WealthWise KIDS™

SAMPLE FLIQ SCORE™ INSTITUTIONAL IMPACT REPORT

Behavioral Financial Literacy Outcomes

For schools, districts, funders, sponsors, research partners, and community organizations.

PARTNER
Harborlight Middle School — Illustrative Sample

COHORT
Grades 6–8

STUDENTS
128

IMPLEMENTATION PERIOD
August 2026 – May 2027

DELIVERY MODEL
In-school, educator-led

PROGRAM
WealthWise Kids Financial Foundations™ + FLIQ Score™

SAMPLE REPORT

All names, scores, outcomes, cohort characteristics, and figures in this document are illustrative and are provided solely to demonstrate the structure and content of a FLIQ Score™ institutional report. No actual school, cohort, or student is represented.

WealthWise Kids™ · Institutional Impact Report · Sample v1.0 · September 2026

At a glance

Did the program produce meaningful, measurable change? In this illustrative cohort, the matched sample moved from Builder to Thinker, and all eight behavioral dimensions moved in the same direction.

BASELINE FLIQ SCORE™

529

Builder

→

FOLLOW-UP FLIQ SCORE™

687

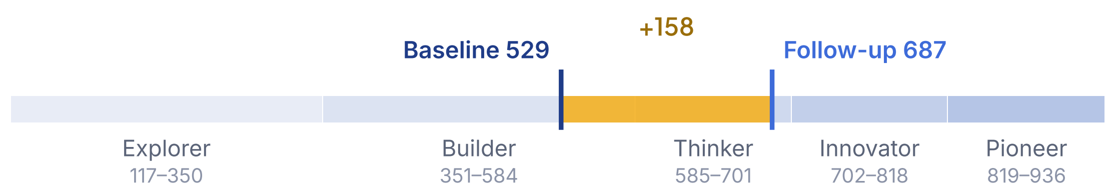
Thinker

→

NET MOVEMENT

+158

+30% relative · matched n = 106



Cohort mean on the 117–936 FLIQ scale. The gold segment is the distance travelled. Illustrative.

92%
PARTICIPATION
118 of 128 enrolled

87%
PROGRAM COMPLETION
111 of 128 enrolled

83%
FOLLOW-UP ASSESSMENT
106 of 128 enrolled

+158
AVERAGE FLIQ MOVEMENT
mean, matched n = 106

92%
IMPLEMENTATION FIDELITY
7 of 9 indicators met

5 of 5
EDUCATORS TRAINED
before first session

HOW TO READ THIS REPORT

Pages 3–4 What was delivered, and what FLIQ Score™ measures.

Pages 8–9 Whether it was delivered as designed, and whether change persisted.

Pages 5–7 What changed, and whether learning transferred.

Pages 10–12 What each decision-maker can do with the evidence.

Program and cohort overview

WealthWise Kids is designed to move beyond content exposure by observing how learners make financial decisions across structured experiences. This page describes what happened before the results are presented.

ENROLLED	128 learners
GRADES	Grade 6: 44 · Grade 7: 43 · Grade 8: 41
AGES	11–14
SETTING	Suburban public middle school, Title I–eligible (illustrative)
PERIOD	August 2026 – May 2027 (32 weeks)
INSTRUCTION	24 Financial Foundations™ modules · 45-minute advisory sessions · 18 planned hours
FACILITATORS	5 classroom educators, trained before launch
DELIVERY	In-school, educator-led, with The $100 Week™ as the applied simulation
COMPLETION REQUIREMENT	80% of modules plus the follow-up assessment
PRIOR EXPOSURE	17% reported any previous financial-literacy instruction (intake question)
DEMOGRAPHIC SUMMARY	Withheld at this sample size. See Equity & access, page 11.

Theory of change

Learn
Instruction establishes the concept

Practice
A structured experience requires a decision

Decide
The learner chooses, with something at stake

Reflect
The reasoning is captured

Measure
FLIQ Score™ records the pattern

Reinforce
Educators and families act on what it shows

> Outputs (what was delivered) and implementation (how well) are reported on this page and page 8. Outcomes (what changed) begin on page 5. Keeping the two apart is deliberate: attendance and completion describe effort; FLIQ Score™ movement describes change.

What FLIQ Score™ measures

FLIQ Score™ is a structured behavioral measurement framework designed to observe financial decision-making across eight dimensions. It does not ask whether a learner knows the right answer. It records the decisions a learner makes in structured, realistic scenarios and the reasons given for them.

