PFL Academy: 1:1 Curriculum Alignment with North Carolina Academic Standards

This document provides a direct, standard-by-standard crosswalk of the PFL Academy curriculum to the North Carolina Academic Standards for Career Education and Work.

**Standard EPF.1: Economic Foundations**

* Chapter 1.1: Financial Goal Setting
* Chapter 1.2: Understanding the Risks of Gambling
* Chapter 1.3: The Costs and Benefits of Gambling
* Chapter 1.4: Philanthropy and Financial Planning

**Standard EPF.2: Personal Financial Planning**

* Chapter 2.1: Managing Your Income Effectively
* Chapter 2.2: Understanding Different Types of Financial Service Providers
* Chapter 2.3: Choosing and Evaluating Financial Service Providers
* Chapter 2.4: Understanding and Using Banking Tools

**Standard EPF.3: Income and Careers**

***Career & Education Planning***

* Chapter 3.1: Jobs vs. Careers
* Chapter 3.2: Paying for Post-Secondary Education
* Chapter 3.3: Career Planning & Development
* Chapter 3.4: Job Search Strategies
* Chapter 3.5: Workplace Skills
* Chapter 3.6: Professional Development
* Chapter 3.7: Resume Building

***Income & Taxation***

* Chapter 3.8: Income and Taxes
* Chapter 3.9: Understanding Federal and State Taxes
* Chapter 3.10: Understanding Tax Brackets and Tax Rates
* Chapter 3.11: Understanding Tax Filing Requirements
* Chapter 3.12: Understanding Tax Deductions and Credits
* Chapter 3.13: Tax Planning and Compliance

**Standard EPF.4: Saving and Investing**

* Chapter 4.1: Getting Started Saving and Investing
* Chapter 4.2: Understanding the Power of Compound Interest
* Chapter 4.3: Evaluating Saving and Investment Strategies
* Chapter 4.4: Time is Money – Developing a Savings and Investment Strategy
* Chapter 4.5: Understanding Monetary Risks in Saving and Investing
* Chapter 4.6: Planning for Your Retirement
* Chapter 4.7: Longevity and Retirement Planning

**Standard EPF.5: Credit and Debt**

* Chapter 5.1: Understanding the Cost of Borrowing
* Chapter 5.2: Choosing the Right Source of Credit
* Chapter 5.3: Understanding Your Credit Score and Its Impact
* Chapter 5.4: Navigating Consumer Credit Legislation
* Chapter 5.5: Understanding Student Loans
* Chapter 5.6: Credit Card Use and Management
* Chapter 5.7: Renting vs. Owning – Making Informed Housing Decisions
* Chapter 5.8: Understanding the Costs and Responsibilities of Renting
* Chapter 5.9: Understanding Home Buying
* Chapter 5.10: Automobile Finance
* Chapter 5.11: Strategies for Managing High Levels of Debt

**Standard EPF.6: Risk Management**

* Chapter 6.1: Shopping Online: Convenience at a Cost
* Chapter 6.2: Protecting Yourself from Consumer Fraud
* Chapter 6.3: Identity Theft Prevention and Recovery
* Chapter 6.4: Understanding and Managing Risk
* Chapter 6.5: Insurance as a Risk Management Tool
* Chapter 6.6: Managing Insurance Costs