



Personal Finance and Money Management

ADVANCED

Spring 2026

Week	Dates	Assignments
1	1/5 – 1/9	Text your teacher your first and last name and your course name 01.01 Financial Attitudes and Behaviors 01.02 The Endowment Effect Honors
2	1/12 – 1/16	01.03 Education and Training 01.04 Earning an Income
3	1/19 – 1/23 <i>No school on 1/19</i>	01.05 Paying Taxes 01.06 Creating a Budget
4	1/26 – 1/30	01.07 Discussion-Based Assessment (part-time students only) 01.08 Attitudes, Education, and Income Exam (full time students: text your teacher for the module 1 exam password, which is also used to unlock all module 2 quizzes)
5	2/2 – 2/6	02.01 Be a Smart Consumer 02.02 Binding Contracts
6	2/9 – 2/13 <i>No school on 2/13</i>	02.03 Financial Accounts 02.04 Interest Rates and Inflation
7	2/16 -2/20 <i>No school on 2/16</i>	02.05 Future Value and Benefits Honors 02.07 Spending and Saving Exam (ALL students-text your teacher for the module 2 exam password, which is also used to unlock all module 3 quizzes)
8	2/23 – 2/27	03.01 Credit Cards 03.02 Applying for Loans
9	3/2 – 3/6	03.03 Scholarships, Grants, and Student Loans
10	3/9 – 3/13 <i>No school on 3/13</i>	03.04 Credit Reports and Scores 03.05 Managing Debt
	3/16 – 3/20	<i>Spring Break</i>
11	3/23 – 3/27	(**module 3.06 Discussion-Based Assessment will be combined with module 4 DBA for part-time students, you can skip this for now) 03.07 Credit and Loans Exam (ALL students-text your teacher for the module 3 exam password, which is also used to unlock all module 4 quizzes)
12	3/30 – 4/3 <i>No school on 4/3</i>	04.01 Growing Your Money 04.02 Taking Risks
13	4/6 – 4/10	04.03 Insurance 04.04 Supplemental Insurance Honors
14	4/13 – 4/17	04.05 Identity Theft
15	4/20 – 4/24	04.06 Planning for Your Future
16	4/27 – 5/1	04.07 Discussion-Based Assessment (all students)
17	5/4 – 5/8	04.08 Segment Exam

18	5/11 – 5/15	All coursework is due by 5/15 (including segment exam)
19	5/18 – 5/22	
20	5/25 – 5/29 <i>No school on 5/25</i>	School Year officially ends 5/29/25

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. 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