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Construction and Practice of Ideological and Political Teaching System for Financial Management Courses from the Perspective of Morality Education

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Abstract: Fostering virtue through education is the fundamental task of China's higher education in the new era. Curriculum ideological and political teaching integrates professional training with value guidance to cultivate talents with solid competence and moral integrity. As a core economics and management course, Financial Management contains abundant implicit educational resources in professional ethics, legal awareness and social responsibility. Current college financial management teaching overemphasizes skill training and neglects moral cultivation, with fragmented, formal ideological integration that fails to meet the high-quality talent demands of China's financial industry. Adopting literature research, case analysis and practical induction, this paper analyzes dilemmas in financial management curriculum ideological and political construction, explores core ideological and political elements, and builds a systematic four-in-one teaching system covering teaching objectives, content, methods and evaluation, alongside complete supporting mechanisms. This research eliminates the disconnection between professional and ideological education, realizes integrated knowledge teaching, ability cultivation and value shaping, and provides practical references for the high-quality reform of financial management curriculum ideological and political teaching.

Keywords: Financial management; Curriculum ideological and political education; Morality education; Teaching reform; Value guidance

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1. Introduction

With higher education upgrading and talent training reform, fostering virtue through education has become the fundamental guideline for college teaching. All professional courses undertake dual functions of knowledge teaching and moral education to build a comprehensive collaborative education system. As a core course for finance, accounting and business administration majors, Financial Management covers key modules including enterprise financing, investment evaluation, capital operation, profit distribution, financial analysis and risk control. Combining national macroeconomic policies, capital market supervision and corporate financial practices, the course cultivates students' professional operation ability, logical thinking and comprehensive literacy. As higher education shifts to connotative development, talent training prioritizes comprehensive literacy over mere professional skills, raising new requirements for financial management teaching reform. Amid national economic transformation and industrial upgrading, the financial industry is undergoing standardized rectification and structural optimization. The traditional skill-oriented talent training mode can no longer adapt to industrial changes. Modern financial talents require both solid professional foundations and sound moral literacy, setting higher standards for financial management curriculum reform.

Digital transformation and financial innovation have reshaped industrial talent evaluation criteria. Modern financial posts demand proficient financial computing and decision-making skills, as well as rigorous professional ethics, legal awareness, integrity and social responsibility. Financial work focuses on capital operation and interest distribution, where moral deficiency or legal ignorance may trigger financial risks and market disorder. Most recent financial irregularities stem from distorted values and weak ethics rather than technical errors, verifying the necessity of moral education integration. With the rapid application of big data, artificial intelligence and cloud computing in finance, emerging businesses such as intelligent investment consulting, digital credit and cross-border settlement continue to emerge. These innovations improve operational efficiency but generate new moral and compliance risks. Since existing laws cannot fully constrain emerging financial risks, practitioners' moral self-discipline becomes essential, highlighting the irreplaceable value of moral education in financial professional teaching.

Most colleges adopt traditional skill-oriented financial management teaching, prioritizing formula deduction, model application and exam training while ignoring the integration of national economic systems, financial policies and professional ethics. The separation of professional and moral education leads to students' vague professional cognition, weak integrity awareness and insufficient legal bottom-line thinking, restricting their comprehensive development and failing industrial talent demands. Many students overvalue professional skills and neglect moral cultivation, bringing potential risks to their personal careers and industrial stability. Exam-oriented teaching fosters utilitarian learning attitudes, making students focus on examinations and certificates while ignoring financial work's social attributes and professional responsibilities, resulting in graduates with high scores but insufficient literacy. Many teachers take examination passing rates and employment rates as core teaching goals, leading to mechanical knowledge indoctrination and skill training. Students learn passively and lack active thinking on professional ethics, causing some practitioners to possess outstanding skills but lack bottom-line awareness, violating laws for personal interests and harming enterprises and the financial market.

