Perfect—here’s the **stacked / by-standard** crosswalk you asked for: show the **Ohio state standard** (Ohio’s 7 HS topics) and, under each, the **Oklahoma-aligned PFL Academy chapters** that support it. Ohio’s topics come from the state’s 2025 update (which also added Free Market Capitalism). ([Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-in-High-School/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US&utm_source=chatgpt.com))

**Ohio → Oklahoma (by Ohio HS Financial Literacy Topic)**

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

**Supporting Oklahoma-aligned chapters (PFL Academy):**

* 1.1: Career Exploration & Planning
* 1.2: Understanding Income Sources
* 1.3: Education ROI & Career Advancement
* 1.4: Entrepreneurship Fundamentals
* 1.5: Navigating the Job Market
* 8.1: Personal Financial Decision Framework
* 8.2: Major Purchase Decision-Making
* 11.1: Goal Setting & Financial Planning
* 11.2: Lifestyle & Financial Balance
* 11.3: Life-Stage Financial Planning

**2) Planning & Money Management**

**Supporting Oklahoma-aligned chapters (PFL Academy):**

* 2.1: Understanding Federal & State Taxes
* 2.2: Tax Planning Strategies
* 2.3: Tax Filing Requirements
* 3.1: Banking Fundamentals
* 3.2: Digital Banking & FinTech
* 3.3: Financial Service Providers
* 4.1: Building a Savings Habit
* 4.2: Strategic Spending
* 4.3: Emergency Fund Planning

**3) Informed Consumer**

**Supporting Oklahoma-aligned chapters (PFL Academy):**

* 3.1: Banking Fundamentals
* 3.2: Digital Banking & FinTech
* 3.3: Financial Service Providers
* 9.1: Media & Marketing Influence on Financial Decisions
* 12.1: Consumer Protection Laws
* 12.2: Identity Theft Prevention

**4) Investing**

**Supporting Oklahoma-aligned chapters (PFL Academy):**

* 7.1: Investment Fundamentals
* 7.2: Investment Vehicles
* 7.3: Retirement Planning
* 7.4: Portfolio Construction

**5) Credit & Debt**

**Supporting Oklahoma-aligned chapters (PFL Academy):**

* 5.1: Understanding Credit Fundamentals
* 5.2: Managing Debt Responsibly
* 5.3: Building a Strong Credit Profile
* 10.2: Renting vs Buying Analysis (loan & amortization context)
* 10.4: Automobile Finance
* 13.1: Strategies for Managing High Levels of Debt

**6) Risk Management & Insurance**

**Supporting Oklahoma-aligned chapters (PFL Academy):**

* 6.1: Understanding Risk & Insurance Basics
* 6.2: Property & Liability Insurance
* 6.3: Health & Disability Insurance
* 6.4: Life Insurance Planning
* 12.2: Identity Theft Prevention (risk reduction & response)

**7) Free Market Capitalism**

**Supporting Oklahoma-aligned chapters (PFL Academy):**

* 1.4: Entrepreneurship Fundamentals
* 3.3: Financial Service Providers (role in market system)
* 7.1: Investment Fundamentals
* 7.2: Investment Vehicles

Ohio added Free Market Capitalism to HS financial literacy in the 2024–2025 revision; topics include entrepreneurship, markets, and price signals. ([Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-in-High-School/Fin-Lit-in-HS-Model-Curriculum.pdf.aspx?lang=en-US&utm_source=chatgpt.com))

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

*(Not an Ohio “standard,” but a clearly labeled add-on so districts see the value like ICAP/ILP elsewhere.)*  
**Supporting readiness chapters (PFL Academy):**

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

Ohio doesn’t mandate ICAP; instead, districts implement a **Career Advising Policy** (with **Student Success Plans**) and may pursue the **OhioMeansJobs-Readiness Seal** (15 professional skills). Positioning these five chapters as a value-add band matches how you’ve handled OK/KY while staying true to Ohio’s framework. ([Ohio Ed & Workforce](https://education.ohio.gov/Topics/Career-Tech/Career-Connections/Career-Advising-Policy?utm_source=chatgpt.com))

If you want, I can drop this into a ready-to-commit file named:

* State-Alignments/Ohio/Ohio-Alignment-to-Oklahoma-Standards.md (exactly this layout)

…and then generate the **Ohio-only** alignment and the **designed HTML one-pager** to round out the three-file set for Ohio.

Notes:

Short answer: you’re ~95% there. Ohio’s 7-topic set is covered by your 45 chapters. The only places I’d tighten to make it truly 1:1 are a few **explicit statements** that Ohio calls out. Here’s a quick audit with fixes that reuse what you already have.

