PREPARED FOR

Harborlight Middle School

GRADES 6–8 · ILLUSTRATIVE

SEPTEMBER 2026 · SAMPLE V1.1 · ILLUSTRATIVE SAMPLE

Sample FLIQ Score™ Institutional Impact Report

Behavioral Financial Literacy Outcomes

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

REAL
FINANCIAL KNOWLEDGE.
BRIGHTER
OPPORTUNITIES.

This is a sample report.

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HOW TO READ THIS REPORT

Contents

PARTNER	COHORT	IMPLEMENTATION PERIOD
Harborlight Middle School — Illustrative Sample	Grades 6–8 · 128 students	August 2026 – May 2027

PROGRAM & DELIVERY

WealthWise Kids Financial Foundations™ + FLIQ Score™ · In-school, educator-led

PART 01 · SUMMARY

AT A GLANCE

The cohort mean rose 52 FLIQ within the Builder band, to within 5 of the Thinker line, and all eight dimensions improved

Did the program produce meaningful, measurable change?

In this illustrative cohort, the matched sample rose 52 FLIQ within the Builder band, to within 5 of the Thinker line, and all eight behavioral dimensions moved in the same direction.

BASELINE FLIQ SCORE™	FOLLOW-UP FLIQ SCORE™	NET MOVEMENT
528	580	+52
Cohort mean · **Builder**	Cohort mean · **Builder**	**+10% average increase** Matched n = 106

EXHIBIT 1

Cohort progress

Cohort mean, FLIQ Score™ (117–936)

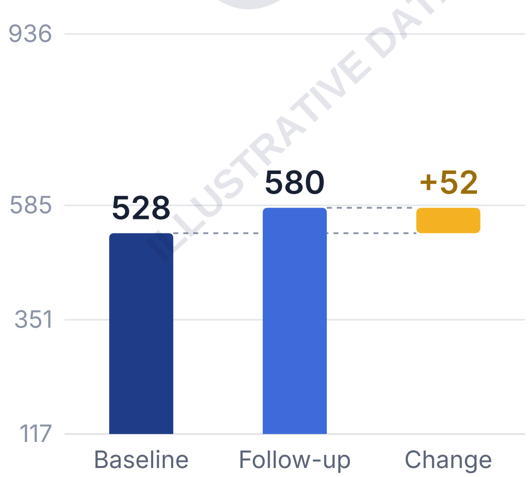
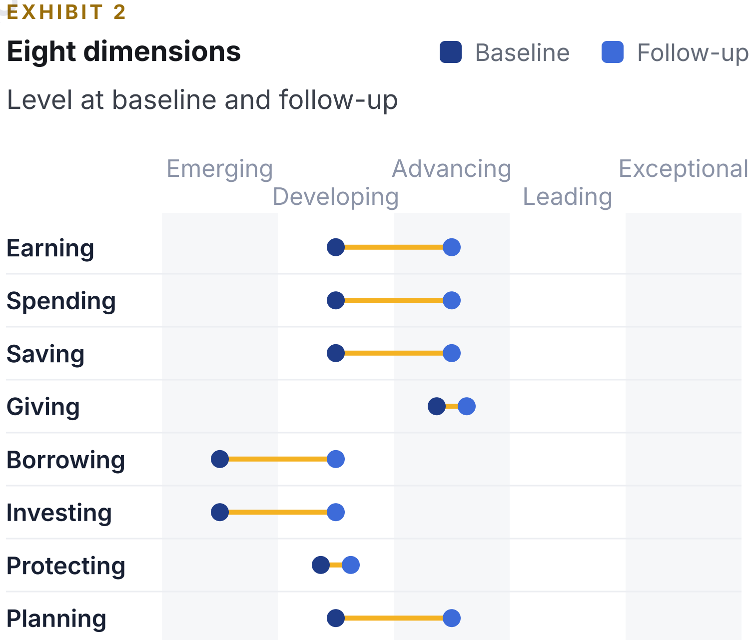


EXHIBIT 2

Eight dimensions

Level at baseline and follow-up



Source: FLIQ Score™ cohort records, matched n = 106. Exhibit 1 uses the 117–936 FLIQ Score™ scale; Exhibit 2 shows the level reached on each dimension. Illustrative.

PART 01 · SUMMARY

PARTICIPATION AND DELIVERY

92% took part, 87% completed, and delivery fidelity reached 94%

Who took part, and how the program was delivered.

EXHIBIT 3

Participation and completion

Share of the 128 enrolled learners

Source: FLIQ Score™ cohort records, 128 enrolled. Illustrative.

