

1 Longitudinal Changes in Value-based Learning in Middle Childhood: Distinct Contributions
2 of Hippocampus and Striatum

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20 **Abstract**

21 The hippocampal-dependent memory system and striatal-dependent memory system modulate
22 reinforcement learning depending on feedback timing in adults, but their contributions during
23 development remain unclear. In a 2-year longitudinal study, 6-to-7-year-old children performed a
24 reinforcement learning task in which they received feedback immediately or with a short delay following
25 their response. Children's learning was found to be sensitive to feedback timing modulations in their
26 reaction time and inverse temperature parameter, which quantifies value-guided decision-making. They
27 showed longitudinal improvements towards more optimal value-based learning, and their hippocampal
28 volume showed protracted maturation. Better delayed model-derived learning covaried with larger
29 hippocampal volume longitudinally, in line with the adult literature. In contrast, a larger striatal volume
30 in children was associated with both better immediate and delayed model-derived learning
31 longitudinally. These findings show, for the first time, an early hippocampal contribution to the dynamic
32 development of reinforcement learning in middle childhood, with neurally less differentiated and more
33 cooperative memory systems than in adults.

Introduction

35

36 As children enter school during middle childhood, they must learn to act appropriately in new situations
37 through feedback. For example, children receive positive feedback when raising their hand before
38 speaking in class, which reinforces them to repeat the same action in the future. Reinforcement learning
39 (RL)¹ provides a useful mechanistic framework to describe such feedback-driven value-based learning
40 and decision-making. RL models allow to explicitly test for the influence of separate components
41 during value-based learning, such as model-free and model-based learning², social and non-social
42 learning^{3,4}, or the contribution of different memory systems⁵⁻⁷.

43 The memory systems account is a theoretical framework that proposes that different types of
44 memory are supported by distinct neural systems in the brain. Specifically, this account suggests that
45 there are two memory systems: a hippocampal-dependent system and a striatal-dependent system. These
46 systems modulate memory and value-based learning, and their interactive development has been of
47 particular interest to developmental research^{8,9}. The hippocampal-dependent memory system has been
48 shown to contribute to episodic memory during reinforcement learning and is more engaged during
49 feedback that is presented with a delay^{6,10,11}, as opposed to the striatal-dependent memory system, which
50 is more engaged after immediate feedback and supports habitual memory^{5,12-14}. Specifically,
51 hippocampal activation was greater during delayed feedback than during immediate feedback, whereas
52 striatal activation was greater during immediate feedback than during delayed feedback⁵. The
53 engagement of the hippocampus during delayed feedback was further supported by enhanced episodic
54 memory for incidentally presented objects compared to objects presented with immediate feedback.
55 Taken together, these studies suggest that feedback timing modulates the engagement of the
56 hippocampal and striatal memory systems during value-based learning in adults. Given the differential
57 developmental trajectories of these systems and the impact the systems have on reinforcement learning
58 and memory, it is important to understand whether children would show similar feedback timing
59 modulations as previously shown in adults. In addition, whether such feedback timing modulation
60 changes over time remains largely unexplored. To this end, in this study, we examined the contributions
61 of hippocampal and striatal structural volumes during the longitudinal development of reinforcement
62 learning across two years in 6-to-7-year-old children.

63 Reinforcement learning behavior modulated by feedback timing can be modeled
64 computationally using at least three parameters that reflect feedback-based learning and decision-
65 making. For feedback-based learning, a learning rate parameter determines the extent to which the
66 reward prediction error, defined as the difference between the received reward and the expected reward,
67 influences the update of the future choice values. A higher learning rate emphasizes recent outcomes,
68 whereas a lower learning rate reflects learning integrated over a longer outcome history¹⁵. Value updates
69 may further depend on an outcome sensitivity parameter that scales the individual magnitude of received
70 rewards. Finally, in decision-making, the inverse temperature parameter plays a key role in determining
71 the tendency to select the more valuable choice and quantifies choice stochasticity. A higher inverse

72 temperature reflects more value-guided, deterministic choice behavior compared to a lower inverse
73 temperature reflecting more random choices. Learning rates and inverse temperature have been studied
74 extensively across development, mainly with cross-sectional studies showing mixed findings regarding
75 their age gradients¹⁶. One study reported lower learning rates in children compared to adolescents¹⁷,
76 while other studies found no differences^{18,19} or even higher learning rates in children^{8,20}. Developmental
77 differences regarding the inverse temperature parameter are slightly more consistent, with studies
78 reporting no differences^{8,21-23} or higher inverse temperature with age that suggests that behavior is
79 increasingly value-guided and less explorative^{17-19,24}. To the best of our knowledge, outcome sensitivity
80 has not been modeled computationally across development. However, studies that linked striatal reward
81 activation to self-reported reward sensitivity showed increasing sensitivity from childhood to
82 adolescence^{25,26}.

83 In general, the inconsistencies regarding developmental differences in parameters may be due
84 to their dependency on model and task properties²⁷, which could be reconciled by comparing
85 developmental changes to simulation-based optimal learning¹⁵. Such comparisons acknowledge that
86 optimal parameter values vary depending on the context, and it has been suggested that humans develop
87 towards more optimal parameter values from childhood into adulthood¹⁶. Importantly, to our knowledge
88 previous reinforcement learning studies with children were cross-sectional, and only two studies
89 investigated children under 8 years of age^{17,28}. Cross-sectional studies, in which developmental change
90 is inferred as a between-subject factor, do not capture the dynamics in middle childhood if individual
91 differences are large, whereas longitudinal studies test development as a within-subject factor, which is
92 crucial for uncovering change across time. Thus, longitudinal changes in reinforcement learning in
93 middle childhood as well as their putative striatal and hippocampal associations remain unknown. To
94 this end, learning rates, outcome sensitivity and inverse temperature are relevant computational
95 parameters to study longitudinal changes in striatal and hippocampal systems during value-based
96 learning.

97 Striatal and hippocampal contributions to reinforcement learning during middle childhood may
98 differ as these brain regions undergo major developmental changes. Whereas earlier structural studies
99 with relatively small sample sizes showed large developmental variability and a tendency for an earlier
100 volume peak in the striatum than in the hippocampus²⁹⁻³⁵, a recent cross-sectional large-scale study was
101 able to contrast striatal and hippocampal trajectories with greater granularity³⁶. These data showed
102 striatal volume peaks in the first decade which then declined throughout later developmental periods,
103 whereas hippocampal volume showed a more protracted inverted-U-shaped trajectory that peaked in
104 adolescence. Based on these structural findings, striatal and hippocampal systems are expected to
105 develop functionally at different rates³⁷, with habit memory depending on the earlier developing striatum
106 and episodic memory depending on the later developing hippocampus³⁸. A direct investigation of the
107 longitudinal development of both memory systems in childhood would shed light on whether the
108 memory systems show a differential engagement similar to that of adults⁵. Such knowledge could be

109 useful to structure learning processes according to the developmental status. For example, children's
110 ability to learn from delayed feedback may depend on how well their hippocampus has developed. In
111 the same study sample, we previously reported that children's hippocampal volume was related to their
112 family's income level³⁹. Additionally, previous research has shown that stress can reduce the
113 effectiveness of the hippocampal-dependent memory system¹¹. This suggests that environmental factors
114 such as income and stress may play a role in shaping how well children learn from delayed feedback,
115 particularly through their impact on hippocampal development. By identifying the specific
116 environmental factors that impact children's learning and brain development, we can identify risk groups
117 and tailor interventions to ameliorate adverse effects.

118 This study aimed to explore the development of value-based learning in children and its
119 relationship with structural brain development over time. We hypothesized that the timing of feedback
120 would modulate children's learning from reinforcement, and that such modulation can be captured by
121 reinforcement learning (RL) model parameters. Additionally, we predicted that children's value-based
122 longitudinal development would shift towards more optimal learning behavior. Regarding structural
123 brain development, we expected the striatum to be relatively mature by middle childhood compared to
124 the protracted hippocampal maturation. Our second objective was to investigate the relationship between
125 value-based learning and structural brain development using longitudinal structural equation modeling.
126 We anticipated that there would be differentiated brain-cognition links between brain volume and value-
127 based learning. Specifically, we predicted that immediate feedback learning would be more strongly
128 associated with striatal volume, whereas hippocampal volume would be more closely linked to delayed
129 feedback and the facilitation of episodic memory encoding. Finally, we examined how these brain-
130 cognition dynamics would change over time by analyzing their longitudinal changes.