Systematic ideological and political reform for financial management courses is therefore urgent. By exploring implicit educational value in professional knowledge and embedding value guidance into classroom teaching, practical training and after-class learning, colleges can coordinate students' professional competence and moral literacy to fulfill the fundamental task of fostering virtue through education. Unlike general ideological courses, professional curriculum ideological and political education adopts a major-targeted scenario-based embedded teaching to remedy the defects of skill-only teaching. As the financial industry shifts from profit orientation to standardized operation and social value creation, higher financial education must integrate moral guidance into full teaching processes to eliminate education disconnection. Curriculum ideological and political education is not simply a content superposition but an in-depth integration of value concepts and professional knowledge logic. It subtly shapes students' professional values during professional learning, corrects their career cognition and beliefs, and solves the disconnection between ability and literacy to cultivate high-quality talents for the standardized development of modern finance.

Domestic academia has conducted extensive research on financial management curriculum, ideological and political construction, and has accumulated rich achievements and practical experience. Zhang and Chen (2021) built a three-dimensional teaching framework integrating value guidance, knowledge teaching and ability cultivation, clarifying the logical relationship between professional and ideological teaching in financial management courses [1]. Li (2020) focused on financial ethics and pointed out that integrity and ethical awareness are core ideological connotations running through talent training [2]. Wang and Chen (2022) integrated green development and ESG concepts into financial teaching, enriching connotations of corporate sustainable development and social responsibility education [3]. Yuan et al. (2025) proposed reconstructing Chinese-characteristic financial knowledge logic to adapt teaching to domestic economic development rules [4]. Geng et al. (2019) analyzed ideological education problems in financial majors and put forward systematic reform suggestions [5]. Zhu et al. (2019) elaborated the theoretical basis and practical paths of curriculum ideological and political education and built a multi-dimensional collaborative mechanism [6]. Dong (2022) proposed operable ideological design strategies based on accounting courses, providing references for financial management teaching [7]. Gao (2017) explored collaborative ideological education modes, laying a foundation for multi-subject educational participation [8]. Zhang (2023) designed targeted ideological teaching for core knowledge points, such as capital time value, to improve integration effects [9]. Li (2022) explored ideological resource mining paths under the “three-wide education” framework to expand curriculum educational scope [10]. Ma and Zhang (2022) sorted out prominent ideological construction problems and proposed targeted optimization solutions [11].

Existing studies provide solid theoretical foundations but lack systematic teaching system construction, diversified teaching innovation and long-term guarantee mechanisms. Most research focuses on single-point exploration rather than complete closed-loop teaching systems, with insufficient localized optimization for China’s financial teaching context. Against updated national financial supervision policies and industrial talent standards, traditional scattered reforms cannot meet the high-quality financial education needs. A standardized, discipline-matched and strategy-aligned teaching system is required to realize in-depth integration of professional and value education. Current research remains limited to theoretical discussion and partial practice, lacking systematic overall planning and standardized process design for curriculum ideological and political construction. The absence of integrated systems covering teaching objectives, content, methods, evaluation and guarantees reduces the replicability and popularization of existing achievements. On the basis of sorting previous research, this paper constructs a complete closed-loop teaching system to fill current research gaps and provide systematic, practical reform ideas for the financial management curriculum’s ideological and political construction. In addition, most existing studies pay insufficient attention to the dynamic adaptation between curriculum ideological and political construction and industrial iterative changes. With the continuous deepening of financial digitalization and regulatory upgrading, the moral risks and compliance dilemmas faced by financial practitioners are constantly evolving, which puts forward new requirements for the updating of ideological and political teaching content and teaching modes. Most previous teaching reforms remain in relatively fixed educational frameworks, failing to build a dynamic iterative mechanism linked with industrial frontiers and policy updates. Furthermore, few studies focus on the differentiated design of ideological and political teaching for different knowledge modules of financial management courses. The professional attributes, practical scenarios, and risk characteristics of financing, investment, capital operation, and risk management modules are significantly different, which requires targeted ideological element mining and teaching design. However, most current reform schemes adopt a unified and generalized integration mode, resulting in poor pertinence and effectiveness of value guidance. Moreover, empirical research on teaching effect verification is relatively scarce. Most literature verifies the rationality of reform schemes through theoretical deduction and teaching experience, lacking long-term tracking investigation and quantitative data analysis on students’ professional literacy improvement and post-employment behavioral performance, which weakens the practical guiding value of relevant research results. Based on the above multi-dimensional research deficiencies, this paper further optimizes and improves the whole-process ideological and political teaching system, realizes differentiated and dynamic teaching design matching with course modules and industrial development, and builds a complete closed-loop system of teaching design, practical implementation and effect evaluation, so as to make up for the deficiencies of existing research and provide more targeted and operable reform paths for financial management curriculum ideological and political teaching.

