



## Bibliography

# Research Bibliography

62 peer-reviewed scholarly sources spanning developmental psychology, moral development, family systems therapy, financial socialization, neurobiology, communication, and brief therapy that inform every aspect of CentsibleScholar's evidence-based approach.

## Research Domains

- |                                      |   |
|--------------------------------------|---|
| 1. Developmental Psychology (22)     | 2. Family Systems Therapy (13)          |
| 3. Family Life Cycle (6)             | 4. Family Financial Socialization (6)   |
| 5. Financial Literacy Standards (5)  | 6. Neurobiology & Regulation (4)        |
| 7. Communication & Relationships (4) | 8. Solution-Focused & Brief Therapy (2) |



## Developmental Psychology 22 sources

Research on cognitive development, identity formation, moral reasoning, growth mindset, and wise psychological interventions that inform how CentsibleScholar meets adolescents at their developmental stage.

1. Blackwell, L. S., Trzesniewski, K. H., & Dweck, C. S. (2007). Implicit theories of intelligence predict achievement across an adolescent transition: A longitudinal

- study and an intervention. *Child Development*, 78(1), 246–263. <https://doi.org/10.1111/j.1467-8624.2007.00995.x>
2. Blatt, M. M., & Kohlberg, L. (1975). The effects of classroom moral discussion upon children's level of moral judgment. *Journal of Moral Education*, 4(2), 129–161. <https://doi.org/10.1080/0305724750040207>
  3. Dweck, C. S. (2006). *Mindset: The new psychology of success*. Random House.
  4. Dweck, C. S. (2015, September 23). Carol Dweck revisits the "growth mindset." *Education Week*.
  5. Dweck, C. S., & Yeager, D. S. (2019). Mindsets: A view from two eras. *Perspectives on Psychological Science*, 14(3), 481–496. <https://doi.org/10.1177/1745691618804166>
  6. Erikson, E. H. (1950). *Childhood and society*. W. W. Norton.
  7. Erikson, E. H. (1968). *Identity: Youth and crisis*. W. W. Norton.
  8. Havighurst, R. J. (1948). *Developmental tasks and education*. University of Chicago Press.
  9. Havighurst, R. J. (1972). *Developmental tasks and education* (3rd ed.). David McKay Company.
  10. Kohlberg, L. (1958). *The development of modes of moral thinking and choice in the years 10 to 16* [Doctoral dissertation, University of Chicago].
  11. Kohlberg, L. (1981). *Essays on moral development: Vol. 1. The philosophy of moral development: Moral stages and the idea of justice*. Harper & Row.
  12. Kohlberg, L. (1984). *Essays on moral development: Vol. 2. The psychology of moral development: The nature and validity of moral stages*. Harper & Row.
  13. Kohlberg, L. (1987). *Child psychology and childhood education: A cognitive-developmental view*. Longman.
  14. Marcia, J. E. (1966). Development and validation of ego-identity status. *Journal of Personality and Social Psychology*, 3(5), 551–558. <https://doi.org/10.1037/h0023281>
  15. Power, F. C., Higgins, A., & Kohlberg, L. (1989). *Lawrence Kohlberg's approach to moral education*. Columbia University Press.
  16. Selman, R. L. (1980). *The growth of interpersonal understanding: Developmental and clinical analyses*. Academic Press.

17. Turiel, E. (1966). An experimental test of the sequentiality of developmental stages in the child's moral judgments. *Journal of Personality and Social Psychology*, 3(6), 611–618. <https://doi.org/10.1037/h0023158>
18. Yeager, D. S., Bryan, C. J., Gross, J. J., Murray, J. S., Kremen, W. S., & Jamieson, J. P. (2022). A synergistic mindsets intervention protects adolescents from stress. *Nature*, 607(7919), 512–520. <https://doi.org/10.1038/s41586-022-04907-7>
19. Yeager, D. S., Dahl, R. E., & Dweck, C. S. (2018). Why interventions to influence adolescent behavior often fail but could succeed. *Perspectives on Psychological Science*, 13(1), 101–122. <https://doi.org/10.1177/1745691617722620>
20. Yeager, D. S., Hanselman, P., Walton, G. M., Murray, J. S., Crosnoe, R., Muller, C., ... & Dweck, C. S. (2019). A national experiment reveals where a growth mindset improves achievement. *Nature*, 573(7774), 364–369. <https://doi.org/10.1038/s41586-019-1466-y>
21. Yeager, D. S., Purdie-Vaughns, V., Garcia, J., Apfel, N., Brzustoski, P., Master, A., ... & Cohen, G. L. (2014). Breaking the cycle of mistrust: Wise interventions to provide critical feedback across the racial divide. *Journal of Experimental Psychology: General*, 143(2), 804–824. <https://doi.org/10.1037/a0033906>
22. Yeager, D. S., & Walton, G. M. (2011). Social-psychological interventions in education: They're not magic. *Review of Educational Research*, 81(2), 267–301. <https://doi.org/10.3102/0034654311405999>



