

Research on hidden dangers of campus online loan and its risk prevention education under the background of “Internet +”

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Abstract: The innovation of knowledge society and the rapid evolution of the Internet form have created the “Internet +” era. In the context of the “Internet +” era of today's society, all walks of life have accompanied the rapid development of the Internet. Campus online lending is the product of the integration of the Internet and the financial economy. Under the background of “Internet +”, there are a variety of forms of campus online loans, which undoubtedly increases the infinite possibilities for the simple fall of college students into the trap of campus online loans. This paper is based on the research on the hidden dangers of online lending in the context of “Internet +” and puts forward an effective strategy for college students' online loan risk prevention education.

1. Introduction

In recent years, the economic industry and the Internet industry have developed rapidly, and “Internet +” has become the mainstream of the times. As a derivative of the Internet and economic development, campus online lending has developed on the campuses of major universities. However, campus online lending is using the campus and Internet platform to conduct loan-sharking transactions with students. Many college students are deeply immersed in campus online loans [1]. Although the country has introduced many policies to curb campus online loans, the low threshold of campus online loans has stimulated college students to use the online loan platform for early consumption. However, in today's internet society, the form of campus online lending has become diverse, with numerous developments and uneven development. The emergence of a series of new online loans, such as job loans and training loans, means the further evolution and new variants of campus online loans [2]. Therefore, major universities should pay attention to the management and ideological education of students, guide students to rational consumption, strengthen the safety education of campus online loan risks and the popularization of relevant national laws and regulations to prevent problems before they occur.

2. Hidden dangers of campus online lending

Although the campus online loan can meet the consumption needs of college students to a certain extent, the internet industry is very complicated and the security needs to be improved. Therefore, the hidden dangers of campus online loans are far more than the advantages and conveniences brought by them.

2.1 High temptation induces students to fall into the trap of online loans

The reasons for college students to fall into the trap of online loan platform can be analyzed from the following aspects: (1) Under the background of “Internet +”, the development of campus online loan platform using Internet technology makes the operation mode of campus online loan easy to operate. The forms of loans are diverse and flexible. (2) The process of loan processing on campus

online loans is particularly simple. Only one ID card or even online information can be used to realize a large amount of loans. There are also more outrageous platforms for submitting student ID cards [3].

There is a typical example: a female student in a sophomore college borrowed 2,000 yuan through the campus online loan platform. The interest rate of this loan platform is not only as high as 30% but must be paid off within one week. The borrowing requirements of this borrowing platform are very simple, even if it is a blacklist, it can be borrowed, and the time for payment is very fast. However, its high weekly interest rate forced borrowers to repay 2,600 yuan in a week, which is really difficult for a college student.

2.2 It may induce students to form a wrong view of consumption

Nowadays, parents are their main and even the only source of income for Chinese university students. China's comprehensive national strength has increased year by year, and the Chinese have gradually stepped out of China to the world. Many foreign concepts of bad consumption have entered Chinese society. High consumption, hedonism, and so on have a huge impact on the consumption concept of society, especially the consumption concept of young people. "Campus Online Lending" is a model that encourages students to spend ahead of their time. However, college students who are not economically independent have just entered the society, lack of social experience, seriously lack of credit knowledge and weak sense of credit, and their self-protection awareness is not strong. Being cheated. Therefore, the advanced consumption after the "campus online loan" finally requires parents to pay the repayment. On the other hand, with the increasing number of college students, the traditional virtues of the Chinese nation's diligence and thrift may be gradually forgotten, and the social credit system may be affected to varying degrees [4].

2.3 Personal information and security may be leaked and threatened

Although the internet is developing rapidly, the relevant Internet regulation in the country is not comprehensive and powerful. On the one hand, this has affected the normal financial order of the country to a certain extent. For example, there is a P2P microfinance platform in the context of "Internet +", which is a formal financial loan platform. In fact, it is a policy of marginalizing the ball to carry out the usury loan transaction, and this "P2P" loan platform is through the Internet. Forms spread in colleges and universities [4]; on the other hand, if the borrowed students are unable to repay the loans and high interest rates after the expiration, the borrowing institutions or the evil forces may take violent measures such as intimidation, personal injury and other illegal means to reduce losses. When students with no income and no repayment ability cannot repay the high debts, it will even lead to the entire family of students being involved in the whirlpool of usury, which will undoubtedly cause great harm to students and their families, especially this Poor student families. On December 2, 2016, CCTV's "Focus Interview" column focused on the "bad campus online loan" incident that had already presented a major crisis at that time, and began to let the whole society pay attention to the 600,000 hard-to-pay arrears and chose to jump off the building to commit suicide. The college students were also shocked by the photos and videos of more than 3,500 "naked doors" exposed by the "bad campus online loan".

2.4 Campus online loans have been repeatedly banned, and the harm is extremely great

Since 2016, the National Ministry of Education and the China Banking Regulatory Commission have issued a lot of documents for campus online loans to strengthen the supervision of campus online loans. It can be seen from that the state's attitude toward rectifying the campus online loan is very firm and tough. However, the campus online loan is like sparks of fire, and it has been repeatedly banned. Not only has it not been eliminated, but there have been more new online loan situations, such as flashing silver, pats and loans, and loans, "51 characters", etc. The annualized interest rate is up to 199%. These new online loans are scams, causing incalculable losses to deceived students and families.

