**PFL Academy: Colorado Curriculum Mapping Guide**

**A Crosswalk from the PFL Academy Curriculum to the Colorado Academic Standards (CAS)**

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

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

* **1.1:** Jobs vs. Careers
* **1.2:** Paying for Post-Secondary Education
* **7.5:** Understanding Student Loans
* **15.1:** Career Planning & Development
* **15.2:** Job Search Strategies
* **15.3:** Workplace Skills
* **15.4:** Professional Development
* **15.5:** Resume Building

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

*Focuses on making informed, responsible financial decisions.*

* **1.4:** Financial Goal Setting
* **1.5:** Managing Your Income Effectively
* **12.1:** Understanding the Risks of Gambling
* **12.2:** The Costs and Benefits of Gambling
* **14.1:** Charitable Giving and Financial Planning
* **14.2:** Checking Out Charitable Groups
  + ***Developer Note:*** *These two chapters are to be consolidated into a single new chapter.*

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

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

* **2.1:** Understanding Federal and State Taxes
* **2.2:** Understanding Tax Brackets and Tax Rates
* **2.3:** Understanding Tax Filing Requirements
* **2.4:** Understanding Tax Deductions and Credits
* **2.5:** Tax Planning and Compliance
* **1.3:** Income and Taxes
* **3.1:** Understanding Different Types of Financial Service Providers
* **3.2:** Choosing and Evaluating Financial Service Providers
* **4.1:** Understanding and Using Banking Tools

**Colorado Standard 4: Credit and Debt**

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

* **7.1:** Understanding the Cost of Borrowing
* **7.2:** Choosing the Right Source of Credit
* **7.3:** Understanding Your Credit Score and Its Impact
* **7.4:** Navigating Consumer Credit Legislation
* **8.1:** Credit Card Use and Management
* **10.1:** Renting vs. Owning – Making Informed Housing Decisions
* **10.2:** Understanding the Costs and Responsibilities of Renting
* **10.3:** Understanding Home Buying
* **13.1:** Strategies for Managing High Levels of Debt

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

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

* **5.5:** Understanding Monetary Risks in Saving and Investing
* **8.2:** Shopping Online: Convenience at a Cost
* **9.1:** Protecting Yourself from Consumer Fraud
* **9.2:** Identity Theft Prevention and Recovery
* **11.1:** Understanding and Managing Risk
* **11.2:** Insurance as a Risk Management Tool
* **11.3:** Managing Insurance Costs

**Colorado Standard 6: Saving and Investing**

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

* **5.1:** Getting Started Saving and Investing
* **5.2:** Understanding the Power of Compound Interest and the Rule of 72
* **5.3:** Evaluating Saving and Investment Strategies
* **5.4:** Time is Money – Developing a Savings and Investment Strategy
* **6.1:** Planning for Your Retirement
* **6.2:** Longevity and Retirement Planning

**Action Items for 1:1 Alignment**

1. **Consolidate:** Combine chapters 14.1 and 14.2 into a single chapter.
2. **Create:** Develop one new chapter titled "Automobile Finance" to be placed in the Colorado Standard 4 block.
3. **Localize:** Add brief, specific mentions of **Colorado state income tax** and **Colorado's landlord-tenant laws** into the relevant remapped chapters.