

The Current Situation of Financial Aid Policies and Social Support for Impoverished College Students in China: a Literature Review

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Abstract: *This paper starts from the concept of impoverished college students and describes in detail the five stages of China's financial aid policies for impoverished college students. It elaborates on the basic situation of impoverished college students in China from three aspects: learning status, mental health status, and employment status. Finally, based on previous research, this study divides social support into national support, school support, third-party social force support, teacher support, family support, and peer support. This study provides insight into the situation of financial aid for impoverished students in Chinese universities and provides a reference for future policy formulation and research.*

Keywords: Impoverished college students, Funding policy, Social support, Journals reviewed.

1. Introduction

Poor students in universities refer to students admitted by the state to ordinary higher education institutions. Due to financial difficulties in their families, students and their families are unable to raise enough funds to cover their basic expenses for studying and living during their school years. The university will determine these students through democratic evaluation based on the standards and procedures set by relevant departments. The economic difficulties of the family are divided into three levels: general difficulties, difficulties, and special difficulties (Document No. 16 of Jiao Cai [2018]). This is currently the most authoritative official definition.

There is currently no unified definition in academia for what constitutes impoverished college students. Chinese scholars have defined impoverished college students based on their own understanding. The conceptual analysis of impoverished college students revealed that the conceptual content mainly included manifestations of poverty, the content of poverty, and the degree of poverty. The manifestation of poverty mainly refers to the economic difficulties of families who are unable to pay tuition fees and have no guarantee of daily life (Gu Chunyu, 2000; Tao Chuanpu, 2003; Han Yongqing, 2002; Zhou Zheng and Zhou Jia, 2002). From the perspective of poverty, impoverished college students face not only economic difficulties but also academic and psychological difficulties (Chen Jing, 2018). In terms of the degree of poverty, impoverished college students are divided into general difficulties, difficulties, and special difficulties. General difficulties refer to students whose monthly basic expenses are higher than the local minimum living standard but lower than the average monthly basic living standard of students in school. Difficulty refers to the situation where a student's basic monthly expenses for studying and living are lower than the local minimum living allowance standard during their school years. Special difficulties refer to situations in which family members suffer from serious illnesses for a long time, the family is designated a key

recipient of preferential treatment by the local government, or the family experiences significant natural disasters or major unexpected events resulting in serious property losses (Jing Xueyuan, 2020).

2. Funding Policy

The financial aid policy for impoverished students in China has gone through five stages, transitioning from a focus solely on material assistance to a combination of material support, academic assistance, and psychological support. (Li Jianfu, Han Yue, 2019).

2.1 The Stage of Inclusive Funding Policy (1952-1982)

In 1952, the State Council formulated the "Notice on Adjusting the People's Scholarship for Students in National Higher Education Institutions and Secondary Schools", which clearly stipulated the gradual unification of student treatment standards, changed the public fee system to the people's scholarship system, and implemented a universal financial aid policy covering all university students. This is also considered the first policy document on university students' financial aid in China. The inclusive funding model in the initial stage of the funding policy failed to effectively form a competitive mechanism for rewarding excellence and punishing inferiority, lacking incentives for outstanding students and punishment for lazy and lax students. This is not conducive to improving students' learning enthusiasm and affects the quality of talent cultivation.

2.2 The Coexistence Stage of People's Scholarship and People's Scholarship (1983-1986)

In July 1983, the Ministry of Education and the Ministry of Finance issued the "Interim Measures for the People's Scholarship for Undergraduate and Junior College Students in Ordinary Higher Education Institutions" and the "Trial Measures for the People's Scholarship for Undergraduate and Junior College Students in Ordinary Higher Education

Institutions", further reducing the scale of the people's scholarship and proposing the establishment of the People's Scholarship, which covers 10%-15% of the number of undergraduate and junior college students. Unlike the full coverage of students during the inclusive funding period, the competitive selection mechanism continues to form, and the functions of funding and educating students are gradually emerging. The implementation of the People's Scholarship System for the first time in student financial aid policies has achieved a shift from "assistance" to "scholarship", reflecting the country's demand for improving the efficiency of the use of financial aid funds.