131

132

Methods

133

134 Participants

135 Children and their parents took part in 2 waves of data collection with an interval of about 2 years (*mean*
136 *= 2.07*, *SD = 0.17*, *range = 1.69 – 2.68*). The inclusion criteria for wave 1 were children attending first
137 or second grade, no psychiatric or physical health disorders, at least one parent speaking fluent German,
138 and born full-term (≥ 37 weeks of gestation). At wave 1, 142 children (46% female, age *mean = 7.19*,
139 *SD = 0.46*, *Range = 6.07 - 7.98*) and their parents or caregivers participated in the study. 141 children
140 completed the probabilistic learning task, one child was later excluded due to technical problems during
141 the task, hence 140 were included in the analysis. A subgroup of 90 children (49% female, 100% right-
142 handed), who was randomly selected, completed magnetic resonance imaging (MRI) scanning at wave
143 1, and 82 of them contributed to structural data after removing scans with excessive movement. At wave
144 2, 127 children (46% female, age *mean = 9.25*, *SD = 0.45*, *Range = 8.30 - 10.2*) continued taking part in
145 the study, while families of the remaining children were unable to be contacted or decided not to return

146 to the study. 126 children at wave 2 completed the reinforcement learning task and were included in the
147 analysis. All children at wave 2 were invited for MRI scanning, and 104 of them completed scanning
148 (45% female, 92% right-handed). 99 children contributed to structural data, after removing scans with
149 excessive movement. In total, 73 children contributed to the longitudinal MRI data and 126 children
150 contributed to the longitudinal learning data. As previously reported for this study sample, we found no
151 systematic bias due to wave 2 dropout³⁹.

152

153 Procedure

154 The study consisted of a series of cognitive tasks tested during two behavioral sessions, including a
155 reinforcement learning task, and one MRI session at wave 1^{39,40}. Two years later, the children underwent
156 one behavioral and one MRI session. MRI scanning was performed within three weeks of the behavioral
157 task session. Each session lasted between 150 and 180 minutes and was scheduled either on weekdays
158 between 2 p.m. and 6 p.m. or during weekends. Before participation, the parents provided written
159 informed consent and children's verbal assent at both waves. All children were compensated with an
160 honorarium of 8 euro per hour.

161

162 Measures

163 *Reinforcement learning task.* Children completed an adapted reinforcement learning task⁵ in which they
164 learned the preferred associations between four cues (cartoon characters) and two choices (round-shaped
165 or square-shaped lolli) through probabilistic feedback (87.5 % contingent and 12.5 % non-contingent
166 reward probability). In each trial, after an initial inter-trial interval of 0.5 s, a cue and its choice options
167 were presented for up to 7 s until the child made a choice (Figure 1, choice phase). In the delay phase,
168 we manipulated feedback timing. For two cues, the selected choice remained visible for 1 s (immediate
169 feedback condition), whereas for the other two cue characters, it remained visible for 5 s before feedback
170 was given (delayed feedback condition). A final feedback phase of 2 s indicated a reward by a green
171 frame, and a punishment by a red frame. Inside each frame, a unique object picture was shown, which
172 was incidentally encoded and irrelevant to the task. The children were instructed to pay attention to the
173 feedback indicated by the frame color. In an initial practice phase of 32 trials, the child practiced the task
174 with a fifth cartoon character not included in the actual task to avoid practice effects. The experimenter
175 instructed them to select the choice that was most likely to give them a reward. The Experimenter
176 checked whether the child learned the more rewarded choice during practice and let it repeat the practice
177 task otherwise to ensure understanding of the task. In the actual task, 128 trials were presented in four
178 blocks and with small breaks in between. Cues were presented in a mixed, pseudo-randomized order. A
179 total of 64 unique objects were shown in the feedback phase, each one twice within the same feedback
180 condition. In both delay phases, contingent choice and choice location remained the same for each cue
181 within the task, but were balanced across participants by using four different task versions. At wave 2,
182 four new cues replaced the previous ones to rule out memory effects.

183 *Object recognition test.* At wave 1, children were additionally tested for recognition memory on the
184 object pictures that were incidentally encoded during reinforcement learning. A total of 80 objects (48
185 old objects and 32 new objects) were presented in randomized order. The 48 old objects (24 for each
186 feedback condition) were selected from the 64 old objects shown during learning based on two lists to
187 balance the shown and omitted old objects across task versions. Each old object was shown twice during
188 learning, but if the child failed to respond during learning, no feedback or object was shown in the trial,
189 so some objects only appeared once. These objects were excluded at the individual level (individually
190 missing object *mean* = 2.71). At recognition, children had 4 response options (‘old sure’, ‘old unsure’,
191 ‘new unsure’, ‘new sure’) with up to 7 s to respond. The children answered verbally, and the
192 experimenter entered their response. At wave 2, this test was excluded due to time constraints.

193

194

[Figure 1]

195

196 *Brain volume.* Structural MRI images were acquired on a Siemens Magnetom TrioTim syngo 3 Tesla
197 scanner with a 12-channel head coil (Siemens Medical AG, Erlangen, Germany) using a 3D T1-
198 weighted Magnetization Prepared Rapid Gradient Echo (MPRAGE) sequence (192 slices; field of view
199 = 256 mm; voxel size = 1 mm³; TR = 2500 ms; TE = 3.69 ms; flip angle = 7°; TI = 1100 ms).
200 Volumetric segmentation was performed using the Freesurfer 6.0.0 image analysis suite⁴¹. Previous
201 studies suggested that software tools based on adult brain templates provide inaccurate segmentation for
202 pediatric samples, which can be improved through the use of study-specific template brains^{42,43}. Thus,
203 we created two study-specific template brains (one for each wave) using Freesurfer’s
204 “make_average_subject” command. This pipeline utilized the default adult template brain registrations
205 of the “recon-all” command to average surfaces, curvatures, and volumes from all subjects into a
206 study-specific template brain. All subjects were then re-registered to this study-specific template brain
207 to improve segmentation accuracy. Segmented images were manually inspected for accuracy and 8 cases
208 at wave 1 and 5 cases at wave 2 were excluded for inaccurate or failed registration due to excessive
209 motion.

210

211 Data analysis

212

213 *Behavioral learning performance.* Differences in learning accuracy, win-stay probability, lose-shift
214 probability and reaction time with the predictors feedback timing (immediate, delayed), wave (1, 2),
215 wave 1 age, and sex (girls, boys) were tested using generalized linear mixed models (GLMM) with the
216 R package lme4⁴⁴. Learning accuracy was defined as the probability to choose the more rewarding
217 option, while win-stay and lose-shift refer to the probabilities of staying with the previously chosen
218 option after a reward and switching to the alternative choice after not receiving a reward, respectively.
219 All reported models included random slopes for within-subject factors feedback timing and wave (see

Supplementary Material 2 for the model structure). We systematically tested main effects and interactions between the predictors and their interaction had to statistically improve the predictive ability of the model to be included in the final reported model. All predictor variables were grand-mean-centered to interpret the interaction effects independent from other predictors.

Reinforcement learning models. We compared the learning models of basic heuristic strategies and value-based learning to determine the model that could best capture children's trial-by-trial learning behavior. For heuristic strategies, we considered models that reflected a Win-stay-lose-shift (wsls) or a Win-stay (ws) strategy. Win-stay is a heuristic strategy in which the same action is repeated if it leads to a positive outcome in the previous trial, and Win-stay-lose-shift additionally switches to a different action if the previous outcome is negative. The models quantified the learning behavior for each individual I for each cue c and trial t . The heuristic models consisted of a weight w that reflected the strategy use. In the case of reward $r = 1$, w was equal to 1 for the chosen option (eg. choice A), and 0 for the unchosen option (e.g. choice B), thus maximizing win-stay, i.e., choosing A at the subsequent trial $t + 1$:

$$w_{i,c,t+1,A|r=1} = 1 \text{ and } w_{i,c,t+1,B|r=1} = 0 \quad (1)$$

For trials $r = 0$ (applicable only to the wsls model), model weights were the opposite, maximizing lose-shift:

$$w_{i,c,t+1,A|r=0} = 0; w_{i,c,t+1,B|r=0} = 1 \quad (2)$$

The initial weights for both choices were set to $w_{i,c,t=1} = 0.5$. The weight w then scaled the parameter τ_{wsls} or τ_{ws} to estimate the individual strategy use during decision-making. The choice probabilities were calculated using the softmax function, eg., for the chosen option A :

$$p(A) = \frac{\exp^{w_{i,c,t,A} * \tau_{wsls_i}}}{\exp^{w_{i,c,t,A} * \tau_{wsls_i}} + \exp^{w_{i,c,t,B} * \tau_{wsls_i}}} \quad (3)$$

Thus, a higher probability of strategy use was reflected by a larger value of τ_{wsls} or τ_{ws} .

