Based on my research, Maryland requires every local school system to provide instruction based on the state's official Personal Financial Literacy Standards. While some districts require a standalone course, others embed these standards into different subjects. This makes both your standalone and asynchronous/blended models a perfect fit for Maryland.

The PFL Academy curriculum aligns very well with Maryland's six detailed standards. To create a 45-chapter version that includes the "Automobile Finance" chapter, we will need to consolidate the two philanthropy chapters into one.

Here is the initial crosswalk for your review.

PFL Academy: Curriculum Crosswalk for Maryland

An Initial Mapping of PFL Academy Standards to the Maryland Personal Financial Literacy Standards

Maryland Standard 1: Make Informed, Financially Responsible Decisions

*Focuses on financial goals, decision-making, and understanding economic influences.*

* 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)

Maryland Standard 2: Relate Careers and Income

*Focuses on career exploration, sources of income, and taxation.*

* 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)

Maryland Standard 3: Manage a Budget

*Focuses on developing and maintaining a budget and using financial institutions.*

* 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)

Maryland Standard 4: Manage Credit and Debt

*Focuses on the responsible use of credit, managing debt, and financing major purchases.*

* 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)

Maryland Standard 5: Create Wealth Through Saving and Investing

*Focuses on wealth accumulation, retirement planning, and various investment strategies.*

* PFL Academy Standard 7: Investing (Chapters 7.1, 7.2, 7.3, 7.4)

Maryland Standard 6: Manage Risks

*Focuses on insurance, consumer protection, and responsible financial behaviors like philanthropy.*

* PFL Academy Standard 6: Risk Management & Insurance (Chapters 6.1, 6.2, 6.3, 6.4)
* PFL Academy Standard 12: Consumer Rights (Chapters 12.1, 12.2)
* PFL Academy Standard 14: Charitable Giving (Chapters 14.1, 14.2)

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

To create a 45-chapter curriculum that is perfectly aligned with Maryland's standards, we must add one new chapter and consolidate one pair of existing chapters.

1. New Chapter Requirement: Automobile Finance
   * Maryland Standard: (4) Manage Credit and Debt
   * Action: Create a new chapter on the financial specifics of buying versus leasing a car to strengthen the curriculum's coverage of financing major purchases.
2. Required Consolidation: Philanthropy
   * Maryland Standard: (6) Manage Risks
   * Action: To accommodate the new Automobile Finance chapter while maintaining the 45-chapter total, we will combine the two chapters on charitable giving into a single, comprehensive lesson.
     + Combine: Chapter 14.1: Charitable Giving & Financial Planning and Chapter 14.2: Checking Out Charitable Groups into a new chapter titled "Philanthropy and Financial Planning."
3. Content Expansion: Maryland-Specific Laws
   * Action: To provide hyper-relevant context, embed state-specific details regarding the Maryland Consumer Protection Act, landlord-tenant laws, and the state income tax structure during the final content mapping.