

Personal Finance and Money Management STANDARD Semester 1 Pace Chart Fall 2025

Week	Dates	Assignments
0	8/11 – 8/15	Text your teacher your first and last name and your course name
1	8/18 – 8/22	01.01 Financial Attitudes and Behaviors
2	8/25-8/29	01.03 Education and Training 01.04 Earning an Income
3	9/1 – 9/5 No school on 9/1	01.05 Paying Taxes 01.06 Creating a Budget
4	9/8 – 9/12	01.07 Discussion-Based Assessment 01.08 Attitudes, Education, and Income Exam
5	9/15 – 9/19 No school on 9/19	02.01 Be a Smart Consumer 02.02 Binding Contracts
6	9/22 – 9/26	02.03 Financial Accounts 02.04 Interest Rates and Inflation
7	9/29 – 10/3	02.06 Discussion-Based Assessment 02.07 Spending and Saving Exam
8	10/6 – 10/10	03.01 Credit Cards 03.02 Applying for Loans
9	10/13 – 10/17 No school on 10/13	03.03 Scholarships, Grants, and Student Loans
10	10/20 – 10/24	03.04 Credit Reports and Scores 03.05 Managing Debt
11	10/27 – 10/31	03.06 Discussion-Based Assessment 03.07 Credit and Loans Exam
12	11/3 – 11/7	04.01 Growing Your Money 04.02 Taking Risks
13	11/10 – 11/14 No school on 11/11	04.03 Insurance
14	11/17 – 11/21	04.05 Identity Theft 04.06 Planning for Your Future
15	11/24 – 11/28 No School	Thanksgiving Break There will be no live lessons or work due this week. Please use this time to catch up on your course work if you are behind pace.
16	12/1 – 12/5	04.07 Discussion-Based Assessment 04.08 Segment Exam
17	12/8 – 12/12	Segment Exam Week All course work is due on Friday, December 12 th at 5PM. All work must be done prior to taking the segment exam.

Teacher Information:

Mrs. Denelle Urbizu (904) 834-9697

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

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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