

consumers, and analyze their repayment ability, overdue rate and bad debt rate. After the implementation of consumer financial risk prevention and control measures, the impact of different risk prevention and control measures on financial consumers' consumption psychology is studied through statistical analysis software, and the influencing factors are quantified. The higher the score, the greater the impact.

Results: In the current digital consumer money market, the prospect is good. With the continuous development of financial business, the financial data is increasing. However, there is a continuous default of financial consumers in the digital consumer money market, which will hinder the development of financial data and improve the risk degree of digital consumer money. By improving the internal control system and expanding data sources, the default of financial consumers has been significantly reduced and the overdue repayment behavior of financial consumers has been reduced. Among them, the impact score of young financial consumers on the enhanced risk control model is 5, and the results are shown in Table 1.

Table 1. The impact of different risk prevention and control measures on the consumption psychology of financial consumers

Age group	Enhanced risk control model	Improve the internal control system	Expand data sources
Youth	5	5	4
Young and middle-aged	4	4	5
Middle age	4	5	4

Conclusions: In the era of digital economy, economic transformation stimulates the expansion of domestic demand, people's living standards are constantly improving, and their consumption ability is significantly improved. Driven by various factors, Internet consumer finance has developed rapidly. However, the continuous default of financial consumers hinders the development of financial data, and the risk prevention and control management ability of consumer finance companies is insufficient, which increases the risk of digital consumption. Enterprises set up corresponding "firewalls" for different financial businesses to avoid enterprises choosing high-risk transaction modes in pursuit of business expansion, thus reducing the overdue rate of consumer repayment.

Acknowledgement: This research is supported by: The Soft Science Project of Science & Technology Department of Sichuan Province, "Research on risk assessment and resolution mechanism of County-level Government Implicit Debt in deep poverty-stricken areas of Sichuan Province" (No. 2020JDR0310).

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ANALYSIS ON THE INFLUENCE OF THE ADJUSTMENT OF EDUCATIONAL MANAGEMENT STRATEGIES IN COLLEGES AND UNIVERSITIES ON ALLEVIATING COLLEGE STUDENTS' PSYCHOLOGICAL ANXIETY

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Background: In recent years, college students are facing pressure from learning, interpersonal communication, employment and other aspects, which makes college students have different degrees of psychological anxiety. There are differences in psychological anxiety in different grades. For freshmen, because they have just entered the campus, are not familiar with the surrounding environment, and have left their parents to take care of everything, freshmen with poor independence should not only bear the pressure of learning, but also take care of their own life, but also deal with the interpersonal relationship between classmates and roommates, and even face emotional problems. All kinds of pressures make freshmen tired physically and mentally, resulting in psychological anxiety. Some freshmen are unable to adapt to the changes of robbery and the external environment, and their psychological anxiety will increase. When this negative state continues for a long time, it will seriously affect the physical and mental health development of freshmen, and even have anxiety disorders. The precursor of anxiety disorder is a sudden strong sense of fear in places where most people are not nervous. Due to many learning contents and heavy tasks, college students will have learning anxiety. When they can't keep up with the teacher's teaching progress, can't understand the teacher's questions, and are always at a loss in the classroom, college students will have feelings of fear, uneasiness, anxiety and so on. The examination method of higher education is mainly examination, which means that the examination score is related to whether college

students can graduate smoothly. If you don't do well in the exam, you need to retake the exam or even retake it. It will not only take more time to study, but also face the different eyes of the surrounding students and the criticism of the teachers. This is intolerable for college students with strong self-esteem and high requirements for themselves. Therefore, they will attach great importance to the test score and be nervous about the test, resulting in psychological anxiety.

In recent years, the education management of colleges and universities has paid attention to the cultivation of students' professional quality and skills, but ignored the importance of students' mental health education. Students' mental health problems have not been solved, affecting students' study and life. Some students have smoking, drinking and other bad living habits, and even endanger the life safety of students and others. There are many incidents such as suicide and hurting students. It has had a great impact on schools and society. Therefore, the university education management should adjust the relevant work strategies and intervene the students' mental health problems in time.

Objective: To master the current situation and shortcomings of education management in colleges and universities, understand the mental health status of college students, and analyze the causes of psychological anxiety of college students. According to the psychological anxiety of students, we should adjust the efficient education management, strengthen the efficient mental health education, summarize the psychological commonalities of students according to the differences of college students, and carry out mental health education on this basis. Increase diversified communication channels through various activities and class sports meetings, so that students can release the pressure of learning and examination, alleviate psychological anxiety and improve students' mental health level. Improve psychological counseling and counseling institutions, timely solve students' mental health problems, and further alleviate students' psychological anxiety.

Subjects and methods: The research objects are college students. Four colleges and universities are randomly selected, and 360 college students are randomly selected. The selection criteria are grade, major, whether they are single children, whether they are poor students and family economic conditions. To understand the educational management of four colleges and universities and the importance of mental health education, and analyze the mental health problems of these students and the causes of psychological anxiety. The adjustment measures of educational management were implemented for these students. The experimental time was 2 semesters, during which the relevant data of students were recorded. Fuzzy evaluation is used to study the changes of students' psychological anxiety before and after the implementation of educational management adjustment measures. 1-5 grading scores are used. 1-3 points respectively mean no, slightly and general, and 4-5 points respectively mean obvious and complete. SAS software is data processing and analysis software.