For value-based learning, we considered a Rescorla-Wagner model and several variants based on our theoretical conceptions. The baseline value-based model vbm_1 updated the value v of the selected choice (A or B) for the next trial t . This value update was determined by calculating the difference between the received reward r and the expected value v of the selected choice, which was the reward prediction error. The value update was further scaled by a learning rate α ($0 < \alpha < 1$):

$$v_{i,c,t+1,A} = v_{i,c,t,A} + \alpha_i(r_{i,c,t} - v_{i,c,t,A}) \quad (4)$$

When the outcome sensitivity parameter ρ ($0 < \rho < 20$) was included, the reward was additionally scaled at the value update:

$$v_{i,c,t+1,A} = v_{i,c,t,A} + \alpha_i(\rho_i * r_{i,c,t} - v_{i,c,t,A}) \quad (5)$$

The inverse temperature parameter τ ($0 < \tau < 20$) was included in the softmax function to compute choice probabilities:

$$p(A) = \frac{\exp^{v_{i,c,t,A} * \tau_i}}{\exp^{v_{i,c,t,A} * \tau_i} + \exp^{v_{i,c,t,B} * \tau_i}} \quad (6)$$

256 Note, however, that outcome sensitivity and inverse temperature are difficult to fit simultaneously due
257 to non-identifiability issues⁴⁵. Therefore, models including outcome sensitivity fixed the inverse
258 temperature at 1 (outcome sensitivity model family), and models with the inverse temperature in turn
259 fixed outcome sensitivity at 1 (inverse temperature model family). Each model family consisted of 4
260 model variants vbm_{1-4} ($1\alpha1\tau, 2\alpha1\tau, 1\alpha2\tau, 2\alpha2\tau$) and vbm_{5-8} ($1\alpha1\rho, 2\alpha1\rho, 1\alpha2\rho, 2\alpha2\rho$), in which
261 each parameter was either separated by feedback timing or kept as a single parameter across feedback
262 conditions. Our baseline value-based model vbm_1 included a single learning rate and a single inverse
263 temperature ($1\alpha1\tau$).

264

265 *Parameter estimation.* All choice data were fitted in a hierarchical Bayesian analysis using the Stan
266 language in R^{46,47} adopted from the hBayesDM package⁴⁸. Posterior parameter distributions were
267 estimated using Markov chain Monte Carlo (MCMC) sampling running 4 chains each with 3,000
268 iterations, using the first half of the chain as warmup, and group-level parameters and individual-level
269 parameters were estimated simultaneously. The hierarchical Bayesian approach provides more stable
270 and reliable parameter estimates as opposed to point-estimation approaches like maximum likelihood
271 estimation⁴⁹. Each model fit both wave 1 and wave 2 data at once, considering the correlation structure
272 of the same parameter across waves, to account for within-subject dependency using the Cholesky
273 decomposition. The Cholesky decomposition used a Lewandowski-Kurowicka-Joe prior of 2, and all
274 other group-level parameters had a prior normal distribution, Normal (0, 0.5). Non-response trials (wave
275 1 = 2.41%, wave 2 = 0.97% on average) were excluded in advance.

276

277 *Model simulation and model-derived learning score.* To appropriately interpret the parameter results
278 with respect to the optimal parameter combination of the winning model, we simulated 5,000,000
279 individual datasets using 10,000 different parameter value combinations (covering the whole range of
280 each parameter) to identify the optimal parameter combination of the winning model that was selected
281 by model comparison. In addition, we computed the model-derived mean choice probability of the
282 contingent, i.e., the more rewarded option, and we referred to it as the model-derived learning score.
283 This model-derived choice probability differs from the observed empirical choice probability (i.e., the
284 accuracy of selecting the more rewarded option), because the model-derived learning score combines
285 the model with the data by incorporating latent information carried out by key learning parameters. Thus,
286 the learning score captures observed behavior based on trial-by-trial latent processes predicted by value-
287 based models. We used this as metric to interpret the fitted posterior parameters in relation to the optimal
288 parameter combination of our probabilistic learning task.

289

290 *Model selection and validation.* We conducted a 2-step sequential procedure for the model development
291 and model selection. As a first step, we compared model evidence for the baseline value-based model
292 that does not separate learning rate and inverse temperature by feedback timing ($vbm_1:1\alpha, 1\tau$) to the

293 non-value-based, heuristic strategy models that reflect Win-stay or Win-stay-lose-shift strategy behavior
294 (*ws*, *wsls*). As a second step, we compared model evidence for 8 value-based model variants, 4 of the
295 model family with learning rate and inverse temperature ($1\alpha1\tau$, $2\alpha1\tau$, $1\alpha2\tau$, $2\alpha2\tau$) and 4 of the model
296 family with learning rate and outcome sensitivity ($1\alpha1\rho$, $2\alpha1\rho$, $1\alpha2\rho$, $2\alpha2\rho$). This allowed us to
297 compare whether children showed separable effects of feedback timing on one of the model parameters.
298 We compared the model fit using Bayesian leave-one-out cross-validation and obtained the expected
299 log pointwise predictive density ($elpd_{loo}$) using the R package `loo`⁵⁰. We further computed the model
300 weights (*Pseudo-BMA+*) using Pseudo Bayesian model averaging stabilized by Bayesian bootstrap with
301 100,000 iterations⁵¹. To validate our models, we estimated predictive accuracy by comparing one-step-
302 ahead model predictions with the choice data^{15,52}. We performed parameter recovery for the winning
303 model and model recovery by comparing it to a set of models used during model comparison
304 (Supplementary Material 1)⁵³.

305

306 *Episodic memory at wave 1*

307 We predicted the individual corrected recognition memory (hits-false alarms) by feedback condition in
308 a linear mixed effects model using the R package `lme4`⁴⁴. A total of 140 children completed the
309 recognition memory test and 138 were included in the analysis, with two being excluded due to negative
310 corrected recognition memory value (i.e., poor recognition memory). Age and sex were controlled for
311 as covariates.

312

313 *Longitudinal brain-cognition links*

314 We used latent change score (LCS) models to examine the longitudinal relationships between brain and
315 learning score measures. LCS models are longitudinal structural equation models that have been widely
316 applied to estimate developmental changes and coupling effects across domains such as the brain and
317 cognition^{54,55}. LCS models allow the definition of specific paths between multiple variables to test
318 explicit hypotheses and estimate latent change from the observed variables that account for measurement
319 error and increase testing power⁵⁶. We compiled univariate LCS models for each variable separately
320 (learning scores and brain volumes) to examine whether there was significant individual variance and
321 change, which could be related within a multivariate LCS model as a next step. Model fit had to be at
322 least acceptable, with a comparative fit index (*CFI*) > 0.95, standardized root mean square residual
323 (*SRMR*) < .08 and root mean square error of approximation (*RMSEA*) < .08⁵⁷. Age and sex were included
324 as covariates at wave 1, as well as the estimated total intracranial volume (eTIV) when brain volume
325 was included in the model. Multivariate LCS models allow to estimate meaningful brain-cognition
326 relationships: a wave 1 covariance between brain and cognition, brain predicting change onto cognition,
327 or vice versa, and a covariance in both brain and cognition change scores (wave 1 to wave 2). Before
328 compiling the variables into an LCS model, they were checked for outliers $\pm 4 SD$ around the mean. We
329 identified one outlier for the learning rate at wave 2, which was removed for the explorative LCS model

330 that included model parameters. There were no further outliers in other cognitive variables or brain
331 volumes. Continuous variables were standardized to the wave 1 measure so that wave 2 values represent
332 the change from wave 1, sex was contrast-coded (girls = 1, boys = -1).

333

334 Results

335

336 Behavioral results

337

338 First, we were interested in whether children showed behavioral differences between waves and
339 feedback timing. A descriptive overview is provided in Table 1 and Figure 2. The details of the reported
340 GLMM models, including the random effects structure and the effects of age and sex, are described in
341 the Supplementary Material 2. Since some children were poor learners who failed to reach 50 % average
342 accuracy in their last 20 trials (13 children at wave 1 and 6 children at wave 2), we also performed
343 behavioral analyses with a reduced dataset in which results remained unchanged (Supplementary
344 Materials 3).

345

346 *Children's learning improved between waves.* With the complete dataset, we found that increased
347 learning accuracy (i.e., the probability of choosing the more rewarding option) was predicted at wave 2
348 compared to wave 1, but there were no differences in accuracy by feedback timing ($\beta_{wave=2} = .550$, SE
349 $= .061$, $z = 8.97$, $p < .001$, $\beta_{feedback=delayed} = .013$, $SE = .024$, $z = 0.54$, $p = .590$). Furthermore, win-
350 stay probability increased and lose-shift probability decreased longitudinally, again without differences
351 by feedback timing (WS: $\beta_{wave=2} = .586$, $SE = .071$, $z = 8.22$, $p < .001$, LS: $\beta_{wave=2} = -.586$, $SE = .071$,
352 $z = -8.22$, $p < .001$). Reaction times were faster at wave 2 compared to wave 1, and they were faster for
353 delayed compared to immediate feedback trials ($\beta_{wave=2} = -218$, $SE = 22.7$, $t = -9.61$, $p < .001$,
354 $\beta_{feedback=delayed} = -14.0$, $SE = 6.61$, $t = -2.12$, $p = .036$). To summarize, children, on average,
355 improved their accuracy over 2 years, while the win-stay probability increased and the lose-shift
356 probability decreased between waves. Children were able to respond faster to cues paired with delayed
357 feedback compared to cues paired with immediate feedback, and they became faster in their decision-
358 making across waves (see mixed model effects overview in Table 1). Of note, reaction times were
359 largely uncorrelated with accuracy and switching behavior (win-stay, lose-shift), while accuracy and
360 switching behavior showed significant correlations at both waves (Figure 2D).

