

lower than those in the control group, and the p value of t-test output of the corresponding data of the two groups is less than the significant level, which is considered that the data difference is statistically significant. The P values of the average scores of students in the experimental group and the control group on the three factors of hostility, terror and paranoia after t-test are greater than the significance level of 0.05. It is considered that the data difference is not statistically significant.

**Conclusions:** in recent years, with the rapid development of science, technology and economy in China, people are facing more and more pressure in work and life, and their psychological tolerance has decreased. This phenomenon occurs not only among adults in society, but also among college students. Moreover, some college students have some thinking obstacles, its psychological symptoms are more serious. Therefore, this study studies the role of thinking logic disorder coping strategy knowledge in mental health education in colleges and universities. The results show that integrating thinking logic disorder coping strategy knowledge in mental health education will help to improve students' psychological adverse symptoms in somatization, obsessive-compulsive disorder, sensitivity, depression, anxiety and psychosis. However, it has no obvious effect on improving the adverse psychological symptoms of hostility, terror and paranoia.

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## RESEARCH ON CONSUMERS' MONEY MANAGEMENT PSYCHOLOGY IN FINANCIAL MARKET

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**Background:** With the vigorous development of economy, more and more people invest in financial management. When financial consumers collect the information of the financial market, they cannot fully collect all the information. When financial consumers analyze and process this information, there will be deviation in value judgment due to various reasons, and this phenomenon will be affected by some psychological factors. Cognitive deviation will lead to poor behavior such as blind self-confidence, herding behavior, loss aversion, psychological account and so on. Because of this behavioral bias risk, financial consumers often hesitate. Nowadays, there are few research results on financial management, lack of understanding of financial benefits and risks, especially in behavioral finance based on psychology, and do not pay attention to the impact of financial consumers' cognitive bias on financial management. Cognitive bias is generally divided into five kinds: representative heuristic bias, availability heuristic bias, anchoring and adjustment bias, emotional heuristic bias and framing dependence bias. The irrational investment behavior of consumers will hinder the business operation of commercial banks and is not conducive to the capital flow of commercial banks. Most of the financial products in the market focus on the rate of return, and lack of thinking about the impact of consumer demand and psychological factors on purchase decisions. At present, the types of financial management are generally divided into savings, gold speculation, funds, insurance, P2P, stock speculation, stocks and bonds. Among these financial management types, insurance, fund and stock are the financial management types loved by financial consumers. The diversification of financial management types promotes the change of financial management concept of financial consumers.

**Objective:** To improve the financial products in the financial market from the perspective of behavioral finance, enhance the practicability of finance, promote financial consumers' understanding of cognitive bias, make financial consumers aware of their financial purchase behavior bias and make corresponding adjustments, so as to reduce the impact on their financial purchase decisions. Through the research of cognitive bias based on behavioral finance, we can reduce the financial loss of financial consumers and the better development of financial market.

**Research objects and methods:** Taking financial consumers as the research object, the research objects are divided into gender, age, financial education, financial purpose, financial type, economic status, risk preference and education. The cognitive bias and behavioral bias of financial consumers are studied in the form of questionnaire. The distribution place of the questionnaire is set in each bank business outlet. The number of questionnaires distributed, the number of questionnaires recovered and the number of effective copies is 300, 289 and 282 respectively. The questionnaire recovery rate and questionnaire efficiency are 96.30% and 94.00% respectively. Before analyzing the results of the questionnaire, check the reliability and validity of the questionnaire. Through the statistical analysis of the survey results of the effective questionnaire by SPSS software, this paper studies the correlation between the cognitive bias and purchase behavior bias of financial consumers.

**Results:** SPSS software was used for regression analysis of the survey results, and the results are shown in

Table 1.

In Table 1, the regression coefficient between education and financial behavior is -0.820 ( $P < 0.01$ ), the regression coefficient between economic status and financial behavior is 0.291 ( $P < 0.01$ ), the regression coefficient between risk preference and financial behavior is 0.249 ( $P < 0.01$ ), and the regression correlation coefficient between cognitive deviation and financial behavior is 0.589 ( $P < 0.01$ ). These four relationships are significantly linear. The variables that have little impact on financial consumers' financial behavior are economic conditions, and the other three variables have a greater impact on financial consumers' financial behavior.

**Table 1.** Correlation coefficients between education level, economic status, risk preference, cognitive bias and financial consumers' financial purchase behavior

Variable	Education level	Economic situation	Risk appetite	Cognitive bias	Financial behavior
Education level	1	-	-	-	-
Economic situation	-0.187**	1	-	-	-
Risk appetite	-0.140*	0.761**	1	-	-
Cognitive bias	-0.479**	0.370**	0.258**	1	-
Financial behavior	-0.820**	0.291**	0.249**	0.589**	1

Note: \* $P < 0.05$ , \*\* $P < 0.01$

**Conclusions:** Although there are more kinds of financial management methods, without understanding these financial management methods and risk factors, bank deposit is a common financial management method for financial consumers. Under the influence of cognitive bias, financial consumers' purchase behavior bias occurs. The higher degree of cognitive bias is anchoring and adjustment bias and framing dependence bias. Different educational background and risk preference will affect the financial behavior of financial consumers. Adjust the corresponding financial management scheme according to the factors affecting the behavior deviation, for example, adjust the asset allocation scheme according to their own actual situation, and improve their own assets through diversified financial management methods. By fully understanding their own cognitive bias, make better financial decisions and increase the probability of seizing financial speculation opportunities. While enhancing the awareness of financial risk, learn more financial knowledge to reduce the risk of financial management and the probability of behavior deviation caused by cognitive deviation, so as to avoid cognitive traps and improve financial investment income.

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## REFORM AND PRACTICE OF UNIVERSITY LAW TEACHING PARADIGM FOR STUDENTS WITH PERSONALITY DISORDER

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**Background:** With the great changes in social life, under the impact of diversified values and life attitudes, there are more and more deviations in students' cognition, emotion and consciousness. The main reasons for this psychological deviation and even confusion is the bad influence of the family, the wrong misleading of various media and the lack of school education. The common personality disorders are divided into paranoid personality disorder, schizophrenic personality disorder, hysterical personality disorder, obsessive-compulsive personality disorder, borderline personality disorder, antisocial personality disorder, explosive personality disorder and dependent personality disorder. In school education, the attention to students' consciousness quality and independent spirit is not high. In addition to no special personality training courses, the quality of teachers is also uneven. When teachers treat students, they are not in a completely equal position. During teaching, they pay more attention to their authority and image, ignore students' ideas, and teach standard answers rigidly, which is not conducive to the formation of students'