



Vibrant Aging Self-Assessment

Assessment Scoring Instructions:

Rate each statement with a score: **YES** = 5 points **Working on it** = 3 points **NO** or **I Don't Know** = 0 points.

Add up your points for each section, then add all section totals to get your final score (perfect score = 280).

Score Guide:

- Any section with a **0** needs immediate focus.
- **Below 100** = Significant work needed.
- **100–150** = Doing okay — keep improving.
- **170–230** = Optimal range for a high-quality, vibrant life.
- **Above 230** = Excellent! You're living vibrantly on your own terms.

Note: This assessment contains 12 sections. There are also 13 fun, reflective questions sprinkled throughout to spark deeper thinking. The answer key is located at the end of the assessment for these questions.

Health & Wellness

Answer

Score

I have a team of health professionals that I can talk to when making important health decisions		
I drink half my body weight in ounces of water every day (150 lbs = 75 ounces of water)		
I am active and I keep moving every day		
I am focusing on cutting sugar out of my diet so that my body gets its energy from burning fat		
I eat a lot of fruit and vegetables, nuts and legumes/beans		
I eat and drink fermented foods and drinks on a regular basis and/or I take a probiotic regularly		



I know what the Vitamin D levels in my blood are and I take the appropriate measures to keep them where they need to be		
Total:		

1. How much water do you need to drink each day?
 - a. 125 ounces (3.7 liters) for males. 91 ounces (2.7 liters) for females
 - b. 8 - 8 ounce glasses
 - c. A minimum of half your bodyweight in ounces
 - d. As much as you can

2. What is Pre-Hab?
 - a. Before Habakkuk in the Bible
 - b. Before habitation of the planet
 - c. Strength training prior to medical procedures and surgery
 - d. Rehabilitation after and before having another injury

Estate Planning

Answer

Score

I have done a Trust to protect my assets from probate, or a Will, so that my assets will be distributed the way I desire		
I have done a Financial and Medical POA, and the appropriate people have copies and understand what I want medically and financially		
I have updated my Trust or Will, and I do so whenever there are life changes that are important		
I have done a Living Will (Advance Directive) and it is readily accessible to doctors digitally in case of an emergency or if I am taken to the hospital		
I have taken the appropriate steps to fund my Trust and I have made sure that any new assets acquired have been put into the trust (does not apply to a Will)		
Total:		



3. What percentage of the people in the US don't have a will or a trust?

- a. 38%
- b. 55%
- c. 23%
- d. 63%

4. What is the most important thing when it comes to having a functional, effective trust?

- a. Funding
- b. Assigning a successor trustee
- c. Figuring out how you would like for your assets to be dispersed
- d. The attorney you choose to do your trust

Financial/Tax Planning

Answer

Score

I know that my money is creating the maximum benefit for me and the highest efficiency		
I have confidence that I am not taking on too much risk, and my money is safe for retirement		
I know what it costs for me to produce my retirement income		
I understand that Longevity is one of the biggest risks in retirement and I am prepared for it		
I know how much money I will need each year, and I know how long my money will last		
I know what the Tax Torpedo is, and I have taken steps to avoid paying too much in taxes, as I receive Social Security and take distributions from my retirement accounts		
Total:		

5. What is the rule of 72?

- a. One of the rules for a card game called War



- b. A rule that Congress uses to determine how much money should be allocated for transportation
 - c. A rule used by the Kiwanis organization to call the group to order
 - d. a handy tool used in finance to estimate the number of years it would take to double a sum of money through interest payments
6. Aside from dealing with health and doctors, what else should you consider getting a second opinion about?
- a. What diet you should be on to be healthy
 - b. What to do to make your home ready to live your life in it as you age
 - c. My retirement plan and finances
 - d. What car to buy

Housing & Aging in Place

Answer

Score

The home I am living in is the home that I want to stay in for as long as possible as I age and if not, I am thinking of moving, sooner than later		
I keep the clutter cleared from my home and I am organizing and getting rid of what I don't need		
I am aware of all of the things I can do to improve the features of my home so that I can safely age in it no matter what my abilities		
I am making a plan to start making those improvements		
Total:		

7. What percentage of homes are not equipped for owners to live in safely and comfortably as they age into their older years?
- a. 90%
 - b. 38%
 - c. 60%
 - d. 88%



Mobility	Answer	Score
I move around doing things frequently throughout the day, I do not sit for longer periods than a couple of hours		
My day generally involves stretches in the morning and evening		
I do strength training 3 times a week		
I am confident that I can improve my mobility if I decide to focus on it		
I know what the 6 Activities of Daily Living are and I think about ways that I can keep myself performing them as I age		
Total:		

