

Research Report on the Construction Method of the Curriculum Ideological and Political Teaching System for “Practical Financial Planning”

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Abstract: Taking the “Practical Financial Planning” course as an example, this report explores how to integrate ideological and political education into professional courses and construct a curriculum ideological and political teaching system. The report is divided into three parts: the first part analyzes the functional orientation of curriculum ideological and political education in professional talent training and value shaping, and proposes design principles for curriculum ideological and political teaching content and implementation methods; the second part introduces the research on the integration and integration model of curriculum ideological and political elements, adopting Derrick Bell’s Storytelling Model for curriculum element integration, and organically combining professional knowledge with ideological and political elements through situational stories as carriers; the third part constructs the evaluation principles and system of curriculum ideological and political teaching, and designs multi-dimensional and comprehensive evaluation indicators and methods from the perspective of combining process evaluation and developmental evaluation. This report aims to provide a feasible path and reference for reforming ideological and political teaching in professional courses.

Keywords: Practical financial planning; Curriculum ideological and political education; Derrick Bell’s Storytelling Model; Evaluation system

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1. Introduction

1.1. Research background and significance

With changes in the financial market, the “Practical Financial Planning” course not only needs to impart professional theories but also cultivate students’ correct financial concepts, social responsibility, and professional ethics. Integrating ideological and political education into the course is an inevitable requirement for talent training in colleges and universities. However, traditional ideological and political education is often rigid and

difficult to resonate with students. Therefore, exploring a new curriculum ideological and political model that conforms to professional characteristics and can stimulate students' initiative has become an urgent problem to be solved^[1-3].

1.2. Research objectives and content

Taking the "Practical Financial Planning" course as an example, this report explores methods for constructing a curriculum ideological and political teaching system, mainly divided into three parts:

- (1) The first part analyzes the functional orientation of curriculum ideological and political education and proposes design principles for teaching content and implementation methods;
- (2) The second part studies the integration model of curriculum ideological and political elements, adopting Derrick Bell's Storytelling Model to organically combine professionalism and ideological and political education through situational stories as carriers;
- (3) The third part constructs a curriculum ideological and political teaching evaluation system and designs multi-dimensional evaluation indicators combining process and developmental evaluation.

1.3. Research methods and ideas

This study adopts literature analysis, case analysis, and empirical research methods. First, sort out the teaching syllabus and objectives, and clarify the ideological and political functional orientation and design principles through literature analysis; second, use Derrick Bell's Storytelling Model to select five chapters (financial planning basics, financial management, housing purchase planning, education fund planning, and pension planning) for element integration design; finally, collect teaching feedback and achievement data to construct and verify a multi-dimensional and comprehensive evaluation system^[4,5].

2. Design of curriculum, ideological and political teaching content and implementation methods for practical financial planning

2.1. Functional orientation of curriculum, ideological and political education in professional talent training and value shaping

Practical Financial Planning is a comprehensive and applied course. Integrating ideological and political education mainly has the following functions:

- (1) Guide students to establish correct financial concepts. Finance can not only promote resource allocation but also has risks and bubbles. The course needs to guide students to view the role of finance dialectically, pursue maximum benefits while taking into account social benefits, and strictly abide by laws and regulations.
- (2) Cultivate students' correct value orientation. In wealth management, students should be educated to balance material and spiritual wealth, personal happiness and national development, and respect individuality while following conscience.
- (3) Shape good social responsibility and professional ethics. Financial planners need to maintain neutrality and impartiality in services, safeguard customer interests, avoid conflicts of interest, and promote the standardized development of the industry.

2.2. Design principles for curriculum, ideological and political teaching content and implementation methods

Based on the above functional orientation, the following design principles are proposed:

- (1) Principle 1: Goal-oriented principle. Clarify the ideological and political goals to be achieved in each teaching link, that is, specific requirements for financial concepts, value orientation, sense of responsibility, and professional ethics.
- (2) Principle 2: Content integration principle. Avoid rigid addition and achieve in-depth integration: at the theoretical level, combine financial systems with national strategies; at the method level, combine planning tools with scientific spirit; at the practical level, combine service processes with professional norms.
- (3) Principle 3: Form innovation principle. Break through traditional methods, adopt Derrick Bell's Storytelling Model for element integration, use modern educational technology to enrich forms, create immersive financial service scenarios, and enhance teaching experience.

