Excellent. You are correct, Delaware's legislature passed House Bill 203 this past June, making financial literacy a mandatory graduation requirement. This is a significant and timely move for us to address.

Based on my research of the official Delaware Financial Literacy Standards and the new legislation, I have created the initial crosswalk document. The PFL Academy curriculum provides a very strong foundation for meeting these standards.

To create a perfectly aligned 45-chapter curriculum that includes the required "Automobile Finance" chapter, we will only need to consolidate one pair of the most closely related chapters (on philanthropy).

Here is the crosswalk for your review.

PFL Academy: Curriculum Crosswalk for Delaware

An Initial Mapping of PFL Academy Standards to the Delaware Financial Literacy Standards

Delaware Standard 1: Financial Planning and Decision-Making

*Focuses on setting financial goals, creating financial plans, and applying decision-making strategies.*

* 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 14: Charitable Giving (Chapters 14.1, 14.2)

Delaware Standard 2: Earning and Reporting Income

*Focuses on careers, human capital, sources of income, and the role of taxation.*

* 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)

Delaware Standard 3: Spending and Saving

*Focuses on developing a budget, managing spending, and understanding different savings and payment methods.*

* 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)

Delaware Standard 4: Credit and Debt

*Focuses on the responsible use of credit, credit reports and scores, and managing debt.*

* PFL Academy Standard 5: Credit & Debt (Chapters 5.1, 5.2, 5.3)
* PFL Academy Standard 10: Housing & Transportation (Chapters 10.1, 10.2, 10.3)
* PFL Academy Standard 13: Debt Management (Chapter 13.1)

Delaware Standard 5: Saving and Investing

*Focuses on wealth accumulation through various investment strategies.*

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

Delaware Standard 6: Risk Protection

*Focuses on understanding financial risk, the role of insurance, and consumer protection.*

* PFL Academy Standard 6: Risk Management & Insurance (Chapters 6.1, 6.2, 6.3, 6.4)
* PFL Academy Standard 12: Consumer Rights (Chapters 12.1, 12.2)

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

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

1. New Chapter Requirement: Automobile Finance
   * Delaware Standard: (4) Credit and Debt
   * 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
   * Delaware Standard: (1) Financial Planning and Decision-Making
   * 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: Delaware-Specific Laws
   * Action: To provide hyper-relevant context, embed state-specific details regarding Delaware's Consumer Fraud Act, landlord-tenant laws, and the state income tax structure during the final content mapping.