Financial Health Assessment (Age 50+)

Instructions: For each question, check the option that best applies to you. Then tally your score using the point values shown.

---

1. Do you have a clear estimate of your retirement needs?

[ ] Yes (5 points)

[ ] Somewhat (3 points)

[ ] No (0 points)

2. Are you saving at least 15% of your income toward retirement?

[ ] Yes (5 points)

[ ] No (0 points)

3. Are your retirement investments diversified?

[ ] Yes (5 points)

[ ] Somewhat (3 points)

[ ] No (0 points)

4. Do you have a retirement timeline and income plan?

[ ] Yes (5 points)

[ ] Somewhat (3 points)

[ ] No (0 points)

5. Have you planned for Social Security or pensions?

[ ] Yes (5 points)

[ ] No (0 points)

6. Do you have no high-interest debt?

[ ] Yes (5 points)

[ ] Somewhat (3 points)

[ ] No (0 points)

7. Is your mortgage manageable or scheduled to be paid off by retirement?

[ ] Yes (5 points)

[ ] No (0 points)

8. Do you have a plan for healthcare costs after retirement?

[ ] Yes (5 points)

[ ] No (0 points)

9. Have you planned for long-term care?

[ ] Yes (5 points)

[ ] No (0 points)

10. Do you have an updated will or trust?

[ ] Yes (5 points)

[ ] No (0 points)

11. Do you have healthcare directives and powers of attorney?

[ ] Yes (5 points)

[ ] No (0 points)

12. Do you have at least 6 months of expenses saved for emergencies?

[ ] Yes (5 points)

[ ] Somewhat (3 points)

[ ] No (0 points)

13. Do you have a retirement lifestyle plan and budget?

[ ] Yes (5 points)

[ ] Somewhat (3 points)

[ ] No (0 points)

14. Do you review and adjust your financial plan regularly?

[ ] Yes (5 points)

[ ] No (0 points)

---

Scoring Guide

**60–75 points**: Excellent! You’re financially healthy and on track. You’re ready to Grow your wealth [ list Books etc]

**45–59 points:** Good, but there are areas for improvement. You can start growing your wealth but I also recommend these resources for improvement [ List Books etc)

**30–44 points:** Caution: Important gaps exist that could affect your retirement. Speak to a Financial Planner or Finance professional

**Below 30 points:** At risk: Strongly consider working with a financial planner. Or Finance professional