2. Core connotation and theoretical basis

2.1. Core connotation of financial management curriculum: ideological and political education

Financial management curriculum ideological and political education is an innovative implicit teaching mode that takes professional knowledge as the carrier to integrate skill training and moral education. It excavates implicit educational resources in professional ethics, legal norms, institutional cognition and social responsibility, and adopts situational infiltration to realize natural value guidance without rigid preaching. This mode breaks the long-standing separation of professional and moral education, enabling students to obtain moral edification while mastering professional skills, and represents a key innovation of higher vocational education reform in the new era. Different from rigid explicit ideological teaching, this implicit mode conforms to college students' cognitive rules, avoids learning resistance, and integrates positive values into knowledge explanation and case analysis to realize unified improvement of professional skills and moral quality.

Its core goal is the synchronous improvement of students' professional competence and comprehensive literacy. It guides students to establish correct professional values, abide by legal and professional bottom lines, and grow into high-quality financial talents with solid skills, compliance awareness and national responsibility. Professional skills determine employment competitiveness, while professional ethics decide long-term career development and industrial adaptability. With prominent industrial pertinence, financial curriculum ideological and political education covers students' full learning cycle to cultivate ethics-compliant professional talents. It emphasizes subtle infiltration through professional cases and practical scenarios rather than theoretical indoctrination, helping students internalize professional norms and moral literacy. Running through all teaching links from theoretical learning to practical training, it corrects students' confused professional cognition and vague value orientation, fosters correct career outlooks and professional responsibility, and shapes stable literacy for long-term industrial development.

2.2. Theoretical basis

Morality education theory, the fundamental guideline of higher education, requires all professional courses to undertake moral education responsibilities and adhere to the unity of ability and morality, providing core theoretical support for curriculum ideological and political reform. It clarifies that talent training prioritizes moral shaping alongside professional ability improvement, guiding the overall reform of financial management ideological teaching. This theory emphasizes that talent training covers both professional skill cultivation and moral value shaping, taking fostering virtue through education as the core goal for all teaching activities and providing fundamental value orientation for financial management curriculum reform.

Collaborative education theory integrates diverse educational resources to break classroom boundaries, build a full-process collaborative education pattern, and resolve the disconnection between skill training and moral education. It combines classroom teaching, practical training and enterprise resources to form a three-dimensional education system, making up for the limitations of single classroom ideological education. Breaking traditional closed classroom teaching modes, it integrates school, enterprise, and social educational resources to build a full-staff, full-process, and all-round education system, generating continuous and in-depth cultivation effects on students' professional ethics and comprehensive literacy.

Financial ethics theory standardizes interest-related financial behaviors. Professional norms, including integrity, precision, and responsibility, form the core ideological connotation of financial management courses and remedy institutional deficiencies for industrial healthy development. Beyond legal constraints, financial ethics restrict practitioners' subtle behavioral choices, avoid moral hazards and opportunism, and support high-quality talent cultivation. Laws and regulations have inherent lag and limitations and cannot cover all financial behavioral norms and interest distribution scenarios. As industrial self-discipline norms, financial ethics constrain practitioners' subjective tendencies, guide bottom-line adherence and resistance to improper interests, and maintain fair and stable financial market operation, serving as an indispensable theoretical support for cultivating ethical financial talents.

