**PFL Academy: Curriculum Alignment with Jump$tart National Standards**

**A Comprehensive Solution Aligned to the National Standards for Personal Financial Education**

**Standard I: Earning Income**

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

**Career Planning & Development**

* Chapter 1.1: Career Exploration & Planning
* Chapter 1.2: Education ROI & Career Advancement
* Chapter 1.3: Entrepreneurship Fundamentals
* Chapter 1.4: Navigating the Job Market
* Chapter 1.5: Career Planning & Development
* Chapter 1.6: Job Search Strategies
* Chapter 1.7: Workplace Skills
* Chapter 1.8: Professional Development
* Chapter 1.9: Resume Building

**Income & Taxation**

* Chapter 1.10: Understanding Income Sources
* Chapter 1.11: Understanding Federal & State Taxes
* Chapter 1.12: Tax Planning Strategies
* Chapter 1.13: Tax Filing Requirements

**Standard II: Spending**

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

**Budgeting & Spending Habits**

* Chapter 2.1: Building a Savings Habit
* Chapter 2.2: Strategic Spending
* Chapter 2.3: Emergency Fund Planning

**Financial Decision Making**

* Chapter 2.4: Personal Financial Decision Framework
* Chapter 2.5: Major Purchase Decision Making
* Chapter 2.6: Media & Marketing Influence on Financial Decisions

**Philanthropy**

* Chapter 2.7: Philanthropy and Financial Planning

**Standard III: Saving**

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

* Chapter 3.1: Goal Setting & Financial Planning
* Chapter 3.2: Lifestyle & Financial Balance
* Chapter 3.3: Life Stage Financial Planning

**Standard IV: Investing**

*Focuses on building wealth through various investment strategies.*

* Chapter 4.1: Investment Fundamentals
* Chapter 4.2: Investment Vehicles
* Chapter 4.3: Retirement Planning
* Chapter 4.4: Portfolio Construction

**Standard V: Managing Credit**

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

**Credit & Debt Fundamentals**

* Chapter 5.1: Understanding Credit Fundamentals
* Chapter 5.2: Managing Debt Responsibly
* Chapter 5.3: Building a Strong Credit Profile
* Chapter 5.4: Strategies for Managing High Levels of Debt

**Financing Major Purchases**

* Chapter 5.5: Housing Options & Economics
* Chapter 5.6: Renting vs. Buying Analysis
* Chapter 5.7: Transportation Choices & Costs
* Chapter 5.8: Automobile Finance

**Standard VI: Managing Risk**

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

**Financial Services**

* Chapter 6.1: Banking Fundamentals
* Chapter 6.2: Digital Banking & FinTech
* Chapter 6.3: Financial Service Providers

**Insurance**

* Chapter 6.4: Understanding Risk & Insurance Basics
* Chapter 6.5: Property & Liability Insurance
* Chapter 6.6: Health & Disability Insurance
* Chapter 6.7: Life Insurance Planning

**Consumer Protection**

* Chapter 6.8: Consumer Protection Laws
* Chapter 6.9: Identity Theft Prevention