2.3 Coexistence Stage of Scholarships and Student Loans (1987-1992)

In 1987, the State Education Commission issued the "Measures for the Implementation of Scholarship System for Undergraduate and Junior College Students in Ordinary Higher Education Institutions", which clearly stipulated the establishment of scholarships for outstanding students, professional scholarships, and targeted scholarships. At the same time, the "Measures for the Implementation of Loan System for Undergraduate and Junior College Students in Ordinary Higher Education Institutions", which was the first policy on student loans in China, was also issued. In 1989, the State Education Commission, the State Administration for Market Regulation, and the Ministry of Finance issued the "Regulations on the Collection of Fees and Accommodation Fees by Ordinary Higher Education Institutions", marking the beginning of a new stage of higher education charging. The main characteristics of the funding policy during this period are as follows: the concept of cost sharing gradually reflects that the cost of higher education should be shared by multiple parties, such as the government, universities, families, and students, based on the principle of benefits, shifting from free funding to paid supply, focusing on improving the effectiveness of funding use, canceling the supply of free people's student aid, piloting student aid loans, and refining the selection rules for scholarships. In the context of relatively limited funding resources, pursuing efficiency can maximize the utilization of funding resources, but it also expands the sense of powerlessness of vulnerable groups in pursuing their own interests, leading to the emergence of extreme poverty and, to a certain extent, neglecting the "fallback" function of funding policies.

2.4 The Diversified Mixed Funding Policy System Stage (1993-2012)

After 1993, the country issued a series of policy documents, which basically formed a diversified funding policy system including "awards, loans, assistance, exemptions, subsidies" and green channels for enrollment. Award "refers to various forms of scholarships established in schools. 'Loan' refers to student loans. 'Assistance' refers to some work positions established by schools for EDSs. Subsidy "refers to assistance for difficulties. 'Reduction' refers to the reduction or exemption of tuition fees. According to the regulations of the Ministry of Education, public ordinary higher education institutions must establish a "green channel" system, which means that all newly admitted students with financial difficulties must first undergo admission procedures and then

take measures to provide financial assistance based on the verified situation. No university is allowed to refuse admission to students from economically disadvantaged families for any reason (Duan, Wang, 2019).

The main characteristic of the development of funding policies during this period was the use of diversified funding methods. The funding model has shifted from the coexistence of scholarships and student loans to a funding system of "awards, loans, assistance, exemptions, subsidies" and green channels for enrollment. The determination of funding targets is mainly based on different levels of poverty, such as distinguishing between extremely poor students and generally poor students. In terms of funding for "extremely poor students", the funding policy particularly emphasizes the role of a safety net. This policy requires universities to pay attention to their learning and living conditions, prioritize student loan needs, and extract funding for assistance in difficult situations.

2.5 Development-oriented Funding Policy Stage (2012 present)

A 2012 report of the 18th National Congress of the Communist Party of China noted that "improving the level of financial assistance for students from disadvantaged families, making moral education the fundamental task of education, and providing education that satisfies the people." In 2017, the "Implementation Outline of the Quality Improvement Project for Ideological and Political Work in Colleges and Universities" included financial assistance and education in the "Ten Major Education Systems," emphasizing the need to combine "helping the poor with supporting their aspirations and intelligence," and build a development-oriented financial assistance system. Education on poverty alleviation in universities has shifted from "economic poverty alleviation" to "spiritual poverty alleviation". The focus of university funding work needs to shift from basic and guaranteed funding to multidimensional and endogenous development-oriented funding (We, 2022).

