**PFL Academy: Preliminary Curriculum Crosswalk for Jump$tart National Standards**

**An Initial Mapping of PFL Academy Standards to the Jump$tart National Standards for Personal Financial Education**

**Jump$tart Standard I: Earning Income**

*Focuses on sources of income, careers, and taxes.*

* 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
* Chapter 2.1: Understanding Federal & State Taxes
* Chapter 2.2: Tax Planning Strategies
* Chapter 2.3: Tax Filing Requirements
* 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

**Jump$tart Standard II: Spending**

*Focuses on budgeting, informed decision-making, and charitable giving.*

* Chapter 4.1: Building a Savings Habit
* Chapter 4.2: Strategic Spending
* Chapter 4.3: Emergency Fund Planning
* Chapter 8.1: Personal Financial Decision Framework
* Chapter 8.2: Major Purchase Decision Making
* Chapter 9.1: Media & Marketing Influence on Financial Decisions
* Chapter 14.1: Charitable Giving & Financial Planning
* Chapter 14.2: Checking Out Charitable Groups

**Jump$tart Standard III: Saving**

*Focuses on the strategies and importance of saving for future goals.*

* Chapter 11.1: Goal Setting & Financial Planning
* Chapter 11.2: Lifestyle & Financial Balance
* Chapter 11.3: Life Stage Financial Planning

**Jump$tart Standard IV: Investing**

*Focuses on building wealth through various investment strategies.*

* Chapter 7.1: Investment Fundamentals
* Chapter 7.2: Investment Vehicles
* Chapter 7.3: Retirement Planning
* Chapter 7.4: Portfolio Construction

**Jump$tart Standard V: Managing Credit**

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

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

**Jump$tart Standard VI: Managing Risk**

*Focuses on insurance, consumer protection, and safeguarding personal information.*

* Chapter 3.1: Banking Fundamentals
* Chapter 3.2: Digital Banking & FinTech
* Chapter 3.3: Financial Service Providers
* 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
* Chapter 12.1: Consumer Protection Laws
* Chapter 12.2: Identity Theft Prevention

\*\*\*Add Auto Financing under Standard V