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Research on the Integration of Ideological and Political Education and Legal Education in College Students' "Campus Loan" Risk Prevention

Pengchuan Ge

Sichuan University of Science and Engineering, Deyang, Sichuan, 618500, China

ABSTRACT

With the rapid development of Internet finance, while "campus loans" meet the financing needs of some college students, they have also triggered a series of financial risks, legal disputes, and social problems. Currently, a single risk prevention method is difficult to cope with the complexity of campus loans, and there is an urgent need to build a collaborative mechanism integrating ideological and political education and legal education. By analyzing the manifestations and causes of college students' campus loan risks, this paper explores the complementarity of ideological and political education and legal education in risk prevention, and proposes paths and strategies for their integration, aiming to provide a theoretical reference for improving college students' risk prevention capabilities and building a healthy campus financial environment.

KEYWORDS

Campus loan; Risk prevention; Ideological and political education; Legal education; Education integration

1 Introduction

In recent years, "campus loans", as a derivative of Internet finance, have quickly penetrated into college campuses with the temptation of "no collateral and fast lending". However, some campus loan platforms have pushed college students into debt crises through means such as concealing fees, setting high penalty interest, and violent collection, and even caused extreme incidents such as suicide and family breakdown. According to the 2023 statistical data from the Ministry of Education, the number of disputes caused by campus loans in colleges and universities across the country exceeds 20, 000 annually, among which 85% involve legal infringements, and 60% of students fall into psychological crises due to borrowing. Facing the multiple risks of campus loans, the traditional risk prevention model in colleges and universities has obvious limitations: ideological and political education focuses on value guidance but lacks a clear definition of legal boundaries; legal education emphasizes rule awareness but is difficult to touch the ideological roots of students' irrational consumption. Therefore, exploring the integration path of the two to form a collaborative mechanism of "value guidance + rule constraints" has become the key to solving the problem of campus loan risks.

2 Analysis of the manifestations and causes of college students' campus loan risks

2.1 Multi-dimensional manifestations of campus loan risks

2.1.1 Financial risks: significant debt snowball effect

Campus loans often use "low daily interest" as a gimmick, but the actual annualized interest rate generally exceeds the 36% legal red line, and some platforms even reach 200%. College students lack repayment ability and often "borrow new to repay old", leading to geometric growth of debts. For example, in 2022, a college student borrowed 10,000 yuan to buy luxury goods, and the debt accumulated to 150,000 yuan after half a year, eventually being forced to drop out of school.

2.1.2 Legal risks: interweaving of infringement and crime

Some platforms infringe on students' rights through forging contracts and malicious collection, while a few students participate in illegal activities such as fraud and loan cash-out to repay debts, falling into the dual predicament of "victims" and "violators". According to 2023 data from a provincial court, 32% of campus loan-related cases involve extortion, and 28% involve contract fraud.

2.1.3 Psychological and social risks: individual and family crises

Loan pressure causes students to have psychological problems such as anxiety and depression, and even leads to suicide. At the same time, debt crises often spread to families, resulting in broken parent-child relationships and family economic collapse, forming factors of social instability.

2.2 In-depth analysis of risk causes

2.2.1 College students' own factors: cognitive and value deviations

Misguidance of consumerism: Some students blindly pursue luxury goods and entertainment consumption, forming a habit of "advance consumption".

Lack of financial and legal literacy: Insufficient ability to identify hidden clauses in loan contracts, and vague understanding of the legal consequences of usury and violent collection.

2.2.2 Weak risk prevention awareness

Credulity in the promotion of "no-threshold loans" and lack of rational evaluation of the consequences of borrowing.

2.2.3 Absence of education and management

Inadequate guidance from schools: Ideological and political education is disconnected from reality. Traditional ideological and political courses focus on theoretical indoctrination, lacking targeted guidance on consumption and integrity.

Fragmented legal education: Mostly carried out in the form of lectures and posters, not included in the systematic curriculum system, making it difficult to form long-term effects.

