

process of thinking and writing by this group of students, it is not difficult to find that the second language generally appears in simple expressions and examples. S2.1 said that it is precisely because there is little contact with English in daily life, and the new vocabulary only stays at the level of understanding and cannot be used flexibly, so it is slow and not flexible enough to extract English vocabulary. She also added, because writing in her mother tongue is a habit developed from an early age, it is an internalized habit to conceive in Chinese, whether it is a simple diary or a complicated argumentative paper. Although she is an English major, she has spent much longer time studying English than most non-major learners, but she seldom comes into contact with English on weekdays, especially conceiving textual words in English. Now, she still borrows the template from the exam to help express her clear views in English, and cannot express her true thoughts freely, as Table 12 and Table 13.

**Table 11.** Specific performance of S2.1: Mother tongue thinking in different thinking activities

Thinking activities	L1 (No.)	L2 (No.)	L1 (%)
Problem solving	0	11	0
Content conception	46	35	56
Structural conception	23	18	56
Text writing	11	31	26
Process control	10	15	40

**Table 12.** General performance of S3.3

Subject	L1 (No.)	L2 (No.)	L1 (%)
3.3	31	196	14

**Table 13.** Specific performance of S3.3: Mother tongue thinking in different thinking activities

Thinking activities	L1 (No.)	L2 (No.)	L1 (%)
Problem solving	0	25	0
Content conception	20	88	18
Structural conception	6	15	28
Text writing	3	54	5
Process control	2	14	12

**Conclusions:** It is found that the higher the learners' second language proficiency, the smaller the participation of mother tongue thinking in the process of second language writing, and the smaller the influence of mother tongue thinking. However, there is no obvious relationship between the participation and influence of mother tongue thinking in five writing activities and learners' English proficiency. It is a matter of fact that although the subjects were asked to say any thoughts that flashed in their minds when they were writing a second language, oral expression always lags behind the progress of brain thinking in speed. Moreover, the study is limited by the comparatively small sample data size. As a result, the findings can hardly be generalized, but this did not hinder this research to shed light on other similar settings and provide empirical evidence for second language acquisition. Therefore, further research may wish to use large-scale sample size and different styles of writing investigated by means of thinking aloud.

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## RESEARCH ON THE CONSTRUCTION OF INDEX SYSTEM OF FINANCIAL AND ECONOMIC PSYCHOLOGICAL LITERACY OF HIGHER VOCATIONAL STUDENTS

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**Background:** In 2012, as the Organization for Economic Cooperation and Development (OECD) added the assessment of financial and economic literacy to the Student Ability Assessment Program, the world began to pay attention to the financial and economic literacy education. In 2017, China's "Exploration and Practice of Financial and Economic Literacy Education" forum pointed out that "the primary work to promote financial and

economic literacy education is to accelerate the development of financial and economic literacy education standards and increase the guidance of academic forces on practical activities.”. Therefore, the project team carried out research to try to construct an index system of financial and economic literacy of higher vocational students that is in line with China’s national conditions and has Chinese characteristics.

**Subjects and methods:** Taking the three-year vocational college students in Lianyungang city, China as the research object. Firstly, literature review is conducted to understand the research status of financial literacy education. Secondly, the Darrel method was adopted to obtain relatively consistent consulting results. Finally, SPSS 16.0 was used to process the data and determine the secondary indicators.

**Methods of statistical analysis:** SPSS 16.0 was used to process the data, calculate the mean value, variance and coordination coefficient, and determine the secondary indicators.

**Results:** (1) The first round of statistical results analysis. In this study, SPSS16.0 was used to conduct descriptive statistical analysis on the average score, standard deviation and coefficient of variation of each second-level indicator, and the results were as follows: The average scores of second-level indicators in the dimensions of “income and consumption”, “savings and investment” and “wealth and life” were all greater than 3, which indicated that experts had a high concentration on second-level indicators in each dimension. The standard deviations were all less than 1, which indicated that expert opinions were concentrated; and the coefficients of variation were all less than 0.2, which indicated that experts had a high degree of coordination in the evaluation of second-level indicators in each dimension. There are objections to the second-level indicators of “risk and insurance” and “system and environment”. Through in-depth interviews, in the “risk and insurance” dimension, experts believe that the social security of China can also defend against individual risks. Therefore, it was recommended to add second-level indicator of “social security” under the first-level indicator of “risk and insurance”. In the dimension of “system and environment”, the experts’ evaluation on these three indicators didn’t have a high degree of coordination, and it was recommended to remove the indicator of “A community with a shared future for mankind”. The coordination coefficient of the first round of expert consultation was 0.747. After the Chi-square test, it said the reliability was high and the result was acceptable. It indicated that experts had a good degree of coordination for all indicators.

(2) The second round of statistical results analysis. It released the second round of expert consultation questionnaires to the 20 experts who provided valid suggestions in the first round of survey. The results showed that the average score of each second-level indicator in the five dimensions was more than 3, which indicated that experts had a high concentration on second-level indicators in each dimension. The standard deviations were all less than 1, which indicated that expert opinions were concentrated; and the coefficients of variation were all less than 0.2, which indicated that experts had a high degree of coordination in the evaluation of second-level indicators in each dimension. The coordination coefficient of the second round of expert consultation was 0.8365, which indicated that experts had a good degree of coordination for all indicators. However, experts also pointed out that the 6 indicators in the dimension of “income and consumption” could be combined from three levels into three indicators, namely, personal income and consumption, enterprise operation and cost, and government revenue and expenditures. Finally, through two rounds of expert consultation, it basically established the evaluation indicators of this research, with 5 first-level indicators and 17 second-level indicators.

**Conclusions:** The research on financial and economic literacy officially started in China in 2018. We could only continue to explore and improve the research in educational practice, and move forwards gradually. This paper is only the starting point of the research on financial and economic literacy, and only determines the financial and economic literacy evaluation index system for college students. However, there is still a long way to go for comprehensively improve the financial and economic literacy of students and even the nation.

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## REVIEW AND REFLECTION ON THE STUDY OF CHINESE COAL MINE HISTORY UNDER THE PSYCHOLOGICAL ADAPTATION OF SOCIAL AND HISTORICAL DEVELOPMENT

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