

Student Credit Card

Date: 07.01.2023

Observation of Students' Week (2nd January to 7th Jan '23)

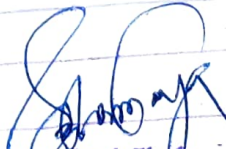
Awareness Camp on Student Credit Card
Sarat Centenary College, Dhaniakhali, Hooghly


Date: 07-01-2023

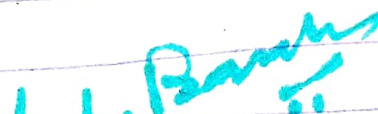
Time: 12 noon

| No | Name | Course | Semester | Signature |
|----|-------------------|--------|----------|-------------------|
| | Pousali Santra | B.A | 1st | Pousali Santra |
| | Mahima Ghoshal | B.A | 1st | Mahima Ghoshal |
| | Shampa Ghosh | B.A | 1st | Shampa Ghosh |
| | Sourin Mallick | B.A(H) | 3rd | Sourin Mallick |
| | Marjina Khatun | B.A(H) | 3rd | Marjina Khatun |
| | Subhna Das | B.A(H) | 3rd | Subhna Das |
| | Sathi Das | B.A(H) | 3rd | Sathi Das |
| | Chhanda Barik | B.A(H) | 3rd | Chhanda Barik |
| | Suheli Santra | B.A(H) | 3rd | Suheli Santra |
| | Sumit Kumar Ghosh | B.A(H) | 1st | Sumit Kumar Ghosh |
| | Jayita Kumar | B.A(H) | 1st | Jayita Kumar |
| | Saniya Khatun | B.A(H) | 1st | Saniya Khatun |
| | JEEI MUKHERJEE | B.A(H) | 1st | Jee Mukherjee |
| | Mita Karmakar | B.A(H) | 1st | Mita Karmakar |
| | Esha Nandi | B.A(H) | 1st | Esha Nandi |
| | Pratik Risku | B.A(G) | 5th | Pratik Risku |
| | BASUDEB MANDI | B.A(G) | 3rd | Basudeb Mandi |
| | PATIT MAJHI | B.A(G) | 5th | Patit Majhi |
| | Sudipta Soren | B.A(G) | 1st | Sudipta Soren |
| | AFRIN KHATUN | B.A(G) | 1st | Afrin Khatun |

Satyabrata Bhattacharya
[NODAL OFFICER]


 Head Clerk
 Sarat Centenary College
 Dhaniakhali, Hooghly


[NODAL OFFICER]



Report on Student Credit Card Program
Sarat Centenary College
Date: January 7, 2023

Introduction:

On January 7, 2023, Sarat Centenary College hosted an informational session regarding the Student Credit Card Program. The event aimed to educate students about the benefits, responsibilities, and application processes associated with student credit cards. A total of 20 participants attended the session.

Objectives of the Session:

1. **Educate Students:** To provide comprehensive information about the use of credit cards, including financial management and credit score impact.
2. **Explain Benefits:** To outline the advantages of having a student credit card, such as building credit history and managing expenses.
3. **Discuss Responsibilities:** To highlight the responsibilities involved, including timely payments, interest rates, and avoiding debt accumulation.
4. **Application Process:** To guide students through the application process for obtaining a student credit card.

5. **Key Topics Covered:**

1. **Understanding Credit Scores:**
 - Explanation of how credit scores are calculated.
 - Importance of maintaining a good credit score.
2. **Benefits of Student Credit Cards:**
 - Building credit history early.
 - Potential rewards and cash-back offers.
 - Flexibility in managing finances.
3. **Responsibilities and Risks:**
 - Importance of making timely payments to avoid late fees and interest accumulation.
 - Understanding the impact of high credit utilization.
 - Potential risks of accumulating debt.

Conclusion: The Student Credit Card Program session at Sarat Centenary College successfully achieved its objectives. By informing students about the benefits and responsibilities informed financial decisions. Continued education and resources on financial literacy will further support students in their journey toward effective money management.



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