3. Research on the integration model of curriculum, ideological and political elements

3.1. Basic principles of Derrick Bell's Storytelling Model

Proposed by Derrick Bell, Derrick Bell's Storytelling Model is a curriculum integration model based on situational stories. The model divides stories into three levels: the personal level shows specific experiences to arouse resonance; the cultural level reflects on the influence of beliefs and values; the social level considers individuals' responsibilities for social development. Through progressive thinking, this model can effectively connect knowledge, emotions, and actions, making it suitable for curriculum ideological and political teaching^[6-8].

3.2. Application of Derrick Bell's Storytelling Model in the Practical Financial Planning Course

Taking five chapters of the Practical Financial Planning course as examples, this section introduces how to use Derrick Bell's Storytelling Model for curriculum element integration. The specific steps are as follows:

- (1) Step 1: Determine the theme and goals of the story. The theme is "How to formulate a reasonable financial plan", and the goal is to master professional methods and cultivate correct values.
- (2) Step 2: Set up characters: a middle-aged couple, Zhang Qiang (a state-owned enterprise employee) and Li Na (a foreign-funded enterprise employee), who face financial planning dilemmas. Other characters include their son Zhang Chen, their retired fathers, and a professional financial planner, Zhao Ming.
- (3) Step 3: Design the plot and dialogue of the story. The plot is divided into the following parts:
 - (a) Plot 1 (Financial Planning Basics): The couple seeks help from Zhao Ming, who explains the systematic steps of financial planning, corresponding to Chapter 1.
 - (b) Plot 2 (Financial Management): The couple collects information, and Zhao Ming assists in compiling family financial statements and conducting diagnostics, corresponding to Chapter 2.
 - (c) Plot 3 (Specialized Planning): For the goals of housing purchase, children's education, and pension, Zhao Ming quantifies the goals and formulates strategies, corresponding to Chapters 3 to 5.
 - (d) Plot 4 (Service Model): Implement the plan and make regular adjustments; Zhao Ming provides continuous services, corresponding to Chapter 6.
- (4) Step 4: Design ideological and political elements in the story. The following ideological and political

elements are integrated into the story:

- (a) Financial concepts: Through the couple's dilemmas, guide students to think and establish a scientific financial concept that balances risks and returns, and current and future needs.
- (b) Value orientation: In financial decision-making conflicts, guide students to reflect on the relationship between material and spirit, rationality and emotion, and cultivate a comprehensive value orientation.
- (c) Social responsibility: Through pension and education planning, let students realize their responsibilities to families and society, and think about how to contribute to society through financial planning.
- (d) Professional ethics: Through Zhao Ming's professional services, demonstrate the professional ethics of integrity, objectivity, and impartiality, and guide students to reflect on the moral norms of professionals^[9,10].

4. Construction of evaluation principles and system for curriculum, ideological and political teaching

4.1. Evaluation principles for curriculum, ideological and political teaching

Curriculum ideological and political evaluation should follow the following principles: the goal consistency principle (evaluation content should cover changes in cognition, emotion, and behavior); the multi-subject principle (combining evaluations from teachers, students, peers, etc.); the diverse methods principle (comprehensively using observation, interviews, case analysis, etc.); the effectiveness principle (focusing on feedback and continuous improvement)^[11,12].

4.2. Evaluation system for curriculum ideological and political teaching

Based on the above principles, this report constructs a curriculum ideological and political teaching evaluation system combining process evaluation and developmental evaluation, as follows.

Process evaluation: Continuous, dynamic, and formative evaluation conducted during the teaching process, mainly focusing on students' participation, performance, and satisfaction in curriculum ideological and political teaching, as well as teachers' design, implementation, and feedback in the teaching process. It mainly adopts qualitative or quantitative methods such as observation, interviews, and questionnaires to obtain feedback from teachers and students on problems and improvement suggestions in the teaching process^[13-15].

Table 1. Process evaluation table

Evaluation Method	Specific Content
Observation Method	Teachers observe students' performance in class, including attendance, speech, discussion, homework, and practice, record students' participation, performance, and satisfaction, as well as teachers' design, implementation, and feedback. Teachers can adjust teaching methods and strategies in a timely manner based on observation results to improve teaching effectiveness.
Interview Method	After class or the course, teachers conduct individual or group interviews with some students to understand their feelings, opinions, and suggestions on curriculum ideological and political teaching, as well as changes in their cognition, emotion, and behavior regarding financial concepts, value orientation, social responsibility, and professional ethics. Teachers can gain an in-depth understanding of students' needs and problems based on interview results to improve teaching quality.
Questionnaire Method	In the middle or at the end of the course, teachers distribute questionnaires to all students to collect their evaluations of curriculum ideological and political teaching, including evaluations of teachers, course content, course forms, and course effects. Teachers can conduct data analysis and summary based on questionnaire results to improve teaching standards.