3. Practical dilemmas of curriculum ideological and political construction

3.1. Deviated teaching concepts and weak moral education awareness

Most colleges evaluate teaching quality based on exam scores, certificate rates and employment rates, forming a skill-oriented utilitarian teaching orientation. Teachers regard professional training as the sole teaching task and attribute moral education to ideological educators, marginalizing curriculum ideological and political work. This leads to students' insufficient professional mission and industrial identity, structural talent quality imbalance, poor adaptation to industrial compliance requirements and restricted career development. Many colleges prioritize professional competence evaluation and ignore moral literacy's decisive role in sustainable talent development. The teaching atmosphere overemphasizes tangible academic achievements while neglecting the long-term implicit value of moral literacy and professional responsibility. Most teachers lack moral education initiative and fail to take value guidance as a necessary teaching task, resulting in long-term marginalization and formalization of ideological and political education and ineffective professional value shaping.

3.2. Fragmented and random integration of ideological and political elements

Current teaching lacks a systematic top-level design for ideological and political integration. Most ideological content is limited to basic integrity and legal popularization, lacking in-depth integration of institutional advantages and financial strategies. Random and disjointed integration causes a prominent "two skins" problem without continuous value guidance. Unplanned temporary integration features low matching with professional knowledge and poor student acceptance. Mechanical content grafting makes students treat ideological learning as redundant and generates passive learning attitudes. Most teachers' ideological integration is impromptu and unsystematic, without unified curriculum planning. The absence of fixed matching mechanisms between knowledge modules and ideological elements leads to repeated basic moral integration in some chapters and blank integration in core modules, resulting in unsystematic, incoherent ideological education and unstable value guidance effects.

3.3. Single teaching methods and insufficient educational immersion

Traditional cramming teaching dominates financial management classrooms, with fragmented ideological content mechanically attached to professional knowledge. The absence of scenario simulation, case discussion and enterprise practice deprives students of real professional experience, hindering the internalization of ethical concepts into stable literacy. Single indoctrination leads to superficial ideological education without emotional resonance. Students learn passively, lack independent thinking on professional moral dilemmas, and fail to integrate theories with industrial practices, resulting in poor educational internalization. Teacher-centered lecture modes keep students in long-term passive acceptance. Insufficient interactive discussion, scenario experience and practical perception prevent students from deeply understanding professional ethics' practical significance, making external moral knowledge unable to transform into internal literacy and behavioral norms and weakening long-term educational effects.

3.4. Insufficient comprehensive teaching ability of professional teachers

Financial management teachers have solid professional foundations but lack systematic ideological and political training and an in-depth grasp of national financial policies, leading to superficial and unattractive integrated teaching content. Many teachers lack systematic ideological education theory learning and high-quality ideological element mining ability. Some misunderstand curriculum ideological and political education as simple moral preaching, resulting in rigid teaching design and reduced value guidance effectiveness. Though equipped with solid professional knowledge and teaching experience, most teachers have not received standardized ideological and political professional training. They lack professional skills in element mining, teaching design and implicit value guidance, and cannot accurately match knowledge points with national policies and industrial ethics, resulting in shallow, boring teaching content that fails to arouse student resonance.

3.5. Imperfect teaching evaluation and incentive mechanism

Current evaluation systems overemphasize academic performance and neglect the assessment of students' professional ethics and social responsibility. The lack of quantitative evaluation indicators and special incentives reduces teachers' reform initiative and makes ideological teaching formalized. Teachers lack endogenous motivation for in-depth reform, with most practices perfunctory for inspection. The imperfect system cannot objectively reflect students' literacy growth and provides insufficient sustainable driving force for ideological construction. Existing evaluation systems focus excessively on quantifiable indicators such as exam scores and teaching workload, lacking quantitative standards for moral literacy, professional responsibility and value cognition. Meanwhile, no special incentive mechanism exists for teachers' ideological reform achievements. Teachers' educational innovation and investment cannot be effectively recognized and rewarded, leading to passive, superficial reform behaviors without in-depth, sustainable effects.

