GREEN CHECK

RISK ASSESSMENTS · QUICK REFERENCE

Scoring & Weighting Cheat Sheet

How Green Check turns answers into a risk rating. Every assessment normalizes to a 0–100 score, so one set of rating bands works across every template you build.

THE MODEL IN FOUR STEPS

1

Points per answer

Each **Radio** or **Select** option is worth points you set. **Low 1 · Med 3 · High 5**

2

Weight the questions

Each question carries a weight showing how much it matters in its section. Weights total **100%**.

3

Weight the sections

Each section score (0 to 1) is multiplied by its section weight. Section weights total **100%**.

4

0 to 100 score

Sum every section for one **0–100** score, then read the band it falls in.

THE RULES

- **Only Radio and Select score.** Text, date, file, and checkbox fields capture context but carry no points.
- **Always 0 to 100.** Scores normalize, so templates of any size are comparable.
- **Bands live at the org level** and apply across every template. You set the cutoffs and labels.
- **Weights total 100%** at both the question and section level. Publishing is blocked until they do.
- **Sections are optional.** No grouping runs as one section at 100%. There is always at least one.
- **Results are snapshotted.** A completed assessment keeps the bands it was finished under.

WORKED EXAMPLE · ONE SECTION

BUSINESS OPERATIONS (section weight 15%)	ANSWER (PTS)	Q WEIGHT
How long has the business operated?	1–5 yrs = 3 / 5	40%
Does the business have an ATM?	No ATM = 1 / 5	25%
Current or prior banking relationship?	Yes = 1 / 5	35%

Weighted answers
(3×.40)+(1×.25)+(1×.35) = **1.80**

Max possible
(5×.40)+(5×.25)+(5×.35) = **5.00**

Section score 1.80 ÷ 5.00 = **0.36**

× 15% weight = 5.4 of 15 pts

Then sum every section. Each section is scored the same way and added together for the final 0–100 result. Explicit weights that total 100 are what you defend in an exam, so Green Check flags unbalanced weights instead of adjusting them for you.

SAMPLE WEIGHTED TEMPLATE · LICENSED MRB

SECTION / QUESTION	RESP. POINTS low → high risk	SECTION WT	QUESTION WT
LICENSING		20%	
Holds multiple licenses?	0 – 3		15%
Holds a dispensary license(s)?	0 – 5		30%
Holds a wholesale license(s)?	0 – 3		25%
Is the business a microbusiness?	0 – 1		10%
Pre-licensed or pre-operational?	0 – 5		20%
NEGATIVE NEWS		15%	
Negative news on the business?	0 – 5		50%
Negative news on beneficial owner(s)?	0 – 5		50%
BENEFICIAL OWNERSHIP		15%	
Complex ownership (5+ owners, 3+ layers)?	0 – 3		40%
Owner criminal or civil convictions?	0 – 5		60%
BUSINESS OPERATIONS		15%	
How long has the business operated?	0 – 5		40%
Does the business have an ATM?	0 – 3		25%
Current or prior banking relationship?	0 – 5		35%
TRANSACTION VOLUME		15%	
Actual or projected transaction volume	0 – 8		100%
DIRECT MRB OPERATIONS		20%	
Actual or projected annual sales volume	0 – 5		25%
Operates in multiple states?	0 – 5		25%
Manual sales upload or integration issues?	0 – 5		20%
Corrective actions from state inspections?	0 – 5		30%
Totals		**100%**	**100% per section**

Starter weights built from your Licensed MRB template. **Response points are example ranges** (the lowest-risk answer scores low, the highest-risk scores high); your team sets the actual points on each option. Adjust any weight to match your institution's methodology, as long as both levels total 100%.

EXAMPLE RATING BANDS

0–25
Low

26–50
Low-Moderate

51–75
Moderate-High

76–100
High

You set the bands. Choose the number of bands, the cutoffs, and the labels. Bands must be contiguous and cover 0 to 100 with no gaps or overlaps. The default is four bands at 25% each.