Excellent. Based on my research into Iowa's 21st Century Skills financial literacy standards, I have created the first document.

This crosswalk maps the existing PFL Academy curriculum to Iowa's six core financial literacy standards. I've also included a section at the end with recommendations for minor content additions that will ensure a perfect 1:1 alignment for Iowa schools.

Here is the crosswalk for your review.

PFL Academy: Curriculum Crosswalk for Iowa

An Initial Mapping of PFL Academy Standards to the Iowa Core 21st Century Skills: Financial Literacy

Iowa Standard 1: Financial Responsibility and Decision Making

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

* 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
* 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

Iowa Standard 2: Income and Careers

*Focuses on exploring careers, sources of income, and understanding 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 (ICAP Integration)
  + 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

Iowa Standard 3: Spending and Saving

*Focuses on developing a spending plan, understanding saving strategies, and using 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

Iowa Standard 4: Credit and Debt

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

* 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

Iowa Standard 5: Investing

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

* 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

Iowa 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
  + 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

Notes & Recommendations for 1:1 Alignment

The existing 45-chapter PFL Academy curriculum provides comprehensive coverage of Iowa's financial literacy standards. The following minor additions will create a perfectly tailored, undeniable solution for Iowa districts.

1. ICAP Content Integration: Iowa’s "Income and Careers" standard fully encompasses the career-readiness topics covered in PFL Academy's Standard 15. We recommend integrating these five chapters directly into Iowa Standard 2, as shown above, to create a seamless and robust unit on career and income planning.
2. New Chapter: Automobile Finance
   * Iowa Standard: (4) Credit and Debt
   * Action: Create a dedicated chapter on the financial specifics of buying versus leasing a car, including understanding loan terms, interest calculations, and the total cost of ownership. This makes the curriculum's coverage of financing major purchases explicit.
3. Content Expansion: Iowa-Specific Laws
   * Iowa Standard: (1) Financial Responsibility and Decision Making & (4) Credit and Debt
   * Action: To provide hyper-relevant context for Iowa students, we recommend embedding the following details during the final content mapping:
     + In the "Consumer Protection Laws" chapter, include a mention of the Iowa Consumer Fraud Act and the Iowa Consumer Credit Code.
     + In the "Renting vs. Buying Analysis" chapter, add a reference to Iowa's Uniform Residential Landlord and Tenant Act.
     + In the "Understanding Federal & State Taxes" chapter, add a section on the Iowa state income tax structure.