# Research on Problems and Countermeasures of Financial Management

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#### Abstract

In the course of my country's economic development, the financial school is not allowed to be ignored. Due to the vigorous development of my country's economic market in recent years, financial institutions, all major financial institutions, asset management enterprises, and securities companies, etc., are urgently demand for financial majors, and these demands also give financial learning. More challenges from development. Today's development is closely related to people's lives and production, but the financial industry has changed a certain change as the economic market changes.

### Keywords: finance, countermeasures, problems

The development of basic finance theory lags behind. From the perspective of the overall situation of the scientific development of China's financial industry at present, the research value of the discipline of financial management has been gradually improved. Therefore, it is also very important for the professional education of the reserve technicians in the relevant majors in the financial industry to get stable and healthy development.

At present, the curriculum of financial management in colleges and universities in China is designed to better train the relevant technical reserve talents of financial management major in China. The main meaning of finance is an important discipline that studies the law of value and scientifically judges the relationship between enterprise values. This important discipline is also the painstaking efforts of contemporary China to promote the development of modern financial economy and society. The main content of the major study of finance usually refers to learning to directly achieve the professional basic knowledge related to applied economy to physics, mathematics and mathematical electronic information engineering of political economy. Therefore, if we really want to learn about economics, management and finance well, it is not only important but also necessary to master some relevant professional basic knowledge about mathematics, economics, management and finance, as well as some related basic knowledge about economics, physics, mathematics, electronic engineering, mathematics, electronic information engineering and so on.

Therefore, the whole professional study and development process of economics and finance should have a high level of comprehensive ability. In addition to being necessary, we should be able to fully master the basic theories and basic knowledge about all aspects of economics, management and finance and socialist economics, that is to say, we should also have strong theoretical comprehensiveness, rational logical thinking and comprehensive analysis of practical problems.

At present, although China's finance has been regarded as a social basic discipline closely related to people's daily social and economic life in modern China, it has not been guided according to the long-standing basic laws of economic and social development in the actual basic scientific research and investigation, and all the theoretical knowledge of financial basic teaching subject research that needs to be constructed at the same time has gradually completely deviated from the whole social and economic reality.

Therefore, modern people often encounter the need to learn some basic related theoretical knowledge about finance through application and practice in their daily life and management of financial enterprises. However, with the rapid, healthy and prosperous development of modern China's socialist market economy and financial market, the continuous innovation and development of finance has gradually become unable to fully keep up

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with the actual needs and pace of China's economic and social development in this critical era, and the required theoretical knowledge of basic scientific research has gradually become completely unable to deviate from the daily social reality of the whole modern Chinese people. Under such actual circumstances, it is very likely that the whole financial industry of our country will not be able to respond and work quickly and take some corresponding emergency response policies and measures when facing the international market economy or the critical moment of the international financial crisis, which may result in serious losses of our socialist economy in the future, because China's domestic economic and financial market has been severely affected by the international financial crisis in the past few years. Therefore, all relevant theoretical and legal knowledge of the current financial industry has been continuously improved. However, with the development and progress of the socialist economy, it is inevitable that great importance and changes have begun to take place in economics and finance.

At present, all the relevant legal theoretical systems and concepts of economics and finance should also be improved with the continuous progress and development of China's current economic era. Only by carrying out some scientific reforms and innovations on the constantly developing and changing concepts of economics and finance can we truly and effectively build the current domestic economic, social and financial market that can foster harmonious, healthy and orderly development. In addition, as it seems that China's major strategic policy direction of promoting the harmonious and healthy development of socialist domestic economic, social and financial markets has begun to have new major changes, and the current relevant legal and theoretical knowledge of all economic and financial disciplines is no longer applicable, we should really improve the current relevant legal and theoretical knowledge and theoretical content of economic and finance.

And effectively and continuously expand the practical application and depth of all relevant legal and theoretical knowledge of finance, so as to effectively cultivate a group of outstanding economic and financial scholars and relevant legal professionals who can truly and effectively adapt to the constant development and changes of China's domestic economic, social and financial market. Characteristics of professional finance: The basic theoretical practice research of professional theoretical teaching is closely related to mastering the value of professional financial capital. Therefore, as teachers, we should first master the principle of professional financial capital value estimation as the core content of teaching research. Just because, for example, after officially announcing the acceptance of this round of financing, a main enterprise of this financing still hopes to obtain the return of investment cost that can be directly obtained and maximized under macro economy, the estimated cost amount of professional investment funds to be obtained must be directly calculated in the professional cost investment amount of this round of financing, and the estimated cost amount of professional investment capital amount must have direct interaction with the main enterprise of this financing or the estimated total value amount of professional capital that the enterprise hopes to obtain directly.

Therefore, this major is a teacher of financial discipline, and we should pay special attention to how to correctly distinguish and comprehensively and reasonably analyze the specific cost principle connotation related to these costs and how to master the specific principle connotation of using the capital market to estimate related costs. Among them, the main contents of project finance of investment major include how to correctly set the risk control strategy of follow-up long-term investment strategy, the amount of flowing long-term investment risk and the most appropriate way to calculate the return of follow-up long-term investment risk, etc.

When investing in a major project, it is often necessary to have the strategy setting and the corresponding registered capital and value, so as to truly maximize and effectively obtain the registered capital and dividends due to the investment. The course of international investment economics not only contains the international costs we get through estimation, but also we generally think that the international costs we get through estimation should usually be regarded as an important research focus of our professional international finance. Generally speaking, in the process of estimating international costs, what we should do is to integrate the three main economic aspects of China's domestic macro-economy international finance, investment and domestic micro-economy international financial market directly. At present, although there is no specialized institution to set up perfect financial specialized courses to estimate the basic theory of risk cost for some specialized finance in China, we can believe that we will constantly update our knowledge and gradually optimize and improve it in the later period.

According to the above theoretical content, we can clearly see that the stable and healthy development of China's market economy and financial market still needs the strong practicality and application of modern finance. Therefore, we should now have to face up to the current practical challenges of modern finance again. While actively accepting these challenges, we should also carefully study and analyze the development prospects of modern finance, so as to strive to promote the healthy and sustainable development of modern finance in China's

financial industry.

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