

## Personal Finance and Money Management (Standard) Spring 2025

Week	Dates	Assignments
0	1/6 – 1/10	Text your teacher your first and last name and your course name  o 01.00 Attitudes, Education, and Income Pretest  o 01.01 Financial Attitudes and Behaviors
1	1/13 – 1/17	<ul><li>01.03 Education and Training</li><li>01.04 Earning an Income</li></ul>
2	1/20 — 1/24 No school on 1/20	<ul><li>01.05 Paying Taxes</li><li>01.06 Creating a Budget</li></ul>
3	1/27 – 1/31	<ul> <li>01.07 Attitudes, Education, and Income Review and Discussion-Based Assessment</li> <li>01.08 Attitudes, Education, and Income Exam</li> </ul>
4	2/3 – 2/7	<ul><li>02.00 Spending and Saving Pretest</li><li>02.01 Be a Smart Consumer</li></ul>
5	2/10 – 2/14 No school on 2/14	<ul> <li>02.02 Binding Contracts</li> <li>02.03 Financial Accounts</li> </ul>
6	2/17 -2/21 No school on 2/17	o 02.04 Interest Rates and Inflation
7	2/24 – 2/28	<ul> <li>O2.06 Spending and Saving Review and Discussion-Based</li> <li>Assessment</li> <li>O2.07 Spending and Saving Exam</li> </ul>
8	3/3 – 3/7	<ul> <li>03.00 Credit and Loans Pretest</li> <li>03.01 Credit Cards</li> </ul>
9	3/10 – 3/14 No school on 3/14	<ul> <li>03.02 Applying for Loans</li> <li>03.03 Scholarships, Grants, and Student Loans</li> </ul>
10	3/17 – 3/21	Spring Break
11	3/24 – 3/28	<ul><li>03.04 Credit Reports and Scores</li><li>03.05 Managing Debt</li></ul>
12	3/31 – 4/4	<ul> <li>03.06 Credit and Loans Review and Discussion-Based Assessment</li> <li>03.07 Credit and Loans Exam</li> </ul>
13	4/7 – 4/11	<ul><li>04.00 Investing, Insuring, and Planning Pretest</li><li>04.01 Growing Your Money</li></ul>
14	4/14 – 4/18 No school on 4/18	<ul><li>04.02 Taking Risks</li><li>04.03 Insurance</li></ul>
15	4/21 – 4/25	<ul> <li>04.05 Identity Theft</li> <li>04.06 Planning for Your Future</li> </ul>
16	4/28 – 5/2	<ul> <li>04.07 Investing, Insuring, and Planning Review and Discussion-Based Assessment</li> <li>04.08 Segment Exam</li> </ul>

		All coursework due for Seniors by 5/2
17	5/5 – 5/9	All coursework due by 5/9 (including segment exam)
18	5/12 – 5/16	Grades should be issued to school

## **Teacher Information:**

Mrs. Denelle Urbizu (904) 834-9697

https://sjcsd-us.zoom.us/my/mrsurbizuzoom

Denelle.Urbizu@stjohns.k12.fl.us

## **DBA Information:**

A "Discussion Based Assessment (DBA)" is a time for the students to share information they learned in the module with the teacher. Students are required to talk with the teacher via phone/ZOOM to complete this assignment each module. Students may use notes but should not receive any additional support from another person (parent, guardian, tutor, sibling, friend, etc.).

## DBAs can be completed in multiple ways:

- using the appointment calendar on the homepage of the class
- using the open DBA times listed on the homepage of the class