4. Core ideological and political elements of financial management courses

4.1. National feelings and institutional self-confidence

Teaching integrated with national financial reform, capital market standardization and state-owned enterprise development helps students recognize the advantages of China's market economic system. Analyzing finance's role in serving the real economy and common prosperity cultivates students' institutional confidence and national financial responsibility. Teachers can adopt domestic financial reform cases, SME financial support and poverty alleviation achievements to enhance students' national identity and professional confidence. Integrating national financial risk prevention strategies helps students understand finance's economic supporting role and foster national service awareness. In macro financial management and capital market teaching, teachers can combine China's financial system reform process and finance's role in rural revitalization, technological innovation and people's livelihood security. Comparative analysis with Western financial operation modes enables students to identify institutional advantages in risk prevention and real economy services, fostering firm institutional self-confidence and national financial mission awareness.

4.2. Integrity awareness and rule of law literacy

As a high-risk field for moral and legal violations, financial work requires strict integrity and compliance. Combining real fraud cases and legal provisions clarifies professional boundaries and cultivates students' rigorous and honest qualities. Analyzing typical violations such as financial fraud and insider trading helps students understand the consequences of breaking professional bottom lines. Integrated positive guidance and negative warning education shapes students' firm legal bottom-line thinking, eliminates opportunistic psychology, and lays a solid moral foundation for future employment. Financial work relates to the vital interests of enterprises, investors and the public, with dishonest behaviors triggering chain financial risks and social impacts. Teachers can adopt recent financial supervision penalty cases and market violation incidents for warning education, integrate financial legal spirits into professional teaching, and help students keep in mind legal and professional bottom lines to form law-abiding and honest professional habits.

4.3. Social responsibility and green development concept

Modern financial management pursues coordinated economic, social and ecological benefits. Integrating national dual-carbon strategies and ESG concepts adapts to the financial industry's green transformation. As green finance becomes a key national financial development strategy, relevant knowledge integration helps students keep pace with industrial trends. In investment and financing teaching, guiding students to focus on project ecological and social benefits breaks single profit-oriented thinking and cultivates sustainable development awareness and social responsibility. With the advancement of China's ecological civilization construction and dual-carbon layout, green finance and sustainable financial management have become core industrial development directions. Modern corporate financial management abandons profit maximization as the sole goal and emphasizes balanced economic, social and ecological development. Integrating ESG concepts and green financial policies guides students to abandon narrow profit thinking, establish sustainable financial concepts, and cultivate social responsibility and ecological protection awareness.

4.4. Rigorous scientific spirit and innovative pragmatism

Financial calculation and decision-making require rigorous and realistic attitudes. Professional training cultivates students' scientific spirit, while digital finance trends foster lifelong learning and innovative awareness. The rapid iteration of financial digitalization requires practitioners to sustain learning and innovation to maintain professional competitiveness. Standardized financial calculation and strict risk verification temper students' rigorous work style, while emerging financial cases cultivate pragmatic and innovative qualities. Financial management integrates rigorous theoretical logic and practical operation. Accurate calculation, standardized deduction and objective risk analysis demand rigorous, realistic and prudent attitudes. Meanwhile, digital finance, intelligent auditing and financial sharing technologies continuously innovate industrial modes and scenarios. This requires financial students to maintain an innovative spirit and lifelong learning awareness, explore new professional knowledge and business modes, and cultivate pragmatic and innovative qualities to adapt to industrial upgrading and transformation.

