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Practical Research on Realizing Developmental Financial Assistance Through One-Stop Student Communities

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Abstract: Against the background of the high-quality development of higher education in the new era, university financial assistance work is transforming from "guarantee-oriented" to "development-oriented," emphasizing the integration of economic support and talent cultivation, and improving students' comprehensive quality and sustainable development capabilities. As an innovative carrier for talent cultivation, the "one-stop" student community, with the advantages of being close to students' lives and integrating resources, provides an ideal platform for developmental financial assistance. The two are highly consistent in philosophy: the former focuses on ability growth and potential stimulation, while the latter realizes the sinking of education through spatial reconstruction and service integration. In practice, through multi-departmental linkage, a four-dimensional service system, and digital intelligence support, an integrated model of "assistance-service-development" has been constructed, effectively realizing the transformation from "blood transfusion" to "blood production," and providing a practical paradigm for universities' "all-staff, whole-process, and all-round education."

Keywords: Developmental financial assistance; One-stop student community; Practical path; Effect

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1. Introduction

Under the background of higher education reform in the new era, the educational environment of universities presents new characteristics: students' growth backgrounds, values, and needs are becoming increasingly diverse and personalized. Students from economically disadvantaged families [1] not only need economic assistance but also yearn for comprehensive support such as ability improvement, psychological care, and career planning; at the same time, the goal of university education focuses on students' all-round development, emphasizing the cultivation of socialist builders and successors with all-round development of morality, intelligence, physical fitness, aesthetics, and labor [2], which puts forward innovative requirements for traditional educational ideas and methods.

As the transformation direction of university financial assistance work, developmental financial assistance breaks through the limitations of traditional "guarantee-oriented" assistance. Li (2019) [3] pointed out that developmental financial assistance constructs a five-in-one developmental financial assistance and education system, including economic assistance, psychological counseling, spiritual support, academic guidance, and ability improvement through a three-dimensional model of "economic assistance + ability building + value guidance", closely combining assistance with education and promoting students' all-round development. At the same time, as an innovative carrier for talent cultivation, the "one-stop" student community provides an ideal platform for developmental financial assistance with the advantages of being close to students' lives and integrating resources. Chen (2023) [4] believes that the "one-stop" student community has become a practice field for "all-staff, whole-process, and all-round education" and an important institutional and mechanism innovation to strengthen university's backbone and ideological and political work.

Currently, the synergistic effect between the two has not been fully exerted, with problems such as scattered resources and imperfect mechanisms. Ma (2025) ^[5] proposed that the "one-stop" student community builds a comprehensive platform covering ideological education, Party and League activities, teacher-student interaction, cultural exchange, and life services by gathering forces from the government, universities, society, and students. Exploring the path of assistance and education in this context is of great significance. The core of the synergy between the two lies in resource integration and scenario integration: developmental financial assistance provides targeted assistance objects for community services, and the "one-stop" community provides daily scenarios for assistance and education, jointly building a closed-loop education chain of "identification-assistance-development-feedback." In addition, Gao (2024) ^[6] emphasized that digital intelligent technology can optimize the identification of assistance objects and demand matching, providing technical support for collaborative education. Therefore, in-depth research on the internal logic, practical paths, and innovative models of collaborative education between the two has both theoretical value and practical guiding significance, and can provide new ideas for optimizing the university education system.

2. Connotation and characteristics of developmental financial assistance in the new era 2.1. Connotation of developmental financial assistance

Developmental financial assistance and education is the core model of the transformation of university financial assistance work from "guarantee-oriented" to "development-oriented" in the new era, and its connotation can be defined from two aspects: goal upgrading and practical paths.

First, core positioning: Kuang (2024) ^[7] believes that on the basis of ensuring the basic living needs of students from economically disadvantaged families, taking "education" as the fundamental goal, through integrating resources and building platforms, it promotes students' transformation from "passive assistance" to "active development", and ultimately realizes the in-depth integration of economic support, ability improvement, and value shaping.

Second, practical logic: breaking through the limitations of traditional single economic assistance, combining economic assistance with multiple educational elements such as academic guidance, career planning, psychological support, and social practice [8]; adhering to the concept of "helping people to help themselves," guiding students to participate in practical activities such as employment and entrepreneurship, academic research, and public welfare services through mechanisms such as "community-university linkage" and "family-school collaboration," cultivating independent development capabilities and social responsibility; the ultimate

goal is to promote the comprehensive improvement of students' political quality, moral literacy, knowledge and skills, and physical and mental quality, helping them realize socialization and individualization transformation and grow into high-quality talents adapting to social needs.