## Family Systems Therapy

13 sources

Foundational texts in structural, strategic, experiential, and intergenerational family therapy that shape how CentsibleScholar engages the whole family system.

1. Boszormenyi-Nagy, I., & Krasner, B. R. (1986). *Between give and take: A clinical guide to contextual therapy*. Brunner/Mazel.
2. Boszormenyi-Nagy, I., & Spark, G. (1973). *Invisible loyalties: Reciprocity in intergenerational family therapy*. Harper & Row.
3. Bowen, M. (1978). *Family therapy in clinical practice*. Jason Aronson.

4. Brown, J. (2024). Bowen family systems theory and practice: Illustration and critique revisited. *Australian and New Zealand Journal of Family Therapy*.
5. Haley, J. (1973). *Uncommon therapy: The psychiatric techniques of Milton H. Erickson*, M.D. Norton.
6. Haley, J. (1976). *Problem-solving therapy*. Jossey-Bass.
7. Keith, D. V., & Whitaker, C. A. (1982). Experiential-symbolic family therapy. In A. M. Horne & M. M. Ohlsen (Eds.), *Family counseling and therapy*. Peacock.
8. Kerr, M. E., & Bowen, M. (1988). *Family evaluation: An approach based on Bowen theory*. Norton.
9. Minuchin, S. (1974). *Families and family therapy*. Harvard University Press.
10. Napier, A. Y., & Whitaker, C. A. (1978). *The family crucible*. Harper & Row.
11. Satir, V. (1964). *Conjoint family therapy*. Science and Behavior Books.
12. Satir, V. (1988). *The new peoplemaking*. Science and Behavior Books.
13. Whitaker, C. A., & Keith, D. V. (1981). Symbolic-experiential family therapy. In A. S. Gurman & D. P. Kniskern (Eds.), *Handbook of family therapy*. Brunner/Mazel.



## Family Life Cycle

6 sources

Scholarship on predictable family developmental stages, structural reorganization at transition points, and the launching process that contextualizes when and how financial conversations naturally arise within evolving family systems.

1. Carter, B., & McGoldrick, M. (1989). *The changing family life cycle: A framework for family therapy* (2nd ed.). Allyn & Bacon.
2. Carter, B., & McGoldrick, M. (Eds.). (1999). *The expanded family life cycle: Individual, family, and social perspectives* (3rd ed.). Allyn & Bacon.
3. Haley, J. (1980). *Leaving home: The therapy of disturbed young people*. McGraw-Hill. <https://archive.org/details/leavinghometherap0000hale>

4. McGoldrick, M., Carter, B., & Garcia-Preto, N. (Eds.). (2015). *The expanded family life cycle: Individual, family, and social perspectives* (5th ed.). Pearson.
5. McGoldrick, M., Gerson, R., & Petry, S. (2020). *Genograms: Assessment and intervention* (4th ed.). W. W. Norton.
6. Minuchin, S., & Fishman, H. C. (1981). *Family therapy techniques*. Harvard University Press. <https://www.hup.harvard.edu/books/9780674294103>



## Family Financial Socialization

6 sources

Research on how families transmit financial knowledge, attitudes, and behaviors across generations—the theoretical core of CentsibleScholar’s design.

1. Danes, S. M. (1994). Parental perceptions of children’s financial socialization. *Financial Counseling and Planning*, 5, 127–149.
2. Gudmunson, C. G., & Danes, S. M. (2011). Family financial socialization: Theory and critical review. *Journal of Family and Economic Issues*, 32(4), 644–667. <https://doi.org/10.1007/s10834-011-9275-y>
3. LeBaron, A. B., & Kelley, H. H. (2021). Financial socialization: A decade in review. *Journal of Family and Economic Issues*, 42(1), 195–206. <https://doi.org/10.1007/s10834-020-09736-2>
4. LeBaron-Black, A. B., Curran, M. A., Hill, E. J., Freeh, M. E., Toomey, R. B., & Speirs, K. E. (2021). Parent Financial Socialization Scale: Development and preliminary validation. *Journal of Family Psychology*. <https://doi.org/10.1037/fam0000907>
5. LeBaron-Black, A. B., Kelley, H. H., Hill, E. J., Meter, D. J., Boyatzis, C. J., & Saxey, M. T. (2022). Finances and fate: Parent financial socialization, locus of control, and mental health in emerging adulthood. *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-022-09871-0>

