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

This document organizes the 45-chapter curriculum under Maryland's six official standards. It incorporates the new "Automobile Finance" chapter and the consolidated "Philanthropy and Financial Planning" chapter, with clear subheadings added for readability.

PFL Academy: 1:1 Curriculum Alignment with Maryland Academic Standards

This document provides a direct, standard-by-standard curriculum outline for the Maryland Personal Financial Literacy Standards.

Standard 1: Make Informed, Financially Responsible Decisions

* 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

Standard 2: Relate Careers and Income

Career & Education Planning

* 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

Income & Taxation

* 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

Standard 3: Manage a Budget

Financial Services

* Chapter 3.1: Banking Fundamentals
* Chapter 3.2: Digital Banking & FinTech
* Chapter 3.3: Financial Service Providers

Spending & Saving Habits

* Chapter 3.4: Building a Savings Habit
* Chapter 3.5: Strategic Spending
* Chapter 3.6: Emergency Fund Planning

Standard 4: Manage Credit and Debt

Credit & Debt Fundamentals

* 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

Financing Major Purchases

* Chapter 4.5: Housing Options & Economics
* Chapter 4.6: Renting vs. Buying Analysis
* Chapter 4.7: Transportation Choices & Costs
* Chapter 4.8: Automobile Finance

Standard 5: Create Wealth Through Saving and Investing

* Chapter 5.1: Investment Fundamentals
* Chapter 5.2: Investment Vehicles
* Chapter 5.3: Retirement Planning
* Chapter 5.4: Portfolio Construction

Standard 6: Manage Risks

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

Consumer Protection & Philanthropy

* Chapter 6.5: Consumer Protection Laws
* Chapter 6.6: Identity Theft Prevention
* Chapter 6.7: Philanthropy and Financial Planning