

Research on Ideological and Political Education Reform in Finance Courses Guided by Value Shaping

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Keywords: Value shaping; Ideological and political education in courses; Finance; Applied undergraduate education

Abstract: Against the backdrop of curriculum-based ideological and political education in the new era, how to achieve deep integration between value guidance and professional teaching in finance courses is a critical challenge for applied undergraduate institutions. This paper centers on value shaping to analyze existing issues in finance course ideological and political education—including goal positioning, content embedding, teaching methods, and practical components. It constructs a teaching reform framework based on a "three-dimensional goal matrix," centered on knowledge system structural embedding, and guided by contextualized teaching and practical reflection. Research indicates that integrating financial ethics, risk awareness, institutional identity, and social responsibility throughout the teaching process facilitates students' transition from knowledge acquisition to value recognition and professional responsibility. This provides an actionable practical pathway for advancing value-oriented education in finance courses at second-tier undergraduate institutions.

1. Introduction

The government's 20th National Congress report explicitly states that we must 'cultivate talent for the nation' and 'nurture the spirit and educate the people through the ideology of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era', ensuring that ideological and political education is integrated throughout the entire process and at every stage of talent development. The development of ideological and political education in university curricula has entered a new phase of systematic advancement, deepening its connotations, and enhancing quality and efficiency. It emphasizes the development of intrinsic value and the effectiveness of education, stressing the exploration of ideological and political education resources based on disciplinary characteristics to build a curriculum-based ideological and political education framework that leverages the strengths of each discipline.

Finance serves as a foundational course in economics. By systematically teaching monetary and financial theories, financial market mechanisms, and institutional arrangements, it helps students comprehend modern economic systems and resource allocation logic, making it a vital vehicle for enhancing students' economic literacy. Simultaneously, financial activities themselves are closely tied to national economic security, social equity, and public interest, involving a series of value-related

issues such as risk prevention, institutional choices, and ethical constraints, thereby containing rich resources for ideological and political education. Therefore, based on the overall requirements for ideological and political education in higher education courses in the new era and the characteristics of the Finance course, exploring teaching reform approaches and implementation pathways centered on value shaping holds significant practical value for deepening the construction of ideological and political education in Finance courses in the new era.

2. The Connotation and Value Objectives of Value-Shaping-Oriented Ideological and Political Education in Finance Courses

2.1. Defining the Essence of Value Shaping

"The value orientation of young people determines the future value orientation of society as a whole. As young people are in the period of forming and establishing their values, it is crucial to cultivate their values during this stage." [1] Curriculum-based ideological and political education is not merely about overlaying ideological and political elements onto professional courses. Rather, it takes fostering virtue and cultivating talent as its fundamental mission, integrating value guidance throughout the entire process of knowledge system construction and competency development. At its core, value shaping involves systematic instructional design and contextual guidance to help students develop stable and conscious value orientations across cognitive understanding, emotional identification, and behavioral choices. It emphasizes guiding students to clarify "why they learn," "how knowledge applies," and "how to apply it correctly" during specialized learning, thereby aligning knowledge systems with value systems.

The Ministry of Education's "Guidelines for Integrating Ideological and Political Education into Higher Education Curricula" states that comprehensively advancing this integration means embedding value guidance within knowledge transmission and competency development to help students shape correct worldviews, outlooks on life, and values. At the implementation level, "value shaping—knowledge transmission—competency development" forms an organically unified internal logic. Value shaping establishes the direction for knowledge transmission, determining the selection and interpretation of content; knowledge transmission provides rational support for value shaping, grounding value recognition in scientific analysis and theoretical understanding; competency development serves as the practical pathway for value implementation, enabling students to embody their value choices in real-world contexts through problem analysis, decision-making, and practical operations. These three elements are not parallel but form a progressive structure: value shaping as the guiding principle, knowledge as the vehicle, and competencies as the outward manifestation.

2.2. Key Value Objectives to Shape in Finance Courses

In integrating ideological and political education into finance curricula, an exclusive emphasis on theoretical models and practical skills without value guidance risks fostering a "technique-over-principle" mindset. Conversely, neglecting knowledge and competency development hinders the internalization of value recognition. Establishing value-oriented teaching objectives serves as the logical starting point for reforming finance course design. Under this framework, finance curricula should define key value objectives aligned with the discipline's characteristics.

