Research on the realization path of "Class Credit Financing" of asset evaluation specialty under "1+x Intelligent valuation"

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Abstract: Under the background of the new era, facing the field of asset evaluation, the training of high-quality compound skills talents who can engage in asset evaluation, asset management, financial management and other work has become a challenge faced by many asset evaluation majors in higher vocational colleges. With the start of the pilot work of the "1+X certificate" system, the implementation of the "1+x intelligent valuation" certificate is undoubtedly an innovation in the training mode of professional assets appraisal talents, and how to combine the "intelligent valuation" vocational skill level certificate to achieve the "integration of courses and certificates" within the profession is the key to the implementation process. This paper expounds the design ideas and vocational skill requirements of "1+x intelligent valuation" certificate, analyzes the advantages and problems of the implementation of "1+x intelligent valuation" certificate for asset appraisal professional, and probes into the realization path of "Course Certificate accommodation" for asset appraisal professional based on "1+x intelligent valuation" certificate.

Key words: asset appraisal; Talent training; "1+x Smart valuation"; "Class Credit Accommodation"

In 2019, the Notice of The State Council on Printing and Distributing the Implementation Plan of the National Vocational Education Reform proposed that, guided by promoting employment and adapting to the needs of industrial development, all sectors of society, especially enterprises, should be encouraged and supported to actively support vocational education, and focus on cultivating high-quality workers and technical and skilled personnel. Drawing on the common international practice of vocational education and training, the pilot work of the 1+x certificate system has been launched. The "1+x" system is a major innovation in vocational education, a key measure to break through the traditional apprenticeship teaching model, and a way to cultivate high-quality composite talents.

The training evaluation organization responsible for the intelligent valuation of vocational skill level certificate is Zhonglian Group Education Technology Co., LTD. The company is an important participant and project undertaker in the formulation of national standards and norms in the field of valuation, and has an excellent expert team foundation. The "1+X Intelligent Valuation" certificate has built a new bridge for the cooperation and exchange between the asset appraisal major of higher vocational colleges and excellent enterprises, making the course and certificate accommodation no longer adhere to the traditional teaching materials and move towards the era of cloud platform.

1. Overview of "1+x Intelligent Valuation" Certificate

1. Intelligent valuation data collection and platform application

Intelligent valuation is a modern value measurement behavior that integrates modern scientific and technological means such as the Internet, big data, cloud computing, Internet of Things and artificial intelligence to enable the current value of enterprises and assets, and ADAPTS to the real needs of industrial upgrading, innovation and entrepreneurship. Valuation data refers to the process data and result data of enterprise value and asset value. Valuation process data refers to the basic data to achieve the accuracy, authenticity and objectivity of valuation in the assessment and calculation of enterprise value and asset value, including the basic information of the enterprise and the data of enterprise operation behavior. Valuation result data refers to the valuation conclusion of enterprise or asset value after evaluation and calculation.

Intelligent data collection refers to the process of collecting, cleaning, screening, checking and sorting out the valuation data by using intelligent platforms and technical means. Intelligent valuation data collection platform is a platform that relies on intelligent, big data and mobile Internet information technology to collect, screen, investigate, verify, sort and summarize valuation data quickly, conveniently and in large quantities. The application of valuation data is an important manifestation of the value of valuation data, and its application scenarios are mainly reflected in corporate finance, project investment and financing, third-party consulting, asset management, finance and other financial fields.

2. Vocational skill requirements

The vocational skill level of intelligent valuation data acquisition and application is divided into three levels: primary, intermediate and advanced, and the three levels are advanced successively, and the high level covers the requirements of the low level vocational skill. The occupational skill level of intelligent valuation data acquisition and application is divided according to the work order and complexity of the relevant skills in the work field involved in the valuation application scenario. The primary skill level is to collect enterprise data in the application scenario, and carry out field investigation, data screening and data sorting; The intermediate skill standard is to conduct data verification and analysis on this basis; The advanced skill standard is to coordinate and organize, collect data, operate and maintain databases, and make judgments and decisions on the value of enterprises or assets in different application scenarios.