Results: At present, college students are facing pressure from many aspects. Students' mental health problems are becoming increasingly prominent, and psychological anxiety is one of them. However, the educational management of colleges and universities does not pay much attention to students' mental health problems, and the implementation of relevant mental health education measures is not enough. In this regard, we should adjust the educational management of colleges and universities and strengthen mental health education. After two semesters, the anxiety score of sophomores majoring in English is 2. The results are shown in Table 1.

Table 1. Psychological anxiety scores of students of different majors and grades

Grade	Major	Employment anxiety	Job insecurity	Employment panic
Freshman	English major	2	1	1
	Finance major	2	2	2
Sophomore	English major	2	2	1
	Finance major	1	1	1

Conclusions: With the emphasis on mental health education in the educational management of colleges and universities, the mental health level of college students is gradually improved, the psychological anxiety of students is significantly relieved, and the good development of students' study and life is promoted.

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ON THE UNIQUE CHARM OF CHINESE NATIONAL OPERA AND ITS INFLUENCE ON ALLEVIATING MODERN PEOPLE'S FAST-PACED PSYCHOLOGICAL ANXIETY

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Background: Psychological anxiety is a mental disease, and with the accelerated pace of modern life, more and more people suffer from psychological anxiety. The clinical manifestations of patients with psychological anxiety are depression and mental tension. At the same time, they are prone to chest tightness, sore throat, general fatigue and other symptoms during exercise. There are many factors causing psychological anxiety symptoms. Modern people cannot release their work pressure, learning pressure and emotional pressure. Over time, they cause depression and nervous tension, which is the main factor causing psychological anxiety. At the same time, genetic factors and other disease factors are also easy to cause psychological anxiety. In case of psychological anxiety problems, it is necessary to adjust the mentality in time and reasonably choose effective treatment methods. At present, the main treatment methods for psychological anxiety are drug treatment, which can regulate people's nervous system and relieve people's body and mind to alleviate the problem of psychological anxiety. However, drug treatment is easy to lead to drug resistance, and long-term use of psychotropic drugs is easy to lead to patients with symptoms such as mental confusion, physical and mental fatigue, which is not suitable for most patients. In addition, there is psychological auxiliary treatment, which can alleviate people's nervous mood through reasonable psychological counseling, so as to alleviate the problem of patients' psychological anxiety. In addition, there are physical training, reasonable exercise to regulate human function, and strict control of eating habits, which can also have a good effect on relieving patients' tension. With the gradual rejuvenation of patients with psychological anxiety, mental anxiety symptoms have also received extensive attention from the society. How to effectively alleviate the psychological anxiety caused by the fast pace of modern people is of great significance to the development of society.

There are many methods to treat psychological anxiety. The common one is psychological adjuvant therapy, which is suitable for most people and can achieve good results. With the accelerated pace of modern people, some researchers have found that the artistic and cultural beauty of Chinese national opera can effectively alleviate the pressure of modern tension. Especially in the traditional Chinese national opera, there are rich artistic performance forms, which can relieve the body and mind, adjust the state of mind and release the pressure for people with long-term mental tension and anxiety. At the same time, the traditional national opera works have rich national historical and cultural contents, and their costumes, patterns and national music have strong cultural and artistic attributes. Modern people can not only cultivate their mood and relieve their emotions, but also enrich their historical and cultural knowledge and improve their artistic and cultural cultivation. Therefore, according to the research on modern people's psychological anxiety, this paper analyzes the characteristics of modern people's psychological anxiety, and discusses the influence of the unique charm of national opera on alleviating modern people's psychological anxiety.

Objective: To explore the current situation of modern people's psychological anxiety under the fast rhythm, analyze the expression of psychological anxiety and common treatment methods, analyze the influence relationship between the artistic and cultural characteristics of Chinese National Opera on alleviating people's emotional pressure, and then discuss the influence effect of national opera on modern people's psychological anxiety.

Subjects and methods: 120 patients with psychological anxiety disorder were selected as the research object. The excellent works of Chinese poetry dramas were displayed to patients with psychological anxiety disorder for appreciation, and tested for five months. The scores of patients were counted every month to evaluate whether Chinese folk music dramas can alleviate the psychological anxiety of patients.

Results: Table 1 shows the scores of patients with psychological anxiety after national opera for 5 months, with a full score of 10. The evaluation indexes include emotional optimism index and stress release score. It can be seen from Table 1 that the scores of the evaluation indexes of the patients have been improved after watching the national opera works, indicating that the opera works can alleviate the psychological anxiety of the patients.

Table 1. Scores of patients with psychological anxiety after national opera for 5 months

Project	1 month	2 months	3 months	4 months	5 months
Optimism index	4	5	5	6	7
Pressure release score	2	2	3	3	4