First, reinforce financial ethics and compliance awareness. The financial industry heavily relies on trust and rules; violating ethical principles often triggers systemic risks. Courses should use financial regulatory cases, examples of non-compliant operations, and institutional analyses to guide students in understanding the importance of compliant operations. This fosters awareness of conducting financial activities according to laws and regulations, enabling them to consciously adhere to

professional ethics and industry norms in their future careers.

Second, cultivate financial risk awareness and rational decision-making. Financial activities involve high leverage and uncertainty, making risk management central to financial operations. Courses should guide students to recognize the intrinsic relationship between risk and return when teaching asset pricing, portfolio theory, and risk management. This fosters reflection on the dangers of excessive speculation and short-termism, cultivating a value orientation toward prudent decision-making and long-term rationality.

Third, strengthen institutional confidence and national financial security awareness. Against the backdrop of deep global economic interdependence, financial security has become a vital component of national security systems. By analyzing China's financial system reform journey and regulatory practices, students should understand the advantages and distinctive features of the socialist financial system with Chinese characteristics. This fosters institutional recognition and responsibility, instilling a commitment to safeguarding national financial security.

Fourth, cultivate awareness of serving the real economy and social responsibility. The essential function of finance lies in serving the real economy and promoting optimal resource allocation. Courses should emphasize practical cases of financial support for scientific and technological innovation, green development, and rural revitalization, guiding students to recognize the intrinsic connection between finance and social development, and form a value pursuit of serving national strategies and social public interests.

3. Major Issues in Value-Oriented Ideological and Political Education in Finance Courses

Against the backdrop of the fundamental mission of "cultivating virtue through education," the integration of ideological and political education into finance curricula has gradually expanded and matured. Courses have actively explored narrative construction around "China's Financial Story," guidance on professional ethics, cultivation of institutional confidence, and integration of financial practice cases, initially forming a teaching approach that combines knowledge transmission with value guidance. However, when examined against the systematic requirements of value-shaping orientation, current ideological and political education practices in finance courses still face issues such as unclear course objective positioning, fragmented embedding of ideological and political elements, relatively monotonous teaching methods, and weakened value guidance in practical components.

3.1. Unclear Value-Shaping Positioning in Course Objectives

3.1.1. Course Objectives Remain Knowledge- and Skill-Centric

Based on existing research and teaching practices at undergraduate institutions, finance course instruction largely follows the traditional "knowledge transmission—skill development" logic. It centers on core content such as monetary theory, financial market structures, financial risk management mechanisms, and macroeconomic control tools. Course objectives remain primarily focused on: first, systematically mastering the foundational theoretical framework of finance; second, understanding the intrinsic mechanisms and institutional frameworks of financial operations; and third, enhancing practical financial operations and data analysis capabilities.

Although course objectives include statements related to value formation—such as "cultivating morally and professionally competent financial talent" and "strengthening confidence in our institutions and path"—these expressions remain largely at a macro level. They lack a decomposable, actionable, and evaluable value-oriented goal system, failing to form a clearly structured set of value-based educational objectives.

3.1.2. Lack of Systematic Hierarchical and Integrated Design for Value Objectives

Existing research indicates ^{that} the fundamental objective of ideological and political education in economics and management courses lies in value formation guided by the principle of fostering virtue and cultivating talent ^[2]. However, in practical implementation, value objectives across different educational levels have yet to achieve systematic integration.

Undergraduate education emphasizes theoretical knowledge transmission, graduate programs stress case analysis skills, and adult education prioritizes practical skill training. Yet, there is a lack of gradient design and linkage mechanisms between value-shaping objectives across these stages. Distinctions between different value dimensions—such as political identity, professional ethics, financial legal awareness, and social responsibility—remain unclear, and these dimensions are not integrated with specific knowledge modules.

Currently, most curricula have not established a trinity-based course objective matrix integrating "knowledge objectives—capability objectives—value objectives." Value objectives remain externalized rather than embedded within instructional content structures, resulting in value formation lacking intrinsic logical support.

