Of course. Here is the clean version of the New Hampshire curriculum alignment.

This document organizes the 45-chapter curriculum under New Hampshire's three core economic competencies. It incorporates the new "Automobile Finance" chapter and the consolidated "Philanthropy and Financial Planning" chapter, with clear subheadings added for readability and flow.

**PFL Academy: 1:1 Curriculum Alignment with New Hampshire Academic Standards**

This document provides a direct, competency-by-competency curriculum outline for the New Hampshire K-12 Social Studies Frameworks for Economics & Financial Literacy.

**Competency SS:EC:1: Economic Decision Making**

* 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
* Chapter 1.7: Philanthropy and Financial Planning

**Competency SS:EC:2: Exchange and Markets**

**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

**Financial Services**

* Chapter 2.14: Banking Fundamentals
* Chapter 2.15: Digital Banking & FinTech
* Chapter 2.16: Financial Service Providers

**Competency SS:EC:4: Money, Credit, Saving, and Investing**

**Saving & Spending Habits**

* Chapter 4.1: Building a Savings Habit
* Chapter 4.2: Strategic Spending
* Chapter 4.3: Emergency Fund Planning

**Credit & Debt Fundamentals**

* Chapter 4.4: Understanding Credit Fundamentals
* Chapter 4.5: Managing Debt Responsibly
* Chapter 4.6: Building a Strong Credit Profile
* Chapter 4.7: Strategies for Managing High Levels of Debt

**Financing Major Purchases**

* Chapter 4.8: Housing Options & Economics
* Chapter 4.9: Renting vs. Buying Analysis
* Chapter 4.10: Transportation Choices & Costs
* Chapter 4.11: Automobile Finance

**Saving & Investing**

* Chapter 4.12: Investment Fundamentals
* Chapter 4.13: Investment Vehicles
* Chapter 4.14: Retirement Planning
* Chapter 4.15: Portfolio Construction

**Risk Management & Insurance**

* Chapter 4.16: Understanding Risk & Insurance Basics
* Chapter 4.17: Property & Liability Insurance
* Chapter 4.18: Health & Disability Insurance
* Chapter 4.19: Life Insurance Planning

**Consumer Protection**

* Chapter 4.20: Consumer Protection Laws
* Chapter 4.21: Identity Theft Prevention