

Sarvajanik Education Society
Sarvajanik College of Engineering & Technology, Surat



राष्ट्रीय सेवा योजना
(NATIONAL SERVICE SCHEME)



Master trainer Training on “Digital Literacy”

Digital literacy refers to an individual's ability to find, evaluate, and compose clear information through writing and other mediums on various **digital** platforms. **Digital literacy** is one component of being a **digital** citizen - a person who is responsible for how they utilize technology to interact with the world around them. **Digital** technology allows people to interact and communicate with family and friends on a regular basis due to the "busy constraints" of today's world.

SCET NSS organized the Master trainer training on “Digital Literacy” on **31st August 2019** in association with the **Leaning Link foundation and Vodafone India foundation**. It is AICTE initiative to create awareness of digital literacy in community. (Letter from AICTE No : 4-4/D-SDC/LLF/2018 dated :June 27 2019) . The objective of the training was to empower students as trainer to create awareness of Digital literacy (Financial) in the community. In First phase students learnt various concepts of Digital Literacy during the full day training. The content are described in the table below. Total 65 students enthusiastically attended the training. In next phase each student will educate 15-20 people in nearby community.


Table of Content - Jaadu Ginni Ka

S. No.	Session Outline
1 (1 hr)	<p>Introduction to Basic Financial Concepts Familiarity with the following:</p> <ul style="list-style-type: none"> • Income, Expenses, Savings, Debt, Borrowings/Loans, Inflation, Assets, Liabilities, Profit, Loss <p>Basic Record Keeping – Financial Diary</p> <ul style="list-style-type: none"> • Importance • Suggestions and guidelines for maintaining a diary
2 (1 hr)	<p>Understanding Expenses and Savings</p> <ul style="list-style-type: none"> • Expenses • Fixed vs. Variable Expenses • Recurring vs. One-time/occasional Expenses • Unforeseen Expenses - Risks • Life Stage Expenses • Distinguish Between Needs and Wants <p>Savings</p> <ul style="list-style-type: none"> • How to Save? • Where to Save?


3 (1 hr)	<p>Borrowings</p> <ul style="list-style-type: none"> • When to Borrow? • Borrowing Capacity. • What to consider while borrowing? • Concept of Interest Rate (to be explained in Detail). • Dos and Don'ts of Wise Borrowing
4 (1 hr)	<p>Basics of Banking</p> <ul style="list-style-type: none"> • Where can you open a bank a/c? Basic types of a/cs. • How can you open a bank a/c? What do you need? (Jan Dhan a/cs and Aadhar to be introduced) • Important terms you will encounter when you open an a/c. • How to operate an account? (Debit/ATM card to be introduced) • Safety Tips

<p>5 (1 hr)</p>	<p>Managing Risks: Insurance</p> <ul style="list-style-type: none"> • What is insurance? • Importance of insurance. • Types of Insurance: Life, Health, Crop, Vehicle, Others • Central Government Insurance Schemes
<p>6 (1 hr)</p>	<p>Investments</p> <ul style="list-style-type: none"> • What is an investment? • Why should you invest? • Investment Products (only introduction to basic, low risk products– no advice) – Land, Gold/Silver, Bank Products, PO Products, PPF, KVC, Government Pension Schemes (we may add more)
<p>7 (2 hrs)</p>	<p>Financial Planning</p> <ul style="list-style-type: none"> • Why Plan? • What is a Financial Planning? • Ideas for Planning: Prioritisation of Expenses, Breaking Down Goals • Simple Financial Planning for your goals


<p>8 (1 hr)</p>	<p>The Power of the Mobile</p> <ul style="list-style-type: none"> • Basics of Mobile Wallets • Basics of Mobile Banking – Alerts and Transfers including UPI • Safety Tips
<p>9 (1 hr)</p>	<p>Summary</p> <ul style="list-style-type: none"> • Summary of Key Central Government Schemes • Key Takeaways • Dos and Don'ts of Asking for Help




**Sarvajanic College of Engineering
and Technology**
National Service Scheme (NSS)




Training on
DIGITAL LITERACY




Trainer
Learning Links Foundation








31ST August 2019
10:00 AM



5 hours

 Seminar Hall, 1ST floor
Chemical engg. department





NSS TEAM

Acknowledgement

We extend our sincere thanks to our principal, Dr. Hiren Patel for his constant support and motivation in facilitating such activities. We are very much thankful to managing trustees and office bearers of the Sarvajanic Education Society for their support.

We thank one and all for their direct or indirect support.

Prof Niket Shastri

Program Officer , NSS

SCET

Dr. Keyur Rana

DEAN , SAWC

SCET