**Minnesota Curriculum Consolidation & Crosswalk (45-Chapter Plan)**

This document outlines the required actions to adapt the PFL Academy curriculum for a 1:1 alignment with Minnesota's standards within a 45-chapter framework.

**Step 1: New Content Requirements (5 Chapters)**

To meet Minnesota's standards, five new chapters must be created. This leaves 40 chapter slots for the existing personal finance and career development content.

* **New Chapter:** Economic Decision-Making, Scarcity, and Opportunity Cost
* **New Chapter:** Supply, Demand, and Market Structures
* **New Chapter:** The Role of Government, Fiscal & Monetary Policy
* **New Chapter:** Measuring the Economy and Global Trade
* **New Chapter:** Automobile Finance

**Step 2: PFL Chapter Consolidation Plan (5 Consolidations)**

To reduce the 45 existing PFL Academy chapters (including Standard 15) to 40, the following five consolidations are required:

1. **Combine Decision-Making Chapters:**
   * Merge PFL 8.1: Personal Financial Decision Framework
   * With PFL 8.2: Major Purchase Decision Making
2. **Combine Insurance Chapters:**
   * Merge PFL 6.3: Health & Disability Insurance
   * With PFL 6.4: Life Insurance Planning
3. **Combine Consumer Protection Chapters:**
   * Merge PFL 12.1: Consumer Protection Laws
   * With PFL 12.2: Identity Theft Prevention
4. **Combine Philanthropy Chapters:**
   * Merge PFL 14.1: Charitable Giving & Financial Planning
   * With PFL 14.2: Checking Out Charitable Groups
5. **Combine Transportation Chapters:**
   * Merge PFL 10.3: Transportation Choices & Costs
   * With the **New Automobile Finance** content.

**Step 3: Final 45-Chapter Crosswalk**

This table maps the final 45-chapter Minnesota curriculum back to the original PFL Academy source chapters.

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| **New MN Chapter & Title** | **Source PFL Chapter(s)** |
| **Strand 1: Fundamental & Microeconomic Concepts** |  |
| 1.1: Econ Decision-Making, Scarcity... | *New Content* |
| 1.2: Supply, Demand, and Market Structures | *New Content* |
| **Strand 2: Macroeconomic Concepts** |  |
| 2.1: Role of Gov't, Fiscal & Monetary Policy | *New Content* |
| 2.2: Measuring the Economy & Global Trade | *New Content* |
| **Standard 3: Financial Decision Making & Planning** |  |
| 3.1: Applying a Financial Decision-Making Framework | **PFL 8.1 & 8.2** |
| 3.2: Media & Marketing's Influence on Financial Decisions | PFL 9.1 |
| 3.3: Goal Setting & Creating a Financial Plan | PFL 11.1 |
| 3.4: Lifestyle, Values, and Financial Balance | PFL 11.2 |
| 3.5: Life Stage Financial Planning | PFL 11.3 |
| **Standard 4: Careers & Income** |  |
| 4.1: Career Exploration & Planning | PFL 1.1 |
| 4.2: Understanding Income Sources | PFL 1.2 |
| 4.3: Education ROI & Career Advancement | PFL 1.3 |
| 4.4: Entrepreneurship Fundamentals | PFL 1.4 |
| 4.5: Navigating the Job Market | PFL 1.5 |
| 4.6: Career Planning & Development | PFL 15.1 |
| 4.7: Job Search Strategies | PFL 15.2 |
| 4.8: Workplace Skills | PFL 15.3 |
| 4.9: Professional Development | PFL 15.4 |
| 4.10: Resume Building | PFL 15.5 |
| **Standard 5: Taxation** |  |
| 5.1: Understanding Federal & State Taxes | PFL 2.1 |
| 5.2: Tax Planning Strategies | PFL 2.2 |
| 5.3: Tax Filing Requirements | PFL 2.3 |
| **Standard 6: Spending, Saving & Financial Services** |  |
| 6.1: Banking Fundamentals | PFL 3.1 |
| 6.2: Digital Banking & FinTech | PFL 3.2 |
| 6.3: Financial Service Providers | PFL 3.3 |
| 6.4: Building a Savings Habit | PFL 4.1 |
| 6.5: Strategic Spending | PFL 4.2 |
| 6.6: Emergency Fund Planning | PFL 4.3 |
| **Standard 7: Credit & Debt** |  |
| 7.1: Understanding Credit Fundamentals | PFL 5.1 |
| 7.2: Managing Debt Responsibly | PFL 5.2 |
| 7.3: Building a Strong Credit Profile | PFL 5.3 |
| 7.4: Housing Options & Economics | PFL 10.1 |
| 7.5: Renting vs. Buying Analysis | PFL 10.2 |
| 7.6: Transportation and Automobile Finance | **PFL 10.3 & New Content** |
| 7.7: Strategies for Managing High Levels of Debt | PFL 13.1 |
| **Standard 8: Investing** |  |
| 8.1: Investment Fundamentals | PFL 7.1 |
| 8.2: Investment Vehicles | PFL 7.2 |
| 8.3: Retirement Planning | PFL 7.3 |
| 8.4: Portfolio Construction | PFL 7.4 |
| **Standard 9: Risk Management & Insurance** |  |
| 9.1: Understanding Risk & Insurance Basics | PFL 6.1 |
| 9.2: Property & Liability Insurance | PFL 6.2 |
| 9.3: Health, Disability, & Life Insurance | **PFL 6.3 & 6.4** |
| **Standard 10: Consumer Protection & Philanthropy** |  |
| 10.1: Consumer Protection & Identity Theft | **PFL 12.1 & 12.2** |
| 10.2: Philanthropy and Financial Planning | **PFL 14.1 & 14.2** |