

Instructive Cultivation Plan for the Program of Credit Management (Grade 2021)

Course code: 020306T

1. Orientation

This program aims to cultivate mediate and senior applied and practical technical talents who have a theoretical foundation of economics and finance, and who have the expertise for credit management and credit services such as risk management, credit reporting, data analysis and credit rating.

2. Cultivation Objective

2.1 General Objective

This program trains all-round professional talents who are familiar with modern economic, financial, management knowledge and basic skills, and specialized in credit investigation, enterprise credit management, credit risk control, credit rating, credit management consulting and the like.

2.2 Cultivation Value

This program cultivates applied professional talents who have a righteous worldview and values. They are rigorous and hardworking and an innovative team player. With a fine professional financial ethics, the students are to become applied professional talents with both morality and skills.

3. Requirement for Graduation

3.1 Requirement on Quality

- 3.1.1 Continuous progress in thoughts guiding by the socialist core values.
- 3.1.2 Have strict self-discipline and cautious attitude.
- 3.1.3 Adhere to professional ethics and morality.
- 3.1.4 Uphold the integrity of study and work.
- 3.1.5 Have proper interpersonal, communication and teamwork spirit.

3.2 Requirement on Knowledge

- 3.2.1 Master the basic theories required by economics, management, finance, statistics and investment.
- 3.2.2 Master the core theories of credit management, such as economic measurement, credit reporting technology, credit management and credit rating.
- 3.2.3 Master foreign languages, computer technology.
- 3.2.4 Master data analysis theories and skills.

3.3 Requirement on Ability

3.3.1 Have the basic skills in finance, investment, financial management and analysis.

3.3.2 Have the practical ability of credit reporting and credit rating.

3.3.3 Have the practical ability of credit management, risk identification and control, interpretation and writing of credit reports.

3.3.4 Have the basis research skills in data analysis, review of English and Chinese literature, and writing of academic papers

3.3.5 Have the basic ability to analyze and solve problems using the knowledge acquired.

3.3.6 Have the ability to continuously learn and adapt to development, international view and the ability of cross-cultural communication and cooperation.

3.4 Professional Certificate Requirement

3.4.1 Junior Accountant Certificate and Junior Economist Certificate. Part of the program involves CFA1 certificate requirements.

3.5 Suitable Posts

3.5.1 Credit management department and other relevant posts of various financial institutions and large and medium-sized enterprises, and third-party credit service intermediaries.

4. Schooling System

Four-year undergraduate education

5. Length of Study

Generally four years. The shortest duration is not less than three years, and the longest is not more than six years.

6. Requirements for Graduation and Degree Conferring

Minimum Credits of Curriculum (required courses, practical trainings & extracurricular classes): 152.

Degree Awarded: Bachelor of Economics

7. Disciplines

Economics, Finance

8. Core Courses

8.1 Microeconomics 48 course hours

This is a required course for the degree of economics. Through the study of this course, students may understand the basic principles and theories of economic phenomena, correctly use them in the complex and changeable global reality environment, and have the ability and patience to identify the essence of things through all kinds of dazzling appearances.

This course, together with the course of macroeconomics, forms a complete system of overall western economics to help students systematically understand and master the basic knowledge of modern microeconomics and macroeconomics.

It mainly takes a single economic unit as the research object, adopts the method of individual

analysis, and explains how the price mechanism can solve the problem of social resource allocation by studying the economic behavior of a single economic unit and the decision of the individual value of the corresponding economic variables. The main contents include: supply and demand theory, consumer behavior theory, production theory, cost theory, market structure theory, distribution theory, welfare economics and market failure.

8.2 Macroeconomics 48 course hours

This is a required course for the degree of economics. Through the study of this course, students may understand the basic principles and theories of economic phenomena, correctly use them in the complex and changeable global reality environment, and have the ability and patience to identify the essence of things through all kinds of dazzling appearances.

This course, together with the course of microeconomics, forms a complete system of overall western economics to help students systematically understand and master the basic knowledge of modern microeconomics and macroeconomics.