2.2. Characteristics of developmental financial assistance

2.2.1. Development orientation: From "Short-Term Guarantee" to "Long-Term Empowerment"

Developmental financial assistance takes students' lifelong development as the core goal. It not only solves the current economic difficulties but also focuses on cultivating independent learning, self-management, and innovative practice capabilities through continuous support (such as academic tutoring, scientific and technological innovation training, and professional quality training), comprehensively helping students, ensuring that on the basis of economic assistance, students can obtain motivation and resources for continuous development.

2.2.2. Diversified integration: Resource integration and full-element coverage

Developmental financial assistance not only integrates multiple forms such as economic assistance (scholarships, grants, student loans), academic support (course tutoring, skill training), psychological services (emotional counseling, stress resistance training), and career development (job hunting guidance, internship connection) to form a three-dimensional support system of "material + spirit + ability" ^[9]; but also links internal and external resources (enterprises, communities, families) to build an educational platform to meet students' multi-dimensional needs in academics, psychology, social interaction, and career ^[10]. This diversified integration not only improves the pertinence and effectiveness of assistance but also provides a solid guarantee for students' all-round development.

2.2.3. Subject participation: Stimulating students' subjective initiative

Developmental financial assistance encourages students to transform from "passive recipients" to "active participants," enhancing self-efficacy and sense of responsibility by establishing student autonomous organizations, participating in the design of assistance projects, and leading public welfare activities; it emphasizes "practical education" more, guiding students to exercise their abilities in activities such as employment and entrepreneurship, academic research, and voluntary services, and establishing the values of "self-reliance, self-improvement, gratitude, and dedication" [11]. This subject participation not only enhances students' self-efficacy but also cultivates their sense of responsibility and teamwork spirit, laying a solid foundation for their future social adaptability.

2.2.4. Educational nature: In-depth integration of assistance and education

Developmental financial assistance breaks the positioning of a "pure economic tool," transforming assistance work into an important carrier for value shaping. Through inspirational education, integrity education, and gratitude education, it helps students establish correct outlooks on life, worldviews, and values; taking "developmental financial assistance" as a link, it realizes the combination of "management and education, inspiration and ability enhancement, learning and practice," and ultimately achieves the educational effect of "assisting one person, growing one person, and driving a group."

3. Logical framework of realizing developmental financial assistance through onestop student communities

3.1. Goal level: Value alignment, education-oriented

Both developmental financial assistance and the "one-stop" student community follow the fundamental principle of "fostering morality and cultivating people", surpassing the single attribute of "economic guarantee" of traditional assistance and the basic function of "affair management" of the community, and jointly pointing to the comprehensive development of students' "knowledge, ability, and quality" [11].

3.2. Service level: Scenario integration, resource aggregation

At the service logic level, developmental financial assistance and the "one-stop" student community form indepth scenario integration based on student demand orientation. The service objects of the two highly overlap, both focusing on student groups with prominent growth needs (such as assisted high-care students and students in need of help in ideology, psychology, and academics), avoiding resource mismatch; the goal of the improved assistance and education system to meet diverse needs through platforms, personnel, and resources is naturally consistent with the comprehensive and sustainable service scenarios already built by the "one-stop" community [12]. The community can directly carry out functions such as assistance policy promotion and personalized assistance, providing a convenient and efficient carrier for assistance services. Assisted students not only become the biggest beneficiaries through in-depth participation in community activities but also provide feedback on the vitality of community governance, forming a virtuous closed loop of "service-participation-benefit."

3.3. Content level: Element complementation, connotation interconnection

Developmental financial assistance is based on "scholarships, loans, grants, and work-study" economic assistance, extending to development dimensions such as ideological and moral education, academic tutoring, psychological counseling, and skill improvement; the "one-stop" community focuses on growth affairs such as ideological guidance, affair handling, career planning, and employment guidance [13], and the two highly overlap in core contents such as academic assistance, psychological services, and career development.

3.4. Mechanism level: Collaborative linkage, efficient operation

Developmental financial assistance emphasizes resource integration and a four-dimensional mechanism of "material-morality-ability-spirit", and the "one-stop" community adheres to backbone leadership, gathers educational forces, and establishes a normalized interaction mechanism. The two are highly consistent in governance structure (Party committee leadership, departmental collaboration, college implementation), process management, dynamic adjustment, and other concepts and principles.

4. Practical paths of realizing developmental financial assistance through one-stop student communities

4.1. Mechanism construction: Focusing on "Assistance +" to strengthen collaborative guarantee

4.1.1. Establish a "Assistance +" collaborative management mechanism

Construct a leading group for assistance and education in the "one-stop" community, clarify the powers and responsibilities of the Student Affairs Department, Community Management Office, secondary colleges, and teacher Party branches, incorporate assistance effects into community construction assessment, and form a three-

level responsibility chain of "leadership coordination-departmental linkage-branch implementation." Implement a "paired assistance" system, through the model of "1 backbone connecting 1–2 assisted students," carry out academic tutoring, ideological counseling, and life care relying on community scenarios, realizing the in-depth integration of backbone leadership and precise assistance [14].

