Excellent. Let's begin the process for Indiana.

Based on my research of the Indiana Academic Standards for Personal Financial Responsibility, I have created the initial crosswalk document. Indiana's framework is very well-aligned with the PFL Academy curriculum, featuring six clear standards that are a near-perfect match for the existing content.

As with previous states, the only additions required are the new Automobile Finance chapter and minor state-specific legal and tax details to ensure a perfectly tailored solution.

Here is the crosswalk for your review.

PFL Academy: Curriculum Crosswalk for Indiana

An Initial Mapping of PFL Academy Standards to the Indiana Academic Standards for Personal Financial Responsibility

Indiana Standard 1: Decision Making and Goal Setting

*Focuses on applying a decision-making process, setting financial goals, and analyzing external influences.*

* PFL Academy Standard 8: Financial Decision Making
  + Chapter 8.1: Personal Financial Decision Framework
  + Chapter 8.2: Major Purchase Decision Making
* PFL Academy Standard 9: External Influence Analysis
  + Chapter 9.1: Media & Marketing Influence on Financial Decisions
* PFL Academy Standard 11: Personal Financial Planning
  + Chapter 11.1: Goal Setting & Financial Planning
  + Chapter 11.2: Lifestyle & Financial Balance
  + Chapter 11.3: Life Stage Financial Planning

Indiana Standard 2: Income and Careers

*Focuses on career pathways, sources of income, entrepreneurship, and taxation.*

* PFL Academy Standard 1: Career & Income Planning
  + 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
* PFL Academy Standard 2: Taxation
  + Chapter 2.1: Understanding Federal & State Taxes
  + Chapter 2.2: Tax Planning Strategies
  + Chapter 2.3: Tax Filing Requirements
* PFL Academy 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

Indiana Standard 3: Managing Finances

*Focuses on developing a budget and using banking and financial services.*

* PFL Academy Standard 3: Financial Services
  + Chapter 3.1: Banking Fundamentals
  + Chapter 3.2: Digital Banking & FinTech
  + Chapter 3.3: Financial Service Providers
* PFL Academy Standard 4: Saving & Spending
  + Chapter 4.1: Building a Savings Habit
  + Chapter 4.2: Strategic Spending
  + Chapter 4.3: Emergency Fund Planning

Indiana Standard 4: Credit and Debt

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

* PFL Academy Standard 5: Credit & Debt
  + Chapter 5.1: Understanding Credit Fundamentals
  + Chapter 5.2: Managing Debt Responsibly
  + Chapter 5.3: Building a Strong Credit Profile
* PFL Academy Standard 10: Housing & Transportation
  + Chapter 10.1: Housing Options & Economics
  + Chapter 10.2: Renting vs. Buying Analysis
  + Chapter 10.3: Transportation Choices & Costs
* PFL Academy Standard 13: Debt Management
  + Chapter 13.1: Strategies for Managing High Levels of Debt

Indiana Standard 5: Saving and Investing

*Focuses on wealth accumulation through various investment strategies.*

* PFL Academy Standard 7: Investing
  + Chapter 7.1: Investment Fundamentals
  + Chapter 7.2: Investment Vehicles
  + Chapter 7.3: Retirement Planning
  + Chapter 7.4: Portfolio Construction

Indiana Standard 6: Risk Management

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

* PFL Academy Standard 6: Risk Management & Insurance
  + 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
* PFL Academy Standard 12: Consumer Rights
  + Chapter 12.1: Consumer Protection Laws
  + Chapter 12.2: Identity Theft Prevention
* PFL Academy Standard 14: Charitable Giving
  + Chapter 14.1: Charitable Giving & Financial Planning
  + Chapter 14.2: Checking Out Charitable Groups

Notes & Recommendations for 1:1 Alignment

The PFL Academy curriculum aligns exceptionally well with Indiana's standards. The following minor additions will create a fully customized, 45-chapter solution.

1. Career Development Integration: Indiana’s focus on postsecondary readiness is fully supported by PFL Academy's Standard 15. We recommend integrating these five chapters directly into Indiana Standard 2, as shown above, to create a robust unit on career and income planning.
2. New Chapter: Automobile Finance
   * Indiana Standard: (4) Credit and Debt
   * Action: Create a dedicated chapter on the financial specifics of buying versus leasing a car. This strengthens the curriculum's coverage of financing major purchases.
3. Content Expansion: Indiana-Specific Laws
   * Action: To provide hyper-relevant context for Indiana students, embed the following details during the final content mapping:
     + In "Consumer Protection Laws," include a mention of the Indiana Deceptive Consumer Sales Act.
     + In "Renting vs. Buying Analysis," add a reference to Indiana's landlord-tenant laws.
     + In "Understanding Federal & State Taxes," add a section on the Indiana state income tax structure.