

Integration of Financial Literacy and Finance-and-Commerce-Related Curricula in Higher Vocational Education: Current Status, Problems, and Strategies

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Abstract: Financial literacy is a core indicator for measuring individuals' comprehensive abilities and professional potential, occupying a strategic position within the overall educational framework. Based on in-depth interviews with 500 students and 30 teachers from higher vocational colleges in Hubei Province, this study explores the integration pathways between financial literacy and finance-and-commerce-related professional curricula. The findings reveal that, at the student level, there exists a tendency toward superficial cognition and narrow understanding of financial literacy; however, students strongly desire practical financial literacy education closely connected to career development and personal life. At the teacher level, although the necessity of integration is widely recognized, teachers are constrained by multiple practical barriers, including limited class hours, insufficient teaching resources, inadequate professional competence, and the absence of effective evaluation systems. Analysis of the current situation indicates that existing integration practices remain at an initial stage characterized by spontaneous exploration, limited forms, and insufficient depth. The integration mainly manifests as fragmented infiltration rather than systematic integration, with a tendency to emphasize personal finance over enterprise finance, and knowledge acquisition over ethical cultivation. From the five dimensions of educational philosophy, system construction, teaching methods, faculty development, and evaluation mechanisms, this study proposes a systematic integration strategy, providing a practical pathway for cultivating interdisciplinary talents who possess both professional skills and high-level financial literacy.

Keywords: Financial Literacy; Higher Vocational Education; Curriculum Integration; Strategy Construction

1. Introduction

With profound changes taking place in the global economic landscape and the continuous acceleration of China's high-quality economic development, financial literacy is no longer merely a personal skill for citizens participating in economic life; rather, it has become a crucial foundation related to national economic stability and future development. As the "cradle" for cultivating highly skilled professionals for frontline positions in production, construction, services, and management, higher vocational education has assumed an increasingly prominent role within China's modern education system. In particular, majors within the finance and commerce category provide a large number of specialized financial and business professionals for China's modern service industries and real economy. The quality of talent cultivation in these programs is directly linked to the health and vitality of the nation's future economic development.

However, in today's rapidly changing economic environment, merely mastering traditional and fixed professional operational skills is far from sufficient to meet future challenges. Market demand for talent is shifting from a single skill-oriented model toward a composite model. Practitioners are now expected not only to be proficient in professional operations, but also to possess keen economic insight, rational financial planning abilities, prudent risk awareness, and strong professional ethics in finance and commerce. Collectively, these competencies constitute the financial literacy required in the new era.

The academic community's understanding of the connotation of financial literacy has gradually moved beyond the traditional, narrow focus on "money management skills," evolving into a multi-dimensional and comprehensive definitional framework. Early studies mostly defined financial literacy as an individual's foundational capability to master financial knowledge, conduct wealth management, and make financial decisions [1, 2]. As research deepened, a multi-dimensional conceptual framework gradually took shape. Among these, the tripartite theory has become the mainstream definitional standard in domestic academia [3] proposed that financial literacy is an organic unity of financial knowledge, financial capabilities, and financial values. Within this framework, knowledge and capabilities determine the professionalism of financial behavior, while values dictate the ethical orientation of financial decisions, integrating the traditional Chinese perspective on righteousness and benefit.

From an international perspective, the PISA evaluation framework has continuously iterated and refined the conceptual boundaries of financial literacy. It has gradually shifted from an early emphasis on knowledge assessment to a balanced consideration of financial behavior, decision-making capabilities, and contextual applications, emphasizing the behavioral transfer and practical application of knowledge [4,5]. Domestic research has further highlighted localized characteristics. Distinguishing itself from the individual development-oriented cognitive focus prevalent abroad, the connotation of financial literacy in China places greater emphasis on combining individual economic capabilities with responsibilities toward social and national development, thereby embodying both individual developmental value and social public value [6].

Financial literacy education encompasses not only basic financial knowledge but also various capabilities such as investment, risk management, and financial market analysis, holding profound significance for elevating the economic well-being of both individuals and society [7,8]. Regarding the current status of financial literacy education, higher vocational colleges face several deep-rooted issues, such as the uneven distribution of educational

resources and outdated teaching methodologies [9,10]. To effectively implement financial literacy education, some scholars propose integrating financial literacy elements into specialized core curricula through innovative course design. For instance, hands-on practical projects like simulated market analysis and financial planning can significantly enhance students' financial literacy levels [11].