3.1.3. Insufficient Integration of Value Guidance with Financial Theory Logic

In some teaching practices, even when incorporating ideological materials like "China's Financial Story," theoretical and value-based content are often presented in parallel^[3]. For instance, explaining China's reform achievements after discussing interest rate liberalization, or emphasizing institutional advantages after analyzing financial crises. This "theory-first, value-second" narrative structure relegates value content to supplementary notes following knowledge delivery, failing to derive value implications from the theoretical logic itself.

When value elements fail to become an intrinsic dimension of theoretical analysis, students tend to perceive them as classroom extensions, making it difficult to foster deep value recognition and thereby undermining the educational effectiveness of course-based ideological and political education.

3.2. Ideological and Political Elements Are Fragmented and Lack Systematic Design

3.2.1. Ideological and political elements are fragmented and embedded

Based on existing research and teaching practices, ideological and political education in finance courses primarily focuses on the following aspects: patriotic sentiment, institutional confidence, professional ethics, rule of law awareness, and innovative spirit. In actual teaching, these elements are often embedded in a "scattered" manner—such as inserting a case study into a chapter, supplementing a lesson with a financial anecdote, or adding a value judgment question to an exam. This fragmented approach lacks overall coordination and systematic planning, making it difficult to establish a stable ideological and political education framework within the curriculum.

3.2.2. Lack of a Clear Main Framework for Ideological and Political Education in Courses

Some studies have attempted to construct a value chain for ideological and political education using "Chinese financial narratives" as the main thread^[3]. However, at the implementation level in most institutions, a systematic framework has yet to be established. This framework should feature financial development logic as the vertical main thread, student value growth pathways as the horizontal structure, and the construction of professional ethics as the ultimate destination.

In practice, ideological content often adjusts around hot financial events, exhibiting phased fluctuations rather than building a relatively stable value narrative system centered on finance's

intrinsic theoretical logic. This results in a lack of continuity and coherence in course-based ideological education.

3.2.3. Lack of Value Progression Mechanisms Between Chapters

Common chapter arrangements include: emphasizing national pride in monetary theory, institutional advantages in financial markets, and bottom-line thinking in financial risk sections. However, these value themes lack hierarchical progression, failing to form a systematic value-shaping pathway from cognitive and emotional identification to behavioral and professional commitment.

Without progressive design, the value information students receive across chapters remains fragmented, hindering the formation of a holistic value framework. This often leaves students at the level of intuitive understanding, failing to achieve the transformation from external acceptance to internal identification.

3.3. Teaching Methods Primarily Lecture-Based, Educational Approaches Relatively Monotonous

3.3.1. Classroom Instruction Remains Teacher-Led

Despite research advocating diverse approaches like heuristic teaching, scenario simulations, and case discussions, PowerPoint lectures remain dominant in actual classrooms, particularly in undergraduate finance courses.

Under this model, instructors often directly impart value judgments through explanations, leaving students with limited space for discussion and critical thinking. Ideological and political content is thus easily reduced to "standard answers." ^[4]However, value formation is fundamentally an internalization process that requires interactive exchange and deep reflection. Unidirectional lectures struggle to achieve profound value recognition.

3.3.2. Limited Student Agency and Shallow Value Reflection

In real classrooms, case studies often focus on theoretical application and technical analysis, with discussions centered on model validity and policy effectiveness. Rarely do they engage in value debates around ethical questions such as "how financial practitioners should make choices" or "how to uphold ethical boundaries amid conflicts between interests and risks."

Under an evaluation system centered on exam scores, students prioritize mastering knowledge points while neglecting reflection on professional ethics and social responsibility, undermining the course's educational function in fostering ideological awareness.

3.3.3. Insufficient Contextual Experiences and Role-Playing Mechanisms

The financial industry is characterized by high moral hazard and institutional constraints, yet classroom teaching rarely incorporates contextualized activities such as financial ethics conflict simulations, role-playing as regulators or market participants, or financial crisis decision-making simulations. Value education lacking real-world scenarios struggles to foster emotional resonance and behavioral predispositions, thereby undermining the depth and stability of value recognition.

