**PFL Academy: Curriculum Alignment for Kentucky**

**A Comprehensive Solution Aligned to the Kentucky Academic Standards for Financial Literacy**

**Standard 1: Income & Careers**

*Focuses on understanding employment, income sources, and taxation.*

**Income & Employment**

* 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

**Taxation**

* Chapter 1.6: Understanding Federal & State Taxes
* Chapter 1.7: Tax Planning Strategies
* Chapter 1.8: Tax Filing Requirements

**Standard 2: Budgeting & Financial Planning**

*Focuses on creating budgets, setting goals, and making informed financial decisions.*

**Financial Planning & Goal Setting**

* Chapter 2.1: Goal Setting & Financial Planning
* Chapter 2.2: Lifestyle & Financial Balance
* Chapter 2.3: Life Stage Financial Planning

**Budgeting & Spending Habits**

* Chapter 2.4: Building a Savings Habit
* Chapter 2.5: Strategic Spending
* Chapter 2.6: Emergency Fund Planning

**Financial Decision Making**

* Chapter 2.7: Personal Financial Decision Framework
* Chapter 2.8: Major Purchase Decision Making
* Chapter 2.9: Media & Marketing Influence on Financial Decisions

**Standard 3: Saving & Investing**

*Focuses on strategies for saving, investing, and retirement planning.*

* Chapter 3.1: Investment Fundamentals
* Chapter 3.2: Investment Vehicles
* Chapter 3.3: Retirement Planning
* Chapter 3.4: Portfolio Construction

**Standard 4: Credit & Debt**

*Focuses on understanding the use of credit, managing debt, and making major purchasing decisions.*

* Chapter 4.1: Understanding Credit Fundamentals
* Chapter 4.2: Managing Debt Responsibly
* Chapter 4.3: Building a Strong Credit Profile
* Chapter 4.4: Housing Options & Economics
* Chapter 4.5: Renting vs. Buying Analysis
* Chapter 4.6: Transportation Choices & Costs
* Chapter 4.7: Automobile Finance
* Chapter 4.8: Strategies for Managing High Levels of Debt

**Standard 5: Risk Management & Consumer Protection**

*Focuses on identifying financial risks, using insurance, and protecting personal information.*

**Insurance & Risk Management**

* Chapter 5.1: Understanding Risk & Insurance Basics
* Chapter 5.2: Property & Liability Insurance
* Chapter 5.3: Health & Disability Insurance
* Chapter 5.4: Life Insurance Planning

**Consumer Protection**

* Chapter 5.5: Consumer Protection Laws
* Chapter 5.6: Identity Theft Prevention

**Standard 6: Financial Services**

*Focuses on the role of banks and other financial institutions.*

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

**Standard 7: Philanthropy**

*Focuses on the role of charitable giving in a comprehensive financial plan.*

* Chapter 7.1: Philanthropy and Financial Planning

**Standard 8: Career Readiness & ILP Integration (Value-Add)**

*A dedicated standard designed to support Kentucky's Individual Learning Plan (ILP) initiatives by providing students with essential career development and workplace skills.*

* Chapter 8.1: Career Planning & Development
* Chapter 8.2: Job Search Strategies
* Chapter 8.3: Workplace Skills
* Chapter 8.4: Professional Development
* Chapter 8.5: Resume Building