From an international perspective, major developed countries have long incorporated financial literacy education into their national education strategies. For example, the United States enacted the *Financial Literacy and Education Improvement Act* in 2003, promoting nationwide financial literacy enhancement through legislation. Since 2008, the United Kingdom has made financial education a compulsory component of the national curriculum for students aged 4 to 19. China has also attached great importance to the development of its financial literacy education system. In 2015, the *Guiding Opinions on Strengthening the Protection of Financial Consumers' Rights and Interests*, which for the first time explicitly proposed at the national level to incorporate financial knowledge education into the national education system. In 2018, the China Financial Literacy Education Research Center released the *China Financial Literacy Education Standards Framework* [12], systematically establishing an educational objective system covering three dimensions: values, knowledge, and behavior. This framework provides both theoretical support and practical guidance for higher vocational colleges to carry out financial literacy education.

Although the importance of financial literacy has been widely recognized, many issues within its integration into finance and commerce programs in China's higher vocational education system still require in-depth examination. Traditional professional course teaching generally places greater emphasis on cultivating specific job skills such as accounting practice, marketing techniques, and trade procedures, while lacking systematic organization and in-depth exploration of literacy-oriented content such as economic principles, financial market operations, investment risk management, business ethics, and social responsibility. This tendency of emphasizing skills while neglecting literacy

may result in students who "know how, but not why." When faced with the complex and non-standardized realities of the business world, such students may demonstrate insufficient adaptability and innovation capacity. Therefore, systematically reviewing the current state of integration between financial literacy and professional courses, accurately diagnosing existing obstacles, and proposing practical integration strategies have become key issues in promoting the connotative development of finance and commerce majors in higher vocational education.

This paper aims to systematically explore how financial literacy education can be integrated into finance and commerce curricula within higher vocational education. To accurately identify practical problems, this study adopts a qualitative research approach and conducts in-depth interviews with a total of 500 students and 30 teachers from finance and commerce majors in several higher vocational colleges in Hubei Province. By focusing on the genuine needs and experiences of teachers and students—the two most essential stakeholders—this study seeks to provide a solid foundation for analyzing the current situation.

The core research questions of this study are as follows: What is the current status of integrating financial literacy education into professional courses? What deep-seated difficulties and challenges exist in the integration process? And how can a practical and systematic strategy be constructed to promote deep integration?

The remainder of this paper is organized as follows. Section Two presents, based on interview investigations involving 500 students and 30 teachers in Hubei Province, their demands and expectations regarding financial literacy education. Section Three systematically analyzes the current status of integrating financial literacy education with professional courses. Section Four provides an in-depth examination of the major problems encountered during the integration process. Finally, Section Five proposes multi-level and systematic integration strategies in response to the issues identified above.

2. Investigation of the Needs of Students and Teachers in Finance-and-Commerce-Related Majors for Financial Literacy

Education

2.1 Research Design

This investigation was conducted in strict accordance with the ethical standards and operational procedures of social science research. Regarding participant selection, the student sample was obtained through stratified random sampling, covering freshmen to junior students to ensure representativeness and diversity of perspectives. The teacher sample included professional course instructors, practical training instructors, and teaching administrators, aiming to comprehensively reflect the overall situation of teaching practice.

Based on the research objectives, separate interview outlines were designed for students and teachers. Student interviews mainly focused on three dimensions: "cognition and self-assessment of financial literacy," "personal needs and expectations regarding financial literacy education," and "preferences for methods of financial literacy education." Teacher interviews, by contrast, concentrated on two core aspects: "the current status and effectiveness of integrating financial literacy into teaching practice" and "the subjective and objective difficulties and support needs encountered in promoting curriculum integration."

2.2 Analysis of Investigation Results

Through systematic organization and analysis of the interview transcripts, both students and teachers demonstrated certain common understandings while also revealing differences arising from their distinct roles.

2.2.1 Student needs

The investigation found that higher vocational students' demands for financial literacy exhibit a strong pragmatic orientation and contextualized characteristics.