4.1.2. Improve the "Multi-Departmental Linkage" communication and coordination mechanism

Build a cross-departmental information sharing platform, integrate the assistance management system, community service system, and student behavior big data module, dynamically update assistance status, activity participation, and feedback data, providing support for precise demand identification. Establish a "biweekly joint meeting" system, with representatives from assistance departments, community counselors, and professional teachers participating, regularly assessing needs and adjusting strategies, forming a closed-loop management mechanism of "demand-feedback-optimization."

4.2. Resource integration: Focusing on "Four-Dimensional Integration" to activate educational elements

Centered on four-dimensional resources of "material assistance-academic support-psychological counseling-employment assistance", construct a collaborative development system of "financial support + ability improvement". Set up a "growth empowerment workstation" in the "one-stop" community, form a professional team of full-time teachers, psychological counselors, and career planners, and provide personalized guidance through a mechanism of "demand diagnosis-scheme customization-tracking feedback" [14]. Innovate project-based operation, connecting traditional policies such as scholarships, loans, grants, and work-study with developmental resources such as scientific research training, social practice, and skill improvement classes, forming a two-way model of "economic bottom-line guarantee + ability value-added support," promoting the transformation of assistance resources from "single material supply" to "diversified growth empowerment", and improving the pertinence and effectiveness of education.

4.3. Activity design: Centering on "Four Aspects of Education" to create characteristic educational scenarios

Based on the four-dimensional educational framework of "moral edification-ability development-spiritual motivation-digital empowerment," construct a characteristic activity system adapted to the goals of developmental financial assistance, realizing the organic unity of "assistance" and "education" through scenario-based design.

4.3.1. Focus on "Moral Edification" to strengthen value guidance

Focusing on gratitude education, integrity education, and family and country feelings cultivation, relying on positions such as community activity rooms and red cultural corridors, carry out activities such as "assistance policy promotion meetings," "integrity-themed debates," and "red classic reading clubs," guiding assisted students to establish the values of "knowing gratitude, being grateful, and repaying kindness," and integrating personal development into national strategic needs.

4.3.2. Focus on "Ability Development" to improve comprehensive quality

Design modular activities such as "academic gas stations," "career launch plans," and "sunshine heart

stations" around three dimensions of academic improvement, career development, and psychological quality, systematically improving students' core competitiveness through a training path of "theoretical learning-practical exercise-feedback iteration."

4.3.3. Focus on "Spiritual Motivation" to cultivate responsibility

Through activities such as "inspirational figures entering the campus" and "growth sharing meetings of assisted students", explore typical cases of outstanding assisted students and give play to the demonstration role of role models; organize students to participate in public welfare projects such as community voluntary services and rural revitalization social practice, guiding them to enhance self-confidence, sense of responsibility, and sense of mission in serving others and contributing to society.

4.3.4. Focus on "Digital Empowerment" to optimize educational efficiency

Using technical means such as big data and artificial intelligence, develop a "student development portrait system" to dynamically track the participation, academic performance, and psychological status of assisted students in community activities; rely on the community smart service platform to push personalized activity recommendations, realizing the precise supply of assistance services and the intelligent management of the educational process.

4.4. Digital intelligence support: Creating a new ecology of "Smart Community + Precise Assistance"

Centered on "data-driven and intelligent empowerment", relying on the digital platform of the "one-stop" student community, construct a new educational ecology of in-depth integration of "smart community" and "precise assistance", realizing the paradigm transformation of assistance services from "experience judgment" to "data decision-making" [15]. Integrate multi-source heterogeneous data such as community activity check-in records, online learning platform duration, and consumption behavior trajectories, and use machine learning algorithms to construct behavioral characteristic portraits of assisted students. By setting thresholds for key behavioral indicators, it automatically identifies assistance needs and strengthens the forward-looking and precision of assistance and education.

5. Summary

Relying on the "one-stop" student community, developmental financial assistance has realized the transformation from economic assistance to comprehensive education. Through backbone leadership, resource integration, activity innovation, and digital intelligence support, an integrated model of "assistance-service-development" has been constructed, promoting students from "receiving assistance" to "helping themselves," effectively improving the effectiveness of assistance and education, and helping universities achieve the goal of "all-staff, whole-process, and all-round education."

Disclosure statement

The authors declare no conflict of interest.

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