Lack of school-family collaborative mechanism: Insufficient monitoring of students' abnormal consumption behaviors and delayed communication and feedback with parents.

2.2.4 Social environment inducements: platform violations and regulatory loopholes

Some campus loan platforms exploit regulatory loopholes, evade inspections through "vest companies" and "tricky contracts", and even collude with on-campus personnel to promote lending business, exacerbating the spread of risks.

3 Roles and limitations of ideological and political education and legal education in risk prevention

3.1 Roles and limitations of ideological and political education

3.1.1 Core role: value guidance and ideological constraints

Ideological and political education guides students to establish a "living within one's means" consumption concept, enhances their sense of integrity and responsibility through cultivating socialist core values, and suppresses irrational lending motives from the ideological root. For example, letting students understand the harm of "vanity consumption" through case teaching is more long-term than simply prohibiting borrowing.

3.1.2 Limitation: lack of rigid constraints

Ideological and political education relies on students' active identification, and has limited effect on some students with distorted values or strong fluke psychology. When facing consumption temptations or urgent financial needs, ideological guidance is difficult to prevent their risky lending behaviors, which needs to be combined with institutional constraints.

3.2 Roles and limitations of legal education

3.2.1 Core role: rule cognition and behavioral boundaries

Legal education clarifies legal forbidden zones in campus loans (such as the illegality of usury and violent collection) by popularizing laws and regulations such as the Civil Code, Criminal Law, and Notice on Regulating and Rectifying "Cash Loan" Business, and enhances students' awareness of rights and ability to safeguard rights. For example, letting students know that "the part exceeding 4 times the one-year loan market quotation rate of banks can be refused to repay" can directly reduce financial losses.

3.2.2 Limitation: ignoring ideological roots

Legal education focuses on "prohibitive norms" but cannot solve the ideological problem of "why students borrow". Even if they know the legal consequences, some students may still take risks due to consumption desires or fluke psychology, which needs to be combined with value guidance to form dual constraints.

3.3 Necessity of integration: complementarity and synergy

Ideological and political education solves the ideological problem of "not wanting to borrow", while legal education solves the behavioral boundary problem of "not daring to borrow". The two are like "soft guidance" and "hard constraints";

only integration can form an "internal and external cultivation" risk prevention system. For example, in education, both "integrity is the foundation of life" (ideological and political) and "dishonesty may bear legal responsibilities" (legal) are emphasized, which can enhance the persuasiveness and effectiveness of education.

4 Construction of integration paths for ideological and political education and legal education

4.1 Content integration: building a "value-rule" dual-dimensional education system

4.1.1 Integrating legal elements into ideological and political courses

Add a special topic of "Law and Morality in Campus Loans" in courses such as Ideology, Morality and Rule of Law, combining "honest borrowing" with the "principle of contract integrity" in the Civil Code, and "rational consumption" with the legal provisions of "prohibiting usurious lending", forming a logical chain of "moral advocacy - legal guarantee".

4.1.2 Injecting value core into legal education

In legal knowledge teaching, not only explain "what is prohibited" but also analyze "why it is prohibited". For example, by comparing "family tragedies of campus loan victims" with "happy cases of rational consumption", let students understand the humanistic care and social value behind legal rules, avoiding mechanical popularization of laws.

4.1.3 Developing integrated teaching materials and case databases

Compile College Students' Financial Security and Moral and Legal Reader, including typical campus loan cases. Each case is analyzed from the dual dimensions of "value deviation" (ideological and political perspective) and "legal loopholes" (legal perspective), with supporting practical tools such as "consumption concept self-assessment questions" and "legal risk assessment forms".

4.2 Method integration: innovating "experience-interaction" education model

4.2.1 Scenario simulation and role-playing

Organize simulation activities of "campus loan dispute mediation meetings", allowing students to play roles such as borrowing students, platform collectors, lawyers, and judges. In interaction, they can understand the identification methods of "contract traps" (legal) and the psychological incentives of "excessive consumption" (ideological and political).