Implementation fidelity

94% composite · 7 of 9 indicators met · 2 partially met. Full table: Technical Appendix, page 4.

Indicator	Status	Value
Educator training completed	Met	5 of 5
Student session attendance	Met	96%
Platform availability	Met	99.6%
Recommended instructional time	Partially met	16.5 hours
Baseline assessment completed	Met	118 of 118
Facilitator session attendance	Met	97%
Curriculum delivered as designed	Partially met	22 of 24 modules

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, finished second-lowest at follow-up with the smallest movement. The two facts are likely related and are treated as an implementation finding, not a learner deficit.
- Instructional time averaged 16.5 of 18 planned hours for the same reason. No other deviation from the intended sequence was recorded.

PART 02 · CONTEXT

PROGRAM AND COHORT OVERVIEW

128 learners in grades 6–8 took part over 32 weeks

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 12.

> Theory of change: Learn → Practice → Decide → Reflect → Measure → Reinforce. FLIQ Score™ sits at step five. The full model is in the Technical Appendix, page 1.

FLIQ Score™ observes decisions, not right answers

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 looks at the decisions a learner makes in realistic scenarios.

Scale and bands

Scores run from 117 to 936 FLIQ. Five descriptive bands group the range. A band describes where a learner is now; it is not a grade and not a fixed label.

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.

A learner without enough observed decisions is reported as *insufficient evidence, not yet scored*, never as a low number.

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.

PART 03 · OUTCOMES

PRIMARY OUTCOME RESULTS

The cohort mean rose 52 FLIQ, from 528 to 580

Among the 106 learners with both a baseline and a follow-up FLIQ Score™, the mean rose from 528 to 580, a net movement of +52 (+10%). The median rose from 528 to 580 (+52), in step with the mean: the gain was broadly shared rather than driven by a few learners.

EXHIBIT 4

Where the cohort sits on the scale

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

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

DIRECTION OF MOVEMENT

70 improved

66% of matched learners

24 within ±20 FLIQ (23%)
12 declined (11%)

BY GRADE

Grade	Matched n	Change
Grade 6	36	+43
Grade 7	36	+56
Grade 8	34	+56

Reported because each group exceeds 30 matched records.

STATISTICAL TESTING

Confidence interval, effect size, and significance are reported in live cohort reports where the sample supports them. None is reported for illustrative data.

Mean, median, and band distribution charts: Technical Appendix, page 3.

PART 03 · OUTCOMES

EIGHT-DIMENSION BEHAVIORAL PROFILE

Six dimensions rose one level; Investing needs reinforcement

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

EXHIBIT 5

Baseline and follow-up by dimension

Level on each dimension

Source: FLIQ Score™ cohort records, matched n = 106. Dimension definitions: Technical Appendix, page 2. Illustrative.

STRONGEST MOVEMENT

Earning, Spending, Saving, Borrowing, Investing, and Planning each rose one level. All of them began at Developing or below; the gains came where the cohort had the most room.

EMERGING NEED

Investing finished lowest and rose one level, to Developing. Protecting stayed at the same level but also finished at Developing. Giving moved least but started highest, so it is not a concern.

INSTRUCTIONAL IMPLICATION

Reinforce Investing before the next cycle, and move Protecting earlier: insurance, scams, and loss scenarios appear late in the sequence and were the modules most affected by closures (page 5). Add one applied Protecting decision so the conceptual gain has a second chance to show up in behavior.

PART 04 · DURABILITY

LONGITUDINAL VIEW

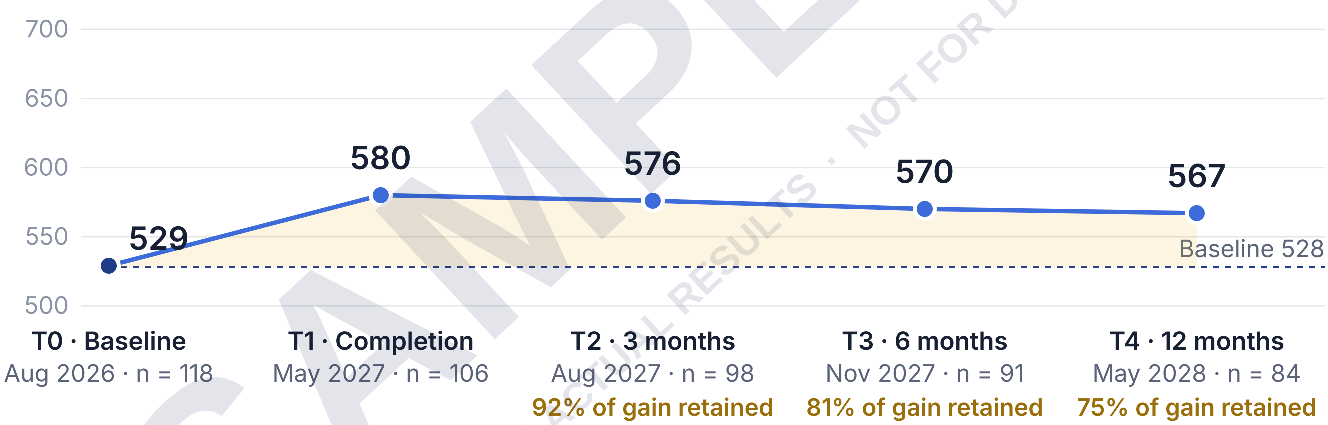
75% of the gain was still present at 12 months