Scale and bands

Scores run from 117 to 936 FLIQ. Every measured learner begins at 117, the floor of measurement; the remaining range is earned across the eight dimensions. A learner without enough observed decisions is reported as *insufficient evidence, not yet scored*, never as a low number.

Explorer	117–350	Emerging
Builder	351–584	Developing
Thinker	585–701	Advancing
Innovator	702–818	Leading
Pioneer	819–936	Exceptional

Guardrails

FLIQ Score™ is not a grade, a public ranking, or a diagnostic label for a child. Students do not see comparative rankings. Adult-facing reports are designed for evaluation, planning, research, and program improvement.

Scores are confidence-weighted: thin evidence is reported as thin evidence, not as a low score.

Validation status

FLIQ Score™ is an emerging measure. Its current validation status, scoring limitations, and interpretation guidance are set out in the FLIQ Validation Brief. Measurement and validation are different things; this report describes the former and links to the latter.

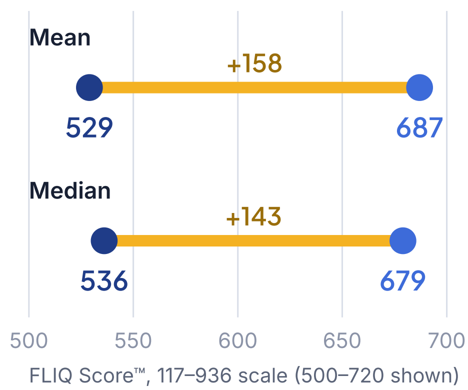
The eight dimensions

DIMENSION	WHAT IT OBSERVES	A HIGHER SCORE GENERALLY REFLECTS
Earning	How money is made, and what it costs to make it.	Decisions that weigh effort, time, and return.
Spending	Judging what is worth it, and what isn't.	Purchases evaluated against need, value, and consequence.
Saving	Holding back now for something later.	Consistent deferral toward a goal.
Giving	Deciding what to share, and why.	Deliberate, reasoned generosity.
Borrowing	Understanding what is owed before agreeing to owe it.	Attention to terms and repayment before committing.
Investing	Putting money to work, and weighing the risk.	Diversification, patience, and research before action.
Protecting	Guarding what you have against loss.	Anticipation of risk and use of safeguards.
Planning	Sequencing choices toward a goal.	Decisions that fit a stated plan.

Primary outcome results

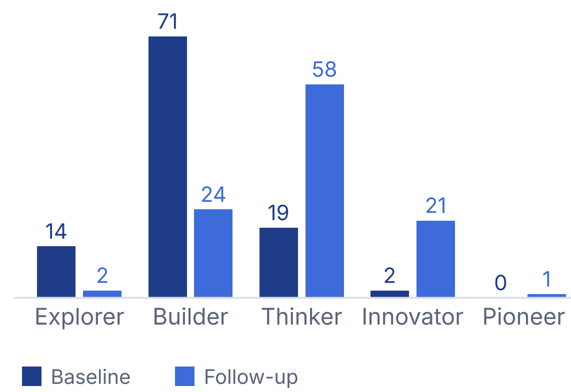
Among the 106 learners with both a baseline and a follow-up FLIQ Score™, the mean rose from 529 to 687, a net movement of +158 (+30%). The median rose from 536 to 679 (+143); the gap between mean and median reflects a small number of learners with large gains.

Mean and median, baseline to follow-up



Matched sample, n = 106. Illustrative.

Band distribution, baseline and follow-up



Learners per band, matched n = 106. Illustrative.

DIRECTION OF MOVEMENT

91 improved (86%)

11 within ±20 FLIQ (10%) · 4 declined (4%)

BY GRADE (MATCHED N · CHANGE)

