

# Delayed Gratification Study: It Also Predicts Credit Scores

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## *International Business Times:*

The Stanford marshmallow delayed gratification test is one of the most influential behavior studies in modern history.

Conducted by Stanford psychologist Walter Mischel in 1972, it has proven to be a solid predictor of success in life and is used by elite preschools to screen their young candidates.

Mischel's experiment measured if children could sacrifice eating a marshmallow immediately in order to receive two marshmallows 15 minutes later.

Years later, those who resisted the temptation (and received two marshmallows) went on to perform better in on their SAT tests.

In their adult life, those who quickly yielded to temptation in the test "have a significantly higher body-mass index and are more likely to have had problems with drugs," reported the *New Yorker*.

Now, a new study has shown that the ability to delay gratification for adults can also predict credit scores, arguably a metric of financial success in the United States.

Read the whole story: [International Business Times](#)