**What’s missing (and how to patch it fast)**

**1) Topic 1 — “education, employment, and military enlistment”**

Ohio’s statement 3 names **all three** pathways explicitly. Add a one-line callout in **1.3 Education ROI** (or 15.3 Workplace Skills) comparing costs/benefits of **military enlistment** alongside education & employment. [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)

**Patch:** 1.3 + teacher note/example on enlistment benefits (GI Bill, pay, training) → satisfies T1.3.

**2) Topic 2 — Planned purchases must include indirect costs**

Statement 7 requires students to factor **sales/use/excise taxes, shipping, handling, delivery** in purchase planning. Make this explicit in **4.2 Strategic Spending** (a checklist) and tie to **2.1–2.3 Taxes**. [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)

**Patch:** Add an “indirect costs” bullet & mini-calculation in 4.2; reference 2.x for tax impacts → satisfies T2.7.

**3) Topic 3 — Property rights, enforceable contracts, and patents**

Statement 9 is broader than consumer fraud; it expects awareness of **property rights, contracts, patents**, and **mitigating market failures**. You already cover fraud/ID theft (12.1–12.2) and “experts/providers” (3.3), but make **contracts/patents** explicit. [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)

**Patch:**

* Fold a short “**reading contracts**” sub-lesson into **5.1** (credit agreements) and **10.2** (leases). → T3.10. [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)
* Add a **one-slide explainer** on **patents/IP** inside **1.4 Entrepreneurship**. → T3.9 (patent protections). [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)

**4) Topic 4 — Government regulation of financial services providers**

Statement 16 wants students to know agencies that regulate providers. Add explicit mentions of **FDIC/NCUA/SEC/CFPB** in **3.1–3.3** (glossary bullets or icon row). [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)

**Patch:** 3.x slide “Who regulates what?” → T4.16.

**5) Topic 6 — Risk plan must mention diversification**

Statement 19 explicitly names **diversification** as a risk tool. You already teach this in **7.4 Portfolio Construction**—just cross-reference it in **6.1 Risk Basics**. [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)

**Patch:** Add “See 7.4: diversification” note in 6.1 → T6.19.

**6) Topic 7 — Prices as information & market failures/externalities**

Two items here are easy to miss:

* **T7.24:** Prices as the information system of markets.
* **T7.26:** Market failures/side effects (externalities). [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)

**Patch:**

* Add a 3-minute “**how prices signal**” demo to **7.1 Investment Fundamentals** (supply/demand shock example). → T7.24. [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)
* Add a brief **externalities** mini-case (e.g., ride-share congestion or pollution) in **8.1 Decision Framework** with a “who bears the cost?” prompt. → T7.26. [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)

**Everything else is covered**

* **Topic 1** (responsibility, earnings, income sources, **net pay impacts**) → 1.x + 2.x (taxes). [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)
* **Topic 2** (budget, paying taxes) → 4.x + 2.x. [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)
* **Topic 3** (financial institutions, consumer protection, **experts**) → 3.x + 12.x. [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)
* **Topic 4** (ownership, wealth creation, strategies) → 1.4 + 7.x (plus regulation patch above). [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)
* **Topic 5** (credit & debt) → 5.x + 10.4 + 13.1. [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)
* **Topic 6** (identity protection & insurance) → 12.2 + 6.x (plus diversification cross-ref). [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)
* **Topic 7** (entrepreneurship, profit) → 1.4 + 7.x (plus prices/externalities patch). [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)

**ICAP/Readiness positioning for Ohio (your Section 8)**

Ohio doesn’t have ICAP; instead it has **Career Advising Policy** (with **Student Success Plans**) and the **OhioMeansJobs-Readiness Seal** (15 skills). Keep your five **15.x** chapters in a **separate “Ohio Readiness (OMJ-Readiness Seal & Career Advising)”** section—as we outlined—so it reads like OK/KY value-add without pretending to be an Ohio topic. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Career-Tech/Career-Connections/Career-Advising-Policy/Overview-and-the-Foundations-of-Career-Advising/Career-Advising-in-Student-Success-and-Graduation?utm_source=chatgpt.com) [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal?utm_source=chatgpt.com)

**Bottom line**

Your mapping is solid. To make it **airtight 1:1**, add the **six quick patches** above. They’re tiny (a slide, a callout, or a cross-ref), and they bring you into explicit alignment with the newest Ohio HS standards (July 2025). [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx?lang=en-US)

If you’d like, I can fold these patches into the **Ohio HTML one-pager** and the **Ohio→Oklahoma crosswalk MD** so the deliverables are already “audit-ready.”

