**PFL Academy: Michigan Curriculum Mapping Guide**

**A Crosswalk from the PFL Academy Curriculum to the Michigan-Aligned Structure**

**Michigan Standard 1: Earning and Income**

* **1.1:** Jobs vs. Careers
* **1.2:** Paying for Post-Secondary Education
* **7.5:** Understanding Student Loans

**Michigan Standard 2: Taxes**

* **1.3:** Income and Taxes
* **2.1:** Understanding Federal and State Taxes
* **2.2:** Understanding Tax Brackets and Tax Rates
* **2.3:** Understanding Tax Filing Requirements
* **2.4:** Understanding Tax Deductions and Credits
* **2.5:** Tax Planning and Compliance

**Michigan Standard 3: Financial Institutions**

* **3.1:** Understanding Different Types of Financial Service Providers
* **3.2:** Choosing and Evaluating Financial Service Providers
* **4.1:** Understanding and Using Banking Tools

**Michigan Standard 4: Saving and Investing**

* **1.4:** Financial Goal Setting
* **5.1:** Getting Started Saving and Investing
* **5.2:** Understanding the Power of Compound Interest and the Rule of 72
* **5.3:** Evaluating Saving and Investment Strategies
* **5.4:** Time is Money – Developing a Savings and Investment Strategy
* **6.1:** Planning for Your Retirement
* **6.2:** Longevity and Retirement Planning

**Michigan Standard 5: Spending Plans**

* **1.5:** Managing Your Income Effectively

**Michigan Standard 6: Credit and Debt**

* **5.5:** Understanding Monetary Risks in Saving and Investing
* **7.1:** Understanding the Cost of Borrowing
* **7.2:** Choosing the Right Source of Credit
* **7.3:** Understanding Your Credit Score and Its Impact
* **7.4:** Navigating Consumer Credit Legislation
* **8.1:** Credit Card Use and Management
* **10.1:** Renting vs. Owning – Making Informed Housing Decisions
* **10.2:** Understanding the Costs and Responsibilities of Renting
* **10.3:** Understanding Home Buying
* **13.1:** Strategies for Managing High Levels of Debt

**Michigan Standard 7: Risk Management**

* **8.2:** Shopping Online: Convenience at a Cost
* **9.1:** Protecting Yourself from Consumer Fraud
* **9.2:** Identity Theft Prevention and Recovery
* **11.1:** Understanding and Managing Risk
* **11.2:** Insurance as a Risk Management Tool
* **11.3:** Managing Insurance Costs
* **12.1:** Understanding the Risks of Gambling
* **12.2:** The Costs and Benefits of Gambling

**Michigan Standard 8: Financial Responsibility**

* **14.1:** Charitable Giving and Financial Planning
* **14.2:** Checking Out Charitable Groups
  + ***Developer Note:*** *These two chapters are to be consolidated into a single new chapter.*

**Value-Add Standard 9: Career Readiness & EDP Integration**

* **15.1:** Career Planning & Development
* **15.2:** Job Search Strategies
* **15.3:** Workplace Skills
* **15.4:** Professional Development
* **15.5:** Resume Building

**Action Items for 1:1 Alignment**

1. **Consolidate:** Combine chapters 14.1 and 14.2 into a single chapter.
2. **Create:** Develop one new chapter titled "Automobile Finance" to be placed in the Michigan Standard 6 block.
3. **Localize:** Add brief, specific mentions of **Michigan state income tax** and **Michigan's landlord-tenant laws** into the relevant remapped chapters.