5. Construction of a four-in-one ideological and political teaching system

5.1. Hierarchical progressive teaching goal system

This paper constructs a three-level progressive goal system covering knowledge, ability and literacy to realize integrated knowledge learning, ability improvement and value shaping. Following students' cognitive growth rules, it forms a closed-loop talent training system to remedy traditional single-goal defects. Hierarchical staged goals provide clear directional guidance for all teaching links and guarantee effective morality education implementation. The three progressive and interconnected goal levels conform to students' cognitive development from shallow to deep and from external learning to internal shaping. Knowledge goals lay solid professional foundations, ability goals improve practical application capabilities, and literacy goals realize fundamental shaping of professional values and moral qualities. This hierarchical system changes traditional single training orientations, ensures value guidance in all teaching links, and fundamentally guarantees morality education implementation.

5.2. Systematic integrated teaching content system

This system realizes one-to-one matching between professional knowledge points and ideological elements in financing, investment and risk management modules. Optimizing Western theory-dominated teaching with localized policy cases forms a Chinese-characteristic systematic teaching system. It eliminates random and blind integration problems, achieves full curriculum coverage of ideological elements, and improves the systematicness and pertinence of ideological teaching. Targeting fragmented ideological integration defects, this paper conducts comprehensive sorting and accurate matching of full-curriculum knowledge points. Targeted ideological elements are embedded according to each module's professional attributes and teaching connotations, forming standardized knowledge-ideology matching rules. Meanwhile, it increases the proportion of localized financial policy and Chinese characteristic financial practice cases, optimizes Western theory-dominated content, and builds a national condition-adaptive professional teaching system.

5.3. Diversified whole-course teaching method system

This reform builds an immersive teaching system combining positive and negative cases, scenario simulation, enterprise investigation and online digital teaching. It reverses passive learning, enhances educational immersion, and realizes full-process value guidance. Diversified interactive methods fully mobilize student initiative, integrate online and offline resources, and enable students to internalize correct professional values through independent thinking and practice. Targeting traditional single cramming teaching defects, this reform innovates diversified interactive modes. Positive typical cases provide demonstration education while negative violation cases deliver warning education for intuitive ethical cognition. Professional scenario simulation restores real financial post scenarios to strengthen situational experience. Enterprise field research and online resource expansion are integrated in-class and after-class, theory and practice teaching, mobilize student initiative, and realize full-round ideological infiltration.

5.4. Multi-dimensional comprehensive teaching evaluation system

A three-dimensional evaluation system integrating process, result and literacy assessment is constructed to comprehensively evaluate students' classroom performance, professional skills and moral literacy. It breaks traditional score-oriented evaluation defects, takes students' comprehensive growth as the core standard, and forms a benign closed-loop teaching optimization mechanism with diversified objective indicators. This multi-dimensional system abandons single result-oriented evaluation. Process evaluation examines learning attitudes, classroom participation and cooperative learning performance throughout the teaching process. Result evaluation assesses professional knowledge and skill mastery. The innovative literacy evaluation module measures professional ethics, legal awareness and social responsibility. The three complementary and restrictive dimensions form a scientific standardized evaluation mechanism that objectively reflects students' comprehensive growth effects.

6. Long-term implementation guarantee mechanism

6.1. Optimize teachers' dual teaching ability

Colleges shall establish normalized training and enterprise practice mechanisms to improve teachers' professional practical capability and ideological teaching design level. Regular collective lesson preparation and industry exchanges update teachers' educational concepts and build high-quality dual-capable teaching teams to support reform implementation. Colleges should prioritize teacher team construction, formulate normalized training plans, and carry out special training on ideological teaching design, policy interpretation and educational theories. Organizing teachers' enterprise practice and industry exchanges updates their frontier industrial cognition, enriches teaching cases and design ideas, and comprehensively improves their dual capabilities of professional teaching and value guidance.

6.2. Enrich diversified teaching resource system

A dynamically updated resource library covering integrity education, green finance and warning cases is built to provide targeted teaching resources. Real-time updates based on national policies and industrial hotspots avoid content aging, enrich classroom teaching, and improve ideological teaching practicability and effectiveness. Teaching resources form the basic support for curriculum ideological reform. Colleges should build a dedicated dynamic resource library including national financial policies, green finance cases, integrity examples and industry violation warning cases. Real-time updates according to policy adjustments and industrial hotspots ensure resource timeliness and pertinence, providing sufficient high-quality support for teachers' daily teaching design and in-class ideological infiltration.