It mainly takes the overall economic operation of society as the research object, adopts the method of aggregate analysis, and explains the growth of total output and output growth of goods and services, inflation and unemployment rate, balance of payments and exchange rate, and the application of macroeconomic policies and their impact on the national economy under the market economy. Macroeconomics focuses not only on short-term economic fluctuations, but also on long-term economic growth. Through the study of this course, students are required to understand the main contents of macroeconomics, understand the basic principles of macroeconomics, and master the basic methods of analyzing macroeconomic problems.

8.3 Finance 48 course hours

This is a required course for the degree of economics. Under the background of the great rejuvenation of the Chinese nation - "Chinese Dream", Chinese financiers also need to review their own value orientation, break through the "ego consciousness" and avoid "exclusive ideas", deeply consider and implement the values in line with China's interests, and ensure that China's finance becomes the backbone of a series of national strategies.

This course includes following topics: basic knowledge of currency, credit, interest, currency system; the nature and functions of the central bank and commercial banks; financial markets; monetary theory of supply and demand; inflation; monetary policy and macroeconomic regulation; relationship between finance and economy. Students are expected to have a basic understanding of China's banking system, to master the basic knowledge and skills for the financial services, to strengthen the ability of understanding the law of economy and finance.

8.4 Econometrics 48 course hours

This is a required course for the degree of economics. Econometrics is based on the qualitative analysis of social and economic phenomena, and discusses how to use statistical model method to quantitatively describe the economic variables with random characteristics. It is necessary to guide students to establish a correct sense of econometrics learning, to understand the use of econometrics in macroeconomic management and forecasting, in monetary and fiscal research, in enterprise management and market forecasting, and in China's economic development to reflect its application effect.

This course consists a theoretical part of 32 course hours and a practical part of 24 course hours. That is, the syllabus is divided into the theoretical part and the practical part to achieve the combination of theory and practical application in students' learning. The course will instruct theories and methods of classical single-equation model, simultaneous- equations econometric model, theory of time series econometric models, applied econometric models include production function model, demand function model, consumption function model and macro-econometric model. The application of software - Eviews will be introduced.

8.5 Accounting Principles 48 course hours

It is necessary to follow the national policies and decrees, follow the forefront of the accounting field, pay attention to the basic theory of accounting, focus on the advanced management concept and thinking, focus on research and practical training, pay attention to the professional ethics of accounting, emphasize professional ethics and abide by laws.

The purpose of this course is to enable students to learn principles of accounting, and have a preliminary accounting knowledge. The main contents include: the basic principles of the accounting , the structure of manual bookkeeping system, the basic skills to operate the accounting system. The main topics include: overview of financial accounting; double entry of bookkeeping; set up accounts; accounting vouchers to fill in and audit; registration books; the trial balance; adjustment and reversal; property checking; brief introduction to accounting statements; financial accounting procedures and organization.

8.6 Financial Risk Management 48 course hours

It is necessary to realize that since the international financial crisis, finance is no longer a independent industry, but constitutes the core of national economic development and even political and social stability. It is necessary to master the theories and financial policies of financial risk management, so that finance should bear greater social responsibility and play a more comprehensive leading role.

This course instructs the basic principles of risk management and the VaR-centered risk measurement techniques; analyzes the causes of all kinds of risks and the characteristics of risk management, based on credit risk, market risk, liquidity risk and interest rate risk; and introduces the principles and techniques of risk management, quantitative capital management and venture capital measurement based on market value method, with comprehensive risk management theory as the core. It requires students to master the basic theories of financial risk management, the basic techniques of risk measurement, and the basic methods of all kinds of risk management; it cultivates students' ability to track the research trends at home and abroad in view of the development trend of financial risk management theory, and to analyze and solve problems in combination with the actual situation in China.

8.7 International Finance 48 course hours

Through the explanation of the basic principles of international finance, it is necessary to tell students that China's role in the global economy is not only reflected in trade, but also in the field of international finance. The current international monetary system is not perfect, for example, the adjustment mechanism can not play its due role, there is a serious imbalance of payments in many countries around the world, and there are material fluctuations in capital flows, resulting in

constant fluctuations in exchange rates. The hegemony of the single currency - USD also has drawbacks. At present, after the empowerment of RMB, its internationalization is particularly important to the reform of the international monetary system.