3. Countermeasures for campus network credit risk prevention education research

In today's "Internet +" era, the emergence of campus online lending is not an accidental occurrence. It is an inevitable outcome of the development of the times and the development of Internet technology. Internet technology itself is not at fault. The key to using Internet technology depends on how it is used and how it is guided. The current bad campus online loans have caused various problems. There are two main reasons: one is the vanity of students and the drive of comparison; the second is the use of the so-called "low threshold" of bad businesses and institutions. In addition, the phenomenon of bad campus online lending, the lack of education guidance in our colleges and the lack of experience of ideological and political education workers have an inescapable responsibility. Through a period of research and analysis, combined with the practical experience of poor campus online lending, we put forward the following countermeasures on the risk education of campus online lending.

3.1 Guide college students to establish a correct view of consumption

Most of the college students' consumption is bad feelings such as comparison or blindly follow the crowd. Moreover, most of the college students' living expenses are borne by parents, so college students are more likely to develop dependence thoughts. Coupled with the influence of multiple consumption in campus life, students' consumption concept will easily change. If college students do not have a good view of consumption, it is likely to directly lead to psychological distortion. Therefore, our major colleges and universities should strengthen the education guidance for college students from the beginning of their enrollment and improve their ability to prevent risks. In addition to strengthening the education of college students' consumption concept, we must also increase the educational guidance of the consumption concept in daily education management and establish a correct outlook on life and values. The possible adverse effects of campus online lending are smashed in the bud.

3.2 Purify campus network environment and surrounding environment

All major universities should cooperate with the security department to carefully manage the online loan platform and other unrelated personnel in the school to enter the campus to post advertisements and carry out propaganda. At the same time, the network environment of the campus network should avoid the words such as campus online loans and purify the campus network environment. At the same time, the school's major websites and campus internal bulletin boards should strengthen the publicity of the bad risks brought by the campus online loans, so that students at school can recognize the dangers of campus online loans.

3.3 Strengthen the construction of study style, stay away from campus online loans

A college with a good academic atmosphere will influence the students' thoughts and concepts in the subtle influence. A good academic style will always edify and infect students, thus stimulating students to study hard, study and work hard. The primary task of college students is undoubtedly learning. The school's good study style construction can promote students to be positive and strive to learn professional knowledge and stay away from campus online loans.

3.4 Provide innovative entrepreneurship and work-study opportunities

In addition to class during college, there are a lot of free time to do part-time work. There are also many students who dream of starting their own business. If major universities can provide formal innovation and entrepreneurship platforms for students, so that students can get some financial support and income from formal channels in practice, the frequency of campus online loans should be greatly reduced.

3.5 Enhance basic knowledge of laws and regulations

College counselors should promptly use relevant laws and regulations such as financial law and

property rights law in the context of “Internet +” to popularize college students in a timely manner and strengthen students' credit knowledge and credit awareness. At the same time, the relevant leaders and counselors responsible for student work should also carry out relevant legal and regulatory knowledge training so that students can make correct judgments and correct disposal when they encounter bad online loans. Let students know in advance the consequences and harms of bad online loans on campus, and kill the idea that students generate campus online loans in initial stage.

3.6 Strengthen student visits and cooperation with home schools

Counselors should go deep into the students to understand the situation of students participating in the campus online loan. For those who have already loaned, they should promptly ask questions, warn the students of the bad risks of campus online loans, and educate him to withdraw in time, not to get deeper and deeper. At the same time, we must pay close attention to the movements of the loaned students, and we must not allow them to publicize and brainwash other students who are loaning on campus. If some students have already fallen into the trap of online loans, they should do a good job in helping the students to help them in a timely manner. At the same time, they should also strengthen the psychological counseling of such students to avoid psychological problems.

The cooperation between schools and parents is also an important part of preventing the risk of campus online loans. Parents, as guardians of students, should share the responsibility of educating students on the risk of campus online loan risk prevention. Create a pure, healthy home environment and campus environment for students.

Campus Internet loans in the context of “Internet +” do have great hidden dangers. As a student worker in colleges and universities, we must do a good job in guiding and educating students in a timely manner and do a good job in risk prevention education for campus online loans.

3.7 The funding centers of each school should be promoted in place

The state and major colleges and universities have corresponding means of financing for families with poverty, such as national scholarships, national motivational scholarships, national bursaries, corporate bursaries, academic scholarships for schools, and individual scholarships. As the link between the school and the students, our counselors must accurately understand the situation of the students in the first time, and achieve “precise poverty alleviation”, and use the funds from the state, enterprises and schools to best serve the students in need. At the same time, students from families with difficulties, especially those with problems in tuition and living expenses, should be promoted to the national and school student loan policies. This class of students can also be introduced to the school's opportunities for work-study. Guide students as much as possible to obtain income and subsidies through formal means.

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