**PFL Academy: Curriculum Alignment for Florida**

**A Comprehensive Solution Aligned to the Florida Academic Standards for Financial Literacy**

**Standard 1: Financial Decision Making**

*Focuses on setting goals and applying a decision-making process to financial choices.*

* Chapter 1.1: Goal Setting & Financial Planning
* Chapter 1.2: Lifestyle & Financial Balance
* Chapter 1.3: Life Stage Financial Planning
* Chapter 1.4: Personal Financial Decision Framework
* Chapter 1.5: Major Purchase Decision Making
* Chapter 1.6: Media & Marketing Influence on Financial Decisions

**Standard 2: Earning and Income**

*Focuses on careers, employment, income sources, and taxation.*

**Career Planning & Development**

* Chapter 2.1: Career Exploration & Planning
* Chapter 2.2: Education ROI & Career Advancement
* Chapter 2.3: Entrepreneurship Fundamentals
* Chapter 2.4: Navigating the Job Market
* Chapter 2.5: Career Planning & Development
* Chapter 2.6: Job Search Strategies
* Chapter 2.7: Workplace Skills
* Chapter 2.8: Professional Development
* Chapter 2.9: Resume Building

**Income & Taxation**

* Chapter 2.10: Understanding Income Sources
* Chapter 2.11: Understanding Federal & State Taxes
* Chapter 2.12: Tax Planning Strategies
* Chapter 2.13: Tax Filing Requirements

**Standard 3: Spending and Saving**

*Focuses on developing a budget, managing cash flow, and understanding savings strategies.*

**Financial Services**

* Chapter 3.1: Banking Fundamentals
* Chapter 3.2: Digital Banking & FinTech
* Chapter 3.3: Financial Service Providers

**Budgeting & Saving Habits**

* Chapter 3.4: Building a Savings Habit
* Chapter 3.5: Strategic Spending
* Chapter 3.6: Emergency Fund Planning

**Standard 4: Credit and Debt**

*Focuses on the responsible use of credit and strategies for managing debt.*

**Credit & Debt Fundamentals**

* Chapter 4.1: Understanding Credit Fundamentals
* Chapter 4.2: Managing Debt Responsibly
* Chapter 4.3: Building a Strong Credit Profile
* Chapter 4.4: Strategies for Managing High Levels of Debt

**Financing Major Purchases**

* Chapter 4.5: Housing Options & Economics
* Chapter 4.6: Renting vs. Buying Analysis
* Chapter 4.7: Transportation Choices & Costs
* Chapter 4.8: Automobile Finance

**Standard 5: Investing**

*Focuses on building wealth through various investment strategies.*

* Chapter 5.1: Investment Fundamentals
* Chapter 5.2: Investment Vehicles
* Chapter 5.3: Retirement Planning
* Chapter 5.4: Portfolio Construction

**Standard 6: Risk Management and Insurance**

*Focuses on identifying financial risks and using insurance as a protective strategy.*

* Chapter 6.1: Understanding Risk & Insurance Basics
* Chapter 6.2: Property & Liability Insurance
* Chapter 6.3: Health & Disability Insurance
* Chapter 6.4: Life Insurance Planning

**Standard 7: Financial Responsibility and Planning**

*Focuses on consumer protection, charitable giving, and understanding financial responsibility.*

**Consumer Protection**

* Chapter 7.1: Consumer Protection Laws
* Chapter 7.2: Identity Theft Prevention

**Philanthropy**

* Chapter 7.3: Philanthropy and Financial Planning