361

362 [Table 1]

363

364 [Figure 2]

365

366

367 Modeling results

368

369 *Children's behavior was best described by value-based learning.* We conducted a 2-step sequential
370 procedure for model development and model selection. Model comparison using leave-one-out cross
371 validation showed evidence in favor of the value-based learning model, reflected in the highest expected
372 log pointwise predictive density and highest model weights, confirming that children's learning
373 behavior in the longitudinal data can generally be better described by a value-based rather than by a
374 heuristic strategy model ($elpd_{loo} = -15154.9$, $pseudo-BMA^+ = 1$, Table 2). Children whose individual
375 fit was better for a heuristic model ($wsls$) than for the value-based model (vbm_1), were at both waves
376 more likely to be poor learners (defined as an accuracy below 50% in the last 20 trials). Taken together,
377 children's learning behavior was best described by a value-based model, and a heuristic strategy model
378 captured more poor learners compared to a value-based model.

379

380

[Table 2]

381

382 *Feedback timing modulated choice stochasticity.* Model vbm_3 ($1\alpha 2\tau$) showed the largest model
383 evidence, reflected in the highest expected log pointwise predictive density and highest model weights
384 and suggests that feedback timing affected the inverse temperature, but not the learning rate or outcome
385 sensitivity ($elpd_{loo} = -15045.3$, $pseudo-BMA^+ = 0.73$, Table 2). Table 3 and Figure 3A provide a
386 descriptive overview of the winning model parameters. Of note, there were only small differences in
387 model fit ($elpd_{loo}$) to the second-best model (vbm_7 , $1\alpha 2\rho$, $\Delta elpd_{loo} = -2.93$, $elpd_SE_{loo} = 2.92$,
388 $pseudo-BMA^+ = 0.24$), which suggests a potential separable feedback timing effect on outcome
389 sensitivity. The average inverse temperature did not differ by feedback condition, but showed large
390 within-person condition differences at both waves, indicating individual differences in feedback timing
391 modulation (wave 1: $\Delta\tau_{del-ime}$ Mean = 0.22, SD = 3.80, Range = 21.74, wave 2: $\Delta\tau_{del-ime}$ Mean =
392 0.35, SD = 3.70, Range = 24.03). The correlations between the parameters are shown in Supplementary
393 Material 4.

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402

Since reaction times were predicted by feedback timing behaviorally, and inverse temperature is assumed to reflect decision-making, we were interested in whether differences in reaction time were related to inverse temperature differences. Indeed, at both waves, children who responded faster during delayed compared to immediate feedback had a higher inverse temperature at delayed compared to immediate feedback (wave 1: $r = -.261$, $t = -3.18$, $p = .002$, wave 2: $r = -.345$, $t = -4.10$, $p < .001$, Figure 3B). Taken together, children's learning behavior was best described by a value-based model, where feedback timing modulated individual differences in the choice rule during value-based learning. Interestingly, the differences in the choice rule and reaction time were correlated. Specifically, more value-guided choice behavior (i.e., higher inverse temperature) was related to faster responses during

403 delayed feedback relative to immediate feedback, suggesting a link between model parameter and
404 behavior in relation to feedback timing.

405

406 [Table 3]

407

408 [Figure 3]

409

410 *Children's value-based learning became more optimal.* Next, we compared the parameter space
411 according to model simulation (Figure 4A) with the empirical posterior parameters fitted by the
412 winning model (Table 3, Figure 4B) to determine whether children increased their value-based
413 learning towards more optimal parameter combinations. Both fitted and simulated parameter
414 combinations allowed us to derive a learning score that captured learning performance according to
415 the winning value-based model. Note that the learning score was defined as the average choice
416 probability for the more rewarded choice option. We refer to these model-derived choice probabilities
417 as learning score, since they reflect value-based learning and combine information of learned values,
418 that depend on the learning rate, and values translated into choice probabilities, that depend on the
419 inverse temperature. Thus, a higher learning score reflects more optimal value-based learning. We
420 simulated 10,000 parameter combinations and created a learning score map according to each
421 parameter combination (Figure 4A). The optimal parameter combination was at a learning rate $\alpha =$
422 0.29, and an inverse temperature $\tau = 19.8$, and with an average learning score of 96.5 % (Figure 4A).
423 Children's fitted average learning rates ranged 0.01 – 0.22 and inverse temperature 6.73 – 18.70 and
424 were outside the parameter space above 96 % learning score (Table 3 and Figure 4A). The
425 longitudinal average increase in learning rate and inverse temperature were mirrored by average
426 increases in the learning scores, confirming our prediction that their parameters developed towards
427 optimal value-based learning (arrow in Figure 4B). The one-step ahead predictions of the winning
428 model captured children's choices overall well, predictive accuracies were 65.3 % at wave 1 and
429 75.7 % at wave 2 (Figure 4C).

430

431 [Figure 4]

432

433 Longitudinal brain-cognition links

434

435 *Significant longitudinal change in brain and cognition.* We first performed univariate LCS model
436 analyses to estimate a latent change score of immediate and delayed learning scores as well as striatal
437 and hippocampal volumes (see descriptive changes in Figure 5B-C). All four variables of interest
438 showed significant positive mean changes and variances, and all univariate models provided a good fit

439 to the data (Supplementary Material 5). This allowed us to further relate the differences in structural
440 brain changes to changes in learning.

441
442 *Hippocampal volume exhibited more protracted development during middle childhood.* We next fitted
443 a bivariate LCS model to compare striatal and hippocampal change scores. We theorized that by middle
444 childhood, the striatum would be relatively mature, whereas the hippocampus continues to develop. We
445 progressively constructed multiple LCS models to test this idea. First, the bivariate LCS model provided
446 a good data fit ($\chi^2(14) = 10.09$, $CFI = 1.00$, $RMSEA(CI) = 0(0-.06)$, $SRMR = .04$). We then further
447 fitted two constrained models, to see whether setting the mean striatal change or the mean hippocampal
448 change to 0 would lead to a drop in the model fit. Compared to the unrestricted model, the constrained
449 model that assumed no striatal change did not lead to a drop in model fit ($\Delta\chi^2(1) = 2.74$, $p = .098$),
450 whereas the model that assumed hippocampal change dropped in model fit ($\Delta\chi^2(1) = 12.69$, $p < .001$).
451 Finally, we tested a more stringent assumption of equal change for striatal and hippocampal volumes,
452 in which the model dropped in model fit compared to the unrestricted model ($\Delta\chi^2(1) = 18.04$, $p < .001$)
453 and suggests that striatal and hippocampal change differed. Together, these results support our
454 postulation of separable maturational brain trajectories in our study sample, suggesting that the
455 hippocampus continued to grow in middle childhood, whereas striatal volume increased less.

456
457 *Hippocampal and striatal volume showed distinct associations to learning.* We fitted a four-variate LCS
458 model to test our prediction of selective brain-cognition links. Specifically, we assumed a larger
459 contribution of striatal volume at immediate learning, and a larger contribution of hippocampal volume
460 at delayed learning. The LCS model provided good data fit ($\chi^2(27) = 15.4$, $CFI = 1.00$, $RMSEA(CI) =$
461 $0(0 - .010)$, $SRMR = .045$), and all relevant paths are shown in Figure 5D (see Table 4 for a detailed
462 model overview). For the striatal associations to cognition, we found that wave 1 striatal volume
463 covaried with both immediate learning score ($\phi_{STR_{w1},LS_{i,w1}} = 0.19$, $z = 2.52$,
464 $SE = 0.07$, $p = .012$, $\phi_{STR_{w1},LS_{d,w1}} = 0.18$, $z = 2.37$, $SE = 0.07$, $p = .018$). Constraining the striatal
465 association to immediate learning to 0 worsened the model fit relative to the unrestricted model ($\Delta\chi^2(1)$
466 $= 5.66$, $p = .017$), which was the same when constraining the striatal association to delayed learning to
467 0 ($\Delta\chi^2(1) = 5.14$, $p = .023$). In summary, larger striatal volume was associated with better learning
468 scores for both immediate and better delayed feedback.

469 Hippocampal volume, on the other hand, only covaried with delayed learning at wave 1 ($\phi_{HPC_{w1},LS_{d,w1}} =$
470 0.14 , $z = 2.05$, $SE = 0.07$, $p = .041$), not with immediate learning score ($\phi_{HPC_{w1},LS_{i,w1}} = 0.12$, $z = 1.68$,
471 $SE = 0.07$, $p = .092$). Fixing the path between hippocampal volume and delayed learning to 0 worsened
472 the model fit relative to the unrestricted model ($\Delta\chi^2(1) = 4.19$, $p = .041$), but not when its path to
473 immediate learning was constrained to 0 ($\Delta\chi^2(1) = 2.94$, $p = .086$). This suggests that larger hippocampal
474 volume was specifically associated with better delayed learning. As a next step, the associations between
475 striatum and hippocampus to immediate or delayed learning was directly compared against each other.

476 A model equal-constraining striatal and hippocampal paths to immediate learning ($\Delta\chi^2(1) = 0.41, p$
477 $= .521$) and another model equal-constraining these paths to delayed learning ($\Delta\chi^2(1) = 0.14, p = .707$)
478 did not lead to a worse model fit compared to the unrestricted model, which suggests that the brain-
479 cognition links have considerable overlap. This is in line with the high wave 1 covariance and change-
480 change covariance within the brain and cognition domain (see Table 4). We found no longitudinal links
481 between the brain and cognition domains, which suggests that the found brain-cognition links at wave
482 1 remained longitudinally stable (see Supplementary Material 5 for an exploratory LCS model that
483 related the model parameters to striatal and hippocampal volume).