The financial aid policy for impoverished college students has undergone a process of transformation from basic guarantee assistance to multidimensional endogenous development assistance, from simply focusing on material assistance to an effective integration of material assistance, spiritual assistance, moral education, and ability cultivation in the model of financial aid and education (Wei, 2022). From simply focusing on practical social support to providing practical social support to impoverished students and paying attention to their understanding of social support. The financial aid policy for impoverished college students combines "helping the poor with supporting their aspirations and intelligence" and constructs a funding mechanism that effectively integrates material assistance, moral infiltration, ability expansion, and spiritual motivation, forming a virtuous cycle of "solving difficulties - educating people - becoming talented - giving back" (Chen, 2018).

3. Current Situation of Impoverished College Students

3.1 Current Learning Situation

One study conducted a survey on the learning situation of impoverished students and compared it with the learning situation of nonimpoverished students. Research has shown that poor students have significantly greater levels of self-discipline and perseverance in their learning than nonpoor students. The positive experiences of impoverished students are lower than those of nonimpoverished students, while their negative experiences are nearly 4 percentage points greater than those of nonimpoverished students. Poor students have significantly greater levels of learning anxiety than nonpoor students due to factors such as "difficulties in life", "difficulty concentrating", and "unsatisfactory majors" (Qiu Jiyang, 2006). Research has revealed differences in learning attitudes, interests, methods, and abilities among impoverished college students in terms of grade, major, and gender. From the perspective of learning motivation and attitude, most impoverished students have clear goals. From the perspective of learning time and effectiveness, most impoverished students allocate relatively little time, and respondents generally spend most of their time learning. The majority of impoverished students have average academic performance. The three factors of "professional satisfaction," "learning atmosphere," and "teaching effectiveness" have the most significant impact on the learning outcomes of impoverished college students (Deng Jie, 2009). Research has shown that impoverished students in Jiangsu universities have obvious ethnic, professional, and grade characteristics in terms of their learning engagement and academic performance. Learning engagement has a positive impact on academic performance. Male students have better academic performance than female students, with higher scores in science and humanities and the highest investment in engineering studies. However, their academic performance is lower in their third year and highest in their fourth year (Yu Yaping, 2018).

3.2 Current State of Mental Health

Poor students in universities are a special group who suffer from both economic and psychological pressures and are more prone to psychological problems than ordinary students (Hua Lei, Jia Hongguo, Chen Xuening, 2016). The incidence of psychological problems among impoverished students is 1.035-5.984 times greater than that among nonimpoverished students, with interpersonal sensitivity being the main issue. Impoverished college students are more introverted and withdrawn (Hu Chunhong, 2010; Guo Ming, Chen Baojia, Zhao Liang, 2011). An increasing number of impoverished college students are facing psychological problems such as anxiety, depression, inferiority complexes, or interpersonal difficulties, and some even suffer from mental illnesses such as depression or schizophrenia (Liu Jinglan, 2011). Researchers have conducted a survey on the mental health status of college students using the SCL-90 Symptom Checklist. The SCL-90 scale includes ten symptom factors, namely, somatization, obsessive-compulsive symptoms, interpersonal sensitivity, depression, anxiety, hostility, terror, paranoia, psychoticism, and sleep and dietary status. The scale consists of 90 items, each of which adopts a five-level scoring system. Research has shown that the proportion of poor college students with psychological problems related to various mental health factors is greater than that of nonpoor college students, especially for the three factors of

somatization, interpersonal sensitivity, and psychoticism, which are all greater than 70% (Tai Yonglin, 2005).