Totally. “The Ohio 15” = the **15 professional skills** for the OhioMeansJobs-Readiness Seal. Here they are (straight from ODEW), followed by how your **ICAP strand (15.1–15.5)** covers each—and where I’d add a tiny booster so you’re airtight.

**The 15 OMJ skills (official)**

Drug Free; Reliability; Work Ethic; Punctuality; Discipline; Teamwork/Collaboration; Professionalism; Learning Agility; Critical Thinking/Problem-Solving; Leadership; Creativity/Innovation; Oral & Written Communications; Digital Technology; Global/Intercultural Fluency; Career Management. Students must document skills and have mentors validate them across at least two environments (school/work/community). [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal) [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)

**How your ICAP chapters map (and quick gap-fixers)**

* **Drug Free** → (Gap)  
  *Add to 15.3 “Workplace Skills”*: brief workplace-policy/fitness-for-duty mini-lesson + signed pledge scenario. Artifact: pledge + reflection. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)
* **Reliability** → 15.3 Workplace Skills; 15.4 Professional Development (habits, commitments).  
  Artifact: on-time streak log; supervisor/coach validation. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)
* **Work Ethic** → 15.3; 15.4 (ownership, follow-through).  
  Artifact: mentor rubric from project. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)
* **Punctuality** → 15.3 (time mgmt).  
  Artifact: attendance/punctuality report from activity lead. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)
* **Discipline** → 15.3 (self-control/focus); 15.4 (goal discipline). [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)
* **Teamwork/Collaboration** → 15.3 (team roles/conflict); 15.4 (peer coaching).  
  Artifact: team project with peer/mentor feedback. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)
* **Professionalism** → 15.3 (conduct, attire, ethics).  
  Artifact: mentor evaluation from school/work/community. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)
* **Learning Agility** → 15.4 (PD plan, micro-upskilling).  
  Artifact: PD log + reflection on new tool/skill. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)
* **Critical Thinking/Problem-Solving** → 15.3 (workplace scenarios); also echoed in decision units.  
  Artifact: scenario write-up validated by mentor. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)
* **Leadership** → 15.4 (leadership practice); 15.3 (lead team task).  
  Artifact: lead a meeting/initiative; mentor sign-off. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)
* **Creativity/Innovation** → 15.4 (innovation sprint/Kaizen).  
  *Nice add*: small “improve a process” challenge. Artifact: before/after brief. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)
* **Oral & Written Communications** → 15.2 Job Search (mock interview, networking); 15.5 Resume Building (resume/cover letter); 15.3 workplace comms.  
  Artifacts: resume, cover letter, interview eval. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal) [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal/OMJ-Readiness-Seal-Validation-Form.pdf.aspx?lang=en-US&utm_source=chatgpt.com)
* **Digital Technology** → (Partial) 15.2 (job platforms/interviews), 15.4 (LMS/PD).  
  *Add*: digital professionalism micro-lesson (email, calendar, Docs, privacy). Artifact: sample email + calendar invite. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)
* **Global/Intercultural Fluency** → (Partial) 15.3 (team norms).  
  *Add*: cross-cultural collaboration mini-case/role-play. Artifact: reflection validated by mentor. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)
* **Career Management** → 15.1 Career Planning & Development (primary); 15.4 (ongoing PD).  
  Artifacts: career plan, goals, tracker. [Ohio Ed & Workforce](https://education.ohio.gov/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal)

**Bottom line**

Your **ICAP strand already covers 12–13 of the 15** cleanly. To be bullet-proof for the OMJ Seal, add three micro-pieces:

1. **Drug-Free** policy/pledge scenario (15.3),
2. **Digital professionalism** lesson + artifacts (15.2/15.4),
3. **Intercultural fluency** mini-case (15.3).

All other skills are satisfied via 15.1–15.5 deliverables (resume, cover letter, mock interview, mentor validations), which map directly to the OMJ process and artifacts. [Ohio Ed & Workforce](https://education.ohio.gov/getattachment/Topics/Ohio-s-Graduation-Requirements/Ohio%E2%80%99s-Graduation-Requirements/Graduation-Seals/OhioMeansJobs-Readiness-Seal/OMJ-Readiness-Seal-Validation-Form.pdf.aspx?lang=en-US&utm_source=chatgpt.com)

If you want, I’ll draft a 1-page **“OMJ Seal Alignment Addendum”** you can staple to proposals: lists the 15 skills, the matching ICAP touchpoint(s), and the exact artifact each district can collect for mentor validation.