PREPARED FOR HARBORLIGHT MIDDLE SCHOOL
FLIQ SCORE™ · TECHNICAL APPENDIX
SAMPLE V1.1 · SEPTEMBER 2026

ILLUSTRATIVE SAMPLE

SAMPLE FLIQ SCORE™ INSTITUTIONAL IMPACT REPORT

Technical appendix

The tables, methods, and future-state model behind the core report.

A Methods and detail

The tables and charts behind the core report.

B Future state

How transfer reporting would work. Not results.

C Reference

Definitions, data notes, and links.

Theory of change

Six steps, repeated across the program. FLIQ Score™ sits at step five.

1. **Learn** — Instruction establishes the concept
2. **Practice** — A structured experience requires a decision
3. **Decide** — The learner chooses, with something at stake
4. **Reflect** — The learner looks back on the choice
5. **Measure** — FLIQ Score™ records the pattern
6. **Reinforce** — Educators and families act on what it shows

The eight dimensions

What each dimension observes, and what a higher score generally reflects.

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.

> Outputs (what was delivered) and implementation (how well) are reported on Institutional Impact Report, page 6 and Institutional Impact Report, page 5. Outcomes (what changed) begin on Institutional Impact Report, page 8. Keeping the two apart is deliberate: attendance and completion describe effort; FLIQ Score™ movement describes change.

How the scores moved

The same matched learners, seen two ways: the center of the distribution, and how many sit in each band.

EXHIBIT 1

Mean and median

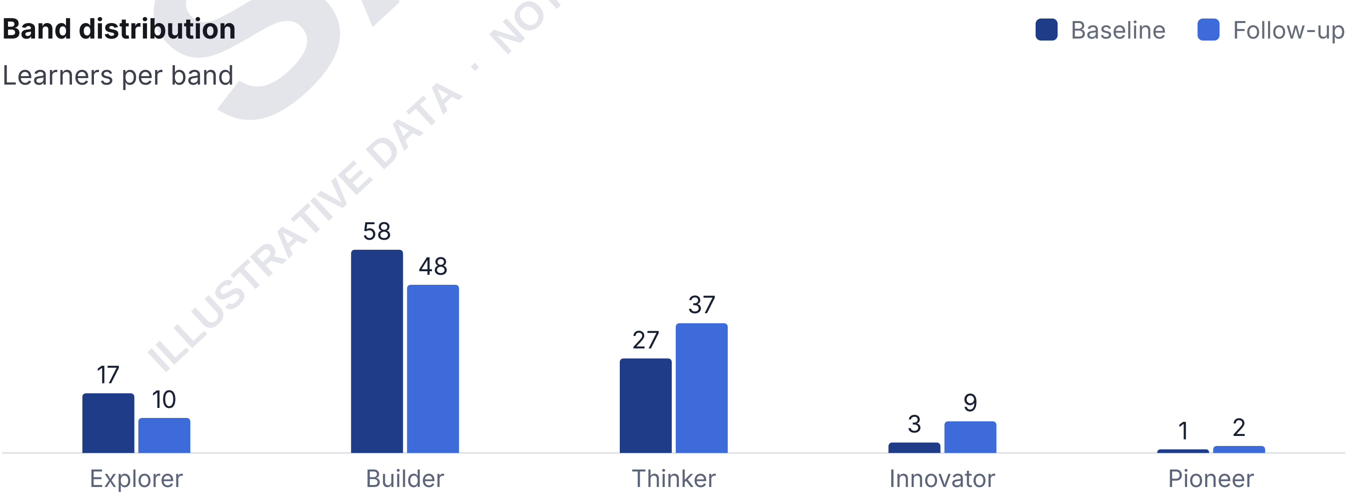
Baseline to follow-up. FLIQ Score™ 117–936 scale, 500–720 shown.

Source: FLIQ Score™ cohort records, matched n = 106. Illustrative.

EXHIBIT 2

Band distribution

Learners per band



Source: FLIQ Score™ cohort records, matched n = 106. Illustrative.

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 94%.

EXHIBIT 3

Nine delivery indicators

INDICATOR	TARGET	OBSERVED	STATUS
Curriculum delivered as designed	24 modules	22 of 24 modules (92%)	Partially met
Educator training completed	5 educators	5 of 5 (100%)	Met
Recommended instructional time	18 hours	16.5 hours on average (92%)	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

> 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 (Institutional Impact Report, page 14).

