PFL Academy: Alignment with Pennsylvania Academic Standards

This document maps the PFL Academy's 45-chapter curriculum to the Pennsylvania Academic Standards for Career Education and Work, which encompass the state's financial literacy requirements.

**Standard 1: Career Awareness and Planning**

*Focuses on the relationship between education, career choices, and income potential.*

**PFL Academy Standard 1: Jobs vs. Careers**

* Chapter 1.1: Jobs vs. Careers
* Chapter 1.2: Paying for Post-Secondary Education

**PFL Academy Standard 7: Borrowing Money**

* Chapter 7.5: Understanding Student Loans

**PFL Academy Standard 15: Career Development**

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

**Standard 2: Income and Financial Responsibility**

*Focuses on understanding income, taxes, budgeting, and responsible financial behaviors.*

**PFL Academy Standard 1: Jobs vs. Careers**

* Chapter 1.3: Income and Taxes
* Chapter 1.4: Financial Goal Setting
* Chapter 1.5: Managing Your Income Effectively

**PFL Academy Standard 2: Taxes**

* Chapter 2.1: Understanding Federal and State Taxes
* Chapter 2.2: Understanding Tax Brackets and Tax Rates
* Chapter 2.3: Understanding Tax Filing Requirements
* Chapter 2.4: Understanding Tax Deductions and Credits
* Chapter 2.5: Tax Planning and Compliance

**PFL Academy Standard 14: Charitable Contributions**

* Chapter 14.1: Charitable Giving and Financial Planning
* Chapter 14.2: Checking Out Charitable Groups

**Standard 3: Money Management**

*Focuses on banking, saving, investing, and retirement planning.*

**PFL Academy Standard 3: Financial Service Providers**

* Chapter 3.1: Understanding Different Types of Financial Service Providers
* Chapter 3.2: Choosing and Evaluating Financial Service Providers

**PFL Academy Standard 4: Managing a Bank Account**

* Chapter 4.1: Understanding and Using Banking Tools

**PFL Academy Standard 5: Saving and Investing**

* Chapter 5.1: Getting Started Saving and Investing
* Chapter 5.2: Understanding the Power of Compound Interest and the Rule of 72
* Chapter 5.3: Evaluating Saving and Investment Strategies
* Chapter 5.4: Time is Money – Developing a Savings and Investment Strategy
* Chapter 5.5: Understanding Monetary Risks in Saving and Investing

**PFL Academy Standard 6: Retirement Planning**

* Chapter 6.1: Planning for Your Retirement
* Chapter 6.2: Longevity and Retirement Planning

**Standard 4: Credit and Debt**

*Focuses on the responsible use of credit, managing debt, and financing major purchases.*

**PFL Academy Standard 7: Borrowing Money**

* Chapter 7.1: Understanding the Cost of Borrowing
* Chapter 7.2: Choosing the Right Source of Credit
* Chapter 7.3: Understanding Your Credit Score and Its Impact
* Chapter 7.4: Navigating Consumer Credit Legislation

**PFL Academy Standard 8: Credit Cards and Online Shopping**

* Chapter 8.1: Credit Card Use and Management

**PFL Academy Standard 10: Renting vs. Buying**

* Chapter 10.1: Renting vs. Owning – Making Informed Housing Decisions
* Chapter 10.2: Understanding the Costs and Responsibilities of Renting
* Chapter 10.3: Understanding Home Buying

**PFL Academy Standard 13: Bankruptcy**

* Chapter 13.1: Strategies for Managing High Levels of Debt

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

*Focuses on understanding financial risk, insurance, and consumer rights.*

**PFL Academy Standard 8: Credit Cards and Online Shopping**

* Chapter 8.2: Shopping Online: Convenience at a Cost

**PFL Academy Standard 9: Fraud and Identity Theft**

* Chapter 9.1: Protecting Yourself from Consumer Fraud
* Chapter 9.2: Identity Theft Prevention and Recovery

**PFL Academy Standard 11: Risk Management and Insurance**

* Chapter 11.1: Understanding and Managing Risk
* Chapter 11.2: Insurance as a Risk Management Tool
* Chapter 11.3: Managing Insurance Costs

**PFL Academy Standard 12: Gambling**

* Chapter 12.1: Understanding the Risks of Gambling
* Chapter 12.2: The Costs and Benefits of Gambling

**Notes for 1:1 Alignment**

* **Action 1: Create Chapter - Automobile Finance.** To ensure explicit coverage of financing major purchases, create a new, dedicated chapter on this topic under the "Credit and Debt" standard.
* **Action 2: Consolidate Chapters - Philanthropy.** To maintain the 45-chapter structure, the two existing philanthropy chapters (14.1 and 14.2) can be combined into one strong chapter under "Income and Financial Responsibility."
* **Action 3: Add Pennsylvania-Specific Content.** For hyper-localization, the development team should add mentions of:
  + The **Pennsylvania state income tax**.
  + The **Pennsylvania Unfair Trade Practices and Consumer Protection Law**.
  + **Pennsylvania's landlord-tenant laws**.