2. Asset evaluation professional implementation of "1+x intelligent valuation" certificate thinking

1. The advantages of implementation

(1) Conform to the development direction of professional emphasis on practice

The major of asset appraisal in higher vocational colleges has the knowledge of economy, management, law, asset appraisal, etc. It has strong technical application and wide professional scope. It aims to cultivate the students' basic ability to analyze and solve the problems of assets appraisal, and to evaluate and estimate the value of assets or economic resources by using professional methods and following professional norms. Therefore, this major is an applied discipline, with more emphasis on practice. From data collection to application, "Intelligent valuation" serves the whole industrial chain of intelligent finance and economics, and its core reflects the value of enterprises and assets, which has a good role in promoting the training of students' skills in the field of asset evaluation.

(2) Digital literacy is in line with the quality goal of professional talent training

Taking the "intelligent valuation" vocational skill primary certificate as an example, through collecting enterprise data, and conducting field investigation, data screening and sorting, professional ability is gradually upgraded, and digital literacy covers the whole talent chain. In the era of big data and artificial intelligence, the same asset evaluation major not only needs to train students' rigorous and prudent professional literacy in accordance with the "Asset Evaluation Criteria", but also the cross-border integration of scientific and technological literacy and humanistic literacy is the trend of The Times. As a comprehensive major with strong cross-cutting, digital literacy has also put forward certain demands in the personnel training mode.

(3) Digital literacy creates innovation ability and broad employment space

Implement the "smart valuation" vocational skill level certificate, Covering accounting, asset management and operation, finance, third-party consulting services related to the application of valuation data, accounting, cashier, property inventory, financial analysis, risk control, tax accounting, internal audit, asset management, market research, planning department, bank individual loans, bank corporate business, bank risk management, wealth management, financial advisors, investment analysis, evaluation and audit Accounting, real estate brokerage, real estate marketing and other job groups, a wide range of employment space. Digital core literacy expands students' innovation ability and creates a wide range of employment space.

2. Existing problems

(1) There is a shortage of teachers with practical experience

At present, most of the full-time teachers of asset assessment have been working in schools for a long time, and there is a lack of teachers with practical experience in enterprises. On the one hand, due to lack of or little contact with data platforms, teachers mainly stick to the knowledge points in textbooks and data case resources on the network in the course of teaching, and students cannot understand the needs of enterprises; On the other hand, the existing knowledge level and ability structure of teachers also affect the practical skills course, and there are difficulties in the implementation of the "intelligent valuation" certificate training such as lack of teachers' experience.

(2) The social recognition of certificate is low

For students majoring in asset appraisal and management, the certificates with higher gold content are relatively authoritative industry qualifications issued by government departments such as the Ministry of Finance, the Housing and Construction Authority, and the Natural Resources Bureau. The "1+x intelligent valuation" certificate issuing agency is issued by the cultivation and training evaluation institutions, rather than the authoritative government departments, and the social recognition is low, especially in employment, the corporate recognition is also relatively low.

3. Based on the "1+x intelligent valuation" certificate of asset evaluation professional "course credit accommodation" realization path

1. Reconstructing the talent training program for asset appraisal professionals

Asset appraisal major is a comprehensive interdisciplinary discipline. To achieve "integration of courses and certificates", it is necessary to reconstruct the training program for asset appraisal professionals and integrate the "1+x intelligent valuation" certificate standard into the existing course design, content and assessment methods. Actively do a good job in the organic connection of professional teaching standards and vocational skill level standards, infiltrate vocational skill education content into the asset evaluation professional teaching, realize the mutual integration of vocational education and professional education, and optimize professional education from the perspective of curriculum reform.

2. Optimize and adjust the curriculum system of asset evaluation specialty

To meet the needs of vocational skills, adjust the current course structure and content of asset appraisal major. According to the analysis of the study situation, the training object of the "Intelligent Valuation" certificate is sophomore students, who have completed the "Asset Assessment" guide course, mastered the basic theory of asset assessment, familiar with the basic work flow of assessment and have the ability to operate office software. Therefore, the courses of the third semester begin to integrate the "intelligent valuation" course and assessment.

