Of course. Here is the clean version of the Iowa curriculum alignment.

This document outlines the complete PFL Academy curriculum structured for Iowa. It incorporates the recommendations from the crosswalk, including the new "Automobile Finance" chapter and the integration of the career development (ICAP) chapters. All chapter numbers have been updated to correspond with Iowa's six financial literacy standards.

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### \*\*PFL Academy: Curriculum Alignment for Iowa\*\*

\*\*A Comprehensive Solution Aligned to the Iowa Core 21st Century Skills: Financial Literacy\*\*

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#### \*\*Standard 1: Financial Responsibility and Decision Making\*\*

\*Focuses on setting financial goals, applying a decision-making process, and understanding consumer rights and responsibilities.\*

\*\*Decision Making & Influences\*\*

\* Chapter 1.1: Personal Financial Decision Framework

\* Chapter 1.2: Major Purchase Decision Making

\* Chapter 1.3: Media & Marketing Influence on Financial Decisions

\*\*Financial Planning & Responsibility\*\*

\* Chapter 1.4: Goal Setting & Financial Planning

\* Chapter 1.5: Lifestyle & Financial Balance

\* Chapter 1.6: Life Stage Financial Planning

\* Chapter 1.7: Consumer Protection Laws

\* Chapter 1.8: Identity Theft Prevention

\* Chapter 1.9: Charitable Giving & Financial Planning

\* Chapter 1.10: Checking Out Charitable Groups

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#### \*\*Standard 2: Income and Careers\*\*

\*Focuses on exploring careers, sources of income, and understanding 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

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#### \*\*Standard 3: Spending and Saving\*\*

\*Focuses on developing a spending plan, understanding saving strategies, and using financial services.\*

\*\*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

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#### \*\*Standard 4: Credit and Debt\*\*

\*Focuses on the responsible use of credit, managing debt, and financing major purchases.\*

\*\*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

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#### \*\*Standard 5: Investing\*\*

\*Focuses on wealth accumulation through various investment strategies and retirement planning.\*

\* Chapter 5.1: Investment Fundamentals

\* Chapter 5.2: Investment Vehicles

\* Chapter 5.3: Retirement Planning

\* Chapter 5.4: Portfolio Construction

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#### \*\*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