484 Taken together, the confirmatory LCS model results were in line with our predictions of a relatively
485 larger involvement of the hippocampus during delayed feedback learning, but the findings on striatal
486 volume disconfirmed a selective association with immediate feedback learning and suggest a more
487 general role of the striatum in both learning conditions.

488
489 *Weak evidence for enhanced episodic memory during delayed feedback.* Finally, we investigated
490 whether a hippocampal contribution at delayed feedback would selectively enhance episodic memory.
491 Episodic memory, as measured by individual corrected object recognition memory (hits - false alarms),
492 showed at trend better memory for items shown in the delayed feedback condition ($\beta_{feedback=delayed}$
493 $= .009, SE = .005, t = 1.83, p = .069$, see Figure 5A). To summarize, there was weak support for enhanced
494 episodic memory during delayed compared to immediate feedback, in line with the idea of a selective
495 association between hippocampal volume and delayed feedback learning.

496

497 [Figure 5]

498

499 [Table 4]

500

501 Discussion

502

503 In this study, we examined the longitudinal development of value-based learning in middle childhood
504 and its associations with striatal and hippocampal volumes that were predicted to differ by feedback
505 timing. Children improved their learning in the 2-year study period. Behaviorally, learning was
506 improved by an increase in accuracy and a reduction in reaction time (i.e., faster responses). Further,
507 children's switching behavior improved by an increase in win-stay and a decrease in lose-shift behavior.
508 Computationally, learning was enhanced by an increase in learning rate and inverse temperature, which
509 together constituted more optimal value-based learning. Further, feedback timing modulated specifically
510 the inverse temperature. In terms of brain structures, we found that longitudinal changes in hippocampal
511 volume were larger compared to striatal volume, which suggests more protracted hippocampal
512 maturation. The brain-cognition links were longitudinally stable and partially confirmed our hypotheses.

513 In line with previous adult literature and our assumption, hippocampal volume was more strongly
514 associated with delayed feedback learning, and there was weak evidence of enhanced episodic memory
515 performance under delayed feedback compared to immediate feedback. Contrary to our expectations,
516 striatal volume was associated with not just immediate but also delayed feedback learning, suggesting
517 a common involvement of the striatum during value-based learning in middle childhood across
518 timescales.

519
520 Children's learning improvement between waves was described behaviorally by increased win-stay and
521 decreased lose-shift behavior. Our finding is in line with cross-sectional studies in the developmental
522 literature that reported increased learning accuracy and win-stay behavior^{58,59}. Our longitudinal dataset
523 with younger children further suggests that learning change is not only accompanied by increased win-
524 stay, but also decreased lose-shift behavior. We found lower learning performance and less optimal
525 switching behavior in girls compared to boys, which could point to sex differences for reinforcement
526 learning during middle childhood (Supplementary Material 2). Previous studies have found both male
527 and female advantages depending on their age and the type of learning task^{38,60,61}. Alternatively, sex
528 differences may have been driven by confounding variables not included in the analysis.
529 Computationally, we found longitudinally increased and more optimal learning rate and inverse
530 temperature, as shown by simulation data, that add to the growing literature of developmental
531 reinforcement learning¹⁶. Our study underscores the importance of relating empirical values to
532 simulation-based optimal values, as task characteristics such as reward probability and learning
533 environment stability determine the range of optimal parameter values²⁷.

534
535 Despite a relatively immature hippocampal structure in middle childhood, our results confirmed a
536 longitudinally stable association between hippocampal volume and delayed feedback learning. However,
537 episodic memory in this learning condition was not enhanced. This suggests a developmentally early
538 hippocampal contribution to value-based learning during delayed feedback, which does not modulate
539 episodic memory as much as compared to adults. Therefore, our study partially extends the findings
540 from the adult literature to middle childhood^{5,12-14}. The reduced effect of delayed feedback on episodic
541 memory may be due to the protracted development of hippocampal maturation. In an aging study with
542 a similar task, older adults failed to exhibit enhanced episodic memory for objects presented during
543 delayed feedback trials, and they showed no enhanced hippocampal activation during delayed feedback
544 and¹⁴. Therefore, the findings converge nicely at both childhood and older adulthood, during which the
545 structural and functional integrity of hippocampus are known to be less optimal than at younger
546 adulthood⁶²⁻⁶⁴.

547 Our brain-cognition links were only partially confirmed, as striatal volumes exhibited associations with
548 not just immediate learning scores, as we predicted, but also with delayed learning scores. This result
549 suggests that the striatum may be important for value-based learning in general rather than exhibiting a

550 selective association with immediate feedback learning. This is also what we found in an explorative
551 analysis that related the striatum to learning rate in general and further predicted longitudinal change in
552 learning rate (Supplemental Material 4). This overall reduced brain-behavior specificity could reflect
553 less differentiated memory systems during development, similar to findings from aging research. Here,
554 older adults exhibited stronger striatal and hippocampal co-activation during both implicit and explicit
555 learning, compared to more dissociable brain-behavior relationships in younger adults⁶⁵. Interestingly,
556 even in young adults, clear dissociations between memory systems such as in non-human lesion studies
557 are uncommon, and factors like stress modulate their cooperative interaction^{6,10,11,66,67}. Further, there are
558 methodological differences to previous studies that could explain why striatal volumes were not
559 uniquely associated with immediate learning in our study. For example, previous studies related reward
560 prediction errors to striatal and hippocampal activation^{5,13,14}, whereas we examined individual
561 differences in brain structure and the model-derived learning scores. Future functional neuroimaging
562 studies with children could further clarify whether children's memory systems are indeed less
563 differentiated and explain the attenuated modulation by feedback timing. Taken together, compared to
564 the adult literature, our results with children showed that the hippocampal structure was associated with
565 delayed feedback learning, but did not enhance episodic memory encoding, while the striatum generally
566 supported value-based learning. These findings point towards a developmental effect of less
567 differentiated and more cooperative memory systems in middle childhood.

568
569 Our computational modeling results revealed a separable effect of feedback timing on inverse
570 temperature, which suggests that the memory systems modulated learning during decision-making. The
571 reported behavioral differences in reaction time and their correlation to the inverse temperature further
572 support the idea of a decision-related mechanism, as we found children to respond faster during delayed
573 feedback trials and faster responding children also exhibited more value-guided choice behavior (i.e.
574 higher inverse temperature) during delayed compared to immediate feedback. The hippocampus may
575 contribute to a decision-related effect in the delayed feedback condition by facilitating the encoding and
576 retrieval of learned values⁶⁸. This is in contrast to previous event-related fMRI and EEG studies
577 reporting feedback timing modulations at value update^{5,13,14}, which may be due to at least two reasons.
578 First, we did not include a functional brain measure to examine its differential engagement during the
579 choice and feedback phases. Second, in such a reinforcement learning task, disentangling model
580 parameters from the choice and feedback phases can be challenging, such as for the inverse temperature
581 and outcome sensitivity⁶⁹. Hippocampal engagement at delayed feedback may enhance outcome
582 sensitivity, as well as facilitate cue-choice associations and improve retrieval and choice behavior. A
583 mechanism facilitating retrieval seems especially relevant in our paradigm, where multiple cues were
584 learned and presented in a mixed order, thus creating a high memory load. To summarize, our study
585 results suggest that feedback timing can modulate decision-making. However, disentangling the effects
586 of inverse temperature and outcome sensitivity is challenging and warrants careful interpretation. Future

587 studies might shed new light by examining neural activations at both task phases, and by choosing a
588 task design that allows independent manipulations on these phases and associated model parameters,
589 e.g., by using different reward magnitudes during reinforcement learning, or by studying outcome
590 sensitivity without decision-making.

591

592 One aim of developmental investigations is to identify the emergence of brain and cognition dynamics,
593 such as the hippocampal-dependent and striatal-dependent memory systems, which have been shown to
594 engage during reinforcement learning depending on the delay in feedback delivery. Our longitudinal
595 study partially confirmed these brain-cognition links in middle childhood but with less specificity as
596 previously found in adults.

597 An early existing memory system dynamic, similar to that of adults, is relevant for applying
598 reinforcement learning principles at different timescales. For example, in a school context, learning
599 processes can be better structured according to their development. Furthermore, probabilistic learning
600 from delayed feedback may be a potential diagnostic tool to examine the hippocampal-dependent
601 memory system during learning in children at risk. Environmental factors such as stress¹¹ and
602 socioeconomic status^{39,70} have been shown to affect hippocampal structure and function and may
603 contribute to a heightened risk for psychopathology in the long term⁷¹⁻⁷³. Deficits in hippocampal-
604 dependent learning may be particularly relevant to psychopathology since dysfunctional behavior may
605 arise from a tendency to prioritize short-term consequences over long-term ones^{74,75} and from the
606 maladaptive application of previously learned behavior in inappropriate contexts⁷⁶.

