Research on the Financial Aid Work for College Students Based on Big Data under the Concept of Targeted Poverty Alleviation

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Abstract. Although the economy of our country has been in the stage of rapid development and the living standard of the people all over the country has been greatly improved, there are still many poor families, the children of these poor families have the problem of "difficult to go to school" due to economic problems. Fortunately, our government has been very concerned about the financial assistance for poor students, the state has put forward an accurate poverty alleviation policy, the financial assistance to college students as an important part of accurate poverty alleviation. This article analyzes the problems and methods of funding for college students based on big data under the concept of targeted poverty alleviation.

Keywords: Accurate Poverty Alleviation, College Students, Financial Aid, Methods, Big Data

1. The problems existing in the Financial Assistance work of College students at present

1.1. The conclusion that the work is not perfect

The most important work is the recognition of the poor students. At present, there are many problems on the identification of poor students. First, some schools rely heavily on proof materials that students must be able to hand in to the certification materials provided by the local government to be able to identify them as poor students. But in fact, many of the real poor students are difficult to declare the relevant proof materials. Even some schools take the form of mass selection, that is, to let students dictate the poverty of their families and then let other students judge whether they are eligible for poor students. But this assessment is too arbitrary to really judge whether or not the students are in poverty. Secondly, the school is fuzzy to the evaluation criteria. [1]Some schools will confuse the students rewards and the financing of poor students, and will give the funding to students with excellent
academic performance, while some of the poor students in some families have lost their chances of applying for poverty because of their academic performance.

1.2. Lack of oversight of the funding process

Poverty aid for college students is complex, and it is not just over when subsidies are paid to poor students. Schools need to strictly monitor the entire funding process and record where each amount of money is going. At present, some schools give all the subsidy funds to students when they subsidize poor students, but there is no follow-up on where the students spend the funds. Some students do not spend this part of the money on learning, but on shopping and play, which has a bad impact on students, and students are wasting the funds provided by the state. These are the consequences of a lack of regulation of the subsidy process in schools.

1.3. The funding is too single

With the improvement of the comprehensive national strength and the economic strength, the state, the society and the love people have also increased the support to the university students financing work, but based on the effect of the "the idea of educating people" and the "financing policy" on the implementation of the non-position, the university is in the process of carrying out the financing work, There is still a problem of too single funding. The main performance is to focus only on the "financial support" of students with difficult family and economic difficulties, and neglect the psychological "support" of this group. The single economic support can sometimes not only eliminate the psychological concerns of the students of the family economy, but also can further alienate the ordinary student group and the exchange circle because of its own particularity, so that the fairness of the educational resources will be finally influenced. The effectiveness of fair distribution and "precision poverty alleviation".

2. Analysis on the working methods of college studentssubsidy under the concept of precision poverty alleviation

2.1. To do well the assessment of the poor students

The smooth development of accurate poverty alleviation among college students can not be separated from the formulation of perfect evaluation standards for poor students. Colleges and universities need to do a good job in the evaluation of poor students and establish a perfect certification system for economic difficulties. When students fill out the poverty application form, the school should understand the real situation of the students family through many ways, and can not only rely on the one-sided words of the students to evaluate the poor students. Therefore, in order to improve the evaluation efficiency and accuracy of poor students, schools should improve the evaluation system of poor students in a timely manner and improve the identification system of poor students. The school can contact the relatives and friends of the students or the village committees and residents committees where the students are located by telephone to understand the real family situation of the students, so as to have a better judgment on the family and economic status of the students. Avoid students fishing in troubled waters during the assessment of poor students. In addition, schools should also dynamically observe the degree of poverty in students families, because some students families may have sudden situations, resulting in sudden poverty, so schools should give appropriate help to such
students.

2.2. Psychological support for poor students

The financing of the poor students is not only the financial support, but also the "to educate the tree", the mental health of the poor students, and the help of the mental health of the poor students. The mental health of college students has become a widespread concern, and the poor students are more prone to self-esteem, depression, loneliness, and negative emotions because of their growing environment, and they feel very uncomfortable when participating in the teams activities and do not dare to get along with other students. After the discovery of the poor students with psychological problems, we should take the initiative to develop the psychological aid plan, the integrity education and so on.

First of all, in the process of identifying poor students, financial aid workers should pay attention to their mental health. Using big data to analyze the basic situation of students, such as academic achievement, psychological survey, classroom performance, life consumption and so on, we can preliminarily identify the poor students with mental health problems and make a simple evaluation of them. Then we should analyze the daily behavior of the problem students, talk to them regularly, pay attention to their study and life from all directions, deeply understand their ideological trends, give them specific and minor humanistic care, make them feel the care of the school and society, and help them to establish a healthy and sound personality. Through communication, poor students should be guided to establish a correct world outlook, values and outlook on life, face up to their own advantages and disadvantages, and cultivate their initiative and self-confidence in order to achieve the goal of eliminating bad emotions and psychology.

Second, the support workers need to organize group psychological consultation activities while conducting mental health education for the poor students, as shown in Figure 1, to encourage the poor students to participate actively in the team activities and to improve the situation of poor students who are not willing to participate in social activities. The poor students can interact with others in the process of participating in the activities of the team, so that the poor students can show themselves in the group psychological consultation activities, so as to help the poor students to know the self, to accept the self, and to make the poor students gradually become bright and self-confident. The financial workers need to pay special attention to the protection of the poor students privacy when the mental health education is carried out for the poor students, and the poor students should be guided in one-on-one, if necessary, so as to help the poor students to solve the practical problems and improve the psychological condition.
2.3. Developing the Skills of the Employment and Employment and Promoting the Quality of the Poor Students to Promote the Employment

In view of the accurate poverty alleviation of college students, in addition to giving students a certain amount of subsidies, we should also strengthen the guidance of students employment skills. Teachers can divide students into different categories according to the specific situation of poor students, and then carry out individualized employment guidance. First of all, we should guide the students with difficult family economic situation, such as the cost of postgraduate entrance examination, the direction of employment, the treatment methods of unequal treatment in the process of finding a job, so that the poor students can have more understanding of the problems related to employment.

Second, students who tap entrepreneurial resources, such as those from poor mountainous areas, may have some specialties in their hometowns, but are unable to sell them on a large scale because of their willingness to do so. Then at this time, teachers can guide students to use what they have learned, rely on campus platform and new media platform, open up an innovative marketing channel, so as to provide more opportunities for poor students to start a business. Teachers can fundamentally improve the poverty of students families by guiding students in entrepreneurship and employment.

3. Conclusion

In a word, it is very important to carry out accurate poverty alleviation for college students. Colleges and universities should respond positively to the call of the national precision poverty alleviation policy, do a good job of precision poverty alleviation, and help students with poor families to complete their studies. To do a good job of accurate poverty alleviation, the most important thing is to do a good job in the evaluation of poor students. Through big data, Schools should establish a perfect evaluation system for poor students, deeply understand the actual family situation of students, avoid students fishing in troubled waters, and let those students who are really poor in their families lose their opportunities. At the same time, because the family status of poor students is relatively poor, so they
are prone to psychological problems, such as loneliness, depression and other emotions, so schools should help poor students psychologically, pay attention to the mental health problems of poor students, and help poor students improve their psychological problems through psychological counseling activities. In addition, Big data analysis display schools should also cultivate the entrepreneurial employment skills of poor students, carry out employment entrepreneurship guidance for poor students, help poor students open up entrepreneurial channels, and promote poor students to improve the quality of employment, so as to fundamentally improve the poverty problem of poor students families, and truly achieve the purpose of accurate poverty alleviation.

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