PFL Academy: Preliminary Curriculum Alignment for Illinois This document maps the 45-chapter PFL Academy curriculum to the Illinois Learning Standards for Financial Literacy. It is intended for internal review and to guide the development of the final, public-facing one-pager.

**Illinois Standard: Income and Careers**

* **Standard 1: Jobs vs. Careers**
  + Chapter 1.1: Jobs vs. Careers
* **Standard 15: Career Development**
  + 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

**Illinois Standard: Postsecondary Education Planning**

* **Standard 1: Jobs vs. Careers**
  + Chapter 1.2: Paying for Post-Secondary Education
* **Standard 7: Borrowing Money**
  + Chapter 7.5: Understanding Student Loans

**Illinois Standard: Money Management & Budgeting**

* **Standard 1: Jobs vs. Careers**
  + Chapter 1.5: Managing Your Income Effectively
* **Standard 14: Charitable Contributions**
  + Chapter 14.1: Charitable Giving and Financial Planning
  + Chapter 14.2: Checking Out Charitable Groups
* **Standard 1: Jobs vs. Careers**
  + Chapter 1.4: Financial Goal Setting

**Illinois Standard: Saving and Investing**

* **Standard 5: Saving and Investing**
  + Chapter 5.1: Getting Started Saving and Investing
  + Chapter 5.2: Understanding the Power of Compound Interest and the Rule of 72
  + Chapter 5.3: Evaluating Saving and Investment Strategies
  + Chapter 5.4: Time is Money – Developing a Savings and Investment Strategy
* **Standard 6: Retirement Planning**
  + Chapter 6.1: Planning for Your Retirement
  + Chapter 6.2: Longevity and Retirement Planning

**Illinois Standard: Credit and Debt**

* **Standard 7: Borrowing Money**
  + Chapter 7.1: Understanding the Cost of Borrowing
  + Chapter 7.2: Choosing the Right Source of Credit
  + Chapter 7.3: Understanding Your Credit Score and Its Impact
  + Chapter 7.4: Navigating Consumer Credit Legislation
* **Standard 8: Credit Cards and Online Shopping**
  + Chapter 8.1: Credit Card Use and Management
* **Standard 13: Bankruptcy**
  + Chapter 13.1: Strategies for Managing High Levels of Debt

**Illinois Standard: Financial Institutions & Services**

* **Standard 3: Financial Service Providers**
  + Chapter 3.1: Understanding Different Types of Financial Service Providers
  + Chapter 3.2: Choosing and Evaluating Financial Service Providers
* **Standard 4: Managing a Bank Account**
  + Chapter 4.1: Understanding and Using Banking Tools

**Illinois Standard: Protecting and Insuring**

* **Standard 5: Saving and Investing**
  + Chapter 5.5: Understanding Monetary Risks in Saving and Investing
* **Standard 9: Fraud and Identity Theft**
  + Chapter 9.1: Protecting Yourself from Consumer Fraud
  + Chapter 9.2: Identity Theft Prevention and Recovery
* **Standard 11: Risk Management and Insurance**
  + Chapter 11.1: Understanding and Managing Risk
  + Chapter 11.2: Insurance as a Risk Management Tool
  + Chapter 11.3: Managing Insurance Costs
* **Standard 8: Credit Cards and Online Shopping**
  + Chapter 8.2: Shopping Online: Convenience at a Cost
* **Standard 12: Gambling**
  + Chapter 12.1: Understanding the Risks of Gambling
  + Chapter 12.2: The Costs and Benefits of Gambling

**Illinois Standard: Understanding Taxes**

* **Standard 1: Jobs vs. Careers**
  + Chapter 1.3: Income and Taxes
* **Standard 2: Taxes**
  + Chapter 2.1: Understanding Federal and State Taxes
  + Chapter 2.2: Understanding Tax Brackets and Tax Rates
  + Chapter 2.3: Understanding Tax Filing Requirements
  + Chapter 2.4: Understanding Tax Deductions and Credits
  + Chapter 2.5: Tax Planning and Compliance

**Illinois Standard: Homeownership and Renting**

* **Standard 10: Renting vs. Buying**
  + Chapter 10.1: Renting vs. Owning – Making Informed Housing Decisions
  + Chapter 10.2: Understanding the Costs and Responsibilities of Renting
  + Chapter 10.3: Understanding Home Buying

**Notes for Development Team**

1. **Chapter Consolidation/Creation:**
   * **Consolidate:** The two philanthropy chapters (14.1, 14.2) should be combined into a single chapter to maintain the 45-chapter structure.
   * **Create:** A new, dedicated chapter on **"Automobile Finance"** is needed to explicitly cover this major purchasing decision. It fits best under the "Credit and Debt" standard.
2. **Illinois-Specific Localization:**
   * **Taxes:** The chapters on taxation should be reviewed to include specific references to the **Illinois state income tax**.
   * **Consumer Protection:** The consumer protection chapter should be updated to mention the **Illinois Consumer Fraud and Deceptive Business Practices Act**.
   * **Housing:** The chapters on renting should include a reference to the **Illinois landlord-tenant laws**.

To make it a perfect 1:1 solution, the mapping document outlines three key refinements for your team:

1. **Create an "Automobile Finance" Chapter:** To explicitly cover this major purchasing decision, the plan is to create a new, dedicated chapter.
2. **Consolidate Philanthropy:** To maintain the 45-chapter structure, the two existing philanthropy chapters (14.1 and 14.2) can be combined into one.
3. **Add Illinois-Specific Details:**
   * Mention the **Illinois state income tax** in the tax section.
   * Reference the **Illinois Consumer Fraud and Deceptive Business Practices Act** in the consumer protection chapter.
   * Include a note on **Illinois landlord-tenant laws** in the renting/housing section.

With those minor adjustments, your curriculum will be a complete and perfectly tailored solution for the state of Illinois.