

Investigation and Analysis of Campus "Borrowed"

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Abstract: With the rapid development of social economy and network information, as a product of Internet finance, the Internet loan industry is also developing rapidly. However, the emergence of campus network credit has lifted the already calm ivory tower with a thick dark cloud. This phenomenon triggered people's thinking on campus network loan management. First of all, this thesis firstly makes a detailed investigation on the current situation of campus network loan in Hunan University of Humanities Science and Technology. Through the analysis of survey data, it points out that campus network loan and then describes the harm of campus network loan. At last, it uses the related knowledge to briefly discuss the precautionary measures of network loan in campus and puts forward reasonable suggestions.

Keywords: college student's campus loan, investigation, harm, precautionary measures

BRIEF INTRODUCTION OF CAMPUS LOAN

The campus loan is a general term for all types of loans issued by students in schools, including student loans, campus business loans and campus consumer loans. Among them, the student consumer loan platform is the fastest growing. With the rapid development of social economy and Internet finance, bad campus loans have seriously distorted the concept of consumption of college students, causing serious harm.

In particular, the 2016 campus loan has become a sensational campus and one of the major topics of public opinion. The cause of the incident was a college student in a certain university in Henan Province. From their identity and fraudulent identity, they obtained from different campus financial platforms Mortgages up to hundreds of thousands of credit loans, jumped to commit suicide when unable to repay. On September 6, 2017, the Ministry of Education held a press conference on the negative impact of bad campus loans. It clearly states that any ban on campus loans should be banned and any online lender will not be allowed to lend to undergraduates. The state's initiatives include: To a large extent, crack down on bad campus loans.

Based on the status of campus loans to conduct research [1, 2], these paper analyze the pros and cons of campus loans, analyze the root causes of the campus loan tragedies, provide some suggestions for standardizing campus loans, and guide college students how to establish the correct concept of their own consumption and resist the temptation of campus loans. Improve the legal system of campus loan platform, crack down on and eliminate illegal platform for campus loans, strengthen self-discipline and supervision system of campus loans, so that the campus loans no longer become an all-round development of college students, families, colleges and universities and social harmony and stability impede the development.

INVESTIGATION AND RESULT ANALYSIS

This article has a more comprehensive understanding of the current campus loan status, mainly for students to understand the campus loans, the reasons for participating in the campus loans, the current campus loan incidents in many aspects such as the design of the questionnaire, the questionnaire mainly in Hunan Humanities and Science and Technology students to carry out. During the investigation, 1200 questionnaires were issued and 1,200 valid questionnaires were returned. By questionnaire survey learned that college students are more familiar with or heard of the campus network credit platform in order were Ant Credit Pay (74.24%), borrowing treasure (56.06%), Jingdong white (34.85%), staging music (12.12%), interest staging (10.61%), elite loans (9.09%), and all staging (7.58%). The reasons for college students' using a campus loan are as follows: 62.5% of the students are used Emergency and solve the problem of lack of funds; 37.5% of students believe that online loans relative to other loans for the formalities simple and

easy to operate; 12.5% of students feel that the platform launched the product discount to the loan. Among these students, 18.97% of college students choose campus loans when they are short of money. 88.5% of the students hope that the schools can set up special lectures on campus loans.

From the above survey data, the vast majority of college students know the campus net loan, and that the campus net loan procedures for a convenient; a considerable number of students when there is a lack of money, but also take the risk of choosing campus loans to solve the problem of funding; most students not Understand the hidden charges and risks of campus net loan, and hope to get help; some students do not know enough about the hazard of campus loan etc.

The impact of campus loans

As a new product under the era of Internet finance, campus loans have really helped many students. However, it is undeniable that bad campus loans bring negative impact to students, schools and even the society.

Firstly, the control mechanism of campus network loan risk is not rigorous. The threshold of lending is low, the procedure in the examination and approval process is too simple, the verification method is formalized, and the lending rate is fast. At the same time, the lending platform does not consider the repayment ability of students at all, resulting in the phenomenon of overcharging, or even the impostor loan event, bringing to students many adverse effects.

Secondly, campus loans can breed borrowed student abuse. The economic source of college students mainly depends on the living expenses provided by their parents. If students are compassionate and usually have bad habits, then the cost provided by their parents will certainly not be enough to meet their needs. As a result, some of these students may turn to the campus loan sharks to obtain funding and lead to bad habits such as gambling and alcohol abuse. They may, for serious reasons, skip classes and drop out of school if they fail to repay their loans.

Thirdly, campus loan interest rates high, breach of contract costs. University students living expenses from parents, the face of luxury goods are more willing to choose to pay installments. Campus loan platform is to seize this concept of college students, wantonly publicize the characteristics of repayment of installments, college students once they cannot repay on time, high interest and capital will drive them to apply for a new loan, resulting in a vicious circle, So that students into the bottomless abyss, such as discipline, law, dropping out of school and even suicide and other serious consequences.

Fourthly, campus loans have increased the difficulty of safety management in colleges and universities. However, when bad campus loans intrude into colleges and universities, they obtain the information of students and even the information of teachers and other students. Once the students cannot pay back the loans after the mortgage, the lending institution will find out Loan students' classmates, teachers and schools have a direct impact on and harm to students themselves, their classmates, teachers and even their schools.

Solutions to the adverse effects of campus loans

First of all, college students should establish the correct concept of consumption and raise their awareness of safety. Students must first establish the correct concept of consumption, develop a thrifty consumption habits, schools and families should be more to guide. At the same time, improve their own personal safety, property safety, information security awareness, to be on the alert of potential risks, enhance legal awareness and legal literacy, to avoid falling into the trap.

Second, colleges and universities should increase the risk of campus loans to promote publicity. Colleges and universities can strengthen the basic knowledge of financial education for college students to strengthen the integrity of college education. The school should also establish a routine campus daily monitoring mechanism for bad Internet loans, pay close attention to the expansion of online loans, campus loans and other schools in the early detection and early termination.

Third, similar to [3, 4], government-related departments to strengthen supervision of campus loans. Governments at all levels, relevant functional departments, the whole society and schools should jointly work together to strengthen the supervision over Internet finance and vigorously rectify the market for campus loans. Society and government should also guarantee financial aid to students with financial difficulties. Schools should implement the

subsidy policies of the state and society in a down-to-earth manner and avoid the occurrence of poverty and lending among students.

Fourth, campus network credit platform should strengthen the construction of wind control. Relevant platforms should strengthen the auditing of borrowing students, require students to provide relevant proof of assets, cannot for their own interests, to relax the conditions of the loan restrictions.

To sum up, as a way to promote economic development under the emerging Internet financial model, campus loans can bring convenience to college students. However, at the same time, we must understand and view the problems and risks existing in campus loans objectively and correctly.

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