2.2.1.1 Students' cognition and self-assessment of financial literacy

Students generally displayed superficial and narrowly defined understandings of financial literacy. Although the vast majority of students (approximately 90%) recognized the importance of financial literacy, their understanding largely remained confined to relatively narrow areas such as "personal financial management," "saving money," and "stock trading." As one sophomore majoring in

e-commerce stated: "I think it's basically about how to manage money and avoid running out of it." Only a small number of students associated financial literacy with broader areas such as corporate finance, investment risk, or financial ethics, indicating that both the breadth and depth of their understanding still need to be expanded.

2.2.1.2 Students' personal needs and expectations for financial literacy education

Students' demands for financial literacy education stem directly from the practical financial challenges they face in reality. High-frequency terms appearing in the interviews included "campus loans," "installment shopping," "salary management," and "entrepreneurial start-up capital." Students strongly hoped that what they learned could be "immediately applicable." A student majoring in marketing remarked: "Teachers talk about the 4P marketing theory, but if they could also tell us how a small business determines its promotion budget and calculates ROI, I think that would be much more useful for our future." This demonstrates that students expect financial literacy education to be deeply connected with professional skills, personal life, and future career development, rather than consisting merely of isolated theoretical instruction.

2.2.1.3 Students' preferences for financial literacy education methods

Students showed a clear preference for "learning by doing" and authentic contexts. Most students expressed little interest in traditional lecture-based teaching and instead demonstrated a strong preference for practical and interactive teaching methods. They hoped to learn through approaches such as "analysis of real business cases," "simulated stock trading or online store operation," "project-based group competitions," and "lectures delivered by entrepreneurs or bank managers." A logistics management student expressed a representative opinion: "I hope it's not just teachers lecturing. I'd rather calculate things and do them ourselves. Only when we experience gains and losses personally will the lessons leave a deep impression."

2.2.2 Teacher needs

Teachers generally acknowledged the value of financial literacy education, yet they faced systematic practical difficulties that placed them in a situation of "having the willingness

but lacking the capacity."

2.2.2.1 Teachers' recognition of integration and role identity confusion

Most teachers highly agreed that financial literacy should be integrated into professional teaching. Nearly all interviewed teachers (93.3%) believed that integrating financial literacy into professional instruction was "very necessary" and constituted a key element in cultivating "well-rounded" vocational professionals. However, confusion remained regarding "who should undertake the task" and "how it should be implemented." Some teachers from non-finance and non-accounting majors, such as e-commerce and logistics management, regarded financial literacy education as "the responsibility of accounting and finance teachers." They believed that their own related knowledge reserves were insufficient and that they lacked both the competence and confidence required for interdisciplinary teaching.

2.2.2.2 Multiple difficulties encountered in practice

Teachers faced several major challenges in implementing financial literacy education.

First, the challenge of limited class hours. As one teacher explained: "Existing professional courses are already extremely tight in terms of class hours. Completing skill-based teaching tasks is highly demanding, making it difficult to allocate additional time for systematically integrating literacy-oriented content."

Second, the challenge of insufficient resources. "There is a lack of high-quality teaching cases, loose-leaf teaching materials, and digital training platforms that match the cognitive level and professional characteristics of higher vocational students. Developing these resources independently is time-consuming and difficult to sustain."

Third, the challenge of insufficient competence. "My background is in marketing. I'm not familiar with areas such as corporate financing or venture capital. It's difficult to teach these topics thoroughly through last-minute learning, and I'm also afraid of making mistakes."

Fourth, the challenge of evaluation mechanisms. "The school mainly evaluates teachers based on awards in skills competitions and students' certification pass rates. Spending substantial effort on literacy education is not reflected in evaluation outcomes, so there is insufficient motivation."

2.2.2.3 Teachers' expectations for systematic support

In response to these difficulties, teachers urgently hoped for the establishment of a comprehensive support system. They called on schools to organize systematic training programs and workshops to improve interdisciplinary teaching competence; hoped to establish cross-disciplinary teaching communities for jointly developing and sharing teaching resource databases; and strongly recommended reforms in teaching evaluation and incentive systems so that teachers' contributions and achievements in literacy education could be recognized and reflected in professional title evaluations and performance distribution.