The purpose of this course is to enable students to understand and master the basic theory of international finance, the basic policy and the preliminary knowledge of international financial markets. The contents of this course include: the balance of payments, foreign exchange and exchange rate, foreign exchange risk management, international reserves, international financial markets, foreign exchange business, international capital flow and international debt issues, etc.

8.8 Applied Statistics 48 course hours

As we all know, statistics is always a disciplines focusing on the research of data, and has formed a more mature data research system and framework. Under the existing background of big data, we should emphasize making the course of applied statistics more close to the development of the times. It is necessary to renew the teacher's teaching idea and change the overall teaching mode. It focuses on the cultivation of students' comprehensive ability through the application of some teaching cases to lead to actual problems, and constantly improves their hands-on ability and innovative ability.

The purpose of this course is to enable students to grasp the basic principle and basic method of statistics, and instruct how to use the common statistical index, to improve the ability of collecting and processing statistics data, to solve the problem of economic management by using quantitative analysis method. The main contents of this course include: introduction of statistics, data collection, data description, inference theory, parameter estimation, hypothesis testing, the analysis of variance, correlation and regression, time series and index, etc.

8.9 Enterprise Credit Management 56 course hours

Market economy is credit economy, but when the scale of enterprises is gradually expanded and the sales channels are gradually extended and broadened, credit management will inevitably become a key and difficult point of enterprise management. Especially when the profit of an enterprise is meagre or the expansion is too fast, a considerable number of enterprises have business difficulties because of the risk, and the quality of credit management directly determines whether the enterprise can continue to operate steadily. Credit management ability has become a necessary condition for the survival and development of enterprises. Through the study of this course, students should be able to generate the risk consciousness of all staff, know how to establish the enterprise credit management system, master the credit management and risk management tools, and legally operate and obtain funds.

The purpose of this course is to enable students to grasp the theory and basic methods of enterprise credit management, to understand the process of enterprise credit management, and to use all kinds of methods to implement enterprise credit management, the implementation of the management of accounts receivable, etc. The contents of this course include: enterprise credit management system, enterprise credit management system and business process, customer management, corporate credit assessment and credit policy, accounts receivable management, risk transfer and debt security, etc. This course is equipped with practical training consistent with theory.

8.10 Credit Reporting Technology 56 course hours

Under the guidance of complete credit reporting technology, this course needs to guide students to use technology and abide by laws and regulations, adopt a speculative attitude of "sublation" to the experience and development mode of the domestic credit reporting industry, follow business processes, abide by the orders, laws and regulations of credit reporting market, and fully embody the principles of "theory as the foundation, practice as the basis, drawing on foreign experience, standardization and orderliness". This course requires the combination of theoretical knowledge and practice, the integration of traditional credit reporting model and big data credit reporting industry innovation, taking into account the development of credit reporting institutions and the supervision of credit reporting market.

This course consists a theoretical part of 32 course hours and a practical part of 24 course hours. That is, the syllabus is divided into the theoretical part and the practical part to achieve the combination of theory and practical application in students' learning. The purpose of this course is to enable students to master the basic principles and methods of credit reporting, and can use all kinds of methods to conduct a credit information investigate and write a credit report. The contents of this course include: enterprise credit reporting service, enterprise credit reporting data, preparation and interpretation of enterprise credit reports, personal credit reporting service, personal credit reports, etc.

8.11 Credit Rating 80 course hours

Credit is the inevitable product of social and economic development, it is an essential part of modern economic and social operation. Maintaining and developing credit relations is an important prerequisite for protecting social and economic order. Credit rating is an assessment on the reliability and security of an enterprise's credit behavior by professional institutions or departments according to certain methods and procedures on the basis of comprehensive understanding, investigation and analysis of the enterprise. With the establishment of China's market economy system, in order to guard against credit risk and maintain normal economic order, the importance of credit rating is becoming more and more obvious, China's credit rating market has begun to take shape, but with the reform of China's market economy entering a new stage, there is a phenomenon of illegal operations by some rating institutions. In addition to the need to equip students with rating techniques, it also needs to emphasize the practicing principles and professional ethics as third-party institutions.