The curriculum system of Asset Evaluation and management is composed of general basic courses, general extension courses, professional compulsory courses and professional elective courses. The core courses of the major include "Asset Evaluation", "Financial Accounting and Analysis", "Enterprise Value Evaluation", "Construction Engineering Evaluation", "Mechanical and Electrical Equipment evaluation", "Financial Management" and so on. General knowledge basic courses and general knowledge extension courses are public basic courses. The "Intelligent Valuation" course includes two modules: intelligent valuation data collection and intelligent valuation data application. Among them, intelligent valuation data collection includes six work areas, namely enterprise basic data, enterprise environment data, current asset data, equipment asset data, real estate data and intangible asset data collection; The application of intelligent valuation

data includes the application of valuation data in enterprise financial management and asset management, investment and financing, finance, capital market and asset disposal and transaction.

Therefore, this paper proposes to take comprehensive asset evaluation courses and single asset evaluation courses as the two major objects of intelligent valuation data collection - the whole enterprise and various assets and liabilities, and integrate various asset data cases into the data collection platform to realize the integration of various asset classes and certificates. From data collection to intelligent valuation data application platform, integrate the field of finance and taxation, from financial application, investment and financing application, financial application, capital operation application to asset disposal application, deepen the practical learning of theoretical knowledge of finance and accounting, and finally realize the integration of finance and taxation. The adjustment of the course system based on "1+x Intelligent Valuation" is shown in the following figure:
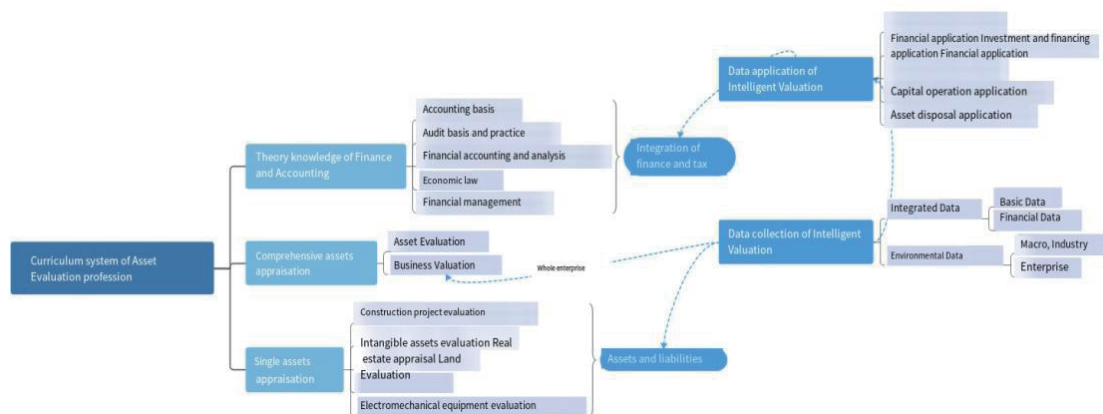

Figure 1: Curriculum system based on "1+x Intelligent Valuation"

3. Building a "1+x" + "double" professional teacher team

In order to effectively implement the implementation of the "1+x intelligent valuation" course, it is first necessary to conduct teacher training for professional teachers. Teacher training should not be limited to the study of theoretical knowledge, but also requires teachers to do a good job in related teaching design, practical training operation and teaching evaluation. Secondly, higher vocational colleges should provide teachers with sufficient opportunities for dual training, regularly organize professional teachers to participate in practical work in enterprises, summarize professional teaching methods from practice, so that students can improve their skills. The "double-qualified" teachers can better adapt to the teaching of higher vocational majors under the 1+X certificate system. Under the premise of not affecting the normal teaching order, the on-job teacher rotation system is implemented, and teachers are organized to participate in on-the-job practical training under the school-enterprise cooperation mechanism of production-education integration.

Epilogue

"1+x Intelligent valuation" vocational skill is a skill that collects, cleans, identifies, verifies and organizes valuation data using intelligent platforms and technical means in the fields of asset appraisal, finance and finance, and its core digital literacy is the embodiment of the quality goal of asset appraisal professionals. The asset evaluation major of vocational colleges should take "1+x intelligent valuation" and "course certificate integration" as the first starting point, actively explore how to embed the "1+x intelligent valuation" certificate in the asset evaluation teaching model, and cultivate professional technical talents recognized by banks and enterprises.

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