Grade 6	n = 36	+149
Grade 7	n = 36	+162
Grade 8	n = 34	+163

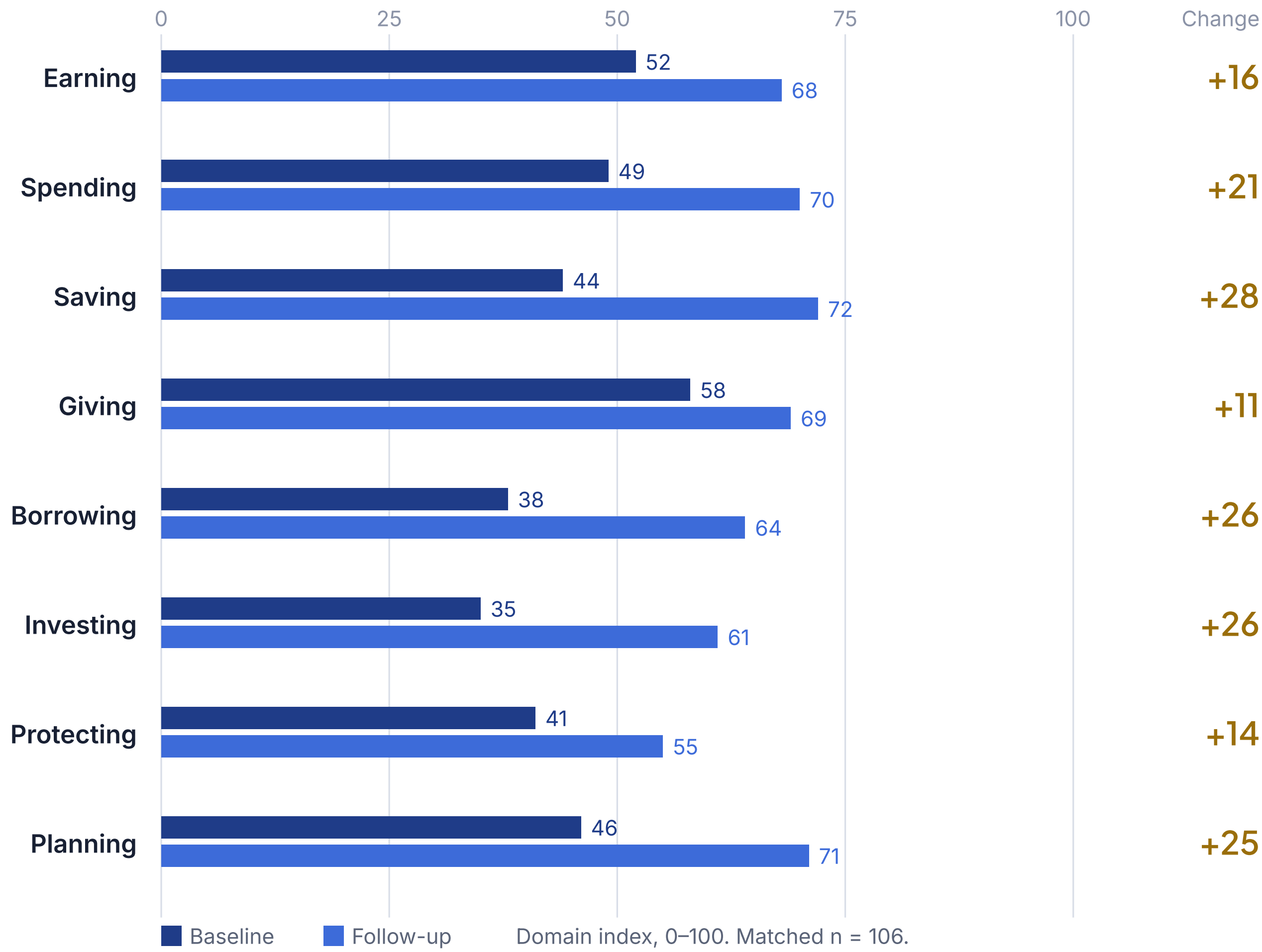
Reported because each group exceeds 30 matched records.

STATISTICAL TESTING

Confidence interval, effect size, and significance are reported in validated cohort reports where applicable. None is reported for illustrative data.

Eight-dimension behavioral profile

All eight dimensions moved in a positive direction. The pattern matters more than the direction.



STRONGEST MOVEMENT

Saving (+28), Borrowing (+26), Investing (+26), and Planning (+25) moved most. Three of the four began below 50; the largest gains came where the cohort had the most room.

EMERGING NEED

Protecting finished lowest (55) with modest movement (+14). Investing gained strongly but still finished second-lowest (61). Giving moved least (+11) but started highest, so it is not a concern.

INSTRUCTIONAL IMPLICATION

Reinforce Protecting before the next cycle: insurance, scams, and loss scenarios appear late in the sequence and were the modules most affected by closures (page 8). Add one applied Investing decision so the conceptual gain has a second chance to show up in behavior.

Classroom learning. Real-world decisions.

What students know matters. What they do with it matters more. FLIQ Score™ is being designed to connect classroom learning with applied financial experiences over time, so a district, funder, or researcher can ask a harder question than whether scores rose: did what the student learned transfer into an actual decision, and did it last?