607 Another key question is whether developmental trajectories observed cross-sectionally are also
608 confirmed by longitudinal results, such as for the learning rate and inverse temperature. Our results show
609 developmental improvements in these learning parameters in only two years. This suggests that the
610 initial two years of schooling constitute a dynamic period for feedback-based learning, in which
611 contingent feedback is important in shaping behavior and development.

612

613 Additional Information

614

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620

621 Conflicts of interest. The authors declare no competing financial interests.

622

623 Ethics approval. This study was approved by the “Deutsche Gesellschaft für Psychologie” ethics
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625

626 Availability of data and code. <https://osf.io/pju65/>

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636

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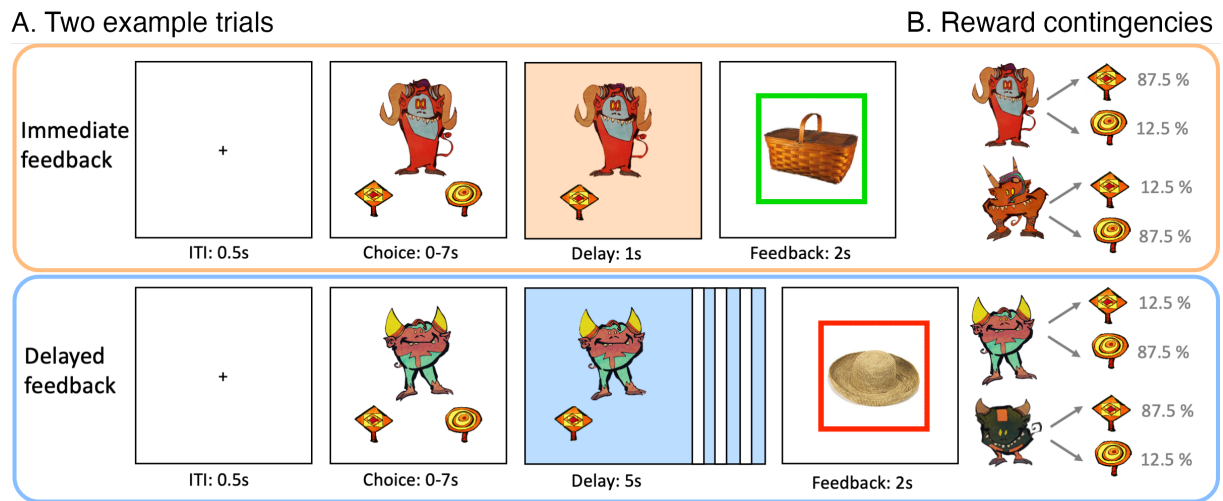
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Figures and Tables

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816

817 Figure 1. (A) Depiction of two example trials of immediate and delayed feedback conditions presented
 818 at wave 1. For immediate feedback (top panel), between choice response and feedback, cue and choice
 819 were presented for 1 s. At feedback, a green frame around the incidentally encoded object indicated a
 820 positive outcome, which appeared in 87.5% of the trials when selecting the sward-shaped lolli for this
 821 example cue. For delayed feedback (bottom panel), the delay phase between choice response and
 822 feedback lasted for 5 s. The red frame around the object indicated a negative outcome and appeared in
 823 87.5% of the trials when selecting the sward-shaped lolli for this example cue. (B) For each feedback
 824 condition, two action-outcome contingencies were learned to balance a potential choice bias. With the
 825 four task versions, the cues and outcome contingencies were counterbalanced across participants.

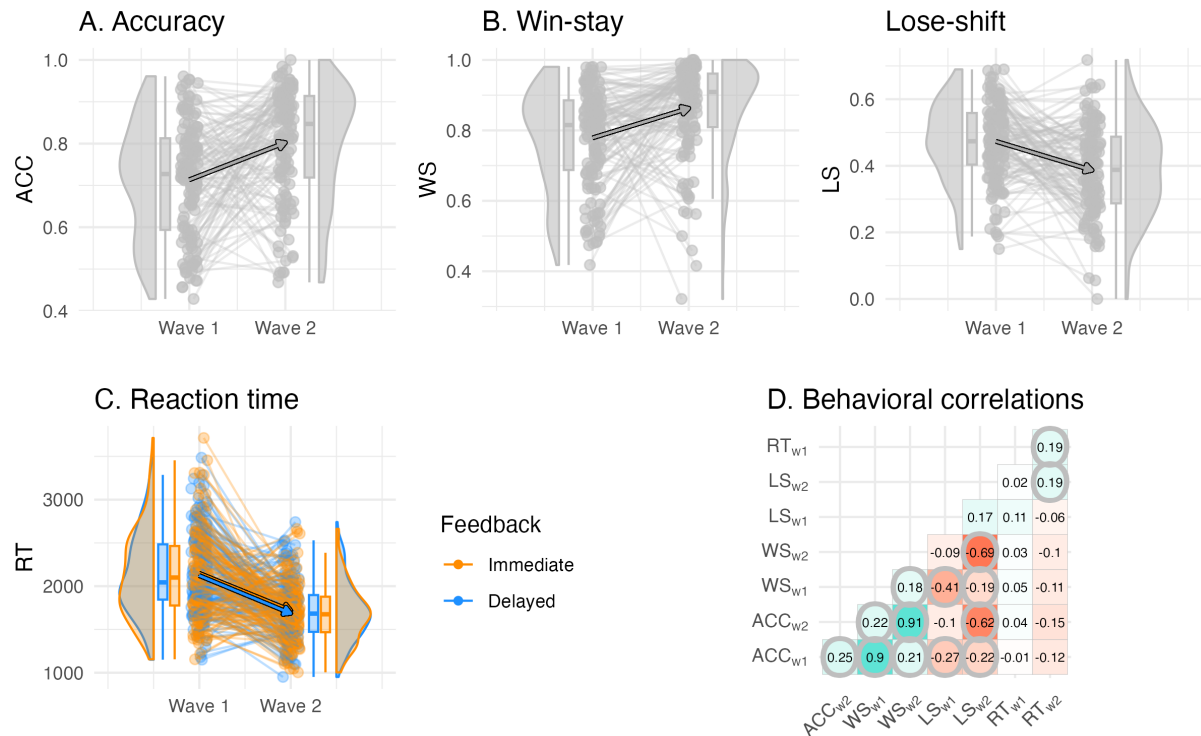
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827 Table 1. Descriptive behavioral results of dependent variables Accuracy (ACC, probability correct),
 828 win-stay probability (WS), lose-shift probability (LS), and reaction time (RT, in seconds), as well as
 829 mixed model fixed effects that predicted these dependent variables.

	Descriptive Results				Mixed Model Effects	
	Wave 1		Wave 2		Wave	Feedback
	Ime	Del	Ime	Del		
ACC	0.69 (0.46)	0.70 (0.46)	0.79 (0.41)	0.80 (0.40)	↑ W2	–
WS	0.81 (0.39)	0.80 (0.40)	0.88 (0.32)	0.88 (0.32)	↑ W2	–
LS	0.47 (0.50)	0.50 (0.50)	0.42 (0.49)	0.42 (0.49)	↓ W2	–
RT	2.10 (1.31)	2.07 (1.29)	1.70 (1.02)	1.67 (1.00)	↓ W2	↓ Del

830 *Note.* Mean (standard deviation) of the variables, split by wave and feedback timing, is reported in the
 831 table. Mixed model effects and their directionality (increasing ↑ or decreasing ↓) predicting the
 832 dependent variables. W2 = Wave 2, Ime = Immediate feedback, Del = Delayed feedback.

833



834

835 Figure 2. Individual differences in the behavioral reinforcement learning outcomes and their longitudinal
 836 change. (A) Accuracy did not differ by feedback timing and increased between waves. (B) Win-stay and
 837 lose-shift probability did not differ by feedback timing, and win-stay increased and lose-shift probability
 838 decreased between waves. (C) Reaction time differed by feedback timing, in which decisions for cues
 839 learned with delayed feedback were faster, and reaction times were faster at wave 2 compared to wave
 840 1. (D) Correlations between behavioral outcomes reveal that learning accuracy was primarily correlated
 841 with the win-stay and lose-shift probabilities both within and between waves, but was uncorrelated to
 842 reaction time. Significant correlations are circled, *p*-values were adjusted for multiple comparisons using
 843 bonferroni correction.

