Of course. Let's proceed with Maine.

Based on my research, Maine requires personal finance to be taught as part of the two years of social studies needed for graduation. The state provides districts with flexibility on whether to offer it as a standalone course or integrate it into other subjects. This makes both the 45-chapter semester course and the blended/asynchronous PFL Academy models excellent fits for Maine schools.

The curriculum aligns very well with Maine's standards, which are embedded within the "Personal Finance and Economics" strand of the Maine Learning Results for Social Studies. To create the final 45-chapter version, we will simply add the new "Automobile Finance" chapter, as no consolidations are needed.

Here is the initial crosswalk for your review.

PFL Academy: Curriculum Crosswalk for Maine

An Initial Mapping of PFL Academy Standards to the Maine Learning Results for Social Studies: Personal Finance & Economics

Maine Standard: E1 - Personal Finance and Economics

*This single, comprehensive standard covers all personal finance and economic concepts required for graduation.*

Economic and Personal Financial Concepts

* PFL Academy Standard 8: Financial Decision Making (Chapters 8.1, 8.2)
* PFL Academy Standard 9: External Influence Analysis (Chapter 9.1)
* PFL Academy Standard 11: Personal Financial Planning (Chapters 11.1, 11.2, 11.3)
* PFL Academy Standard 14: Charitable Giving (Chapters 14.1, 14.2)

Income and Careers

* PFL Academy Standard 1: Career & Income Planning (Chapters 1.1 - 1.5)
* PFL Academy Standard 2: Taxation (Chapters 2.1, 2.2, 2.3)
* PFL Academy Standard 15: Career Development (Chapters 15.1 - 15.5)

Financial Responsibility and Money Management

* PFL Academy Standard 3: Financial Services (Chapters 3.1, 3.2, 3.3)
* PFL Academy Standard 4: Saving & Spending (Chapters 4.1, 4.2, 4.3)
* PFL Academy Standard 12: Consumer Rights (Chapters 12.1, 12.2)

Credit and Debt

* PFL Academy Standard 5: Credit & Debt (Chapters 5.1, 5.2, 5.3)
* PFL Academy Standard 10: Housing & Transportation (Chapters 10.1, 10.2, 10.3)
* PFL Academy Standard 13: Debt Management (Chapter 13.1)

Saving, Investing, and Risk Management

* PFL Academy Standard 6: Risk Management & Insurance (Chapters 6.1, 6.2, 6.3, 6.4)
* PFL Academy Standard 7: Investing (Chapters 7.1, 7.2, 7.3, 7.4)

Notes & Recommendations for 1:1 Alignment (45-Chapter Plan)

The existing 44-chapter PFL Academy curriculum provides comprehensive coverage of Maine's standards. The following addition will create a fully customized, 45-chapter solution.

1. New Chapter Requirement: Automobile Finance
   * Maine Standard: E1: Personal Finance and Economics
   * Action: Create a new chapter on the financial specifics of buying versus leasing a car to strengthen the curriculum's coverage of managing credit for major purchases.
2. Content Expansion: Maine-Specific Laws
   * Action: To provide hyper-relevant context, embed state-specific details regarding the Maine Unfair Trade Practices Act, landlord-tenant laws, and the state income tax structure during the final content mapping.