3.3 Employment Status

In June 2013, researchers conducted a survey on the employment rate of graduates from a certain university and found that the employment rate of poor graduates was 29.6%, while the employment rate of nonpoor graduates was 37.4%. This means that the employment situation of nonpoor college students is significantly stronger than that of poor college students (Zhang Yinglian, 2014). A survey of 2013 graduates from impoverished universities in three ordinary undergraduate colleges in Inner Mongolia revealed that the employment rate and monthly salary level of graduates from impoverished universities in Inner Mongolia were basically on par with the national average for college students. However, indicators such as the postgraduate entrance examination rate, civil service examination rate, overseas study rate, self-employment rate, job satisfaction, and employment quality were significantly lower than the national average (Duan Meizhi, 2015). Researchers have used the independently developed "Evaluation Standards for Employment Quality of College Students" to study the employment quality of impoverished and nonimpoverished students in universities in Jiangxi Province. The results showed that the first-time employment rate of impoverished students was greater than that of nonimpoverished students because impoverished students are more likely to endure hardship and often choose to work first before choosing a career. The basic salary, social security, and other welfare levels of impoverished students are lower than those of nonimpoverished students. The proportion of impoverished students employed in government agencies, public institutions, and state-owned enterprises is much lower than that of nonimpoverished students, while more than half of impoverished students are employed in private enterprises. The work intensity of impoverished students is greater than that of nonimpoverished students. Overall, the comprehensive score of employment quality for impoverished students is 59.65, while that for nonimpoverished students is 63.78, resulting in a difference of 4.133. The employment quality of nonimpoverished students is better than that of impoverished students (Liu Si, 2016).

Researchers have found through a survey of 3000 questionnaires that impoverished college students face high employment pressure and strong feelings of inferiority, low employment expectations and practicality, and are unwilling to return to work in their hometown (60.6% are afraid of losing face, 25.3% are afraid of affecting their future, 3.7% are afraid of paying job fees, and 3.2% are afraid of personal expenses). In terms of employment location selection, 18.7% chose large cities, 78.5% chose small and medium-sized cities, and 2.8% did not choose (Shi Hongyu, 2001).

4. Types of Social Support for Impoverished College Students

The emergence and development of the problem of impoverished college students has become a widely concerning social issue that has attracted considerable attention from the Party and the government. The government,

society, universities, and families work together to help impoverished college students alleviate the economic, living, and psychological pressures they face. Providing social support for them is not only the responsibility of government departments at all levels but also the obligation of the whole society (Li Chunxian, 2009).

Researchers have divided the social support entities for impoverished college students into government, schools, and social forces. Social force support generally includes donations and grants from social organizations, enterprises, and individuals to schools or individuals (Zhu Weihong, Shi Mingjing, 2011). This study is based on previous research and divides social support into national support, school support, third-party social force support, teacher support, family support, and peer support.

4.1 National Support

The financial support policy for impoverished students in Chinese universities is the most important formal form of support. The Central Committee of the Communist Party of China, the State Council, the Ministry of Education, various levels of people's governments, and local education administrative departments have successively studied and formulated a series of measures and policies to assist poor people and gradually established a financial aid system for impoverished students, with "rewards, loans, assistance, subsidies, and reductions" as the main content (Li Chunxian, 2009).

4.2 School Support

The national student aid policy is implemented through schools, while social student aid activities require schools to coordinate. In the funding work, schools not only play the role of national policy implementers and social funding intermediaries but also undertake the task of providing assistance to impoverished students within their capabilities and cultivating their physical and mental health growth. According to relevant national regulations, universities should fully allocate 4-6% of their career income to support students from economically disadvantaged families. In addition to formal economic support, various universities also attach great importance to spiritual and service support for impoverished students. Relevant departments in universities actively carry out effective psychological education and counseling activities, providing assistance, inspiration, guidance, and education to impoverished students, guiding them to face poverty, helping them build self-confidence, eliminating and alleviating their psychological problems and obstacles, and allowing their tense emotions to relax (Li Chunxian, 2009).

4.3 Support from Third-party Social Forces

Third-party social support refers to support from social forces other than the state and schools. Generally, it includes donations and funding from social organizations, enterprises, and individuals to schools or individuals. Currently, assistance for impoverished college students is promoted mainly by the government, with a relatively high proportion of government and universities. Social scholarships and

grants are relatively limited in terms of quantity and scope. According to statistics, in 2022, various student aid policies for general higher education established by the government, universities, and society supported a total of 45.8824 million students in general higher education nationwide, with funding of 167.559 billion yuan. Among them, social organizations, enterprises, institutions, and individuals donated 2.002 billion yuan in funding (referred to as "social funds"), accounting for 1.19% of the total funding for general higher education (National Student Financial Assistance Management Center of the Ministry of Education, 2022 China Financial Assistance Development Report).

