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

This document provides a direct, standard-by-standard curriculum outline for the Minnesota K-12 Academic Standards in Social Studies: Economics.

**Strand 1: Fundamental & Microeconomic Concepts**

* Chapter 1.1: Economic Decision-Making, Scarcity, and Opportunity Cost
* Chapter 1.2: Supply, Demand, and Market Structures

**Strand 2: Macroeconomic Concepts**

* Chapter 2.1: The Role of Government, Fiscal & Monetary Policy
* Chapter 2.2: Measuring the Economy and Global Trade

***The following standards (3-10) provide a comprehensive curriculum for Minnesota's official Strand 4: Personal Finance.***

**Standard 3: Financial Decision Making & Planning**

* Chapter 3.1: Applying a Financial Decision-Making Framework
* Chapter 3.2: Media & Marketing's Influence on Financial Decisions
* Chapter 3.3: Goal Setting & Creating a Financial Plan
* Chapter 3.4: Lifestyle, Values, and Financial Balance
* Chapter 3.5: Life Stage Financial Planning

**Standard 4: Careers & Income**

* Chapter 4.1: Career Exploration & Planning
* Chapter 4.2: Understanding Income Sources
* Chapter 4.3: Education ROI & Career Advancement
* Chapter 4.4: Entrepreneurship Fundamentals
* Chapter 4.5: Navigating the Job Market
* Chapter 4.6: Career Planning & Development
* Chapter 4.7: Job Search Strategies
* Chapter 4.8: Workplace Skills
* Chapter 4.9: Professional Development
* Chapter 4.10: Resume Building

**Standard 5: Taxation**

* Chapter 5.1: Understanding Federal & State Taxes
* Chapter 5.2: Tax Planning Strategies
* Chapter 5.3: Tax Filing Requirements

**Standard 6: Spending, Saving & Financial Services**

* Chapter 6.1: Banking Fundamentals
* Chapter 6.2: Digital Banking & FinTech
* Chapter 6.3: Financial Service Providers
* Chapter 6.4: Building a Savings Habit
* Chapter 6.5: Strategic Spending
* Chapter 6.6: Emergency Fund Planning

**Standard 7: Credit & Debt**

* Chapter 7.1: Understanding Credit Fundamentals
* Chapter 7.2: Managing Debt Responsibly
* Chapter 7.3: Building a Strong Credit Profile
* Chapter 7.4: Housing Options & Economics
* Chapter 7.5: Renting vs. Buying Analysis
* Chapter 7.6: Transportation Choices & Costs
* Chapter 7.7: Automobile Finance
* Chapter 7.8: Strategies for Managing High Levels of Debt

**Standard 8: Investing**

* Chapter 8.1: Investment Fundamentals
* Chapter 8.2: Investment Vehicles
* Chapter 8.3: Retirement Planning
* Chapter 8.4: Portfolio Construction

**Standard 9: Risk Management & Insurance**

* Chapter 9.1: Understanding Risk & Insurance Basics
* Chapter 9.2: Property & Liability Insurance
* Chapter 9.3: Health, Disability, & Life Insurance

**Standard 10: Consumer Protection & Philanthropy**

* Chapter 10.1: Consumer Protection & Identity Theft
* Chapter 10.2: Philanthropy and Financial Planning