Of course. Here is the clean version of the Maine curriculum alignment.

Since Maine groups all requirements under a single "Personal Finance and Economics" strand, I have organized the curriculum using PFL Academy's thematic sub-standards for clarity. This makes the document much easier for educators to read and implement. It includes the new "Automobile Finance" chapter for a total of 45 chapters.

**PFL Academy: 1:1 Curriculum Alignment with Maine Academic Standards**

This document provides a direct, standard-by-standard curriculum outline for the Maine Learning Results for Social Studies: Personal Finance & Economics.

**Standard E1: Personal Finance and Economics**

**Sub-Standard 1: Economic and Personal Financial Concepts**

* Chapter 1.1: Personal Financial Decision Framework
* Chapter 1.2: Major Purchase Decision Making
* Chapter 1.3: Media & Marketing Influence on Financial Decisions
* Chapter 1.4: Goal Setting & Financial Planning
* Chapter 1.5: Lifestyle & Financial Balance
* Chapter 1.6: Life Stage Financial Planning
* Chapter 1.7: Charitable Giving & Financial Planning
* Chapter 1.8: Checking Out Charitable Groups

**Sub-Standard 2: Income and Careers**

* Chapter 2.1: Career Exploration & Planning
* Chapter 2.2: Education ROI & Career Advancement
* Chapter 2.3: Entrepreneurship Fundamentals
* Chapter 2.4: Navigating the Job Market
* Chapter 2.5: Career Planning & Development
* Chapter 2.6: Job Search Strategies
* Chapter 2.7: Workplace Skills
* Chapter 2.8: Professional Development
* Chapter 2.9: Resume Building
* Chapter 2.10: Understanding Income Sources
* Chapter 2.11: Understanding Federal & State Taxes
* Chapter 2.12: Tax Planning Strategies
* Chapter 2.13: Tax Filing Requirements

**Sub-Standard 3: Financial Responsibility and Money Management**

* Chapter 3.1: Banking Fundamentals
* Chapter 3.2: Digital Banking & FinTech
* Chapter 3.3: Financial Service Providers
* Chapter 3.4: Building a Savings Habit
* Chapter 3.5: Strategic Spending
* Chapter 3.6: Emergency Fund Planning
* Chapter 3.7: Consumer Protection Laws
* Chapter 3.8: Identity Theft Prevention

**Sub-Standard 4: Credit and Debt**

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

**Sub-Standard 5: Saving, Investing, and 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
* Chapter 5.5: Investment Fundamentals
* Chapter 5.6: Investment Vehicles
* Chapter 5.7: Retirement Planning
* Chapter 5.8: Portfolio Construction