**PFL Academy: 1:1 Curriculum Alignment with Colorado Academic Standards (CAS)**

**A Direct, Standard-by-Standard Crosswalk for the High School Personal Financial Literacy Course**

**Colorado Standard 1: Personal Finance and Economics**

*Focuses on the relationship between personal finance, the economy, and career choices.*

* **Subsection: Career & Education Planning (ICAP Integration)**
  + **Chapter 1.1:** Jobs vs. Careers
  + **Chapter 1.2:** Paying for Post-Secondary Education
  + **Chapter 1.3:** Understanding Student Loans
  + **Chapter 1.4:** Career Planning & Development
  + **Chapter 1.5:** Job Search Strategies
  + **Chapter 1.6:** Workplace Skills
  + **Chapter 1.7:** Professional Development
  + **Chapter 1.8:** Resume Building

**Colorado Standard 2: Financial Responsibility and Decision Making**

*Focuses on making informed, responsible financial decisions.*

* **Subsection: Financial Decision Making**
  + **Chapter 2.1:** Financial Goal Setting
  + **Chapter 2.2:** Managing Your Income Effectively
  + **Chapter 2.3:** Understanding the Risks of Gambling
  + **Chapter 2.4:** The Costs and Benefits of Gambling
* **Subsection: Social Responsibility**
  + **Chapter 2.5:** Philanthropy and Financial Planning

**Colorado Standard 3: Planning and Money Management**

*Focuses on budgeting, taxes, and managing financial resources.*

* **Subsection: Taxation**
  + **Chapter 3.1:** Income and Taxes
  + **Chapter 3.2:** Understanding Federal and State Taxes
  + **Chapter 3.3:** Understanding Tax Brackets and Tax Rates
  + **Chapter 3.4:** Understanding Tax Filing Requirements
  + **Chapter 3.5:** Understanding Tax Deductions and Credits
  + **Chapter 3.6:** Tax Planning and Compliance
* **Subsection: Banking & Financial Services**
  + **Chapter 3.7:** Understanding Different Types of Financial Service Providers
  + **Chapter 3.8:** Choosing and Evaluating Financial Service Providers
  + **Chapter 3.9:** Understanding and Using Banking Tools

**Colorado Standard 4: Credit and Debt**

*Focuses on the responsible use of credit and debt management.*

* **Subsection: Credit & Debt Fundamentals**
  + **Chapter 4.1:** Understanding the Cost of Borrowing
  + **Chapter 4.2:** Choosing the Right Source of Credit
  + **Chapter 4.3:** Understanding Your Credit Score and Its Impact
  + **Chapter 4.4:** Navigating Consumer Credit Legislation
  + **Chapter 4.5:** Credit Card Use and Management
  + **Chapter 4.6:** Strategies for Managing High Levels of Debt
* **Subsection: Financing Major Purchases**
  + **Chapter 4.7:** Renting vs. Owning – Making Informed Housing Decisions
  + **Chapter 4.8:** Understanding the Costs and Responsibilities of Renting
  + **Chapter 4.9:** Understanding Home Buying
  + **Chapter 4.10:** Automobile Finance

**Colorado Standard 5: Risk Management and Insurance**

*Focuses on identifying financial risks and using insurance for protection.*

* **Subsection: Consumer Protection**
  + **Chapter 5.1:** Understanding Monetary Risks in Saving and Investing
  + **Chapter 5.2:** Shopping Online: Convenience at a Cost
  + **Chapter 5.3:** Protecting Yourself from Consumer Fraud
  + **Chapter 5.4:** Identity Theft Prevention and Recovery
* **Subsection: Insurance**
  + **Chapter 5.5:** Understanding and Managing Risk
  + **Chapter 5.6:** Insurance as a Risk Management Tool
  + **Chapter 5.7:** Managing Insurance Costs

**Colorado Standard 6: Saving and Investing**

*Focuses on strategies for building wealth through saving and investing.*

* **Subsection: Saving & Investing Strategies**
  + **Chapter 6.1:** Getting Started Saving and Investing
  + **Chapter 6.2:** Understanding the Power of Compound Interest and the Rule of 72
  + **Chapter 6.3:** Evaluating Saving and Investment Strategies
  + **Chapter 6.4:** Time is Money – Developing a Savings and Investment Strategy
* **Subsection: Retirement Planning**
  + **Chapter 6.5:** Planning for Your Retirement
  + **Chapter 6.6:** Longevity and Retirement Planning