres with student representatives, sign a commitment letter for the performance of duties of the evaluation team, and publicize the selected evaluation team. In the identification of special families, strengthen information sharing with local civil affairs, human resources and social security, disabled persons' federations and other departments, and verify and compare families with difficulties such as registered poor households and subsistence allowances. At the same time, it is necessary to build a scientific and systematic long-term supervision mechanism, strictly supervise students'

eligibility for assistance, methods of assistance, and feedback on assistance, so as to ensure fairness, impartiality, rationality and legality.

5.3. Student-Centered Approach to Release "New Momentum" for Supply-Demand Docking

Development-oriented financial aid for talent cultivation should closely focus on "fostering morality and cultivating people", take the protection of human value and dignity as the premise, and take meeting growth needs and improving comprehensive abilities as the value pursuit, so as to provide targeted "aid packages" for growth and development to aided students. Firstly, strengthen demand research, and accurately grasp the basic status, growth difficulties, and improvement needs of aided students through various forms such as questionnaires, interviews, and seminars. Secondly, implement diversified aid projects. In addition to economic assistance, increase support in psychological counseling, interpersonal communication, career planning, social practice, innovation and entrepreneurship, etc., to meet the diverse needs of students. Thirdly, create personalized aid plans, provide customized aid plans according to students' individual differences, optimize and upgrade the labor-based training mechanism, and fully combine explicit cultivation and implicit cultivation. Fourthly, select a number of typical examples, extensively spread inspirational voices, select aided students to carry out educational services, guide students to complete the role transformation from "receiving assistance" to "helping others", and realize immersive talent cultivation.

5.4. Digital Empowerment to Unlock the "Smart Code" of Financial Aid for Talent Cultivation

Student financial aid work in colleges and universities should advance with the times and innovate according to the situation, and fully leverage the advantages of the Internet + to realize the "intelligentization" of financial aid for talent cultivation. Firstly, build an integrated financial aid management platform, integrate multiple links such as student information, financial aid application, review, and issuance, and realize the whole-process digital management. Secondly, promote data integration and sharing, break down the data barriers between various departments in the university, realize data interconnection, form a unified student information database, and support multi-dimensional data analysis. Thirdly, strengthen data application, give full play to the basic advantages of digital construction of smart campuses, conduct in-depth analysis of multi-dimensional data such as students' economic conditions, daily consumption, and academic performance, and improve the accuracy of evaluation. Fourthly, strengthen data protection, establish and improve data security management systems, adopt encryption technology, access control and other means, clarify the scope and authority of data use while applying digital financial aid, prevent data abuse and leakage, and improve the safety and effectiveness of digital empowerment.

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