4. Insufficient Integration of Practical Components with Value Guidance

4.1. Practical Instruction Overemphasizes Skill Training While Neglecting Value Assessment

In applied finance programs, practical components primarily include simulated financial market

trading, commercial banking process training, and financial software operation drills. Evaluation metrics predominantly focus on operational proficiency, data analysis capabilities, and return performance, lacking clear assessment standards for value dimensions such as integrity awareness, risk consciousness, and compliance awareness.

With an overemphasis on skills, practical teaching tends to overlook its value-guidance function.

4.2. Practical processes lack systematic value reflection mechanisms

For instance, after simulated investment trading exercises, there is little guidance for students to discuss the relationship between speculative behavior and real economic development. Following risk management experiments, there is a lack of reflection on the societal impacts of systemic financial risks. After case studies, there are no designated sessions for writing value judgments or summarizing professional ethics.

Practical teaching fails to form a complete "action-reflection-elevation" closed loop, making it difficult to internalize and transform value shaping.

4.3. Insufficient integration of off-campus practice with course-based ideological education

While some courses organize bank visits, financial institution internships, or corporate research activities, practice reports often remain at the level of introducing business processes and job experiences. There is no systematic guidance for students to analyze corporate social responsibility fulfillment, financial institutions' moral hazard prevention mechanisms, or pathways for financial innovation to serve the real economy.

The lack of organic integration between practical teaching and value shaping creates a disconnect between professional training and value guidance, undermining the overall effectiveness of ideological and political education within the curriculum.

In summary, while the conceptual framework for integrating ideological and political education into finance courses continues to deepen, structural deficiencies persist in systematically constructing value-oriented education. Only through comprehensive optimization of course objectives, content systems, teaching methods, and practical components—and by establishing an educational system that organically integrates knowledge transmission, competency development, and value guidance—can finance courses truly fulfill their educational mission and contemporary responsibilities.

The following section outlines teaching reform approaches based on the practical context of finance education at second-tier universities. The language strives for conciseness, clear structure, and logical coherence, making it directly applicable for the main body of teaching reform papers.

5. Value-Shaping Oriented Teaching Reform Approach for Ideological and Political Education in Finance Courses

Addressing the current challenges in ideological and political education within finance courses at second-tier universities—such as ambiguous objectives, fragmented content, and monotonous pedagogical approaches—it is imperative to adopt a value-shaping approach as the overarching principle. This involves reconstructing the course objective framework, systematically identifying ideological and political elements, and optimizing the teaching logic structure to promote the deep integration of knowledge transmission, competency development, and value guidance.

5.1. Reconstructing the Curriculum Objectives System with Value Shaping as the Guiding Principle

In the teaching practice of finance at second-tier universities, students often have relatively weak foundational knowledge and primarily target applied positions. This necessitates strengthening professional ethics and responsibility awareness during the cultivation of specialized competencies. Therefore, curriculum reform should be guided by value shaping to reconstruct the curriculum objective system, achieving the coordinated design of knowledge, skills, and values.

Firstly, lecturers should explicitly incorporate value objectives into the curriculum framework. The syllabus should clearly outline value dimensions, such as awareness of financial ethics, risk prevention, institutional commitment, and the responsibility to serve the real economy, thereby ensuring that value objectives are not merely stated in general terms.

Secondly, lecturers should construct a three-dimensional matrix comprising ‘knowledge objectives—competence objectives—value objectives’, aligning the specialist knowledge of each chapter with the corresponding value elements. For instance, the monetary policy chapter should correspond with understanding national macro-governance capabilities; the financial markets chapter with awareness of rules and the rule of law; and the financial innovation chapter with ethical boundaries and responsibility consciousness.

Third, incorporate value-based assessments into the course evaluation system. This includes adding professional ethics evaluation metrics to case analysis reports and scoring value judgment expressions in classroom discussions, thereby advancing value objectives from advocacy to implementation.

5.2. Systematically Uncover Ideological and Political Elements Within the Financial Knowledge Framework

The financial curriculum itself contains abundant value resources. The key lies in systematic exploration aligned with knowledge logic, rather than simple embedding^[5].

