Of course. Let's begin the process for Connecticut.

Based on my research of the Connecticut Social Studies Framework, which includes the standards for financial literacy, I have created the initial crosswalk document. Connecticut's standards are unique in that they are framed as compelling questions within broader themes, but the underlying content requirements align very well with the PFL Academy curriculum.

The existing 45-chapter curriculum covers all required topics. To achieve a perfect 1:1 alignment, we will need to consolidate one pair of chapters to make room for the new Automobile Finance chapter, which is essential for addressing the state's focus on significant financial decisions.

Here is the crosswalk for your review.

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### \*\*PFL Academy: Curriculum Crosswalk for Connecticut\*\*

\*\*An Initial Mapping of PFL Academy Standards to the Connecticut Social Studies Framework: Personal Finance\*\*

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#### \*\*Connecticut Dimension 1: Citizenship & Economics (Grades 9-12)\*\*

\*Focuses on financial decision-making, goal setting, economic reasoning, and the rights and responsibilities of consumers.\*

\* \*\*PFL Academy Standard 8: Financial Decision Making\*\* (Chapters 8.1, 8.2)

\* \*\*PFL Academy Standard 9: External Influence Analysis\*\* (Chapter 9.1)

\* \*\*PFL Academy Standard 11: Personal Financial Planning\*\* (Chapters 11.1, 11.2, 11.3)

\* \*\*PFL Academy Standard 12: Consumer Rights\*\* (Chapters 12.1, 12.2)

\* \*\*PFL Academy Standard 14: Charitable Giving\*\* (Chapters 14.1, 14.2)

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#### \*\*Connecticut Dimension 2: Geography & Economics (Grades 9-12)\*\*

\*Focuses on career planning, income, employment, and the impact of economic conditions.\*

\* \*\*PFL Academy Standard 1: Career & Income Planning\*\* (Chapters 1.1 - 1.5)

\* \*\*PFL Academy Standard 2: Taxation\*\* (Chapters 2.1, 2.2, 2.3)

\* \*\*PFL Academy Standard 15: Career Development\*\* (Chapters 15.1 - 15.5)

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#### \*\*Connecticut Dimension 3: History & Economics (Grades 9-12)\*\*

\*Focuses on money management, banking, saving, investing, and the historical context of financial institutions.\*

\* \*\*PFL Academy Standard 3: Financial Services\*\* (Chapters 3.1, 3.2, 3.3)

\* \*\*PFL Academy Standard 4: Saving & Spending\*\* (Chapters 4.1, 4.2, 4.3)

\* \*\*PFL Academy Standard 7: Investing\*\* (Chapters 7.1, 7.2, 7.3, 7.4)

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#### \*\*Connecticut Dimension 4: Economics (Grades 9-12)\*\*

\*Focuses on credit, debt, and risk management.\*

\* \*\*PFL Academy Standard 5: Credit & Debt\*\* (Chapters 5.1, 5.2, 5.3)

\* \*\*PFL Academy Standard 6: Risk Management & Insurance\*\* (Chapters 6.1, 6.2, 6.3, 6.4)

\* \*\*PFL Academy Standard 10: Housing & Transportation\*\* (Chapters 10.1, 10.2, 10.3)

\* \*\*PFL Academy Standard 13: Debt Management\*\* (Chapter 13.1)

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### \*\*Notes & Recommendations for 1:1 Alignment (45-Chapter Plan)\*\*

To create a 45-chapter curriculum that is perfectly aligned with Connecticut's standards, we must add one new chapter and consolidate one pair of existing chapters.

1. \*\*New Chapter Requirement: Automobile Finance\*\*

\* \*\*Connecticut Dimension:\*\* (4) Economics

\* \*\*Action:\*\* Create a new chapter on the financial specifics of buying versus leasing a car to directly address the standards' emphasis on significant credit and debt decisions.

2. \*\*Required Consolidation: Philanthropy\*\*

\* \*\*Connecticut Dimension:\*\* (1) Citizenship & Economics

\* \*\*Action:\*\* To accommodate the new Automobile Finance chapter while maintaining the 45-chapter total, we will combine the two chapters on charitable giving into a single, comprehensive lesson.

\* \*\*Combine:\*\* `Chapter 14.1: Charitable Giving & Financial Planning` and `Chapter 14.2: Checking Out Charitable Groups` into a new chapter titled \*\*"Philanthropy and Financial Planning."\*\*

3. \*\*Content Expansion: Connecticut-Specific Laws\*\*

\* \*\*Action:\*\* To provide hyper-relevant context, embed state-specific details regarding the \*\*Connecticut Unfair Trade Practices Act (CUTPA)\*\*, landlord-tenant laws, and the state income tax structure during the final content mapping.