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

This document is structured to serve as a complete, 45-chapter course that fulfills New York's half-credit Economics graduation requirement. It integrates the four required economics chapters we developed for Minnesota and streamlines some of the personal finance content to fit the 45-chapter model. The structure follows the New York State Social Studies Framework, with clear subheadings for the extensive "Personal Finance" section to ensure it is easy to navigate.

**PFL Academy: 1:1 Curriculum Alignment with the New York State Social Studies Framework**

This document provides a direct, standard-by-standard curriculum outline for the New York State Social Studies Framework: Economics, the Enterprise System, and Finance.

**Standard 12.E1: The Global Economy**

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

**Standard 12.E2: The United States Economy**

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

**Standard 12.E3: The Enterprise System**

**Career & Education Planning**

* Chapter 3.1: Career Exploration & Planning
* Chapter 3.2: Education ROI & Career Advancement
* Chapter 3.3: Entrepreneurship Fundamentals
* Chapter 3.4: Navigating the Job Market
* Chapter 3.5: Career Planning & Development
* Chapter 3.6: Job Search Strategies
* Chapter 3.7: Workplace Skills
* Chapter 3.8: Professional Development
* Chapter 3.9: Resume Building

**Income & Taxation**

* Chapter 3.10: Understanding Income Sources
* Chapter 3.11: Understanding Federal & State Taxes
* Chapter 3.12: Tax Planning Strategies
* Chapter 3.13: Tax Filing Requirements

**Standard 12.E4: Personal Finance**

**Financial Decision Making & Planning**

* Chapter 4.1: Applying a Financial Decision-Making Framework
* Chapter 4.2: Media & Marketing Influence on Financial Decisions
* Chapter 4.3: Goal Setting & Financial Planning
* Chapter 4.4: Lifestyle & Financial Balance
* Chapter 4.5: Life Stage Financial Planning

**Money Management & Financial Services**

* Chapter 4.6: Banking Fundamentals
* Chapter 4.7: Digital Banking & FinTech
* Chapter 4.8: Financial Service Providers
* Chapter 4.9: Building a Savings Habit
* Chapter 4.10: Strategic Spending
* Chapter 4.11: Emergency Fund Planning

**Credit & Debt**

* Chapter 4.12: Understanding Credit Fundamentals
* Chapter 4.13: Managing Debt Responsibly
* Chapter 4.14: Building a Strong Credit Profile
* Chapter 4.15: Strategies for Managing High Levels of Debt
* Chapter 4.16: Housing Options & Economics
* Chapter 4.17: Renting vs. Buying Analysis
* Chapter 4.18: Transportation Choices & Costs
* Chapter 4.19: Automobile Finance

**Investing**

* Chapter 4.20: Investment Fundamentals
* Chapter 4.21: Investment Vehicles
* Chapter 4.22: Retirement Planning
* Chapter 4.23: Portfolio Construction

**Risk Management & Consumer Responsibility**

* Chapter 4.24: Understanding Risk & Insurance Basics
* Chapter 4.25: Property & Liability Insurance
* Chapter 4.26: Personal Insurance Planning (Health, Disability, Life)
* Chapter 4.27: Consumer Protection and Identity Theft
* Chapter 4.28: Philanthropy and Financial Planning