Firstly, in the ‘Monetary and Financial Systems’ module, lecturers should guide students in understanding the governance logic and institutional strengths underlying the design of China’s financial system. By analysing the central banking system, the monetary policy framework and the financial regulatory system, students’ understanding of national financial security and the macroeconomic control system should be reinforced, thereby enhancing their sense of institutional identification and awareness of national responsibility.

Secondly, in the ‘Financial Market Mechanisms’ module, lecturers should emphasise risk prevention and regulatory compliance regarding financial instruments. By drawing on case studies of financial crises and capital market regulatory frameworks, they should analyse market failures and moral hazard issues, guiding students to recognise the fundamental role of regulations in market operations and instilling a professional ethos of lawful, compliant and prudent business conduct.

Thirdly, in the ‘Financial Innovation and FinTech’ module, lecturers should highlight the ethical boundaries and social responsibilities inherent in financial innovation. Focusing on topics such as digital finance, internet finance and risk management using artificial intelligence, they should discuss the potential issues of information asymmetry, privacy protection and systemic risk arising from financial innovation, guiding students to cultivate an innovative mindset whilst reinforcing a mindset of risk aversion and a sense of social responsibility.

By having teachers systematically explore the knowledge framework, the knowledge framework of finance courses can facilitate a shift from the ‘scattered integration’ to the ‘structural integration’ of ideological and political elements, thereby making value-oriented guidance an intrinsic component of knowledge delivery.

5.3. Establishing a "Value Guidance—Situational Experience—Reflection and Internalization" Teaching Logic

In the classroom practice of second-tier universities, one-way lectures struggle to effectively internalize values. Therefore, it is necessary to construct a teaching logic of "value guidance—situational experience—reflective internalization" to enhance student engagement.

Firstly, teachers should adopt a problem-based approach to foster value-oriented thinking. In each chapter, finance lecturers should begin by posing questions with real-world relevance, such as ‘Can financial innovation transcend regulatory boundaries?’ or ‘How should investors respond to the lure of high returns?’, thereby guiding students to engage in value-based discussions through critical reflection.

Secondly, teachers can enhance students’ experiential learning in the classroom through case studies and role-play. For example, by organising scenarios where students simulate financial regulatory decision-making, bank risk assessment or investment choices, they can experience conflicts of interest and ethical dilemmas through role-play, thereby making their value judgements feel more realistic.

Finally, teachers facilitate the internalisation of these values through written reflections, group summaries or classroom discussions. Following case studies or practical activities, they guide students to address questions such as ‘What responsibilities should practitioners assume?’ and ‘How can a balance be struck between rules and efficiency?’, thereby fostering a shift from mere understanding to genuine acceptance.

By establishing a closed-loop structure of "guidance-experience-reflection," the practical effectiveness of course-based ideological and political education can be significantly enhanced, transforming value shaping from external indoctrination into internalized recognition.

The following section integrates the aforementioned implementation pathway into a coherent academic text, seamlessly weaving methodology and teaching cases into the narrative to form a complete, coherent, and directly usable exposition for the main body of the paper.

6. Implementation Pathway for Value-Shaping-Oriented Ideological and Political Education in Finance Courses

Building upon the preceding problem analysis and reform concepts, the key to developing ideological and political education in the "Finance" course at second-tier universities lies in transforming value shaping from conceptual advocacy into institutional arrangements within the teaching structure and concrete actions in classroom practice. To this end, it is necessary to establish a systematic implementation pathway centered on the following aspects: grounding course objectives, restructuring content, transforming classroom teaching, and constructing a closed-loop practical teaching system.

6.1. Constructing a "Three-Dimensional Objective Matrix" to Promote the Specification and Evaluability of Value Goals

Reconstructing course objectives is the prerequisite for implementing ideological and political education. Addressing the current issues of overly broad and impractical value goal formulations, a three-dimensional objective matrix—"knowledge objectives—ability objectives—value objectives"—should be established at the syllabus level and refined down to the chapter level, ensuring the value dimension has clear directionality^[6].

