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Research on Improvement Paths for the Effectiveness of University Student Financial Aid Under the Background of Building a Great Country in Education

Meijuan Xu, Jiayao Wang, Tianyu Ju *
Student Affairs Office, Jiangxi Normal University, Nanchang, Jiangxi, China; School of Foreign Languages, Jiangxi Normal University, Nanchang, Jiangxi, China; School of Physical Education, Chuzhou University, Chuzhou, Anhui, China
***Corresponding author, E-mail: 1429390448@qq.com**

Abstract
Against the wider push to build China into a leading education nation, student financial aid carries more weight than before. It is no longer seen as a relief payment alone. Universities are expected to use it to foster virtue, widen access, and support talent cultivation. In recent years, institutions have tried various ways of combining money with education, and some distinctive models have appeared. But in practice things are not so neat. Money and education often run on separate tracks. Recipients are helped financially, yet their own drive is rarely boosted. The indicators used to judge aid have little to do with what education is meant to achieve. Behind all this is a more basic problem: picking out students who really need help, and getting departments to cooperate across the board, still works poorly. As a result, the educational effect of aid remains hard to raise. Drawing on policy documents and well-documented university cases, this paper traces how aid has evolved and why it matters, then turns to the real problems institutions now face, and works toward more workable solutions. The aim is to offer fresh ideas for carrying out the fundamental task of fostering virtue and strengthening aid-based education in universities.

Keywords
building a great education country; student financial aid; Talent-naturing work; realization pathways.

1. Introduction

Education is an undertaking the Party and the country treat as fundamental, and student financial aid sits right in the middle of it as a policy for people's wellbeing. When the report to the 20th Party Congress spoke of "improving the student financial aid system covering all educational stages"[1], the work was given a new orientation. A year later, in January 2025, the Outline for Building a Powerful Country in Education (2024–2035) made the requirement more specific: standards for aid should be adjusted dynamically, and aid as a whole should be placed inside the wider project of building an education powerhouse[2]. The scale of what has already been done is worth noting. By 2025, national aid had reached nearly 160 million person-times,

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and total spending had passed 390 billion yuan[3]. What underpins all of this is one promise that has not changed—no student should have to leave school because of family poverty.

Looking overseas, one common thread runs through the evolution of student aid: through institutional design, societies have tried to keep a balance between how resources are shared and what an individual needs to develop, so that education can be fair, effective, and lasting. Liu Changzhi describes how aid worldwide has moved from "charitable relief" toward "coordinated development of diversified modern aid"[4]. Qu Yinjiao traces the policies of Chinese universities over the four decades since reform and opening up—the changes themselves, the driving forces behind them, and the broader context[5]. Zhang Jingke makes a sharper point: aid should speed up its shift from a "security" model toward a "development" model[6]. Other scholars have also weighed in. Gao Qiwen, Yang Mu, Huan Jing, and their co-authors offer proposals on precise aid, whole-chain education, and multi-party cooperation respectively[7–9].

Looking over this body of work, one thing is fairly clear: most studies track how aid policies have changed and how they are being implemented. Much less attention has been paid to the payoff—whether the money actually does what it is meant to do. The present paper starts from that omission. Policy documents and publicly reported university cases are used as evidence, and the argument unfolds in three moves: the logic and value behind aid, the difficulties currently faced, and the paths that might help. The aim, at the end of the day, is to offer both a theoretical anchor and some usable references for improving the quality and effectiveness of aid in Chinese universities.

2. Development Ideas and Value Significance of Student Financial Aid Work in Colleges and Universities

2.1. Development Ideas

Since 1949, aid in China has grown by almost any measure—larger scale, stronger support, and a more complete system—so that students from poor families can in practice receive the help they need. When we line the milestones up on a timeline, several stages stand out.

2007 is the year to start from. That was when the State Council issued the Opinions on Establishing and Improving the Financial-Aid Policy System for Students from Financially Disadvantaged Families in Regular Undergraduate Institutions, Higher Vocational Colleges and Secondary Vocational Schools (Guofa [2007] No. 13). Scholarships, grants, loans, work-study, stipends, tuition waivers—six instruments working together—made up what was in effect China's first truly nationwide aid system[10]. A decade later came 2017. The Party Leadership Group of the Ministry of Education issued the Implementation Outline for the Quality-Improvement Project of Ideological and Political Work in Universities (Jiaodang [2017] No. 62). Aid-based education was, for the first time, listed among the "Ten Education Systems" of universities[11]. What that meant was subtle but real: money was no longer the whole point, and aid was expected to carry an educational role as well. The 2022 report to the Party's 20th Congress pushed things further. It called for an aid system spanning every education stage[1], going beyond stage-by-stage coverage toward something connected across stages. October 2024 brought another adjustment. The Ministries of Finance, Education, and Human

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Resources jointly revised national scholarships and grants at the higher and upper-secondary levels[12]. People called it the "double increase": standards went up, and more students were covered. The shift in thinking was just as important. After years of expanding scale, the focus was now on quality and on targeting the right students. January 2025 followed closely. The Outline for Building a Strong Education Nation (2024–2035) called for a further-improved all-stage aid system[13]. Aid, it said, should no longer be a pure safety net. It should balance security with development. The 2026 National Student Aid Work Conference later summed this up in two directions. One is coverage across all stages rather than stage-by-stage patches. The other is aid that helps students grow, not only keeps them afloat.