Learn	Practice	Apply	Observe	Follow
Financial Foundations™	The $100 Week™ · CoinQuest™ · PlayLab™	Real-world partner experience FUTURE STATE	FLIQ behavioral signal	3-, 6-, 12-month measurement

Three levels of evidence, then one more

Level 1	**Did they learn it?** The didactic benchmark.
Level 2	**Could they use it?** Structured simulation.
Level 3	**Did they use it?** Real-world or partner-enabled behavior.
Then	**Did it last?** Longitudinal follow-up.

How it would read

A learner studies diversification, then receives gifted stock through a partner platform. Does the learner concentrate, diversify, hold, sell, or ask questions first? A learner completes entrepreneurship instruction, then launches a small business through a partner platform. What happens to pricing, budgeting, and profit? Those choices become observation points in the same FLIQ profile.

Benchmark versus behavior

DOMAIN	DIDACTIC	SIMULATION	REAL-WORLD	12 MONTHS
Saving	72	75	68	70
Investing	61	66	54	58
Planning	71	74	70	71
Spending	70	73	64	67

Future-state illustration. The sample cohort has no real-world node data; this table shows how benchmark-versus-behavior reporting would appear once partner experiences and consent are in place. Didactic figures are the page-6 follow-up domain index.

What we can learn

- Did knowledge transfer?
- Which behaviors persisted?
- Where did learners struggle?
- Did context change the decision?
- Which experiences produced stronger outcomes?
- What should instruction reinforce next?

> Any real-world observation depends on parental consent where required, school or district agreement, partner agreements, and applicable privacy law (FERPA, COPPA, state statutes). WealthWise Kids does not collect account credentials, account numbers, or balances. The aim is behavioral pattern, not financial records.

Implementation fidelity

Outcomes are difficult to interpret without knowing whether the program was delivered as designed. Nine indicators were tracked. 7 were met, 2 were partially met, and the composite fidelity is 92%.

INDICATOR	TARGET	OBSERVED	STATUS
Curriculum delivered as designed	24 modules	22.1 modules on average (92%)	Partially met
Educator training completed	5 educators	5 of 5 (100%)	Met
Recommended instructional time	18 hours	16.4 hours on average (91%)	Partially met
Baseline assessment completed	All participants	118 of 118 (100%)	Met
Follow-up assessment completed	≥ 85% of participants	106 of 118 (90%)	Met
Required modules completed (≥ 80%)	≥ 85% of participants	111 of 118 (94%)	Met
Student session attendance	≥ 90%	96%	Met
Platform availability	≥ 99%	99.6%	Met
Facilitator session attendance	≥ 95%	97%	Met

Implementation notes

- Two weather closures in February removed the final module for 23 learners (18% of participants). Make-up sessions reached 9 of them.
- Protecting, the dimension covered in that module, is also the lowest-scoring dimension at follow-up. The two facts are likely related and are treated as an implementation finding, not a learner deficit.
- Instructional time averaged 16.4 of 18 planned hours for the same reason. No other deviation from the intended sequence was recorded.