Specifically, in the section on ‘monetary policy instruments’, in addition to setting the knowledge objective of ‘understanding regulatory tools such as open market operations and reserve requirement

ratios' and the competence objective of 'being able to analyse the effects of macroeconomic regulation', teachers should make it clear that the value objective of the monetary policy section is 'a rational understanding of the state's macro-governance capabilities and the financial security system'. In actual teaching, when explaining the mechanism of open market operations to regulate liquidity, instructors can integrate China's monetary policy practices for stabilizing growth during economic downturns. This guides students to analyze "policy trade-offs between stabilizing employment and preventing inflation," allowing institutional recognition to emerge naturally from theoretical reasoning rather than as an afterthought.

At the same time, lecturers in finance may incorporate value-based tasks into their assignment and assessment designs, thereby integrating value-related objectives into the evaluation system. For example, in the section on financial markets, a lecturer might set a scenario-based assignment: 'If you were an employee at a securities firm, how would you balance a client's high risk appetite against your own performance pressures?' Students would be required to justify their arguments in accordance with professional ethical standards, and the logical rigour of their ethical judgements would be included in the marking criteria. Through this approach, value objectives transcend mere slogans and become embedded within the teaching mechanism.

6.2. Building a Structured System for Integrating Ideological and Political Elements Around the Knowledge Framework

To overcome fragmented integration of ideological and political elements, a stable value narrative structure should be built around the logical core of the finance knowledge system, shifting from "point-based integration" to "structural integration."

In the overall course design, a vertical main thread of "financial development—institutional improvement—risk prevention and control" can form a logical framework running throughout the entire textbook. At the outset of the course, the teacher presents students with a course structure diagram that connects monetary systems, financial markets, financial regulation, and financial innovation as a continuous process of institutional evolution and governance capacity enhancement. When instructing the chapter on financial regulation, the teacher reviews the issues of market failure and moral hazard expounded in previous chapters. This helps students recognize that regulatory systems are not external add-ons but endogenous requirements for the stable operation of the financial system, thereby unifying theoretical logic with value logic.

Simultaneously, the chapter sequence incorporates a progressive value framework, evolving from "institutional awareness" to "risk warnings," then ascending to "rule compliance" and "professional responsibility." For instance, the monetary theory section emphasizes institutional understanding, the financial risk chapter stresses bottom-line thinking, and the financial innovation chapter reinforces responsibility awareness. Students are required to write a comprehensive final report titled "My Understanding of Financial Practitioner Responsibility," synthesizing the course's value framework. This phased progression guides students from cognitive comprehension to professional identity internalization.

6.3. Promoting Value Experience and Internalization through Contextualized Teaching

To address the issue of classroom teaching being lecture-dominated with insufficient student agency, teaching methods should establish a classroom logic of "problem-led—situational experience—reflective elevation" to enhance student engagement and the depth of value experience.

In practical terms, lecturers teaching finance courses could introduce real-world scenarios involving conflicting issues at the beginning of each chapter. For example, when covering the chapter on financial innovation, a lecturer might pose the question: 'If a fintech product offers high returns

but the regulatory framework is not yet fully developed, should it be rolled out rapidly?', thereby guiding students to discuss the trade-off between 'efficiency and safety'. Through group discussions and instructor facilitation, students grasp the balancing logic between innovation and regulation through clashing viewpoints.

Additionally, small-scale classroom debates centered on case studies can be organized. For instance, students could engage in timed debates on whether high-frequency trading undermines market fairness, with teachers summarizing the discussion by elevating the debate to theoretical insights about regulatory awareness and market efficiency. This interactive approach breaks the one-way transmission of values, allowing students to deepen their value recognition through expression and reflection.

At the experiential level, role-playing simulations can be implemented. For instance, when teaching financial risk management, simulate a scenario of escalating real estate market risks. The teacher divided students into roles such as regulators, bank executives, and investors, requiring them to propose response strategies and compare the impact of different decisions on financial stability. Through role immersion, students gain a more intuitive understanding of the importance of bottom-line thinking and accountability. Similarly, in securities market ethics instruction, designing an "insider information acquisition" scenario prompts students to justify in writing whether they would exploit such information for profit. This is followed by evaluations against relevant legal standards, transforming abstract ethical principles into concrete professional choices.