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

EXHIBIT 6

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.



Source: FLIQ Score™ cohort records. Illustrative.

GAIN RETAINED AT 6 MONTHS	GAIN RETAINED AT 12 MONTHS	FOLLOW-UP AT 12 MONTHS
81%	75%	79%
(570 − 528) ÷ (580 − 528)	(567 − 528) ÷ (580 − 528)	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 Technical Appendix, page 9.

PART 05 · USING THE EVIDENCE

READER SUMMARY

One evidence base supports six different decisions

What each reader decides, and what this report gives them.

READER AND DECISION	KEY FIGURES	NEXT STEP
District leader Renewal, comparability, board reporting	– $53.91 per enrolled learner – 87% completion · 94% fidelity – Builder held at 6 and 12 months	Compare schools once a second site reports.
Funder / foundation Reach, outcome, durability, cost	– 128 reached · 106 matched pre/post – +52 FLIQ · 75% of gain retained at 12 months – Title I–eligible site	Fund expansion only where fidelity reaches 90%.
Sponsor / financial institution Community reporting, repeatability	– 128 students · 87% completed – Cohort moved Builder → Builder – Not a measure of regulatory credit or financial return	Ask for this report for every funded cohort.
Educator / principal Where to reinforce	– Strongest: Earning, Spending, Saving, Borrowing, Investing, Planning – Reinforce: Investing	Teach Investing earlier; add one applied Protecting decision.
Family Progress, privacy, what to do at home	– The class mean rose 52 FLIQ within the Builder band – Scores are private and never ranked	Ask at home: "If you had $20 for a month, what would you keep back?"
Researcher / university Construct, sample, timing, attrition	– Eight dimensions · FLIQ Score™ scale 117–936 – 128 enrolled · 106 matched · five time points – Attrition 10.2% to follow-up · 21% at 12 months	Request the data dictionary under a research agreement.

The program cost $53.91 per enrolled learner

Cost per outcome is the responsible unit. Movement was positive in every grade.

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: $98.57 ($6,900 ÷ 70). 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 +43 · Grade 7 +56 · Grade 8 +56).

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.

The results show consistent movement but do not establish causality

What the results suggest, and what they do not prove.

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 Investing 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.

PART 05 · USING THE EVIDENCE

RECOMMENDATIONS

Six actions for the next cycle

Each action has an owner, a time frame, and a way to tell whether it happened.

EXHIBIT 7

Implementation plan

	ACTION	OWNER	TIMING	HOW WE'LL KNOW
01	INSTRUCTIONAL Reinforce Investing and add one applied Protecting decision.	School instructional lead	Before the next cycle (Aug 2027)	Investing above Developing at the next follow-up
02	PROGRAM Add one applied decision experience between modules 18 and 24.	WWK curriculum team	Next cycle, Spring 2028	Applied decision delivered to every section
03	FAMILY Send targeted iPARENTS™ prompts on Investing.	WWK family engagement	During the next cycle's Investing unit	Prompts sent to every enrolled family
04	MEASUREMENT Repeat FLIQ Score™ at 6 months; use an alternate form when available.	WWK research and measurement	Six months after completion	Follow-up participation at or above 86%
05	RESEARCH Consider a comparison-group design for the next cohort.	WWK and a research partner	Design set before the next cohort launches	Comparison group identified at baseline
06	SCALE Expand only after the 90% fidelity threshold is met at the new site.	District leadership and WWK	After a new site reaches 90% fidelity	Fidelity composite at or above 90% before expansion

Owners and timing are illustrative and would be agreed with the partner school. Time frames follow the sample cohort's calendar (completion May 2027). Full tables: Technical Appendix.