Of course. Here is the clean version of the Wisconsin curriculum alignment.

This document organizes all 45 chapters (the original 44 plus the new Automobile Finance chapter) under Wisconsin's six standards, with clear subheadings for readability.

**PFL Academy: 1:1 Curriculum Alignment with Wisconsin Academic Standards**

This document provides a direct, standard-by-standard curriculum outline for the Wisconsin Standards for Personal Financial Literacy.

**Standard A: Financial Mindset**

* Chapter A.1: Personal Financial Decision Framework
* Chapter A.2: Major Purchase Decision Making
* Chapter A.3: Media & Marketing Influence on Financial Decisions
* Chapter A.4: Goal Setting & Financial Planning
* Chapter A.5: Lifestyle & Financial Balance
* Chapter A.6: Life Stage Financial Planning

**Standard B: Education and Employment**

**Career & Education Planning**

* Chapter B.1: Career Exploration & Planning
* Chapter B.2: Education ROI & Career Advancement
* Chapter B.3: Entrepreneurship Fundamentals
* Chapter B.4: Navigating the Job Market
* Chapter B.5: Career Planning & Development
* Chapter B.6: Job Search Strategies
* Chapter B.7: Workplace Skills
* Chapter B.8: Professional Development
* Chapter B.9: Resume Building

**Income & Taxation**

* Chapter B.10: Understanding Income Sources
* Chapter B.11: Understanding Federal & State Taxes
* Chapter B.12: Tax Planning Strategies
* Chapter B.13: Tax Filing Requirements

**Standard C: Money Management**

**Financial Services**

* Chapter C.1: Banking Fundamentals
* Chapter C.2: Digital Banking & FinTech
* Chapter C.3: Financial Service Providers

**Spending & Saving Habits**

* Chapter C.4: Building a Savings Habit
* Chapter C.5: Strategic Spending
* Chapter C.6: Emergency Fund Planning

**Standard D: Credit and Debt**

**Credit & Debt Fundamentals**

* Chapter D.1: Understanding Credit Fundamentals
* Chapter D.2: Managing Debt Responsibly
* Chapter D.3: Building a Strong Credit Profile
* Chapter D.4: Strategies for Managing High Levels of Debt

**Financing Major Purchases**

* Chapter D.5: Housing Options & Economics
* Chapter D.6: Renting vs. Buying Analysis
* Chapter D.7: Transportation Choices & Costs
* Chapter D.8: Automobile Finance

**Standard E: Saving and Investing**

* Chapter E.1: Investment Fundamentals
* Chapter E.2: Investment Vehicles
* Chapter E.3: Retirement Planning
* Chapter E.4: Portfolio Construction

**Standard F: Risk Management and Insurance**

**Risk Management & Consumer Protection**

* Chapter F.1: Understanding Risk & Insurance Basics
* Chapter F.2: Consumer Protection Laws
* Chapter F.3: Identity Theft Prevention

**Insurance**

* Chapter F.4: Property & Liability Insurance
* Chapter F.5: Health & Disability Insurance
* Chapter F.6: Life Insurance Planning

**Philanthropy**

* Chapter F.7: Charitable Giving & Financial Planning
* Chapter F.8: Checking Out Charitable Groups