Of course. My apologies for the confusion in the last step—you were right to question the chapter count, as my previous crosswalk was based on an incorrect assumption.

Since the base curriculum is now standardized at 45 chapters (including the Automobile Finance chapter), no consolidation is needed for West Virginia. It's a direct 1:1 mapping.

Here is the corrected and final clean version for West Virginia, reflecting the full 45-chapter curriculum organized under the state's six standards.

**PFL Academy: 1:1 Curriculum Alignment with West Virginia Academic Standards**

This document provides a direct, standard-by-standard curriculum outline for the West Virginia College- and Career-Readiness Standards for Personal Finance.

**Standard 1: Financial Responsibility & Personal Decision Making**

* Chapter 1.1: Personal Financial Decision Framework
* Chapter 1.2: Major Purchase Decision Making
* Chapter 1.3: Media & Marketing Influence on Financial Decisions
* Chapter 1.4: Goal Setting & Financial Planning
* Chapter 1.5: Lifestyle & Financial Balance
* Chapter 1.6: Life Stage Financial Planning

**Standard 2: Career Planning & Income**

**Career & Education Planning**

* Chapter 2.1: Career Exploration & Planning
* Chapter 2.2: Education ROI & Career Advancement
* Chapter 2.3: Entrepreneurship Fundamentals
* Chapter 2.4: Navigating the Job Market
* Chapter 2.5: Career Planning & Development
* Chapter 2.6: Job Search Strategies
* Chapter 2.7: Workplace Skills
* Chapter 2.8: Professional Development
* Chapter 2.9: Resume Building

**Income & Taxation**

* Chapter 2.10: Understanding Income Sources
* Chapter 2.11: Understanding Federal & State Taxes
* Chapter 2.12: Tax Planning Strategies
* Chapter 2.13: Tax Filing Requirements

**Standard 3: Money Management (Spending & Saving)**

**Financial Services**

* Chapter 3.1: Banking Fundamentals
* Chapter 3.2: Digital Banking & FinTech
* Chapter 3.3: Financial Service Providers

**Spending & Saving Habits**

* Chapter 3.4: Building a Savings Habit
* Chapter 3.5: Strategic Spending
* Chapter 3.6: Emergency Fund Planning

**Standard 4: Credit & Debt**

**Credit & Debt Fundamentals**

* Chapter 4.1: Understanding Credit Fundamentals
* Chapter 4.2: Managing Debt Responsibly
* Chapter 4.3: Building a Strong Credit Profile
* Chapter 4.4: Strategies for Managing High Levels of Debt

**Financing Major Purchases**

* Chapter 4.5: Housing Options & Economics
* Chapter 4.6: Renting vs. Buying Analysis
* Chapter 4.7: Transportation Choices & Costs
* Chapter 4.8: Automobile Finance

**Standard 5: Saving & Investing**

* Chapter 5.1: Investment Fundamentals
* Chapter 5.2: Investment Vehicles
* Chapter 5.3: Retirement Planning
* Chapter 5.4: Portfolio Construction

**Standard 6: Risk Management & Insurance**

**Risk Management & Consumer Protection**

* Chapter 6.1: Understanding Risk & Insurance Basics
* Chapter 6.2: Consumer Protection Laws
* Chapter 6.3: Identity Theft Prevention

**Insurance**

* Chapter 6.4: Property & Liability Insurance
* Chapter 6.5: Health & Disability Insurance
* Chapter 6.6: Life Insurance Planning

**Philanthropy**

* Chapter 6.7: Charitable Giving & Financial Planning
* Chapter 6.8: Checking Out Charitable Groups