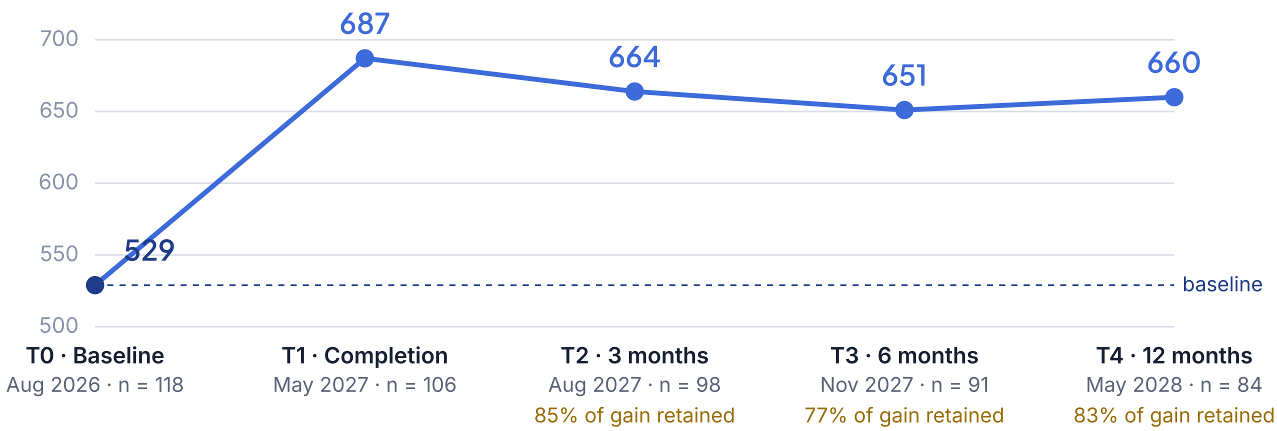
How the composite is calculated

Each indicator's attainment ratio (observed ÷ target, capped at 100%) is averaged with equal weight. Indicators are fixed before the cohort begins so the composite cannot be tuned after the fact. A fidelity threshold of 90% is the recommended gate for expansion to a new site (page 12).

Longitudinal view

Immediate improvement answers whether change occurred. Longitudinal measurement helps determine whether that change persisted, strengthened, or faded.

Cohort mean FLIQ Score™ across five time points



Follow-up points are shown for the learners who completed each measurement; n is printed under each point. Illustrative.

77%
GAIN RETAINED AT 6 MONTHS
(651 − 529) ÷ (687 − 529)

83%
GAIN RETAINED AT 12 MONTHS
(660 − 529) ÷ (687 − 529)

79%
FOLLOW-UP PARTICIPATION AT 12 MONTHS
84 of 106 matched learners

Reading the curve

The 12-month reading sits above 6 months because the second program year began in the same building. In this illustrative example, that is a repeat-exposure effect, and a real report would flag it as one rather than let it read as spontaneous recovery.

Follow-up participation: 92% at 3 months, 86% at 6, 79% at 12. Learners lost to follow-up are described in the appendix.

What the architecture supports

- Retention of FLIQ gains, overall and by dimension
- Follow-up participation and attrition
- Cohort-to-cohort and year-over-year comparison
- Repeat-exposure and dosage effects
- Grade progression
- Transfer into applied WWK and partner experiences

Comparisons are reported only where data exist. No benchmark is published before sufficient cohorts support one.

Stakeholder views

One evidence base, six decisions.

District leader

RENEWAL, COMPARABILITY, BOARD REPORTING

- $53.91 per enrolled learner
- 87% completion · +158 FLIQ
- 92% fidelity · 5 of 5 educators trained
- Thinker held at 6 and 12 months

School-to-school comparison becomes available with a second site.

Funder / foundation

REACH, OUTCOME, DURABILITY, COST

- 128 reached · 106 matched pre/post
- +158 FLIQ · 77% of gain retained at 6 months
- 92% fidelity · $53.91 per learner
- Title I–eligible site

Expansion recommended only where fidelity meets 90%.

Sponsor / financial institution

COMMUNITY REPORTING, REPEATABILITY

- 128 students at one school
- 87% completed
- Aggregate movement Builder → Thinker
- $53.91 per learner · a report like this for every funded cohort

This report does not represent regulatory credit or a financial return.

Educator / principal

WHERE TO REINFORCE

- Strongest: Saving, Borrowing, Investing, Planning
- Reinforce: Protecting
- Session attendance 96%
- Next: run the Protecting unit earlier; add one applied Investing decision

Family

PROGRESS, PRIVACY, WHAT TO DO AT HOME

- Your child's class moved from Builder to Thinker
- Strengths: saving and planning · Growing: protecting what you have
- Scores are private, never ranked, never shared publicly
- Ask at home: “What would you do if something you saved for broke?” · “If you had $20 for a month, what would you keep back?”

Researcher / university

CONSTRUCT, SAMPLE, TIMING, ATTRITION

- Construct: financial decision-making, eight dimensions · Measure: FLIQ Score™, 117–936, confidence-weighted
- Sample: 128 enrolled · 118 baseline · 106 matched · T0–T4
- Attrition: 10.2% to follow-up · 21% at 12 months
- Same instrument at baseline and follow-up (familiarity effect not controlled)

Data dictionary and Validation Brief on request. Comparison-group and alternate-form designs open for partnership.

Institutional, funding, and research use

What this report can support

- Grant progress reporting
- Renewal applications
- Sponsorship reporting
- Board presentations
- Program evaluation
- District budgeting
- Scaling decisions
- Research proposals
- Community impact reports

> This report provides evidence to support decision-making and funding narratives. It does not guarantee grant eligibility, approval, or research acceptance.

