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

This document organizes the full 45-chapter curriculum under New Jersey's seven detailed standards (9.1.12.A - 9.1.12.G). It incorporates the new "Automobile Finance" chapter, and I've added clear subheadings within each standard to make the structure easy to follow.

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

This document provides a direct, standard-by-standard curriculum outline for the New Jersey Student Learning Standards for Personal Financial Literacy (Standard 9.1).

**Standard 9.1.12.A: Income and Careers**

**Career & Education Planning**

* Chapter A.1: Career Exploration & Planning
* Chapter A.2: Education ROI & Career Advancement
* Chapter A.3: Entrepreneurship Fundamentals
* Chapter A.4: Navigating the Job Market
* Chapter A.5: Career Planning & Development
* Chapter A.6: Job Search Strategies
* Chapter A.7: Workplace Skills
* Chapter A.8: Professional Development
* Chapter A.9: Resume Building

**Income Sources**

* Chapter A.10: Understanding Income Sources

**Standard 9.1.12.B: Money Management**

**Financial Services**

* Chapter B.1: Banking Fundamentals
* Chapter B.2: Digital Banking & FinTech
* Chapter B.3: Financial Service Providers

**Spending & Saving Habits**

* Chapter B.4: Building a Savings Habit
* Chapter B.5: Strategic Spending
* Chapter B.6: Emergency Fund Planning

**Financial Decision Making**

* Chapter B.7: Personal Financial Decision Framework
* Chapter B.8: Major Purchase Decision Making

**Standard 9.1.12.C: Credit and Debt Management**

**Credit & Debt Fundamentals**

* Chapter C.1: Understanding Credit Fundamentals
* Chapter C.2: Managing Debt Responsibly
* Chapter C.3: Building a Strong Credit Profile
* Chapter C.4: Strategies for Managing High Levels of Debt

**Financing Major Purchases**

* Chapter C.5: Housing Options & Economics
* Chapter C.6: Renting vs. Buying Analysis
* Chapter C.7: Transportation Choices & Costs
* Chapter C.8: Automobile Finance

**Standard 9.1.12.D: Planning, Saving, and Investing**

**Financial Planning**

* Chapter D.1: Goal Setting & Financial Planning
* Chapter D.2: Lifestyle & Financial Balance
* Chapter D.3: Life Stage Financial Planning

**Investing**

* Chapter D.4: Investment Fundamentals
* Chapter D.5: Investment Vehicles
* Chapter D.6: Retirement Planning
* Chapter D.7: Portfolio Construction

**Standard 9.1.12.E: Becoming a Critical Consumer**

* Chapter E.1: Media & Marketing Influence on Financial Decisions
* Chapter E.2: Consumer Protection Laws
* Chapter E.3: Identity Theft Prevention
* Chapter E.4: Charitable Giving & Financial Planning
* Chapter E.5: Checking Out Charitable Groups

**Standard 9.1.12.F: Civic Financial Responsibility**

* Chapter F.1: Understanding Federal & State Taxes
* Chapter F.2: Tax Planning Strategies
* Chapter F.3: Tax Filing Requirements

**Standard 9.1.12.G: Risk Management and Insurance**

* Chapter G.1: Understanding Risk & Insurance Basics
* Chapter G.2: Property & Liability Insurance
* Chapter G.3: Health & Disability Insurance
* Chapter G.4: Life Insurance Planning