Other countries went through comparable turns. The phrase often used is the "two-way coupling" of basic security and empowerment for development[14]. The United States started earliest. The Higher Education Act of 1965 combined three things—non-repayable grants, repayable loans, and work-study[15]. Recent years have simplified the FAFSA, opened up tax data, and pushed toward one-click applications[15]. Germany went another way. Its Federal Training Assistance Act of 1971 set up a model that is government-led and protected by law[16]. Over time, more students qualified, and the amounts went up. Awards now look at several things at once: grades, social participation, whether the student has overcome hardship, and innovative potential[17]. Japan's shift in 2019 was more sudden. A new Higher Education Tuition Support System cut tuition for low-income families and added grant-type scholarships[18]. The old reliance on loans began to fade. Australia took a third approach. Under HECS-HELP, a student borrows for tuition, and only repays once their income reaches a threshold. Repayments are collected through the tax system[19]. The point is that the cost of higher education is shared against what the person will later earn.

From these experiences, four tendencies stand out: aid is becoming more precise, more diversified, more developmental, and more digital[20].

2.2. Value Significance

2.2.1. A necessary requirement for implementing the fundamental task of fostering virtue through education

Ideological and political work in a university keeps returning to one set of questions: what kind of students are we educating, how, and for whom[26]. Fostering virtue through education is the central thread of everything the university does, and aid is one of the places where that thread is most visible. Money that arrives at the right moment does more than relieve pressure. It can also give a student a reason to feel grateful, and it offers a chance to nurture honesty, trustworthiness, and a willingness to take responsibility. That is what "casting the soul and supplementing calcium" means in practice—working on character, not only on covering costs.

2.2.2. A powerful guarantee for promoting social fairness

Fair education is the foundation of a fair society, and it has a direct bearing on national development and social harmony. The Party has always stressed that education is a public good and should be broadly accessible[21]. Student aid is, in effect, a basic livelihood policy. By reshaping how educational resources are dis-

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tributed, it narrows the gaps caused by differing family incomes, so that every student can claim their right to education on equal terms[22]. In the longer run, this is what keeps education developing steadily.

2.2.3. The core mission of serving talent cultivation

Universities exist to cultivate talent, and the goal of that cultivation is the next generation capable of shouldering national rejuvenation. Zhong Yang describes how, through warm-hearted support, skill-building, developmental guidance, and the supply of resources, universities can construct a model that follows students across their whole lifecycle[23]. Liu Dandan and her co-authors add that academic help, research training, and social practice all contribute to the all-round development of aided students[24]. Read together, these views show that aid has long outgrown pure financial relief. Through training and experience, recipients are expected to move in three stages: receiving help, becoming independent, and then helping others. Every student, in this view, deserves a chance to grow and to realize their own worth.

3. Practical Challenges of Current Student Financial Aid Work in Colleges and Universities

Taken in light of the 15th Five-Year education plan and the goal of building an education powerhouse, two directions must move together. Security-oriented aid has to keep improving so that "no student drops out because of family financial difficulties"[25]; at the same time, development-oriented aid should expand, so that each student has a stage to show what they can do. Aid work in universities has clearly been upgraded in recent years—in institutions, procedures, evaluation, and effects—but, measured against these new demands, it still faces real problems.

The first weak point is value guidance. Money and goods are taken seriously; spiritual guidance is not. Some universities run aid as if it were pure administration—distribute the funds, and the task is finished. Part-time counselors are often put in charge, with little training for the work, so reviews are measured only by what superiors care about: how much has been disbursed, how many students are covered, whether forms are completed. Educational activities shrink to theme lectures, essay competitions, and policy speeches. People in the field call this the "two skins" problem: aid and education never quite touch each other[25].

The second weak point is students' own drive, which is not strong enough. Aid is frequently run as a project of the academic year: review is held, funds are released, and that ends the matter. Students, understandably, get used to relying on the aid and wait passively for the next round. The picture is one of "stopping once the evaluation is done and waiting for money." Without some longer-term design, aid effectiveness tends to fade.

