Excellent. Let's proceed with Wisconsin.

Based on my research into the Wisconsin Standards for Personal Financial Literacy, I have created the first document. Wisconsin has a very straightforward and well-organized set of six standards that the PFL Academy curriculum aligns to beautifully.

No new chapters are required, and only the standard, minor content expansions for state-specific laws and the addition of an Automobile Finance chapter are needed for a perfect 1:1 match.

Here is the crosswalk for your review.

PFL Academy: Curriculum Crosswalk for Wisconsin

An Initial Mapping of PFL Academy Standards to the Wisconsin Standards for Personal Financial Literacy

Wisconsin Standard A: Financial Mindset

*Focuses on financial goal setting, decision-making, and understanding external influences.*

* PFL Academy Standard 8: Financial Decision Making
  + Chapter 8.1: Personal Financial Decision Framework
  + Chapter 8.2: Major Purchase Decision Making
* PFL Academy Standard 9: External Influence Analysis
  + Chapter 9.1: Media & Marketing Influence on Financial Decisions
* PFL Academy Standard 11: Personal Financial Planning
  + Chapter 11.1: Goal Setting & Financial Planning
  + Chapter 11.2: Lifestyle & Financial Balance
  + Chapter 11.3: Life Stage Financial Planning

Wisconsin Standard B: Education and Employment

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

* PFL Academy Standard 1: Career & Income Planning
  + Chapter 1.1: Career Exploration & Planning
  + Chapter 1.2: Understanding Income Sources
  + Chapter 1.3: Education ROI & Career Advancement
  + Chapter 1.4: Entrepreneurship Fundamentals
  + Chapter 1.5: Navigating the Job Market
* PFL Academy Standard 2: Taxation
  + Chapter 2.1: Understanding Federal & State Taxes
  + Chapter 2.2: Tax Planning Strategies
  + Chapter 2.3: Tax Filing Requirements
* 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

Wisconsin Standard C: Money Management

*Focuses on managing spending, using financial services, and developing saving habits.*

* PFL Academy Standard 3: Financial Services
  + Chapter 3.1: Banking Fundamentals
  + Chapter 3.2: Digital Banking & FinTech
  + Chapter 3.3: Financial Service Providers
* PFL Academy Standard 4: Saving & Spending
  + Chapter 4.1: Building a Savings Habit
  + Chapter 4.2: Strategic Spending
  + Chapter 4.3: Emergency Fund Planning

Wisconsin Standard D: Credit and Debt

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

* PFL Academy Standard 5: Credit & Debt
  + Chapter 5.1: Understanding Credit Fundamentals
  + Chapter 5.2: Managing Debt Responsibly
  + Chapter 5.3: Building a Strong Credit Profile
* PFL Academy Standard 10: Housing & Transportation
  + Chapter 10.1: Housing Options & Economics
  + Chapter 10.2: Renting vs. Buying Analysis
  + Chapter 10.3: Transportation Choices & Costs
* PFL Academy Standard 13: Debt Management
  + Chapter 13.1: Strategies for Managing High Levels of Debt

Wisconsin Standard E: Saving and Investing

*Focuses on wealth accumulation through various investment strategies and retirement planning.*

* PFL Academy Standard 7: Investing
  + Chapter 7.1: Investment Fundamentals
  + Chapter 7.2: Investment Vehicles
  + Chapter 7.3: Retirement Planning
  + Chapter 7.4: Portfolio Construction

Wisconsin Standard F: Risk Management and Insurance

*Focuses on consumer protection, identifying financial risks, and using insurance as a protective strategy.*

* PFL Academy Standard 6: Risk Management & Insurance
  + Chapter 6.1: Understanding Risk & Insurance Basics
  + Chapter 6.2: Property & Liability Insurance
  + Chapter 6.3: Health & Disability Insurance
  + Chapter 6.4: Life Insurance Planning
* PFL Academy Standard 12: Consumer Rights
  + Chapter 12.1: Consumer Protection Laws
  + Chapter 12.2: Identity Theft Prevention
* PFL Academy Standard 14: Charitable Giving
  + Chapter 14.1: Charitable Giving & Financial Planning
  + Chapter 14.2: Checking Out Charitable Groups

Notes & Recommendations for 1:1 Alignment

The PFL Academy curriculum provides a near-perfect alignment with Wisconsin's standards right out of the box. The following minor additions will create a fully customized solution for Wisconsin schools.

1. Academic and Career Planning (ACP) Integration: Wisconsin's Academic and Career Planning (ACP) initiative is fully supported by the content in PFL Academy's Standard 15. We recommend integrating these five chapters directly into Wisconsin Standard B, as shown above, to create a robust unit on career readiness.
2. New Chapter: Automobile Finance
   * Wisconsin Standard: (D) Credit and Debt
   * Action: Create a dedicated chapter on the financial specifics of buying versus leasing a car. This strengthens the curriculum's coverage of financing major purchases.
3. Content Expansion: Wisconsin-Specific Laws
   * Action: To provide hyper-relevant context for Wisconsin students, embed the following details during the final content mapping:
     + In "Consumer Protection Laws," include a mention of the Wisconsin Consumer Act.
     + In "Renting vs. Buying Analysis," add a reference to Wisconsin's landlord-tenant laws (Chapter 704).
     + In "Understanding Federal & State Taxes," add a section on the Wisconsin state income tax structure.