Excellent. Let's begin the process for South Carolina.

Based on my research of the South Carolina Personal Finance standards, I have created the initial crosswalk document. South Carolina's standards are exceptionally detailed, with numerous specific indicators under each of the five main standards.

The PFL Academy curriculum provides comprehensive coverage for all required topics. To create a perfectly tailored 45-chapter curriculum, one consolidation of closely related topics is necessary to make room for the new Automobile Finance chapter.

Here is the crosswalk for your review.

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### \*\*PFL Academy: Curriculum Crosswalk for South Carolina\*\*

\*\*An Initial Mapping of PFL Academy Standards to the South Carolina Personal Finance Standards\*\*

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#### \*\*South Carolina Standard 1: Economic and Personal Financial Concepts\*\*

\*Focuses on foundational economic principles, decision-making, and goal setting.\*

\* \*\*PFL Academy Standard 8: Financial Decision Making\*\* (Chapters 8.1, 8.2)

\* \*\*PFL Academy Standard 9: External Influence Analysis\*\* (Chapter 9.1)

\* \*\*PFL Academy Standard 11: Personal Financial Planning\*\* (Chapters 11.1, 11.2, 11.3)

\* \*\*PFL Academy Standard 14: Charitable Giving\*\* (Chapters 14.1, 14.2)

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#### \*\*South Carolina Standard 2: Income and Careers\*\*

\*Focuses on career exploration, sources of income, and understanding taxation.\*

\* \*\*PFL Academy Standard 1: Career & Income Planning\*\* (Chapters 1.1 - 1.5)

\* \*\*PFL Academy Standard 2: Taxation\*\* (Chapters 2.1, 2.2, 2.3)

\* \*\*PFL Academy Standard 15: Career Development\*\* (Chapters 15.1 - 15.5)

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#### \*\*South Carolina Standard 3: Financial Responsibility and Money Management\*\*

\*Focuses on banking and financial services, managing budgets, and consumer protection.\*

\* \*\*PFL Academy Standard 3: Financial Services\*\* (Chapters 3.1, 3.2, 3.3)

\* \*\*PFL Academy Standard 4: Saving & Spending\*\* (Chapters 4.1, 4.2, 4.3)

\* \*\*PFL Academy Standard 12: Consumer Rights\*\* (Chapters 12.1, 12.2)

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#### \*\*South Carolina Standard 4: Credit and Debt\*\*

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

\* \*\*PFL Academy Standard 5: Credit & Debt\*\* (Chapters 5.1, 5.2, 5.3)

\* \*\*PFL Academy Standard 10: Housing & Transportation\*\* (Chapters 10.1, 10.2, 10.3)

\* \*\*PFL Academy Standard 13: Debt Management\*\* (Chapter 13.1)

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#### \*\*South Carolina Standard 5: Saving, Investing, and Risk Management\*\*

\*Focuses on saving and investment strategies, and the role of insurance in protecting assets.\*

\* \*\*PFL Academy Standard 6: Risk Management & Insurance\*\* (Chapters 6.1, 6.2, 6.3, 6.4)

\* \*\*PFL Academy Standard 7: Investing\*\* (Chapters 7.1, 7.2, 7.3, 7.4)

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### \*\*Notes & Recommendations for 1:1 Alignment (45-Chapter Plan)\*\*

To create a 45-chapter curriculum that is perfectly aligned with South Carolina's standards, we must add one new chapter and consolidate one pair of existing chapters.

1. \*\*New Chapter Requirement: Automobile Finance\*\*

\* \*\*South Carolina Standard:\*\* (4) Credit and Debt

\* \*\*Action:\*\* Create a new chapter on the financial specifics of buying versus leasing a car to meet indicator `PFL-4.6`.

2. \*\*Required Consolidation: Philanthropy\*\*

\* \*\*South Carolina Standard:\*\* (1) Economic and Personal Financial Concepts

\* \*\*Action:\*\* To make room for the new Automobile Finance chapter while maintaining the 45-chapter total, we will combine the two chapters on charitable giving into one comprehensive lesson.

\* \*\*Combine:\*\* `Chapter 14.1: Charitable Giving & Financial Planning` and `Chapter 14.2: Checking Out Charitable Groups` into a single, new chapter titled \*\*"Philanthropy and Financial Planning."\*\*

3. \*\*Content Expansion: South Carolina-Specific Laws\*\*

\* \*\*Action:\*\* To provide hyper-relevant context, embed state-specific details regarding the \*\*South Carolina Consumer Protection Code\*\*, landlord-tenant laws, and the state income tax structure during the final content mapping.