4.4 Teacher Support

University teachers generally provide material support, ideological guidance, and psychological assistance to impoverished students (Wu Guiling, 2003). Some universities adopt a mentorship system for impoverished students to provide support. The mentorship system for impoverished students in universities refers to the work system of selecting excellent mentors with both moral and academic qualities in universities, providing precise one-on-one or one-to-many assistance, guiding impoverished students in ideological guidance, life planning, life guidance, psychological counseling, academic counseling, interest cultivation, and other targeted poverty alleviation and education. Different from the undergraduate mentorship system, the target audience of mentorship services for impoverished students is the impoverished student group, and mentorship service work is more precise and professional (Zhu Haowen, 2015). The significance of implementing a mentorship system for the construction of a poverty alleviation and education system lies in the fact that students can engage in comprehensive communication with their mentors through in-depth communication, which provides an additional channel for them to express their feelings. On the other hand, mentors are often related to students' majors and can provide more direct assistance in employment, from useful professional education to professional ethics education and from basic technical knowledge to inspiring professional emotions (Ling Yuelian, 2015). In the management of impoverished students, teachers can encourage them to actively participate in a variety of collective activities, face other students with a good psychological state, and pay attention to discovering and affirming their virtues of simplicity, progress, and ability to endure hardship to enhance their confidence, overcome negative psychology such as inferiority and isolation, enhance mutual understanding and understanding, close relationships with classmates, help impoverished students break out of isolation, and establish harmonious interpersonal relationships. This is also an important form of social support.

4.5 Family Support

Due to their insufficient financial ability, impoverished college students still need the support of their families for tuition and living expenses. According to the survey, most of the tuition fees of poor students in colleges and universities are provided by their parents, accounting for 63.3% of the total number of poor students, and 17% are funded by their brothers, sisters and relatives. The living expenses of impoverished college students are paid by their parents,

accounting for 62.5% of the total number of impoverished students, and 9.7% are funded by their brothers, sisters and relatives (Zhao and Qiao Jinzhong, 2000). Although the tuition and living expenses of impoverished college students need to be provided by their families, these families are basically socially disadvantaged groups, usually low-income earners. Their economic income often hovers around the edge of the social poverty line, and they are unable to bear all the necessary learning and living expenses for college students.

Family support is an important component of the social support system and refers to the material and spiritual support provided by family members to individuals. A study by Yan Biaobin et al. revealed that among various sources of social support, family support has a greater impact on the subjective well-being of college students (Yan Biaobin, Zheng Xue, 2006). The family is an important living space and cultural environment for a person's growth process. The particularity of family influence determines that family support should be the foundation of the social support system for impoverished students. Family support has the widest and longest impact on impoverished students. The psychological support provided by families to their members is irreplaceable for other social organizations and groups. A harmonious family atmosphere; an intimate parent-child relationship; and a democratic, equal, and positive family spirit environment will contribute to the future development of impoverished students (Zhao Yun, 2008).

4.6 Peer Support

Peer support refers to the voluntary provision of comfort, encouragement, support, and guidance to students of similar physical and psychological age who require psychological assistance during interpersonal communication. It provides assistance activities similar to those of professional psychological counseling but not completely different from those of psychological counseling. Some universities make full use of peer support and play an important role in the funding and education of universities. There is a team assistance model based on academic leadership activities that involves actively organizing difficult student teams for learning through "academic leadership" activities. There is a pioneering model led by advanced models, and advanced models have been introduced to stimulate the growth of impoverished college students (Bei Jingwen, 2021).

