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# A Study on the Integration of Teaching on Borrowing Costs and Financing Costs in International Trade Enterprises Under the Guidance of Ideological and Political Education in the Curriculum

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## Abstract

The in-depth advancement of ideological and political education in courses requires the organic integration of value-oriented guidance and professional knowledge at the theoretical level. This paper uses borrowing costs and the financing costs of international trade enterprises as knowledge carriers, incorporating the theory of incomplete markets from finance, the information economics theory from accounting, and the theory of externalities from international trade to construct an interdisciplinary analytical framework of "financing behavior—accounting recognition—economic consequences." On this basis, the paper proposes an integration pathway for ideological and political education that is endogenous to the theoretical logic of the discipline, providing a theoretical foundation for finance and economics courses to achieve the unity of knowledge transmission and value cultivation.

## Keywords

Integrating Ideological and Political Education into Courses; Borrowing Expenses; Financing Costs; Teaching Integration

## 1. Introduction

The core essence of ideological and political education in courses is to deeply integrate value cultivation into the entire process of imparting professional knowledge[1]. Currently, ideological and political education in finance and economics courses generally suffers from a lack of theoretical coherence[2]; ideological and political elements are severely disconnected from professional

knowledge, preventing teaching from achieving a profound educational impact[3]. The key to resolving this issue lies in grounding the approach in the professional theory itself[4] and identifying the points of convergence between professional knowledge and value guidance[5]. Borrowing costs are closely linked to the financing costs of foreign trade enterprises; both rely on the operational logic of financial markets and involve the economic consequences of asset valuation[6], balancing the individual business rationality of enterprises with the collective developmental interests of the nation[7]. In the context of international trade, influenced by multiple factors such as currency differences, financing structures, and industry policies[8], the relevant accounting treatments and financing management exhibit greater complexity and specificity[9]. This paper establishes an interdisciplinary analytical framework to explore the endogenous integration logic and practical pathways for embedding ideological and political education within professional theory[10].

## 2. Theoretical Foundation: The Introduction of a Triple Disciplinary Perspective

Drawing on theories from accounting, finance, and international trade, this paper analyzes the integration of ideological and political education concepts with financial knowledge and trade finance.

From the perspective of incomplete markets, cross-border financing is influenced by multiple factors such as information asymmetry and exchange rate volatility, requiring enterprises to comprehensively weigh various indicators when making financing decisions[11]. Micro-level corporate financing behavior generates macro-level externalities; blind herd behavior can exacerbate financial system fragility, making it a crucial link between micro-level operations and macro-level financial stability[12]. From the perspective of information economics, accounting systems can effectively mitigate market information asymmetry. The recognition and measurement of borrowing costs are not merely technical tasks; the distinction between capitalization and expensing directly determines the quality of financial information[13]. Arbitrarily relaxing capitalization criteria distorts profits and reduces market information efficiency; therefore, adhering to the principle of faithful representation in accounting is key to maintaining market order[14]. From the perspective of externalities, financing costs directly impact international trade competitiveness, and excessively high costs can erode trade advantages. At the same time, the financing structure of foreign trade enterprises carries external risk transmission effects; financing mismatches can easily trigger systemic risks amid international financial volatility, making sound corporate financing a vital foundation for both individual business operations and overall economic stability[15].

In summary, accounting can mitigate market information asymmetry and manage

financing risks, while integrating the concept of ideological and political education into the curriculum and strictly adhering to the principle of faithful representation are the core elements for ensuring the authenticity and reliability of financial information.

## 3. Special Variables and Qualitative Analysis of Borrowing Costs in the Context of International Trade

Based on real-world international trade scenarios and integrating financial expertise with ideological and political concepts, this paper conducts a qualitative analysis of relevant variables to further deepen the professional research on borrowing costs, focusing specifically on three core variables.

First is the currency difference variable. International trade loans are often denominated in foreign currencies, which can easily give rise to issues regarding the allocation of exchange rate differences. Capitalizing compliant exchange differences accurately reflects the economic substance of financing costs, aligning with the core accounting principle of "substance over form."

Second is the variable of financing structure complexity. The composition of international trade financing costs is diverse, requiring a case-by-case determination based on economic substance to decide whether specific costs should be included in borrowing costs. This "look-through" approach places dual and synergistic demands on practitioners' professional competence and ethical standards.

Third, the variable of policy integration. International trade benefits from low-interest policy-based financing support. The accounting treatment of such financing requires not only a precise understanding of accounting standards but also a macro-policy perspective to balance corporate development with the effectiveness of policy implementation.

In summary, there are no absolutely standardized technical answers for the accounting treatment of these three types of variables. Financial professionals must make reasonable professional decisions within the framework of the standards, combining professional judgment with the standards.

## 4. Theoretical Integration: An Analytical Framework Bridging the Micro and Macro Levels

This paper proposes a three-stage analytical framework integrating "financing behavior—accounting recognition—economic consequences." In the first stage, operating within incomplete financial markets and subject to market and institutional constraints, firms select financing methods by balancing costs, risks, and the availability of financing. In the second stage, financing behavior is translated into corporate book assets and current period profit or loss in accordance with accounting standards; variables such as currency differences, financing structures,

and policy embedding form the core of professional accounting judgment. In the third stage, the accounting results presented in financial reports influence the firm's subsequent financing decisions and market risk assessments.

This framework achieves an organic integration of micro-level accounting decisions and the implementation of macro-level policies, serving as the theoretical foundation of this paper. Integrating accounting education with ideological and political education in the curriculum[16] not only helps learners establish sound financial concepts and practice positive value standards but also enables them to thoroughly understand accounting standards, master financial theory, and cultivate a macro-policy perspective and holistic thinking[17].

## 5. Conclusions

Therefore, in terms of course content, instruction should be structured around a three-stage framework, using knowledge of information asymmetry in financial markets to guide students in understanding the various complexities of trade financing costs; this should then lead into an analysis of accounting recognition, involving a qualitative analysis of specific variables; finally, the course should extend to a macro-level examination of economic consequences, establishing a logical link between micro-level analysis and macro-level stability[18].

The high-quality development of ideological and political education within the curriculum requires a multi-perspective analysis grounded in professional theory. Professional knowledge should not be merely regurgitated from textbooks but should serve as the intrinsic destination of intellectual exploration[19]. This paper offers a new approach to integrating academic theory and practice for the course content on accounting costs and financing. Knowledge both within and beyond textbooks should be presented in diverse forms to achieve a unity between knowledge transmission and educational objectives. Further theoretical refinement and practical validation in this direction still require broader interdisciplinary dialogue and ongoing pedagogical exploration[20].

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## Public Disclaimer

The author declares no conflict of interest.

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