**PFL Academy: Preliminary Curriculum Crosswalk for Florida**

**An Initial Mapping of PFL Academy Standards to the Florida Academic Standards for Financial Literacy**

**Florida Standard 1: Financial Decision Making**

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

* **PFL Academy Standard 8: Financial Decision Making**
* **PFL Academy Standard 9: External Influence Analysis**
* **PFL Academy Standard 11: Personal Financial Planning**

**Florida Standard 2: Earning and Income**

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

* **PFL Academy Standard 1: Career & Income Planning**
* **PFL Academy Standard 2: Taxation**
* **PFL Academy Standard 15: Career Development**

**Florida Standard 3: Spending and Saving**

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

* **PFL Academy Standard 3: Financial Services**
* **PFL Academy Standard 4: Saving & Spending**

**Florida Standard 4: Credit and Debt**

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

* **PFL Academy Standard 5: Credit & Debt**
* **PFL Academy Standard 10: Housing & Transportation**
* **PFL Academy Standard 13: Debt Management**

**Florida Standard 5: Investing**

*Focuses on building wealth through various investment strategies.*

* **PFL Academy Standard 7: Investing**

**Florida Standard 6: Risk Management and Insurance**

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

* **PFL Academy Standard 6: Risk Management & Insurance**

**Florida Standard 7: Financial Responsibility and Planning**

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

* **PFL Academy Standard 12: Consumer Rights**
* **PFL Academy Standard 14: Charitable Giving**

**PFL Academy: Preliminary Curriculum Crosswalk for Florida**

**An Initial Mapping of PFL Academy Standards to the Florida Academic Standards for Financial Literacy**

**Florida Standard 1: Financial Decision Making**

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

* Chapter 8.1: Personal Financial Decision Framework
* Chapter 8.2: Major Purchase Decision Making
* Chapter 9.1: Media & Marketing Influence on Financial Decisions
* Chapter 11.1: Goal Setting & Financial Planning
* Chapter 11.2: Lifestyle & Financial Balance
* Chapter 11.3: Life Stage Financial Planning

**Florida Standard 2: Earning and Income**

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

* Chapter 1.1: Career Exploration & Planning
* Chapter 1.2: Understanding Income Sources
* Chapter 1.3: Education ROI & Career Advancement
* Chapter 1.4: Entrepreneurship Fundamentals
* Chapter 1.5: Navigating the Job Market
* Chapter 2.1: Understanding Federal & State Taxes
* Chapter 2.2: Tax Planning Strategies
* Chapter 2.3: Tax Filing Requirements
* Chapter 15.1: Career Planning & Development
* Chapter 15.2: Job Search Strategies
* Chapter 15.3: Workplace Skills
* Chapter 15.4: Professional Development
* Chapter 15.5: Resume Building

**Florida Standard 3: Spending and Saving**

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

* Chapter 3.1: Banking Fundamentals
* Chapter 3.2: Digital Banking & FinTech
* Chapter 3.3: Financial Service Providers
* Chapter 4.1: Building a Savings Habit
* Chapter 4.2: Strategic Spending
* Chapter 4.3: Emergency Fund Planning

**Florida Standard 4: Credit and Debt**

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

* Chapter 5.1: Understanding Credit Fundamentals
* Chapter 5.2: Managing Debt Responsibly
* Chapter 5.3: Building a Strong Credit Profile
* Chapter 10.1: Housing Options & Economics
* Chapter 10.2: Renting vs. Buying Analysis
* Chapter 10.3: Transportation Choices & Costs
* Chapter 13.1: Strategies for Managing High Levels of Debt

**Florida Standard 5: Investing**

*Focuses on building wealth through various investment strategies.*

* Chapter 7.1: Investment Fundamentals
* Chapter 7.2: Investment Vehicles
* Chapter 7.3: Retirement Planning
* Chapter 7.4: Portfolio Construction

**Florida 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

**Florida Standard 7: Financial Responsibility and Planning**

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

* Chapter 12.1: Consumer Protection Laws
* Chapter 12.2: Identity Theft Prevention
* Chapter 14.1: Charitable Giving & Financial Planning
* Chapter 14.2: Checking Out Charitable Groups

Notes:

Recommendations for Perfect 1:1 Alignment

While no new standards are needed, the same minor refinements we identified for the other states would make your curriculum an undeniable, tailor-made solution for Florida.

New Chapter: Automobile Finance

Florida Standard: (4) Credit and Debt

Action: Create a dedicated chapter on the financial specifics of buying versus leasing a car. This would make your coverage of financing major purchases explicit.

Content Expansion: Florida-Specific Laws

Florida Standard: (7) Financial Responsibility and Planning

Action: When your team remaps the content, they can add two small, high-impact details:

In the "Consumer Protection Laws" chapter, include a mention of the Florida Deceptive and Unfair Trade Practices Act.

In the "Renting vs. Buying Analysis" chapter, add a reference to Florida's landlord/tenant laws.