This course consists a theoretical part of 32 course hours and a practical part of 48 course hours. That is, the syllabus is divided into the theoretical part and the practical part to achieve the combination of theory and practical application in students' learning. The purpose of this course is to enable students to master the basic principles and methods of credit rating, and can use all kinds of methods to conduct a credit rating and write a credit rating report. The contents of this course include: principles and methods of credit rating, credit rating index system, enterprise credit rating, financial institution rating, debt rating, etc. The practical courses will be carried out in respect of various rating objects such as enterprises, debt, sovereignty and asset securitization products, and make full use of the theoretical knowledge previously acquired and adopt different technologies to rate them.

9. Practical Training

Economic practice, econometric practice, accounting practice, literature retrieval and review, credit data collection and management, credit rating (enterprise, debt, sovereignty, asset securitization, etc), simulation of financial analysis, practice of enterprise credit management, graduation practice and graduation design (thesis), etc.

10. Course Structure and Course Hours (excluding extracurricular classes)

Category	Total Credit	%	Total Course Hours	Theory Learning	Practical Training
General Education	44.5	29	848	784	64
Basic Course	35	23	560	511	49
Professional Course	40	27	640	492	148
Practical Training	21.5	14	664	0	664
General Course	10	7	160	160	0
Total	151	100	2872	1947	925
Theory : Practice(%)	68:32				

11. Teaching Schedule (1)

Category	Type	Provided by	Course Code	Course Name	Assessment	Credit	Course Hour	Theory Learning	Practical Training	Semester
General Education	Required	School of Marxism	b1080001	Basic Theory of Marxism	test	3	48	42	6	autumn 1
	Required	School of Marxism	b1080003	Morality and Laws	non-test	3	48	42	6	autumn 1
	Required	School of Marxism	b1080006	Outline of Modern Chinese History	non-test	3	48	42	6	spring 1
	Required	School of Marxism	b1080004	Introduction to the Thought of Mao Zedong and Theories of Socialism with Chinese Characteristics I	test	3	48	42	6	autumn 2
	Required	School of Marxism	b1080007	Introduction to the Thought of Mao Zedong and Theories of Socialism with Chinese Characteristics II	test	2	32	28	4	spring 2
	Required	School of Marxism	-----	Situation and Policy (Module 1-4)	non-test	2	32	28	4	autumn 1 - spring 2
	Required	School of Marxism	b1080008	Labor Education A	non-test	0.5	16	16		spring 1
	Required	College of Arts and Sciences	b1020082	Advanced Mathematics B1	test	4	64	64		autumn 1
	Required	College of Arts and Sciences	b1020083	Advanced Mathematics B2	test	2	32	32		spring 1
	Required	College of Arts and Sciences	b1020012	Linear Algebra	test	2	32	32		autumn 2
	Required	College of Arts and Sciences	b1020013	Probability Theory and Mathematical Statistics	test	2	32	32		autumn 2
	Required	College of Arts and Sciences	b1020018	College Chinese	non-test	2	32	32		autumn 1
	Required	Department of Physical Education	-----	PE I-VI	non-test	3	160	160		autumn 1 - autumn 4
	Required	Other	g1110003	Military Skills	non-test	0.5	2W			autumn 1
	Required	College of Arts and Sciences	g1110002	Military Theories	non-test	0.5	32	32		spring 1
	Required	Engineering Training Center	g1090001	Basic Engineering Training	non-test	2	32		32	spring 1
	Required	College of Arts and Sciences	b1020003	General English III	test	3	48	48		autumn 1
	Required	College of Arts and Sciences	b1020004	General English IV	test	3	48	48		spring 1

	Required	College of Arts and Sciences	b1020005	General Academic English A	test	2	32	32		autumn 2
	Required	College of Arts and Sciences	-----	English Extension	non-test	2	32	32		spring 2
Sub-total (General Education)						44.5	848	784	64	
General Course	Required	Art Education Center	b0----	Aesthetic Education	non-test	2	32	32		autumn, spring
	Selective	Each College	b0----	Social Sciences and Humanities Literacy	non-test	4	64	64		autumn, spring
				Natural Science and Technological Innovation	non-test	4	64	64		autumn, spring
Sub-total (General Course)						10	160	160		

