PFL Academy: 1:1 Curriculum Alignment with Pennsylvania Academic Standards

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

**Standard 1: Career Awareness and Planning**

* Chapter 1.1: Jobs vs. Careers
* Chapter 1.2: Paying for Post-Secondary Education
* Chapter 1.3: Understanding Student Loans
* Chapter 1.4: Career Planning & Development
* Chapter 1.5: Job Search Strategies
* Chapter 1.6: Workplace Skills
* Chapter 1.7: Professional Development
* Chapter 1.8: Resume Building

**Standard 2: Income and Financial Responsibility**

***Income, Budgeting & Philanthropy***

* Chapter 2.1: Income and Taxes
* Chapter 2.2: Financial Goal Setting
* Chapter 2.3: Managing Your Income Effectively
* Chapter 2.4: Philanthropy and Financial Planning

***Taxation***

* Chapter 2.5: Understanding Federal and State Taxes
* Chapter 2.6: Understanding Tax Brackets and Tax Rates
* Chapter 2.7: Understanding Tax Filing Requirements
* Chapter 2.8: Understanding Tax Deductions and Credits
* Chapter 2.9: Tax Planning and Compliance

**Standard 3: Money Management (Part 1)**

***Financial Services & Saving Strategies***

* Chapter 3.1: Understanding Different Types of Financial Service Providers
* Chapter 3.2: Choosing and Evaluating Financial Service Providers
* Chapter 3.3: Understanding and Using Banking Tools
* Chapter 3.4: Getting Started Saving and Investing
* Chapter 3.5: Understanding the Power of Compound Interest
* Chapter 3.6: Evaluating Saving and Investment Strategies
* Chapter 3.7: Time is Money – Developing a Savings and Investment Strategy
* Chapter 3.8: Understanding Monetary Risks in Saving and Investing

**Standard 3: Money Management (Part 2)**

***Retirement Planning***

* Chapter 3.9: Planning for Your Retirement
* Chapter 3.10: Longevity and Retirement Planning

**Standard 4: Credit and Debt**

***Credit & Debt Fundamentals***

* Chapter 4.1: Understanding the Cost of Borrowing
* Chapter 4.2: Choosing the Right Source of Credit
* Chapter 4.3: Understanding Your Credit Score and Its Impact
* Chapter 4.4: Navigating Consumer Credit Legislation
* Chapter 4.5: Credit Card Use and Management
* Chapter 4.6: Strategies for Managing High Levels of Debt

***Financing Major Purchases***

* Chapter 4.7: Renting vs. Owning – Making Informed Housing Decisions
* Chapter 4.8: Understanding the Costs and Responsibilities of Renting
* Chapter 4.9: Understanding Home Buying
* Chapter 4.10: Automobile Finance

**Standard 5: Risk Management and Consumer Protection**

***Consumer Protection & Awareness***

* Chapter 5.1: Shopping Online: Convenience at a Cost
* Chapter 5.2: Protecting Yourself from Consumer Fraud
* Chapter 5.3: Identity Theft Prevention and Recovery
* Chapter 5.4: Understanding the Risks of Gambling
* Chapter 5.5: The Costs and Benefits of Gambling

***Insurance***

* Chapter 5.6: Understanding and Managing Risk
* Chapter 5.7: Insurance as a Risk Management Tool
* Chapter 5.8: Managing Insurance Costs