844

845 Table 2. Model comparison results.

Model	Parameters	$\Delta elpd_{loo}$ [SE]	$\Sigma elpd_{loo}$ [mean]	<i>pseudo-BMA+</i>
Step 1: heuristic strategy models and value-based learning model				
<i>vbm</i> ₁	1 α , 1 τ	0 [0]	-15154.9 [-0.45]	1
<i>ws</i>	1 τ_{ws}	-1327.7 [159.5]	-16482.7 [-0.49]	<0.01
<i>wsls</i>	1 τ_{wsls}	-4247.3 [284.8]	-19402.3 [-0.58]	0
Step 2: value-based learning models				
<i>vbm</i>₃	1α, 2τ	0 [0]	-15045.3 [-0.45]	0.73
<i>vbm</i> ₇	1 α , 2 ρ	-2.93 [2.92]	-15048.2 [-0.45]	0.24
<i>vbm</i> ₆	2 α , 1 ρ	-24.34 [8.85]	-15069.6 [-0.45]	<0.01
<i>vbm</i> ₈	2 α , 2 ρ	-29.71 [15.95]	-15075.0 [-0.45]	0.02
<i>vbm</i> ₄	2 α , 2 τ	-43.34[14.89]	-15088.6 [-0.45]	<0.01
<i>vbm</i> ₂	2 α , 1 τ	-46.45 [13.97]	-15091.7 [-0.45]	<0.01
<i>vbm</i> ₅	1 α , 1 ρ	-59.01 [7.59]	-15104.3 [-0.45]	<0.01
<i>vbm</i> ₁	1 α , 1 τ	-109.63 [11.98]	-15154.9 [-0.45]	<0.01

846 *Note.* Model = heuristic (*ws*, *wsls*) and value-based models (*vbm*₁₋₈) that were compared against each other.
 847 Parameters = corresponding model parameters learning rate α , inverse temperature τ and outcome sensitivity ρ .
 848 $\Delta elpd_{loo}$ [SE] = difference in the Bayesian leave-one-out cross-validation estimate of the expected log pointwise
 849 predictive density relative to the winning model and its standard errors. $\Sigma elpd_{loo}$ [mean] = sum of expected log
 850 pointwise predictive density of all 33,460 trials, including all participants and waves, and trial mean. *Pseudo-*
 851 *BMA+* = model weight for relative model evidence using Bayesian model averaging stabilized by Bayesian
 852 bootstrap using 100,000 iterations.

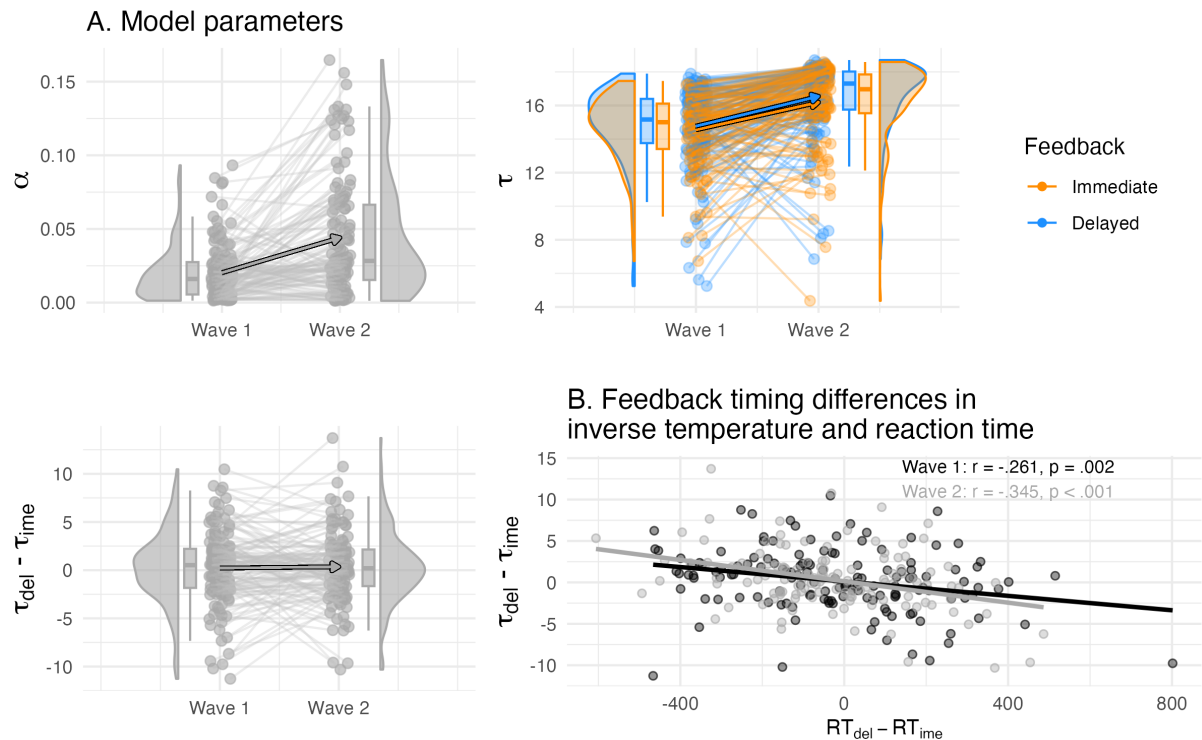
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854 Table 3. Description of model parameters from the winning value-based model *vbm*₃.

	Wave 1					Wave 2				
	α	τ_{Ime}	τ_{Del}	ls_{Ime}	ls_{Del}	α	τ_{Ime}	τ_{Del}	ls_{Ime}	ls_{Del}
<i>Mean</i>	0.02	14.6	14.8	0.73	0.73	0.05	16.2	16.5	0.82	0.82
<i>SD</i>	0.02	2.04	2.37	0.12	0.13	0.04	2.37	2.21	0.13	0.13
<i>Min</i>	<0.01	6.73	5.25	0.53	0.53	<0.01	4.37	6.85	0.53	0.53
<i>Max</i>	0.09	17.5	17.9	0.94	0.94	0.22	18.6	18.7	0.96	0.96

855 *Note.* α = learning rate across feedback timing, τ_{Ime}/ls_{Ime} = inverse temperature and learning score for
 856 immediate feedback, τ_{Del}/ls_{Del} = inverse temperature and learning score for delayed feedback.

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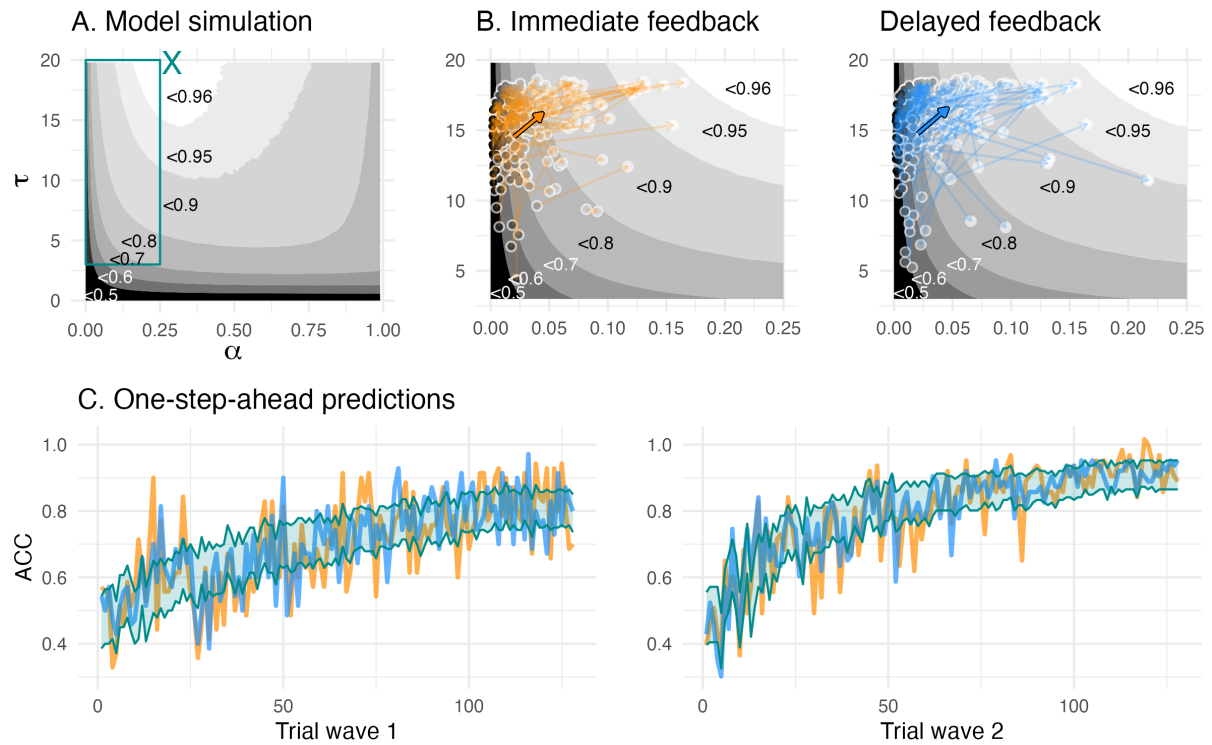


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859 Figure 3. (A) Individual differences in the learning rate and inverse temperature of the winning model
860 and their longitudinal change. The inverse temperature τ but not learning rate α was separated by
861 feedback timing, and both increased between waves in their values (top panel). The condition difference
862 in the inverse temperature did not differ on average, but showed individual differences (bottom left
863 panel). (B) The condition differences in the inverse temperature correlated with reaction time, i.e., higher
864 delayed compared to immediate inverse temperature was related to faster delayed compared to
865 immediate reaction time.