11. Teaching Schedule (2)

Category	Type	Provided by	Course Code	Course Name	Assessment	Credit	Course Hour	Theory Learning	Practical Training	Semester
Basic Course	Required	School of Economics and Management	b2030284	Political Economy	test	3	48	48		autumn 1
	Required	School of Economics and Management	b2030037	Management	test	3	48	48		autumn 1
	Required	School of Economics and Management	b2030316	Microeconomics	test	3	48	48		spring 1
	Required	School of Economics and Management	b2030317	Macroeconomics	test	3	48	48		autumn 2
	Required	School of Economics and Management	b2030060	Accounting Principles	test	3	48	48		spring 1
	Required	School of Economics and Management	b2030081	Finance (English version is optional)	test	3	48	48		autumn 2
	Required	School of Economics and Management	b2030076	Econometrics	test	2	32	32		autumn 3
	Required	School of Economics and Management	b2030366	Introduction to Credit Management	non-test	2	32	16	16	summer 1
	Required	School of Economics and Management	b2030159	Applied Statistics	test	3	48	40	8	spring 2
	Required	School of Economics and Management	b2030082	Economic Law	test	3	48	48		autumn 1
	Required	School of Economics and Management	b2030231	Public Finance	non-test	2	32	16	16	summer 2
	Required	School of Economics and Management	b2030367	Credit Economics	test	2	32	32		autumn 2
	Required	School of Economics and Management	b2030043	International Finance	test	3	48	39	9	spring 2
Sub-total (Basic Course)						35	560	511	49	
Professional Course	Required	School of Economics and Management	b2030166	Credit Reporting Technology	test	2	32	32		spring 2
	Required	School of Economics and Management	b2030154	Credit Rating	test	2	32	32		spring 3
	Required	School of Economics and Management	b2030113	Commercial Banking Businesses	non-test	2	32	32		spring 2
	Required	School of Economics and Management	b2030343	Financial Risk Management	test	3	48	36	12	autumn 3
	Required	School of Economics and Management	b2030153	Credit Risk Analysis and Measurement	test	3	48	36	12	spring 3
	Required	School of Economics and Management	b2030079	Credit Management of Financial Institutions	test	2	32	32		autumn 4
	Required	School of Economics and Management	b2030101	Enterprise Credit Management	test	2	32	32		spring 2
	Required	School of Economics and Management	b2030368	Investment	test	2	32	24	8	autumn 3
	Required	School of Economics and Management	b2030369	Market Research and Analysis	non-test	2	32	16	16	spring 3

Required	School of Economics and Management	b2030370	Consumer Credit Management	non-test	2	32	24	8	autumn 4
Required	School of Economics and Management	b2030007	Financial Management	test	3	48	40	8	autumn 2
Required	School of Economics and Management	b2030152	Credit Laws and Regulations	non-test	2	32	32		spring 1
Required	School of Economics and Management	b2030003	Financial Analysis	test	2	32	32		spring 2
Required	School of Economics and Management	b2030371	PYTHON	non-test	2	32	20	12	autumn 4
Sub-total (Required Professional Course)					31	496	420	76	
* Selective (9 credits)	Module A	b2030372	Practice of International Trade	non-test	2	32	8	24	spring 2
		b2030344	Data Mining	non-test	3	48	40	8	spring 3
		b2030172	Asset Appraisal	non-test	2	32	24	8	autumn 3
		b2030400	Economic indicator analysis	non-test	2	32	16	16	autumn 4
	Module B	b2030150	Internet Finance	non-test	2	32	24	8	autumn 2
		b2030375	Data Analysis	non-test	3	48	24	24	spring 3
		b2030238	Credit Insurance	non-test	2	32	8	24	autumn 4
		b2030042	International Settlement	non-test	2	32	16	16	autumn 3
	Module C	b2030102	Enterprise Strategic Management	non-test	2	32	24	8	spring 2
		b2030376	Machine Learning Algorithm	non-test	3	48	24	24	spring 3
		b2030377	Credit Score	non-test	2	32	16	16	autumn 4
		b2030235	Case Study on Credit Issues	non-test	2	32	8	24	autumn 3
Sub-total (Selective Professional Course)					9	144	72	72	
Sub-total (Professional Course)					32	640	492	148	