6.3. Standardize institutional management and incentive mechanisms

Unified teaching specifications and supervision mechanisms are formulated, with optimized incentive policies to mobilize teachers' reform initiative. Incorporating ideological achievements into performance appraisal eliminates formalized teaching and forms a standardized, sustainable, long-term construction mechanism. Sound institutional guarantees are critical for sustainable ideological construction. Colleges shall formulate unified implementation standards and supervision systems to standardize teachers' ideological integration behaviors and rectify perfunctory teaching practices in a timely manner. Meanwhile, improved assessment and incentive mechanisms incorporate ideological teaching achievements, innovations and student literacy growth into teacher performance evaluation, fully mobilizing endogenous reform motivation and creativity.

6.4. Deepen school-enterprise collaborative practical education

Colleges build off-campus practical bases, invite industry experts for lectures and organize student internships. Integrating classroom teaching with real workplace scenarios strengthens practical ideological education effects, enabling students to perceive professional moral requirements and internalize literacy in practice intuitively. Practical education is a core carrier for ideological effect internalization. Colleges conduct in-depth cooperation with financial institutions, corporate financial departments and industry associations to build stable practical bases and real professional practice scenarios. Inviting front-line practitioners to share work experience helps students understand post-moral and responsibility requirements. On-the-job internships enable students to transform professional ethics and values into standardized behavioral norms in practical operation.

7. Conclusion and prospect

Curriculum ideological and political construction is essential for colleges to implement morality education and improve financial talent training quality. This paper builds a complete four-in-one teaching system and supporting mechanisms to resolve professional-ideological education disconnection, realize integrated knowledge, ability and value cultivation, and improve overall teaching quality. Targeting multiple practical dilemmas in current financial management teaching, this paper excavates course-specific ideological elements and constructs a full-set teaching system and guarantee mechanism covering objectives, content, methods and evaluation. The reform effectively solves the long-standing “two skins” problem, realizes organic integration of knowledge teaching, ability cultivation and value shaping, and significantly improves comprehensive talent training effects.

As a dynamic optimization process, future reforms will keep pace with national financial strategies and industrial demands to update teaching content and innovate teaching modes, continuously cultivating high-quality ethical financial talents for China’s industrial high-quality development. Subsequent research will further optimize the teaching system to adapt to emerging financial scenarios and updated talent requirements. Curriculum ideological construction is a long-term dynamic optimization process rather than one-time reform. With the adjustment of national financial strategies, innovation of financial business modes and upgrading of talent standards, the connotation and extension of financial management ideological education will be continuously enriched. Future research and practice will focus on industrial frontiers, update teaching content and modes, deepen school-enterprise collaborative education, and steadily improve talent training quality to provide sustainable high-quality talent support for the standardized, healthy and high-quality development of China’s financial industry. In addition, the popularization and promotion of this teaching system will be the key direction of follow-up research. This paper’s four-in-one teaching framework is formulated based on the teaching characteristics of undergraduate financial management courses, which have strong scalability and adaptability. It can be appropriately adjusted according to the training orientation of vocational colleges and applied universities, so as to form differentiated curriculum ideological and political reform schemes suitable for different educational levels. Meanwhile, future research will carry out long-term teaching practice tracking, collect quantitative data such as students’ learning feedback, professional literacy changes and post-employment comprehensive performance, and continuously revise and improve the teaching system and evaluation indicators. Through continuous practical verification and iterative optimization, the systematic, standardized and operable advantages of the reform scheme can be further highlighted, providing more comprehensive and reliable theoretical and practical support for the large-scale promotion of financial management curriculum ideological and political teaching reform in domestic colleges and universities.

Disclosure statement

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