This interview investigation clearly demonstrates the significant imbalance between the supply and demand of financial literacy education in finance-and-commerce-related majors within higher vocational education. On the demand side, students exhibit widespread and urgent calls for systematic, practical financial literacy education that is closely linked to their majors and future careers. On the supply side, although teachers possess strong willingness, they are constrained by insufficient systemic and institutional support, resulting in fragmented, spontaneous, and unsustainable integration practices.

The substantial tension between demand and supply provides direct empirical evidence for the subsequent analysis of current conditions and existing problems, while also highlighting the significance of this study.

3. Analysis of the Current Status of the Integration of Financial Literacy Education into Finance-and-Commerce-Related Majors in Higher Vocational Education

Based on the previously mentioned interview investigation into the needs of teachers and students, together with a textual analysis of talent cultivation programs and curriculum standards for finance-and-commerce-related majors in higher vocational colleges in Hubei Province, this study finds that the integration of financial literacy education with professional curricula has already begun in practice. However, overall, it remains at an early stage characterized by spontaneous exploration, limited forms, and insufficient

depth. The current situation is specifically reflected in the following three prominent characteristics.

First, in terms of the level and form of integration, the current practice is characterized by fragmented infiltration rather than systematic integration. At present, the practices adopted by most institutions remain at the relatively superficial levels of additive integration and infiltrative integration. Additive integration refers to the introduction of one or two public elective courses, such as *Basic Financial Knowledge* or *Personal Financial Management*, into existing professional talent cultivation programs. These courses are often disconnected from the core professional curriculum system and merely serve as supplementary knowledge popularization, failing to establish organic connections with students' specific professional contexts, such as e-commerce financing or marketing budget control.

More commonly, integration relies on teachers' personal initiative through infiltrative integration. In this approach, professional course instructors teaching subjects such as marketing, e-commerce practice, or logistics cost management sporadically and randomly incorporate certain financial knowledge points into their lessons. For example, they may mention budgeting concepts while discussing marketing planning or introduce payment processes during analyses of e-commerce operations. This type of integration depends heavily on teachers' personal literacy and willingness, lacking unified curriculum objectives and necessary teaching resource support, which results in fragmented and incidental implementation.

Only a very small number of institutions have attempted integrative integration within certain specialized or characteristic programs, such as developing modular courses like Innovative Financial Practice or embedding financial literacy assessment indicators into comprehensive practical training projects. However, such practices have not yet become widespread. In addition, culture-oriented integration through extracurricular activities such as student clubs, lectures, and competitions is relatively common as a supplement to the "second classroom." Nevertheless, due to the absence of credit recognition and systematic design, their

coverage and influence remain limited.

Second, regarding integration content, there is a clear tendency to emphasize personal finance over enterprise finance, and knowledge over ethics. Most of the content currently incorporated into professional teaching focuses on personal financial management, including basic financial knowledge such as savings, credit, and insurance, with the aim of helping students manage personal finances and prevent risks associated with campus loans. This corresponds to the urgent personal needs expressed by students during the investigation. However, enterprise-related financial knowledge that is more closely connected to students' future career development—such as interpreting financial statements, evaluating customer creditworthiness, conducting project cost-benefit analysis, formulating reasonable marketing budgets, and understanding common tax planning practices for small and medium-sized enterprises—is addressed less frequently and lacks sufficient depth. As a result, students struggle to develop the comprehensive ability to apply financial thinking within future workplace settings.

The integration of financial laws, regulations, and business ethics is even weaker. During the interviews, only a small number of teachers mentioned guiding students to consider issues related to contract law, consumer rights protection law, or business ethical dilemmas during case discussions. This imbalance in content reflects the insufficient emphasis currently placed on the value-oriented dimension of financial literacy, making it difficult to cultivate students' integrity, law-abiding awareness, and sense of responsibility as finance and commerce professionals.

Finally, from the perspective of integration models, current practices reveal an inherent logic driven by supply rather than demand. Existing integration content and methods are determined more by the content already available in textbooks, teachers' knowledge reserves, and traditional teaching inertia—that is, "teaching what can be taught"—rather than being genuinely driven by students' real-life financial concerns, the requirements of future professional scenarios, or the latest developments within the industry.

As shown in the investigation, students hope for practical content closely connected to

authentic contexts such as online store entrepreneurship, salary planning, and supply chain finance. However, educational provision often lags behind these expectations. This disconnect weakens students' intrinsic learning motivation and significantly reduces the effectiveness of financial literacy education.