Grant-ready evidence

NUMBER SERVED	128
DOSAGE	16.4 of 18 planned hours
COMPLETION	87%
MEASURABLE CHANGE	+158 FLIQ, matched n = 106
FIDELITY	92%
FOLLOW-UP	12 months, 83% of gain retained
LESSONS LEARNED	Page 12
EXPANSION PLAN	Gated on fidelity ≥ 90%

Program economics (illustrative)

$6,900
ANNUAL PROGRAM COST
Program licence and educator training only; excludes district staff time.

128
STUDENTS SERVED
enrolled

$53.91
COST PER ENROLLED LEARNER
$6,900 ÷ 128

$62.16
COST PER COMPLETER
$6,900 ÷ 111

Cost per learner with positive movement: $75.82 ($6,900 ÷ 91). No return-on-investment figure is stated; cost per outcome is the responsible unit.

Equity and access

Who received access, and did benefits appear broadly distributed? Reporting by school type, grade, geography, and student subgroup is available when lawful, privacy-safe, and supported by at least 30 matched records. No comparison is published that could stigmatize a group of students.

In this sample, movement was positive in every grade (Grade 6 +149 · Grade 7 +162 · Grade 8 +163).

Interpretation, limitations, and recommendations

What the results suggest

A cohort that completed most of the program showed consistent positive movement across all eight dimensions, retained most of the gain over 12 months, and revealed one dimension that instruction should reinforce.

What the results do not prove

FLIQ Score™ movement alone does not establish causality unless the study design supports causal inference. This sample has no comparison group.

Lessons learned

- Schedule Protecting before the winter term.
- Build make-up capacity into the calendar.
- Treat the 12 unmatched learners as a follow-up target, not missing data.

LIMITATIONS

- Illustrative data; not a real cohort.
- No comparison group.
- Same instrument at baseline and follow-up, so familiarity may contribute to movement. Alternate forms are on the validation roadmap.
- 10.2% attrition to follow-up; 21% at 12 months.
- One school, one year.
- 18% of learners received incomplete dosage.
- Scores can reflect a learner's circumstances as well as their judgment; income-stratified norming is part of the validation roadmap.
- FLIQ Score™ validation is at an early stage. See the Validation Brief.

Recommendations

INSTRUCTIONAL
Reinforce Protecting and add one applied Investing decision.

PROGRAM
Add one applied decision experience between modules 18 and 24.

FAMILY
Send targeted iPARENTS™ prompts on Protecting.

MEASUREMENT
Repeat FLIQ Score™ at 6 months; use an alternate form when available.

RESEARCH
Consider a comparison-group design for the next cohort.

SCALE
Expand only after the 90% fidelity threshold is met at the new site.

Appendix

Definitions

FLIQ Score™

Financial Literacy Intelligence Quotient. A behavioral index, 117–936, describing how a learner makes money decisions. Engineered to move with learning, not to be fixed.

Band

One of five descriptive ranges (Explorer, Builder, Thinker, Innovator, Pioneer). Not a grade.

Matched sample

Learners with both a baseline and a follow-up score.

Gain retention

Share of post-program movement still present at a later point: (later − baseline) ÷ (completion − baseline).

Implementation fidelity

Mean attainment across nine pre-registered delivery indicators.

Insufficient evidence

A learner without enough observed decisions to score. Reported as a state, never a number.

Dimension definitions

EarningHow money is made, and what it costs to make it.

SpendingJudging what is worth it, and what isn't.

SavingHolding back now for something later.

GivingDeciding what to share, and why.

BorrowingUnderstanding what is owed before agreeing to owe it.

InvestingPutting money to work, and weighing the risk.

ProtectingGuarding what you have against loss.

PlanningSequencing choices toward a goal.

Data notes

This sample was constructed to demonstrate report structure. Figures are internally consistent but were not exported from a live cohort. In cohort reports, scores are computed server-side from recorded decisions and can be re-scored as the model is refined. Domain figures are a 0–100 index; the headline score is on the 117–936 scale.

Missing data and attrition

12 participants completed baseline but not follow-up (transferred schools 5; absent at follow-up 4; withdrew 3). They are excluded from movement figures and reported as insufficient evidence. Longitudinal attrition from the matched sample: 8 at 3 months, 15 at 6, 22 at 12.

SAMPLE DISCLAIMER

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Links

- FLIQ Score™ overview
- FLIQ Validation Brief
- Privacy and data governance
- Research partnerships
- Partner with WealthWise Kids
- Contact or schedule a conversation

Contact

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