SECTION A · METHODS AND DETAIL

FOLLOW-UP DESIGN AND GRANT EVIDENCE

84 of 106 matched learners were still measured at 12 months

The schedule behind the durability findings, and the figures a grant application asks for. Comparisons are reported only where the data exist.

EXHIBIT 4

Follow-up schedule

Learners measured at each point. Percentages are shares of the 106 matched at completion.

POINT	DATE	MEASURED	MEAN	GAIN KEPT	WHAT IT ANSWERS
T0 · Baseline	Aug 2026	118	529	—	Where did learners start?
T1 · Completion	May 2027	106	580	—	Did scores move?
T2 · 3 months	Aug 2027	98 (92%)	576	92%	Did it hold over the summer?
T3 · 6 months	Nov 2027	91 (86%)	570	81%	Did it hold into the fall?
T4 · 12 months	May 2028	84 (79%)	567	75%	Did it last a full year?

Source: FLIQ Score™ cohort records, matched n = 106. Illustrative.

Grant-ready evidence

NUMBER SERVED	128
COMPLETION	87%
FIDELITY	94%
LESSONS LEARNED	Institutional Impact Report, page 13
DOSAGE	16.5 of 18 planned hours
MEASURABLE CHANGE	+52 FLIQ, matched n = 106
FOLLOW-UP	12 months, 75% of gain retained
EXPANSION PLAN	Gated on fidelity ≥ 90%

SECTION B · FUTURE STATE

REAL-WORLD TRANSFER

The next evidence level will test whether classroom decisions carry into real ones

Today FLIQ Score™ observes decisions in classroom and simulated settings. The planned next step links those decisions to applied partner experiences, so a district, funder, or researcher can ask whether learning carried into an actual decision, and whether it lasted. Nothing on this page or the next is a result.

1 — 2 — 3 — 4 — 5

Learn
Financial Foundations™

Practice
The $100 Week™ · CoinQuest™ · PlayLab™

Apply
Real-world partner experience
FUTURE STATE

Observe
FLIQ behavioral signal

Follow
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.

SECTION B · FUTURE STATE

BENCHMARK VERSUS BEHAVIOR

Transfer reporting is a future-state design, not a result

How transfer reporting would appear once partner experiences and consent are in place.

EXHIBIT 5

Dimension level by source of evidence

FUTURE STATE

DOMAIN	DIDACTIC	SIMULATION	REAL-WORLD	12 MONTHS
Saving	Advancing	Advancing	Developing	Developing
Investing	Developing	Developing	Emerging	Developing
Planning	Advancing	Advancing	Developing	Advancing
Spending	Advancing	Advancing	Developing	Advancing

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 levels are the follow-up dimension levels (Institutional Impact Report, page 9).

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.

SECTION C · REFERENCE

DEFINITIONS

Definitions

Terms used across all three documents.

Terms used in this report

FLIQ Score™	Financial Literacy Intelligence Quotient. A behavioral index, 117–936, describing how a learner makes money decisions. It is expected to change as the learner's decisions change.
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

Earning
How money is made, and what it costs to make it.

Spending
Judging what is worth it, and what isn't.

Saving
Holding back now for something later.

Giving
Deciding what to share, and why.

Borrowing
Understanding what is owed before agreeing to owe it.

Investing
Putting money to work, and weighing the risk.

Protecting
Guarding what you have against loss.

Planning
Sequencing choices toward a goal.

SECTION C · REFERENCE

DATA NOTES, LINKS, AND CONTACT

Data notes, links, and contact

Data notes

This sample was constructed to demonstrate report structure. Figures are internally consistent but were not exported from a live cohort. The headline score is on the 117–936 scale. In this edition, dimension results are reported as five levels, Emerging to Exceptional; exact dimension figures are provided to partners under agreement. The FLIQ Score™ scoring method and its parameters are proprietary to WealthWise Kids and are not published; research partners can review them under a confidentiality agreement.

Missing data and attrition

12 participants completed baseline but not follow-up (transferred schools 4; absent at follow-up 5; 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.

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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.

Links and contact

FLIQ Score™ overview
fliqscore.org/

FLIQ Validation Brief
fliqscore.org/validation

Privacy and data governance
wealthwisekids.org/privacy

Research partnerships
wealthwisekids.org/research

Partner with WealthWise Kids
wealthwisekids.org/partners

Contact or schedule a conversation
wealthwisekids.org/contact

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