Although the current integration practices have made an initial start, they are still far from achieving systematic, in-depth, and integrated incorporation into the talent cultivation system of finance-and-commerce-related majors. Considerable room remains for improving the value empowerment that such integration can provide for students.

4. Analysis of the Problems in the Integration of Financial Literacy and Finance-and-Commerce-Related Professional Curricula in Higher Vocational Education

Based on the analysis of the current situation, this study further examines the deep-rooted problems existing in the integration of financial literacy and professional curricula. These problems mainly originate from four dimensions—conceptual understanding, institutional systems, implementation, and evaluation—which together constitute systematic barriers hindering effective integration.

At the conceptual level, there exists a cognitive bias characterized by skill-oriented thinking and the neglect of literacy cultivation. The administrative leadership and some teachers in higher vocational colleges still hold a one-sided value orientation toward talent cultivation, excessively focusing on explicit indicators such as vocational certificate pass rates, rankings in skills competitions, and short-term employment rates. They have failed to fully recognize the critical role of financial literacy, as a core comprehensive competence, in students' long-term professional development and career adaptability.

This utilitarian tendency has led to the marginalization of financial literacy education in policy formulation and resource allocation, where it is regarded as a subsidiary component of professional skills rather than an essential element. Meanwhile, some professional course teachers possess a limited understanding of the connotation of financial literacy, considering it merely part of general education with weak

relevance to professional courses. As a result, they lack the initiative to organically integrate financial thinking into professional teaching.

At the institutional level, there is a lack of top-level design and systematic curriculum framework support. Most institutions have not explicitly incorporated financial literacy into the talent cultivation objectives and graduation requirements of finance-and-commerce-related majors, resulting in the absence of a legitimate position for financial literacy within the curriculum system.

Due to the absence of overarching integration plans and content standards, integration practices across different majors exhibit spontaneity and arbitrariness. Decisions regarding which courses should incorporate financial literacy, what content should be included, and what standards should be achieved largely depend on individual teachers' personal cognition and interests rather than on scientifically grounded curriculum logic.

This lack of systematic planning has led to repetition, omission, and fragmentation of financial literacy content across courses, preventing the formation of a progressive and well-structured cultivation chain, thereby seriously constraining the overall effectiveness of integration.

At the implementation level, integration faces the dual dilemma of insufficient teaching resources and inadequate teacher competence. The shortage of teaching resources is reflected in the lack of specialized teaching materials, case libraries, and digital practical training platforms suitable for the characteristics of higher vocational students. Existing teaching materials are often either overly theoretical and disconnected from professional scenarios, or fragmented and unsystematic, requiring teachers to spend substantial time independently collecting and developing resources, which makes it difficult to ensure both quality and sustainability.

At the same time, teachers' interdisciplinary teaching competence is evidently insufficient. Many professional course instructors themselves possess incomplete financial knowledge structures, lack familiarity with the latest practices in fields such as finance and taxation, and are even less capable of transforming financial knowledge into professional teaching contexts. Consequently, the integrated content often appears rigid and

mechanical, failing to establish meaningful connections with students' professional learning and real-life experiences.

At the evaluation level, scientific and effective assessment and incentive mechanisms are lacking. At present, evaluation of the outcomes generated by financial literacy integration is almost entirely absent. Specifically, on the one hand, there is a shortage of scientific assessment tools capable of measuring the actual improvement of students' financial literacy knowledge, competencies, and values. On the other hand, systems for recognizing and incentivizing teachers' achievements in integrated teaching have not yet been established.

Within the current teaching evaluation system, teachers who invest significant effort in carrying out integrated teaching reforms find it difficult to obtain substantial recognition. This situation not only fails to provide effective feedback for teaching improvement, but also seriously undermines teachers' enthusiasm for reform, thereby impeding the sustained deepening of integration practices.

At present, numerous obstacles hinder the deep integration of financial literacy and professional curricula. These barriers are interrelated and mutually reinforcing. Only through systematically addressing these difficulties can the effective integration of financial literacy education into higher vocational education truly be achieved.