4.2.2 Empowerment of new media technology

Develop a VR course on "campus loan risk prevention", allowing students to intuitively feel debt pressure (ideological and political) and legal consequences (legal) through immersive experience of the whole process of "borrowing - overdue - collection"; use short video platforms to release content such as "Understanding Loan Contracts in 3 Minutes" and "Inventory of Misunderstandings in Consumption Concepts", balancing interest and educational significance.

4.2.3 Collaborative implementation of practical activities

Combined with "financial knowledge entering campus" activities, organize "rational consumption oath ceremonies" (ideological and political) and "legal rights protection consultation days" (legal); invite campus loan victims to share their experiences (ideological and political warning) and judges to analyze legal points in cases (legal education), forming a dual impact of "emotional resonance + rational cognition".

4.3 Subject integration: building a "school-family-society" collaborative education mechanism

4.3.1 Internal collaboration in colleges and universities

Ideological and political teachers and legal teachers jointly prepare lessons and develop integrated courses; counselors regularly hold "theme class meetings on consumption concepts" and collect clues about students' borrowing, and intervene with the legal department.

4.3.2 School-family linkage

Guide parents to pay attention to students' consumption behaviors through parent-teacher meetings and letters to parents, and jointly correct irrational consumption tendencies; establish a "student abnormal consumption early warning mechanism". When large consumption or frequent borrowing is found, ideological and political teachers communicate with parents in a timely manner, and carry out ideological guidance and legal reminders simultaneously.

4.3.3 Integration of social resources

Cooperate with the China Banking and Insurance Regulatory Commission and courts to invite financial regulators to interpret campus loan rectification policies (legal) and psychologists to analyze psychological needs behind borrowing (ideological and political); join hands with formal financial institutions to carry out "campus financial knowledge competitions" to popularize legal lending channels and replace the living space of illegal campus loans.

4.4 Mechanism integration: improving the "education-monitoring-intervention" long-term system

4.4.1 Curriculum mechanism: incorporating into talent training programs

Set "campus loan risk prevention" as a compulsory course, with 60% of ideological and political content (consumption concept, integrity concept) and 40% of legal content (legal knowledge, rights protection methods) to ensure the normalization of education.

4.4.2 Monitoring mechanism: assisted by big data technology

Use campus card consumption data, online loan platform report information, etc., to establish a student loan risk assessment model. Automatically warn high-risk students, with ideological and political teachers conducting one-on-one talks (ideological guidance) and legal personnel providing legal consulting (legal support).

4.4.3 Intervention mechanism: multi-dimensional risk resolution

For students who have fallen into loan crises, set up a support team consisting of "ideological and political teachers + lawyers + psychologists": ideological and political teachers relieve psychological pressure and correct consumption concepts; lawyers assist in handling debt disputes and pursuing platform responsibilities; psychologists provide crisis intervention, forming a full-chain support of "ideological guidance - legal relief - psychological repair".

5 Conclusion

The complexity of college students' campus loan risks determines the limitations of a single educational method. The integration of ideological and political education and legal education is essentially the synergy of "value guidance" and "rule constraints". It can not only suppress irrational lending motives from the ideological root but also clarify behavioral boundaries through legal knowledge, forming an "internal and external cultivation" risk prevention system.

To achieve in-depth integration of the two, it is necessary to build a "value-rule" dual-dimensional system in content, innovate an "experience-interaction" model in methods, link "school-family-society" forces in subjects, and improve the "education-monitoring-intervention" closed loop in mechanisms. Only in this way can we truly enhance college students' risk prevention capabilities and provide a solid guarantee for building a safe and healthy campus financial environment.

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About the Author

Pengchuan Ge , Master, Teaching Assistant, Research direction: Research on legal education in colleges and universities.

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