The third weak point is evaluation. Reviews spend most of their energy on the selection process and very little on what comes afterward. The indicators that come down from above—whether the policy has been implemented, how much money has been released, whether forms are properly submitted and data accurate—are where the attention goes. Hardly anyone asks what actually happens to the students. Existing figures tell you how many people are aided and how much has been spent, but they cannot tell you whether those students have grown. Aid work then slides into the habit of mind that people describe as "caring about disbursing money, not about effects," and the educational payoff becomes difficult to show.

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The fourth weak point is identifying who actually counts as needy, and getting different departments to work together. Most universities still run the review on paper. The student files a form, the class discusses it, the college signs off, the university approves. A form, though, cannot really show what a family is going through. Because claims are hard to verify and standards are hard to keep consistent, some who deserve help are missed, and some who do not get approved. On top of that, the records held by student affairs, financial aid, academic offices, and the bank do not talk to each other. Coordinating them takes phone calls, meetings, and repeated paperwork. Staff end up buried in documents. Time that should go into talking with students goes into chasing signatures.

4. Optimization Paths for University Student Financial Aid Work

The contradictions above call for systematic thinking and targeted measures.

4.1. Strengthen Value Guidance to Promote the Transformation of Financial Aid towards Nurturing Talent

Where material help crowds out spiritual guidance, universities have to put education at the center of aid. Ideological education should run through every step—application, review, disbursement, and follow-up. While applying, students should be encouraged to report their situation honestly and follow the rules. During review, student representatives, counselors, and subject teachers should sit together and make the decision transparent. When follow-up visits are arranged, activities should match what students genuinely want, so as to build a welcoming atmosphere and strengthen their inner drive. Practical platforms are equally important. Inviting role models chosen from among the students themselves to speak about their own journeys helps those receiving aid leave behind feelings of inferiority; values, in this way, do the leading.

Recipients' dignity deserves special attention. In publicity and award events, terms such as "poor student" or "relief" should be used more sparingly; warmer expressions—"development," "empowerment," "setting sail"—can be used instead. The point is to make aid warm without weakening its seriousness.

4.2. Establish Full-Cycle Companionship to Promote the Transformation of Financial Aid towards Long-term Empowerment

Aid that only covers the short term, with nothing behind it for the long term, often ends up going nowhere. Universities should instead see aid as a chain that follows a student from enrollment to graduation. In practical terms, that means a growth plan fitted to each stage. Freshmen get help exploring careers. By the time they are sophomores or juniors, the focus shifts to professional skills and social practice. Seniors, for their part, are supported through graduation and job hunting. A mentor keeps in touch at every stage, so follow-up does not simply disappear. Dedicated programs also matter—something like a "Hongyan Plan" or a "Sunshine Training Camp"—run as development-oriented aid, to lift students' overall qualities and competitiveness.

Work-study deserves another look. Posts such as research assistant or teaching assistant should be expanded, and they should line up with what the student is majoring in. Money matters, but so does practice. A student who earns while practicing their major gets more than a paycheck. Beyond that, the university needs

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to know what happens after graduation. Admissions, employment, and alumni offices can join hands, using big-data platforms, to follow aid recipients after they leave and to check in periodically. Without this follow-up, the university has no way of knowing whether a policy actually worked, and no evidence to guide the next budget.

4.3. Reshaping the Scientific Evaluation System to Promote the Value-added Transformation of Financial Aid in Educating People

Since selection is currently allowed to overshadow results, evaluation itself has to be rebuilt. The center of gravity should move back to education. A multi-dimensional set of indicators would include how recipients' academic record has progressed, the added value of their general abilities, the time they put into public welfare, and what happens to them after graduation. Their growth should be followed over time and reported back to the planning and decision-making units without delay, so that policy execution keeps improving. Evaluation should also be open. The university should welcome supervision from teachers, students, and the wider public, and should listen to alumni, parents, and employers about how graduates are getting on. This kind of feedback can sharpen the indicators and raise the quality of education.

4.4. Strengthening Data Governance to Promote the Transformation of Financial Aid towards Intelligent Empowerment

Data governance is best built layer by layer. Start with a digital profile of each student. On a smart campus, the academic-affairs and student-affairs systems need to talk to each other. Campus-card spending, family financial status, library use, academic progress—all of these should be pulled into one "one-student-one-policy" picture. With proper weighting, the picture can feed an identification model that picks out students who are truly in need. Around this, security has to be taken seriously. Privacy rules must be enforced. Data should be managed by tier and category, and sensitive information desensitized. A leak here is not just a technical issue; it can do a student real harm. Once the profile is in place, the aid management system itself should go fully online. Application, class review, university approval, disbursement, feedback—all on one platform. This is how duplicate, mistaken, or missed judgments get squeezed out. None of it works, though, if student-affairs staff cannot actually operate the data. Training in data operations, given by level and role, is what makes digital intelligence stick in day-to-day work.

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