8. What is the organ in the body that powers vitality?

- a. Heart
- b. Lungs
- c. Kidneys
- d. Muscle

Care Planning & In-Home Care	Answer	Score
I know who will help me when I begin to need help with the activities of daily living (family and/or a professional), and we have discussed my expectations		
My care will be provided to me when I begin needing assistance and I will make the decisions based on predetermined criterion that I have set for myself		
I have a solid plan for how I will pay for my care, and/or for assisted living		
Total:		

9. What is the best way to proactively plan for future in-home care needs?

- a. Waiting until you or your spouse need help before researching options



- b. Having an honest conversation with your family now and creating a written care plan that includes preferred in-home care services, costs, and who will help coordinate
- c. Relying on Medicare to automatically cover all long-term in-home care
- d. Assuming your children will move in to take care of you when the time comes

Social Security & Medicare

Answer

Score

I know how to optimize my Social Security		
I am aware that my spouse will have to live on much less if I pass away before he/she does, and I have a plan for this		
I have done a plan so that I am not affected by the Tax Torpedo when it comes to taking my Social Security Benefits		
I have the best Medicare plan for my needs, and I re-evaluate my coverage yearly		
I know that Medicare does not cover long-term care		
Total:		

10. How can you pay for long-term care such as in-home care, assisted living, or nursing home care?

- a. Medicare covers most long-term care costs
- b. Self-insurance (personal savings) and Long-Term Care insurance policies
- c. Only through family support
- d. I don't know

Technology

Answer

Score

I am comfortable with my abilities to protect myself on the web and on my cell phone		
I can do what I need to be able to do on my phone or my computer		
I am aware of the technology available to keep me safe and to notify family should I have a problem		



I know about and am familiar with the different types of scams and how to avoid them		
Total:		

11. Which technology best supports proactive aging by helping prevent emergencies and maintain independence?

- a. fitness tracker that counts daily steps
- b. Smart home sensors that detect falls, remind you to take medication, and alert family if needed
- c. Video streaming services
- d. Online shopping apps

Insurance

Answer

Score

I know what insurance products I have, the benefit they provide and when to use them		
I have educated myself about the new long-term care products (long-term care, life, annuity) that can leverage my money for long-term care, and the improvements over the old products		
I have enough insurance so that should I pass, my family will be able to continue living the same lifestyle they had when I was still alive		
I know what living benefits are and how they can benefit me		
I understand the value of “leveraging the value of certainty”		
Total:		

12. What insurance can you buy that doesn't cost you anything?

- a. Self-insurance
- b. Term Life insurance
- c. Long-Term Care Insurance
- d. Insurance that you have



Family	Answer	Score
I have been clear about what I want for my aging, how I want to be treated and what is important to me		
I have started making plans for when I might need some help so that I have more control, and my family doesn't have to figure everything out while they are dealing with stressful circumstances		
I am making important decisions today, and discussing them with my family so that everyone is clear about my wishes and so there will be less trauma when I pass		
I am spending time thinking about what I want to leave to my loved ones of my personal items when I pass, and I am discussing this with each family member individually		
Total:		

13. What is the most important thing that you can do for your family when it comes to your aging?

- a. Set up a Trust
- b. Move into assisted living
- c. Leave a legacy of vibrant living and finishing life out strong
- d. Leave my jewelry and bigger assets to them

Community	Answer	Score
I spend time with friends on a regular basis and we discuss our aging and support one another		
I am focused on building social capital by joining groups to do activities, meeting my neighbors and taking up hobbies		
I volunteer in my community and/or I do things for others in need		
If I think of something that can improve my community, I make an effort to let the appropriate people know		
Total:		



Spiritual Life	Answer	Score
I regularly engage in spiritual or reflective practices (prayer, reading inspirational or sacred texts, etc.)		
I feel a meaningful connection to something greater than myself (God, a higher power, life’s purpose, etc.)		
I try to live with purpose, gratitude, and inner peace		
I participate in a supportive community (church, faith group, or like-minded people)		
Total:		

GRAND TOTAL:	
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If you have any questions, or need help getting started in the right direction, feel free to contact Vibrant Aging Solutions either to schedule a free 15-minute information call, or to set a time for a consultation.

Answer Key

1. C
2. C
3. B
4. A
5. D
6. C
7. A
8. D
9. B
10. B
11. B
12. C
13. C