PFL Academy: Curriculum Crosswalk for West Virginia (Corrected)

An Initial Mapping of PFL Academy Standards to the West Virginia College- and Career-Readiness Standards for Personal Finance

West Virginia Standard 1: Financial Responsibility & Personal Decision Making

* 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)

West Virginia Standard 2: Career Planning & Income

* 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)

West Virginia Standard 3: Money Management (Spending & Saving)

* 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)

West Virginia Standard 4: Credit & Debt

* 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)

West Virginia Standard 5: Saving & Investing

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

West Virginia Standard 6: Risk Management & Insurance

* PFL Academy Standard 6: Risk Management & Insurance (Chapters 6.1, 6.2, 6.3, 6.4)
* PFL Academy Standard 12: Consumer Rights (Chapters 12.1, 12.2)
* PFL Academy Standard 14: Charitable Giving (Chapters 14.1, 14.2)

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

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

1. New Chapter Requirement: Automobile Finance
   * West Virginia Standard: (4) Credit & Debt
   * Action: Create a new chapter on the financial specifics of buying versus leasing a car.
2. Required Consolidation: Charitable Giving
   * West Virginia Standard: (6) Risk Management & Insurance
   * Action: To make room for the new Automobile Finance chapter while maintaining the 45-chapter total, we will combine the two chapters on philanthropy 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: West Virginia-Specific Laws
   * Action: As with other states, embed state-specific details regarding the WV Consumer Credit and Protection Act, landlord-tenant laws, and the state income tax structure.