11. Teaching Schedule (3)

Category	Type	Provided by	Course Code	Course Name	Assessment	Credit	Course Hour	Theory Learning	Practical Training	Semester
Practical Training	Required	School of Economics and Management	b4000031	Innovation and Entrepreneurship of Credit Management	non-test	2	48		48	spring 3
	Required	College of Arts and Sciences	b4030019	Practice of Probability Theory and Mathematical Statistics	non-test	1	24		24	autumn 2
	Required	School of Economics and Management	b4030187	Practice of Accounting Bookkeeping	non-test	1	24		24	summer 1
	Required	School of Economics and Management	b4030066	Literature Retrieval and Review	non-test	1	24		24	summer 1
	Required	School of Economics and Management	b4030188	Excel Capability Training	non-test	1	24		24	summer 1
	Required	School of Economics and Management	b4030078	Credit Data Collection and Management	non-test	1	24		24	summer 2
	Required	School of Economics and Management	b4030189	Information Technology Practice	non-test	1	24		24	autumn 2
	Required	School of Economics and Management	b4030061	Practice of Commercial Banking Businesses	non-test	1	24		24	summer 2
	Required	School of Economics and Management	b4030045	Practice of Econometrics	non-test	1	24		24	autumn 3
	Required	School of Economics and Management	b4030004	Simulation of Financial Analysis	non-test	1	24		24	summer 3
	Required	School of Economics and Management	b4030190	Practice of Enterprise Risk Management	non-test	1	24		24	summer 3
	Required	School of Economics and Management	b4030077	Credit Rating (Enterprise, Debt, Sovereignty)	non-test	2	48		48	summer 3
	Required	School of Economics and Management	b4030191	Academic Paper Writing	non-test	1	24		24	summer 3
	Required	School of Economics and Management	b4030200	Labor Education B	non-test	0.5	16		16	spring 3
Required	School of Economics and Management	b4030138	Graduation Internship and Graduation Design (Thesis) of Credit Management	non-test	6	288		288	spring 4	
Sub-total (Practical Training)						21.5	684		684	
Extracurricular Class	Required	Other	b5110001	Extracurricular Classes	non-test	1				Autumn, Spring, Summer
Total						152	2781	1947	925	

***1. Guidance for selective module professional course:**

There are different modules for professional course to be selected according to different ability requirements, students must select one module to learn and achieve the credits required by the module.

Module A: Enterprise Credit Management

Module B: Financial Institution Businesses

Module C: Professional Ability Development

2. Professional Certificates can be gained after learning following courses:

Students may take the junior accountant examination after the study of Accounting Principles, Economic Law, Financial Management and Financial Analysis courses. Students may apply the exemption of and the credits corresponding to the Accounting Principles, Economic Law, Financial Management and Financial Analysis courses after obtaining the Junior Accountant Certificate.

Students may take the junior economist examination after the study of Management, Microeconomics, Macroeconomics, Finance and International Finance courses. Students may apply the exemption of and the credits corresponding to the Management and Finance courses after obtaining the Junior Economist Certificate, and may apply the exemption of Management course after obtaining the certificates of other junior economist qualifications.

12. Prerequisite for Course Study

No.	Course Name	Prerequisite Courses	No.	Course Name	Prerequisite Courses
1	Credit Laws and Regulations	Economic Law	6	Credit Rating	Econometrics
					Applied Statistics
2	Credit Risk Analysis and Measurement	Probability Theory and Mathematical Statistics	7	Enterprise Credit Management	Introduction to Credit Management
		Econometrics			Financial Management
3	Econometrics	Applied Statistics	8	Financial Risk Management	Applied Statistics
		Probability Theory and Mathematical Statistics			Probability Theory and Mathematical Statistics
		Microeconomics			Finance
		Macroeconomics			
4	Consumer Credit Management	Introduction to Credit Management	9	Market Research and Analysis	Applied Statistics
5	Financial Management	Accounting Principles	10	Credit Reporting Technology	Applied Statistics

13. Extracurricular Class

Through taking extracurricular classes, students are encouraged to take part in academic lectures, social practice activities, campus cultural and sports activities, innovative and entrepreneurial activities, voluntary activities, etc. to improve their social adaptability and enhance the competitiveness in the job market. Details are specified in Students' Manual.