5. Strategy Analysis for the Integration of Financial Literacy and Finance-and-Commerce-Related Professional Curricula in Higher Vocational Education

In response to the prominent problems identified in this study, the following systematic strategies are proposed to promote deep and organic integration between financial literacy and professional curricula, thereby effectively improving the quality of talent cultivation.

First, an ideology-oriented strategy should be implemented to reshape the concept of talent cultivation that places equal emphasis on professional skills and literacy development. Institutional leaders and program directors should take the lead in transforming their educational philosophy by establishing the importance of financial literacy within institutional missions and top-level talent

cultivation design. Specifically, financial literacy cultivation objectives should be explicitly incorporated into the talent cultivation plans and graduation requirements of all finance-and-commerce-related majors, transforming them from implicit expectations into explicit indicators.

Through activities such as thematic seminars and lectures delivered by industry experts, institutions should cultivate a campus-wide consensus that highly skilled professionals must also possess strong financial literacy. Such efforts would lay a solid conceptual foundation for subsequent integration practices and effectively correct the one-sided tendency of emphasizing skills while neglecting literacy development.

Second, a systematic construction strategy should be adopted to establish a "three-level, three-dimensional" integrated curriculum system. The "three levels" refer to the progressive cultivation stages designed according to students' cognitive development and professional growth patterns. For first-year students, introductory courses such as Introduction to the Major and Fundamentals of Financial Literacy should be offered to cultivate basic cognition and learning interest. In the second- and third-year core professional courses, financial literacy modules should be systematically embedded to achieve deep integration between knowledge and professional skills. Finally, during comprehensive graduation practice and innovation and entrepreneurship projects, emphasis should be placed on the comprehensive application and innovative transfer of financial literacy.

The three dimensions refer to the coordinated integration of knowledge transmission, competence cultivation, and value guidance within teaching at every level, thereby ensuring the comprehensiveness of financial literacy development. Ultimately, this approach would establish an integrated curriculum framework featuring vertical continuity and horizontal coordination.

Third, innovative teaching implementation strategies should be introduced through the development of context- and project-driven teaching models and resources. Traditional abstract theoretical instruction should be abandoned in favor of case-based teaching, project-based learning (PBL), and simulation

teaching grounded in authentic business scenarios.

Schools should collaborate with industry enterprises to jointly develop teaching case libraries and practical training project manuals based on typical professional tasks such as financing for online store entrepreneurship, marketing project budget preparation, and supply chain cost control. New forms of teaching materials, including loose-leaf and workbook-style textbooks, should be actively developed, while digital virtual simulation training platforms should also be introduced. In this way, students can apply financial knowledge to solve practical problems within highly simulated professional environments, realizing the educational philosophy of "learning through doing and doing through learning."

Fourth, a faculty empowerment strategy should be strengthened through the establishment of a teacher development support system integrating training, teaching research, and incentives. Specialized training programs and workshops on financial literacy should be regularly organized, inviting experts from finance and financial industries as well as university scholars to provide systematic interdisciplinary training for professional course teachers, thereby addressing deficiencies in their knowledge structures.

Cross-disciplinary teaching communities within finance-and-commerce-related majors should also be established to regularly conduct collective lesson preparation and discussions on integrated teaching design. Furthermore, teaching evaluation and performance incentive systems should be reformed so that teachers' achievements in curriculum integration, case development, and teaching effectiveness are incorporated into professional title evaluations, performance assessments, and reward allocation systems. Such measures would fundamentally stimulate teachers' intrinsic motivation for educational reform.

Fifth, evaluation and improvement strategies should be refined by establishing a multidimensional evaluation mechanism that equally emphasizes process and outcomes while combining quantitative and qualitative approaches. Financial literacy assessment scales suitable for higher vocational students should be developed, and pre-tests and post-tests should be conducted to

quantitatively evaluate improvements in students' literacy levels before and after integrated teaching implementation.

At the same time, process-oriented evaluation should be emphasized by observing students' performance in project practice, case analysis, and simulated operations to comprehensively assess their ability to apply financial knowledge, their risk awareness, and their professional values. Moreover, the effectiveness of financial literacy integration should be incorporated into indicators for professional evaluation, curriculum assessment, and teaching supervision, thereby forming a quality assurance loop of "teaching-evaluation-feedback-improvement" to ensure the continuous optimization of integration practices.

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