The specific content of the questionnaires is as follows:

(1) Questionnaire 1: Evaluation of Teachers

Please score the following items based on your impression of the course teacher, with 1 being the lowest and 5 being the highest.

(2) Questionnaire 2: Evaluation of Course Content

Please score the following items based on your understanding of the course content, with 1 being the lowest and 5 being the highest.

(3) Questionnaire 3: Evaluation of Course Effects

Please score the following items based on your cognition of the course effects, with 1 being the lowest and 5 being the highest.

Table 2. Questionnaire—Evaluation of Teachers

Item	Score
1. Teacher's professional level	
2. Teacher's teaching methods	
3. Teacher's teaching attitude	
4. Teacher's ideological and political education ability	
5. Teacher's classroom interaction	
6. Teacher's after-class feedback	

Table 3. Questionnaire—Evaluation of Course Content

Item	Score
Financial Basics Module	
Personal or Family Financial Management Module	
Housing Purchase Planning Module	
Education Fund Planning Module	
Pension Planning Module	

Table 4. Questionnaire—Evaluation of Course Forms

Item	Score
Derrick Bell's Storytelling Model	
Modern educational technologies such as multimedia, network, and simulation	
Open, immersive, and situational teaching scenarios	

Table 5. Questionnaire—Evaluation of Course Effects

Item	Score
Improved your mastery and application ability of basic financial planning theories and methods	
Cultivated your correct financial concepts, value orientation, social responsibility, and professional ethics	

Developmental evaluation: Summative, static, and terminal evaluation conducted after the end of curriculum ideological and political teaching, mainly focusing on changes and improvements in students' cognition, emotion, and behavior regarding correct financial concepts, value orientation, social responsibility, and professional ethics, as well as the effect and quality of teachers' achievement of curriculum ideological and political teaching goals. It mainly adopts quantitative or qualitative methods such as tests, case analysis, and situational simulation, to obtain evaluations of teaching achievements and effects from teachers and students.

Table 6. Developmental Evaluation Table

Evaluation Method	Specific Content
Test Method	At the end of the course, teachers conduct a comprehensive test for all students to assess their mastery and application ability of basic financial planning theories and methods, as well as their cognition and emotion regarding correct financial concepts, value orientation, social responsibility, and professional ethics. Test question types can include multiple-choice questions, fill-in-the-blank questions, short-answer questions, and calculation questions, covering the five chapters of the course. Teachers can conduct data analysis and summary based on test results to evaluate students' financial planning knowledge level and ideological and political education effects.
Case Analysis Method	At the end of the course, teachers provide some students with a real or fictional financial planning case, requiring them to formulate a reasonable financial planning plan for the client in the case and write a financial planning report based on the learned financial planning theories and methods. Teachers can conduct content analysis and evaluation based on students' plans and reports to assess their practical financial planning ability and ideological and political education effects.
Situational Simulation Method	At the end of the course, teachers provide some students with a real or fictional financial planning service scenario, requiring them to play the role of financial planners, communicate with clients, and provide professional financial advice and services. Teachers can conduct behavioral observation and evaluation based on students' performance to assess their financial planning service ability and ideological and political education effects.

5. Conclusion

This report explores the path of integrating ideological and political education into the “Practical Financial Planning” course. First, it clarifies the functional orientation and design principles of curriculum ideological and political education in cultivating financial concepts and professional ethics. Second, it innovatively introduces Derrick Bell’s Storytelling Model, organically integrating professional knowledge with ideological and political elements through situational stories, realizing the sublimation from personal experience to social responsibility. Finally, it constructs a multi-dimensional evaluation system including process and developmental indicators to ensure that teaching effects are quantifiable and feedback-oriented. This study aims to provide a feasible paradigm for the reform of curriculum ideological and political education in professional courses, promoting the organic unity of professional talent training and value shaping.

Disclosure statement

The authors declare no conflict of interest.

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