Friend support is an important component of peer support. Good friend support can enhance college students' confidence in coping with negative events and strengthen their self-efficacy (Li Zhihua, Yin Xiayun, 2015). Harmonious friendships are beneficial for the healthy development of college students' personalities and the cultivation of their social abilities, while poor friendships can cause social suppression and withdrawal, thereby affecting their adaptation to the social environment. Friendship support is mainly based on service support and emotional support supplemented by economic support. The main forms of support include heart-to-heart talks, daily life assistance, emergency rescue, and economic support. This can not only meet people's social communication needs but also enable impoverished college students to receive the necessary support and assistance in the event of a life crisis, thereby

reducing their psychological burden (Shi Wei, Zhang Jinfu, 1999). Poor college students can also receive various forms of learning and information support through discussions and exchanges with friends, classmates, and others in their daily studies and life. These informal forms of social support are highly important for impoverished college students to adapt to college life and future social life, cultivate a positive and proactive attitude, and form correct values.

4.7 Measurement of Social Support

In 1983, Sarason et al. developed the "Social Support Questionnaire" as the basis for the development of social support assessment tools. This scale consists of two parts: the number of sources of social support during stress and satisfaction with social support. The scores of each dimension and the total score of this scale can well reflect the situation of social support and are related to health outcomes. Hendeson et al. (1981) developed the "Interview schedule for social interaction," which divides social support into perceived social support and social support utilization. Professor Xiao Shuiyuan, a Chinese scholar, developed the "Social Support Scale" based on previous scales and research. This scale divides social support into three dimensions: objective support, subjective support, and support utilization. This scale has good reliability and validity and is closely related to health outcomes. Social Support Quality Scale [20]. The Interpersonal Support Evaluation List (ISEL) developed by Sheldon, which consists of 40 questions, was used to measure the types of social support received by college students. This questionnaire is divided into four subquestionnaires: information support, companionship support, material support, and emotional support. The evaluation adopts a two-point scale of "yes" or "no", and the scores are recoded during the statistical analysis. The higher the score of the participant is, the more support he or she has received for a certain type.

With the continuous deepening of related research, the understanding of social support is receiving increasing attention. Perceived social support is regarded as a separate trait and is tested using specialized tools. From the content perspective, it includes the quality of social support, that is, satisfaction with perceived social support. The quantity of social support refers to the number of individuals who can receive help in situations where they need it, as well as the sources of social support such as family, classmates, colleagues, friends, teachers, etc. (Pan Jiajia, 2018).

Jiang Qianjin's Perceived Social Support Scale is the Chinese version of the Zimet Scale, and Yan Biaobin and Zheng Xue have made minor adjustments to Jiang Qianjin's Perceived Social Support Scale. The main change is to replace "leaders, relatives, colleagues" with "teachers, classmates, relatives". The Hu Tao Children's Perceived Social Support Scale divides perceived social support into positive support and negative support. Positive support includes family support, peer support, and school support. Negative support refers to bullying and discrimination.

5. Research on Poor College Students' Understanding of Social Support

Researchers conducted a survey on the positive mental health

status of 308 impoverished college students from a university in Anhui Province from the perspective of positive psychology. The results showed that perceived social support was significantly positively correlated with life satisfaction and positive emotions and significantly negatively correlated with negative emotions (Zuo Chunrong, Wang Yuning, Zuo Jing, 2023). A survey on the current situation of poor college students' understanding of social support was conducted. A comparative analysis of poor college students of different genders revealed that for the dimension of friend support, males had significantly greater levels of understanding of social support than females did, and there was no significant difference in family support or other support dimensions. A comparative analysis of impoverished college students of different ages revealed that in terms of family support, those born in the 1990s scored higher than those born in the 1980s, while in terms of friend support and other support dimensions, those born in the 1980s scored better than those born in the 1990s. Comparative analysis of different types of impoverished college students revealed that student cadres scored higher than ordinary students (Zhang Zhongqiong, Ban Yongfei, Yin Hongmin, 2011). Researchers have studied the relationship between perceived social support and psychological resilience among 437 impoverished college students in Sichuan Province. There is a significant positive correlation between the understanding of social support and psychological resilience among impoverished college students. Further regression analysis shows that the total score of perceived social support can effectively predict the psychological resilience level of impoverished college students (Xu Haolan and Dai Yanlei, 2009).

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