

2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/18/2026

General Information

Name: Mrs Charlotte D. Joyce

PID 275262

AGENCY INFORMATION

Organization	Suborganization	Title
Duval County School Board	Elected Constitutional Officer	Board Member, District 6

Net Worth

My Net Worth as of June 1, 2026 was \$ 840,000.00.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use.

The aggregate value of my household goods and personal effect is \$ 30,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
1099 Victory Lake Drive, Jacksonville, FL	\$ 587,000.00
2021 Cadillac XT4	\$ 22,000.00
Retirement Accounts	\$ 85,000.00
Deposit Accounts (PNC and Vystar)	\$ 400,000.00

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Rocket Mortgage	PO Box 818060, Cleveland, OH	\$ 234,900.00
GM Financial	PO Box 78143, Phoenix, AZ	\$ 17,000.00

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2025 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2025 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
Duval County Public School District	1701 Prudential Drive, Jacksonville, FL	\$ 43,800.00

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
N/A			

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

This section applies only to a Constitutional or elected municipal officer, each of whom are required to complete annual ethics training pursuant to Section 112.3142, F.S.

- ☒ I certify that I have completed the required training under Section 112.3142, F.S.
- ☐ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Charlotte D. Joyce

Digitally signed: 06/18/2026

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