PFL Academy: 1:1 Curriculum Alignment with Illinois Learning Standards A Comprehensive Solution for Illinois's High School Financial Literacy Mandate

**Illinois Standard 1: Income and Careers** *Focuses on understanding employment, income sources, career planning, and postsecondary education.* <br> ***Career & Education Planning (PaCE Integration)***

* Chapter 1.1: Jobs vs. Careers
* Chapter 1.2: Paying for Post-Secondary Education
* Chapter 1.3: Understanding Student Loans
* Chapter 1.4: Career Planning & Development
* Chapter 1.5: Job Search Strategies
* Chapter 1.6: Workplace Skills
* Chapter 1.7: Professional Development
* Chapter 1.8: Resume Building

<br> ***Income & Taxation***

* Chapter 1.9: Income and Taxes
* Chapter 1.10: Understanding Federal and State Taxes
* Chapter 1.11: Understanding Tax Brackets and Tax Rates
* Chapter 1.12: Understanding Tax Filing Requirements
* Chapter 1.13: Understanding Tax Deductions and Credits
* Chapter 1.14: Tax Planning and Compliance

**Illinois Standard 2: Money Management & Budgeting** *Focuses on creating budgets, setting goals, and managing income effectively.*

* Chapter 2.1: Financial Goal Setting
* Chapter 2.2: Managing Your Income Effectively
* Chapter 2.3: Philanthropy and Financial Planning

**Illinois Standard 3: Saving and Investing** *Focuses on strategies for saving, investing, and retirement planning.* <br> ***Saving & Investment Strategies***

* Chapter 3.1: Getting Started Saving and Investing
* Chapter 3.2: Understanding the Power of Compound Interest
* Chapter 3.3: Evaluating Saving and Investment Strategies
* Chapter 3.4: Time is Money – Developing a Savings and Investment Strategy

<br> ***Retirement Planning***

* Chapter 3.5: Planning for Your Retirement
* Chapter 3.6: Longevity and Retirement Planning

**Illinois Standard 4: Credit and Debt** *Focuses on the responsible use of credit, managing debt, and financing major purchases.* <br> ***Credit & Debt Fundamentals***

* Chapter 4.1: Understanding the Cost of Borrowing
* Chapter 4.2: Choosing the Right Source of Credit
* Chapter 4.3: Understanding Your Credit Score and Its Impact
* Chapter 4.4: Navigating Consumer Credit Legislation
* Chapter 4.5: Credit Card Use and Management
* Chapter 4.6: Strategies for Managing High Levels of Debt

<br> ***Financing Major Purchases***

* Chapter 4.7: Renting vs. Owning – Making Informed Housing Decisions
* Chapter 4.8: Understanding the Costs and Responsibilities of Renting
* Chapter 4.9: Understanding Home Buying
* Chapter 4.10: Automobile Finance

**Illinois Standard 5: Financial Institutions & Services** *Focuses on the role of banks and other financial institutions.*

* Chapter 5.1: Understanding Different Types of Financial Service Providers
* Chapter 5.2: Choosing and Evaluating Financial Service Providers
* Chapter 5.3: Understanding and Using Banking Tools

**Illinois Standard 6: Protecting and Insuring** *Focuses on identifying financial risks, using insurance, and protecting personal information.* <br> ***Consumer Protection & Awareness***

* Chapter 6.1: Understanding Monetary Risks in Saving and Investing
* Chapter 6.2: Shopping Online: Convenience at a Cost
* Chapter 6.3: Protecting Yourself from Consumer Fraud
* Chapter 6.4: Identity Theft Prevention and Recovery
* Chapter 6.5: Understanding the Risks of Gambling
* Chapter 6.6: The Costs and Benefits of Gambling

<br> ***Insurance***

* Chapter 6.7: Understanding and Managing Risk
* Chapter 6.8: Insurance as a Risk Management Tool
* Chapter 6.9: Managing Insurance Costs