6.4. Establishing a Closed-Loop Practical Teaching Cycle: Action-Reflection-Elevation

Practical teaching is a vital component of finance curricula at applied undergraduate institutions. However, without value-driven guidance, it risks devolving into mere skill training^[6]. Therefore, it is essential to establish a complete "action-reflection-elevation" loop within practical sessions.

In campus simulation training, evaluation metrics for securities trading simulations should include risk control indices and compliance operation scores alongside return rates. For instance, frequent high-leverage operations should incur penalty points in risk assessments—even if yielding higher returns—to institutionally reinforce prudent business practices. Simultaneously, after risk management experiments, students should submit "Risk Consequence Assessment Reports" analyzing the impacts of uncontrolled risks on corporate operations and social employment. This elevates risk awareness from technical judgment to the level of social responsibility.

For off-campus practice, design a "Social Responsibility Observation Checklist" prior to visits to banks or securities institutions, guiding students to focus on corporate risk control mechanisms, consumer protection measures, and inclusive financial services. Practical reports should include a dedicated section analyzing specific methods of corporate social responsibility fulfillment, rather than merely describing business processes. Following the practice period, the teacher organized a "Financial Professional Responsibility" sharing session where students elaborate on compliance management scenarios based on their internship experiences, followed by faculty-led theoretical refinement to transform real-world experiences into value recognition.

6.5. Refine a Diverse Evaluation System to Establish Institutionalized Safeguards

To ensure the sustainability of implementing ideological and political education in finance courses, lecturers should establish a multi-dimensional assessment system that incorporates value-based criteria into the entire assessment process. For example, during thematic class discussions in finance courses, lecturers could award extra marks to students who analyse issues from the perspective of social responsibility, and assign a weighting for 'ethical judgement and expression of values' in the continuous assessment^[7]. In the final examinations for finance courses, comprehensive essay

questions should be designed, such as ‘How can systemic risks be mitigated whilst promoting financial innovation?’, requiring students to develop their arguments from the dual perspectives of institutional design and professional ethics, thereby achieving an integrated assessment of knowledge and values. By incorporating value assessment into routine teaching management, it is possible to effectively prevent the integration of ideology into finance courses from becoming a mere formality, ensuring that value cultivation becomes a stable mechanism within the teaching process.

By integrating value assessment into routine teaching management, we can effectively prevent course-based ideological and political education from becoming a mere formality, establishing value shaping as a stable mechanism within teaching operations^[8].

The implementation pathway for value-oriented ideological and political education in the "Finance" course should be advanced through multidimensional coordination, including constructing goal matrices, embedding knowledge structures, transforming classroom contexts, and optimizing practical feedback loops. This transforms value objectives from external additions into intrinsic components, achieving deep integration of knowledge transmission, competency development, and value guidance. For second-tier universities, this approach aligns with their applied talent cultivation mission while enhancing students' professional ethics and social responsibility awareness, thereby substantially boosting the educational effectiveness of course-based ideological and political education.

7. Conclusion

Against the backdrop of deepening curriculum-based ideological and political education in the new era, finance courses must transcend traditional knowledge-centric teaching paradigms to establish an educational system centered on value shaping. Based on the practical context of applied talent cultivation at second-tier universities, this paper systematically analyzes current shortcomings in curriculum-based ideological and political education regarding goal positioning, content integration, teaching methods, and practical components. It proposes an implementation framework for teaching reform grounded in a "three-dimensional goal matrix," centered on knowledge structure integration, guided by contextualized teaching, and supported by a practice-reflection feedback loop.

Explorations in teaching reform demonstrate that embedding value objectives—such as financial ethics, risk awareness, institutional identification, and social responsibility—throughout the curriculum, and implementing them via problem scenarios, role simulations, and diversified evaluation mechanisms, facilitates students' transition from knowledge acquisition to value recognition and professional commitment. The value-oriented ideological and political education reform of the "Finance" course has not only enhanced the quality of professional teaching but also strengthened students' sense of responsibility and compliance awareness, providing a replicable and scalable practical pathway for cultivating applied financial talent.

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