Excellent. Kicking off the process for Kansas.

Based on my research of the Kansas Curricular Standards for Financial Literacy, I have created the first document. This crosswalk maps the existing 45 PFL Academy chapters to Kansas's five core standards.

The most notable difference in the Kansas framework is that Investing is integrated into a broader standard called "Using Money" rather than standing alone. The PFL curriculum covers all required topics, and the recommendations section at the end details the minor additions needed for a perfect 1:1 state alignment.

Here is the crosswalk for your review.

PFL Academy: Curriculum Crosswalk for Kansas

An Initial Mapping of PFL Academy Standards to the Kansas Curricular Standards for Financial Literacy

Kansas Standard 1: Earning Income

*Focuses on the relationship between career choices and 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 (IPS 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

Kansas Standard 2: Using Money (Spending, Saving, and Protecting)

*Focuses on financial services, creating a spending plan, developing savings and investment strategies, and consumer protection.*

* 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
* 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
* 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

Kansas Standard 3: Using Credit

*Focuses on types of credit, credit reports and scores, and managing debt, including for 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

Kansas Standard 4: Making Financial Decisions

*Focuses on applying a decision-making process to financial choices, setting goals, and understanding contracts.*

* 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

Kansas Standard 5: Risk Management

*Focuses on understanding types of financial risk and the role of insurance in protection.*

* 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 PFL Academy curriculum aligns comprehensively with the five Kansas financial literacy standards. The following recommendations detail the minor additions needed to create a perfectly customized solution for Kansas schools.

1. Individual Plans of Study (IPS) Content: Kansas emphasizes career and academic planning through its Individual Plans of Study (IPS) initiative. PFL Academy's Standard 15 (Career Development) directly supports these goals. We recommend fully integrating these five chapters into Kansas Standard 1, as shown, to provide a robust solution for IPS requirements.
2. Structural Note on Investing: The Kansas standards embed investing topics within the broader "Using Money" standard. While all content is covered, the PFL Academy curriculum provides a more focused, standalone unit on Investing (PFL Standard 7). This can be highlighted as a benefit, offering students a deeper and more organized dive into wealth-building principles.
3. New Chapter: Automobile Finance
   * Kansas Standard: (3) Using Credit
   * Action: Create a dedicated chapter on the financial specifics of buying versus leasing a car, including understanding loan terms and the total cost of ownership. This explicitly addresses the standard's focus on financing major purchases.
4. Content Expansion: Kansas-Specific Laws
   * Kansas Standards: (2) Using Money & (3) Using Credit
   * Action: To provide hyper-relevant context, embed the following details during content mapping:
     + In "Consumer Protection Laws," include a mention of the Kansas Consumer Protection Act (KCPA).
     + In "Renting vs. Buying Analysis," reference the Kansas Residential Landlord and Tenant Act.
     + In "Understanding Federal & State Taxes," add a section on the Kansas state income tax structure.