

# A behavioral measure of how children make money decisions, open for validation.

The FLIQ Score™ reads financial judgment from the decisions a child makes inside instructional and simulated experiences, before and after a program, on a 117–936 scale in five bands. The instrument is built and generating data. What is not finished is settling what should shape it: which environmental factors belong in the model, how demographics enter the norms, which real-world experiences should feed the score. We are inviting universities, research centers and evaluators to take those questions on, under agreement, with results published whatever they show.

## WHAT IS MEASURED

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| <b>Construct</b>       | Four decision traits: Impulse Control (IC), Planning Orientation (PO), Risk Awareness (RA), Recovery Behavior (RB); across eight domains: Earning, Spending, Saving, Giving, Borrowing, Investing, Planning, Protecting. |
| <b>Readings</b>        | $t_1$ baseline before instruction; $t_2$ after; $\Delta$ reported per trait and domain; cohort $n$ and spread ( $\sigma$ ) stated on every report.                                                                       |
| <b>Scale</b>           | 117–936; Explorer 117–350 · Builder 351–584 · Thinker 585–701 · Innovator 702–818 · Pioneer 819–936. Reported to adults as a band and a number; to a child as progress, never as a rank.                                 |
| <b>Instrument</b>      | The \$100 Week™: a five-day browser simulation capturing every decision and stated reason as an event, scored server-side so history can be re-scored under a revised model.                                             |
| <b>Validity status</b> | Against the five sources in the AERA/APA/NCME Standards: two partial, three not yet established. Stated on every page.                                                                                                   |

## WHAT EXISTS TODAY

- A specified scoring model (structure public, coefficients withheld under agreement)
- A live instrument with event-level capture and consent instruments
- A reporting system: executive brief, institutional report, technical appendix, from one data file
- Participating sites in Georgia; first measured cohorts in the 2026–27 school year

## TERMS, ON ONE CARD

### WHAT A PARTNER RECEIVES

- Instrument access: scoring model, item bank, data dictionary, under a research agreement
- De-identified, event-level cohort data, analysis-ready, with consent documentation
- Sites, or your own; the instrument needs no installation
- Co-authorship, pre-registration support, no restriction on null or unfavorable results

### WHAT WE ASK

- A named question, from the ten or your own
- IRB or equivalent review on your side
- A timeline and a sample you can field
- Publication of what you find, whatever it shows

### WHAT IT COSTS

- No fee for the instrument, the data, or sites
- You fund your own team and IRB; we arrange site participation
- No exclusivity; more than one partner can hold a question

## TEN OPEN QUESTIONS. EACH ONE IS A STUDY A PARTNER COULD OWN.

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| <p><b>01 Construct validation</b><br/>Confirm the eight-dimension structure on the first norming sample; test for a general factor.</p> <p><b>02 Norming and scaling</b><br/>A consented sample of ~400–600 learners, stratified by age band and household income, to place the 117–936 scale empirically.</p> <p><b>03 Reliability</b><br/>Internal consistency (<math>\omega \geq .70</math>, pre-registered); test-retest at 2–4 weeks (<math>\geq .65</math>); standard errors by band.</p> <p><b>04 Alternate forms</b><br/>Parallel scenario sets from one item bank, so baseline and follow-up never share an instrument.</p> <p><b>05 Measurement invariance</b><br/>Differential item functioning across income, gender, race and ethnicity, and language.</p> | <p><b>06 Environmental and demographic factors</b><br/>Which contextual variables belong in the model, in the norms, or in neither.</p> <p><b>07 Nodes: what feeds the score</b><br/>Which applied experiences carry evidentiary weight, at what strength, and which should not.</p> <p><b>08 Transfer and persistence</b><br/>Whether behavior in instruction and simulation carries into applied decisions, and holds at 3, 6 and 12 months.</p> <p><b>09 Convergent and predictive evidence</b><br/>Relations to delay-discounting, risk tasks, executive function, knowledge tests, and later observed behavior.</p> <p><b>10 Consequential validity</b><br/>How reports are used by educators, districts and families, and whether the guardrails hold.</p> |
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## DATA GOVERNANCE

Every study runs under a written research and data-use agreement, IRB or equivalent review on the partner's side, and consent instruments supplied by WealthWise Kids. Data are de-identified before export; the study team never receives a child's name, address, or account information. Schools consent under the COPPA school exception and remain the FERPA education agency; the Family Edition collects nothing and is out of scope for research. Coefficients of the scoring model are confidential to the study team and are not published. Findings are published with attribution in the Validation Brief, whatever they show.

## HOW A PARTNERSHIP BEGINS

| 1 · Letter of interest                                                                                    | 2 · Scoping call                                                                 | 3 · Agreements                                                                    | 4 · Study                                                                                    | 5 · Publication                                                           |
|-----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| Your program, the question, a timeline.<br>fliqscore.org/research#join or<br>research@wealthwisekids.org. | Thirty minutes to match the question to a cohort, a sample and a data agreement. | Research and data-use agreement; IRB on your side; consent instruments from ours. | Fielded with our sites or yours; we deliver the instrument and export the data; you analyze. | Findings enter the Validation Brief with attribution, whatever they show. |

## WHO WE ARE LOOKING FOR

Psychometrics and educational-measurement groups for the validation core (questions 1–5). Schools of education for implementation and consequential-validity work (10). Behavioral-economics and developmental programs for the open modeling questions (6–9). District research offices and external evaluators for running cohorts. Graduate students with a named advisor, for thesis work on de-identified data.

We are seeking our first research partner. No study has yet been fielded with an outside institution; the first one gets first authorship on the validation record. Created by Michael Olaiya, founder, WealthWise Kids; method and scale proprietary to WealthWise Kids IP Holdings LLC.