Student Credit Card

Date: 03.02.2022

From Principal as North PA

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SARAT CENTENARY COLLEGE

Dhamakhali, Hooghly, WB, PIN - 712302 Founded, 1976 Accredited by NAAC (CGPA: 2.33) & Recognised Under UGC 2F &12B WB Govt Aided & Affiliated to The University of Burdwan e-Mail: satatcentenary@gmail.com : principal_secollegednk/@rediffmail.com Website: www.sccollegednk.ac.in

NOTICE

Date: 03.02.2022

It is notified for the information of all concerned that an Awareness Camp on 'Student Credit Card Scheme' will be held on 7th February, 2022(Monday) in the College Premises (Physics Lab) at 11:30 a.m.

Aspiring students may attend the camp and utilize the opportunity.

Shattachinga Dr. Satyabrata Bhattachai ya Nodal Officer Sarat Centenary College

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(DR. SANDIP KUMAR BASAK) Principal & Secretary Sarat Centenary College

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Awareness Camp on Student Oredit Cand Sarat Centenary College, Dhaniakhali, Hooghly Date: 07/02/2027 Time: 11.30 a.m.

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S.L. BAC Principal & Secretary,

Sarat Centenary College P.O.- Dhaniakhali, Dist.- Hooghly

Report on Student Credit Card Information Session Sarat Centenary College Date: February 3, 2022

Introduction:

On February 3, 2022, Sarat Centenary College organized an informational session about student credit cards. The session aimed to educate students on the benefits, responsibilities, and application processes associated with student credit cards. The event was attended by 16 participants.

Topic covered:.

1. Advantages of Student Credit Cards:

- Building a credit history early in life.
- Potential benefits such as rewards programs, cash back, and emergency financial support.
- Flexibility in managing short-term expenses and emergencies.

2. Responsibilities and Risks:

- The importance of timely payments to avoid late fees and high-interest charges.
- Risks of overusing credit and accumulating debt.
- Strategies for responsible credit card use and maintaining a good credit score.

3. Application Process:

- Step-by-step instructions on how to apply for a student credit card.
- Key considerations when choosing a card (e.g., interest rates, annual fees, rewards).
- Documentation required and eligibility criteria.

4. Effective Financial Management:

- Tips on budgeting and managing credit card spending.
- Importance of tracking expenses and setting financial goals.
- Tools and apps for effective financial management.

Conclusion:

The Student Credit Card Information Session at Sarat Centenary College on February 3, 2022, effectively met its goals of educating students on the benefits and responsibilities associated with student credit cards. The session equipped students with valuable knowledge to make informed financial decisions and manage their credit responsibly.



L.P.

Principal & Secretary, Sarat Centenary College P.O.- Dhaniakhali, Dist- Hooghly