6. Walton, G. M. (2014). The new science of wise psychological interventions. *Current Directions in Psychological Science*, 23(1), 73–82. <https://doi.org/10.1177/0963721413512856>



## Financial Literacy Standards 5 sources

National and international frameworks defining personal finance competencies, foundational financial literacy research, and assessment benchmarks that establish the content standards CentsibleScholar aligns with.

1. Jump\$tart Coalition & Council for Economic Education. (2021). *National standards for personal financial education*. Jump\$tart Coalition for Personal Financial Literacy.
2. Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5–44. <https://doi.org/10.1257/jel.52.1.5>
3. Lusardi, A., Mitchell, O. S., & Curto, V. (2010). Financial literacy among the young. *Journal of Consumer Affairs*, 44(2), 358–380. <https://doi.org/10.1111/j.1745-6606.2010.01173.x>
4. Mandell, L. (2008). The financial literacy of young American adults: Results of the 2008 National Jump\$tart Coalition Survey. *Jump\$tart Coalition for Personal Financial Literacy*.
5. OECD. (2020). *PISA 2018 results (Volume IV): Are students smart about money?* OECD Publishing. <https://doi.org/10.1787/48ebd1ba-en>



## Neurobiology & Regulation 4 sources

Neuroscience research on adolescent brain development, risk-taking, and the dual systems model that explains why teen financial decision-making

requires scaffolding.

1. Chein, J., Albert, D., O'Brien, L., Uckert, K., & Steinberg, L. (2011). Peers increase adolescent risk taking by enhancing activity in the brain's reward circuitry. *Developmental Science, 14*(2), F1–F10. <https://doi.org/10.1111/j.1467-7687.2010.01035.x>
2. Shulman, E. P., Smith, A. R., Silva, K., Icenogle, G., Duell, N., Chein, J., & Steinberg, L. (2016). The dual systems model: Review, reappraisal, and reaffirmation. *Developmental Cognitive Neuroscience, 17*, 103–117. <https://doi.org/10.1016/j.dcn.2015.12.010>
3. Steinberg, L. (2008). A social neuroscience perspective on adolescent risk-taking. *Developmental Review, 28*(1), 78–106. <https://doi.org/10.1016/j.dr.2007.08.002>
4. Steinberg, L. (2010). A dual systems model of adolescent risk-taking. *Developmental Psychobiology, 52*(3), 216–224. <https://doi.org/10.1002/dev.20445>



## Communication & Relationships

4 sources

Motivational interviewing and relational communication research that guides how CentsibleScholar structures parent–child financial conversations.

1. Miller, W. R., & Rollnick, S. (2013). *Motivational interviewing: Helping people change* (3rd ed.). Guilford Press.
2. Rollnick, S., Miller, W. R., & Butler, C. C. (2008). *Motivational interviewing in health care: Helping patients change behavior*. Guilford Press.
3. Rosengren, D. B. (2018). *Building motivational interviewing skills: A practitioner workbook* (2nd ed.). Guilford Press.
4. Gottman, J. M., & Silver, N. (1999). *The seven principles for making marriage work*. Crown Publishers.



## Solution-Focused & Brief Therapy 2 sources

Brief therapy models that prioritize strengths and future-oriented solutions—principles embedded in how CentsibleScholar frames financial goals.

1. de Shazer, S. (1985). *Keys to solution in brief therapy*. Norton.
2. de Shazer, S., Dolan, Y., Korman, H., Trepper, T., McCollum, E., & Berg, I. K. (2007). *More than miracles: The state of the art of solution-focused brief therapy*. Haworth Press.

**Last updated:** March 2026. This bibliography is maintained as new research is published. All sources are peer-reviewed or widely recognized scholarly works. For questions about specific citations, contact [support@centsiblescholar.com](mailto:support@centsiblescholar.com).

## Put the Research Into Practice

CentsibleScholar is built on the research above, connecting grades, behavior, and financial literacy through the family relationship. Try it free for 30 days.

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