Got it. Here’s the **clean, Ohio-only** doc exactly how you asked: each **Ohio HS Financial Literacy topic** is the heading, and underneath are just the **PFL Academy chapters** that support it — no Oklahoma references, no extras.

**PFL Academy → Ohio High School Financial Literacy (Clean Mapping)**

**1) Financial Responsibility & Decision-Making**

* **1.1** Career Exploration & Planning
* **1.2** Understanding Income Sources
* **1.3** Education ROI & Career Advancement *(include military enlistment alongside college/employment)*
* **1.4** Entrepreneurship Fundamentals
* **1.5** Navigating the Job Market

**2) Planning & Money Management**

* **2.1** Income & Taxes
* **2.2** Understanding Federal & State Taxes
* **2.3** Understanding Tax Brackets & Tax Rates
* **2.4** Understanding Tax Filing Requirements
* **2.5** Understanding Tax Deductions & Credits
* **2.6** Tax Planning & Compliance

**3) Informed Consumer**

* **3.1** Understanding Different Types of Financial Service Providers
* **3.2** Choosing & Evaluating Financial Service Providers
* **3.3** Understanding & Using Banking Tools

**4) Investing**

* **4.1** Financial Goal Setting
* **4.2** Getting Started Saving & Investing
* **4.3** Understanding the Power of Compound Interest
* **4.4** Evaluating Saving & Investment Strategies
* **4.5** Time Is Money — Developing a Savings & Investment Strategy
* **4.6** Planning for Your Retirement
* **4.7** Longevity & Retirement Planning

**5) Credit & Debt**

* **5.1** Understanding Credit Fundamentals
* **5.2** Managing Debt Responsibly
* **5.3** Building a Strong Credit Profile

**6) Risk Management & Insurance**

* **6.1** Understanding Risk & Insurance Basics
* **6.2** Property & Liability Insurance
* **6.3** Health & Disability Insurance
* **6.4** Life Insurance Planning

**7) Free Market Capitalism**

* **1.4** Entrepreneurship Fundamentals
* **7.1** Investment Fundamentals
* **7.2** Investment Vehicles

**8) Ohio Readiness — OhioMeansJobs-Readiness Seal & Career Advising**

*(Ohio’s ICAP-equivalent value-add: OMJ Readiness Seal skills + district Career Advising/Student Success Plans)*  
**Supporting PFL Academy chapters:**

* **15.1** Career Planning & Development
* **15.2** Job Search Strategies
* **15.3** Workplace Skills
* **15.4** Professional Development
* **15.5** Resume Building