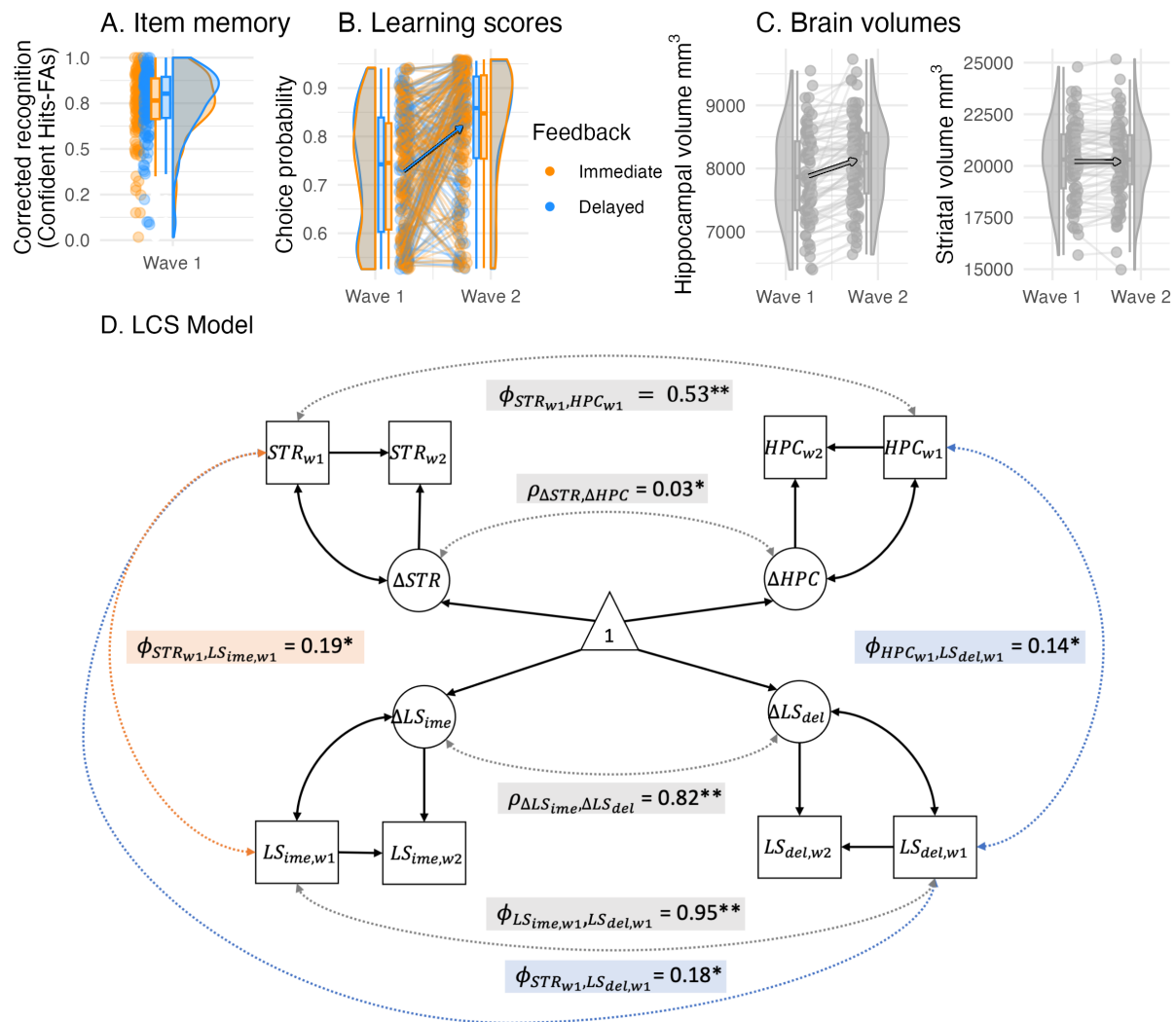
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869 Figure 4. (A) The model simulation depicts parameter combinations and simulation-based average
870 learning scores. The cyan “X” in the middle top depicts the optimal parameter combination where
871 average learning scores were at 96.5 %, and the cyan rectangle depicts the space of the fitted parameter
872 combinations, (B) Enlarged view of the space of fitted parameter combinations. The colored arrows
873 depict mean change (bold arrow) and individual change (transparent arrows) of the fitted parameters.
874 The greyscale gradient-filled dots, that are connected by the arrows, depict the individual learning score,
875 while the the greyscale gradient in the background depicts the simulated average learning score. The
876 mean change reveals an overall change towards the higher, i.e., more optimal, learning scores. (C) One-
877 step-ahead posterior predictions of the winning model for each wave. The colored lines depict averaged
878 trial-by-trial task behavior for each feedback condition, and a cyan ribbon indicates the 95% highest
879 density interval of the one-step-ahead prediction using the entire posterior distribution.



880 Figure 5. (A) Recognition memory (corrected recognition = hits - false alarms) for objects presented
 881 during delayed feedback was only enhanced at trend. (B) Learning scores depicted here were used in
 882 the LCS analyses. Learning scores were the model-derived choice probability of the contingent choice
 883 using fitted posterior parameters. (C) Hippocampal and striatal volumes increased between waves, while
 884 hippocampal volume increased most. (D) A four-variate latent change score (LCS) model that included
 885 striatal and hippocampal volumes as well as immediate and delayed learning scores. Depicted are
 886 significant paths cross-domain (brain-cognition, dashed lines) and within-domain (brain or cognition,
 887 solid lines), other paths are omitted for visual clarity and are summarized in Table 4. Depicted brain-
 888 cognition links included $\phi_{STR_{w1}, LS_{ime, w1}}$ (covariance between striatal volume and immediate learning
 889 score at wave 1), as well as $\phi_{HPC_{w1}, LS_{del, w1}}$ and $\phi_{STR_{w1}, LS_{del, w1}}$ (covariances between hippocampal and
 890 striatal volumes and delayed learning score at wave 1). Brain links included $\phi_{STR_{w1}, HPC_{w1}}$ and
 891 $\rho_{\Delta STR, \Delta HPC}$ (wave 1 covariance and change-change covariance), and similarly, cognition links included
 892 $\phi_{LS_{ime, w1}, LS_{del, w1}}$ and $\rho_{\Delta LS_{ime}, \Delta LS_{del}}$. Covariates included age, sex and estimated total intracranial
 893 volume. ****** denotes significance at $\alpha < .001$, ***** at $\alpha < .05$.

896 Table 4. Parameter estimates of a four-variate latent change score model that includes brain (striatal and
897 hippocampal volume) and cognition domains (immediate and delayed learning score)

	<i>STR</i>	<i>LS_{ime}</i>	<i>HPC</i>	<i>LS_{del}</i>
Model fit: $\chi^2 = 15.4$, $df = 27$, $CFI = 1$, $RMSEA (CI) = 0 (0-0.01)$, $SRMR = 0.045$				
Mean change Δ	0.06* (0.03)	0.76** (0.08)	0.38** (0.04)	0.75** (0.08)
wave 1 variance σ	fixed to 1	fixed to 1	fixed to 1	fixed to 1
change variance σ_{Δ}	0.07** (0.01)	0.88** (0.10)	0.18* (0.07)	0.83** (0.10)
Intercept-change regression β	-0.04 (0.04)	-0.83* (0.29)	-0.16* (0.06)	-0.73* (0.27)
Wave 1 covariates				
age onto Intercept ϕ	0.19 (0.10)	-0.05 (0.08)	0.29* (0.08)	0.08 (0.08)
sex onto Intercept ϕ	-0.42** (0.07)	-0.14 (0.07)	-0.47** (0.07)	-0.11 (0.07)
eTIV onto Intercept ϕ	0.68** (0.05)	–	0.70** (0.05)	–
Brain-cognition links (cross-domain)				
STR- <i>LS_{ime}</i>	0.19* (0.07)	0.18* (0.07)	0.12 (0.07)	0.14* (0.07)
change-change covariance ρ	<0.01 (0.03)	<0.01 (0.03)	-0.06 (0.05)	-0.07 (0.05)
wave 1 brain onto cognition change γ	0.25 (0.13)	0.22 (0.12)	0.05 (0.11)	0.06 (0.10)
wave 1 cognition onto brain change γ	-0.19 (0.13)	0.21 (0.13)	0.05 (0.10)	<0.01 (0.10)
Brain links (within-domain)				
STR- <i>HPC</i>	0.53** (0.07)			
change-change covariance ρ	0.03* (0.01)			
wave 1 striatum onto hippocampal change γ	0.06 (0.05)			
wave 1 hippocampus onto striatal change γ	0.02 (0.03)			
Cognition links (within-domain)				
<i>LS_{ime}</i> - <i>LS_{del}</i>	0.95** (0.10)			
change-change covariance ρ	0.82** (0.10)			
wave 1 <i>LS_{ime}</i> into <i>LS_{del}</i> change γ	-0.07 (0.27)			
wave 1 <i>LS_{del}</i> into <i>LS_{ime}</i> change γ	0.06 (0.28)			

898 Parameter estimates in bold are the paths of interest depicted in Figure 5D. Standard errors are shown in
899 parentheses. eTIV = estimated total intracranial volume. ** denotes significance at $\alpha < .001$, * at $\alpha < .05$. sex coded
900 as 1 = girls, -1 = boys.