THE WEALTHY LIVING CHECK

Money without mind is not wealth.

Twelve questions that show you where your Mind, Money, Relationship and Lifestyle are out of balance.

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In practice since 2007

BEFORE YOU START

How to use this

Most people measure their wealth by looking at one number. That number tells you almost nothing about whether you are actually okay.

This check looks at four things instead: your **Mind**, your **Money**, your **Relationships**, and your **Lifestyle**. Three questions each. Twelve in total.

It takes about ten minutes.

Answer honestly, not aspirationally. Score how things actually are this month — not how they were at your best, and not how you intend them to be. Nobody else will see this.

Score each statement from 1 to 5:

1 — Not true at all
2 — Rarely true
3 — Sometimes true
4 — Mostly true
5 — Completely true

This is a self-reflection tool, not financial advice. It does not take into account your personal circumstances, and nothing here is a recommendation to buy or sell any product.

PILLAR ONE

Mind — the inner wealth

Most money problems are not money problems. They are decision problems.

1. When I make a money decision, I feel calm and clear — not rushed, not anxious.

1	2	3	4	5	1 = not true at all · 5 = completely true

2. I know what "enough" looks like for me. I could put a number on it.

1	2	3	4	5	1 = not true at all · 5 = completely true

3. I rarely lie awake at night thinking about money.

1	2	3	4	5	1 = not true at all · 5 = completely true

Mind total: ______ **/ 15**

PILLAR TWO

Money — the foundation

Security is not optional. But security is not the same as having a lot.

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4. If my income stopped tomorrow, I know exactly how long my family could cope.

[1] [2] [3] [4] [5] 1 = not true at all · 5 = completely true

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5. I understand what I own and why I own it — not just what I was once sold.

[1] [2] [3] [4] [5] 1 = not true at all · 5 = completely true

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6. If I died tomorrow, my family would know where everything is, and who to call.

[1] [2] [3] [4] [5] 1 = not true at all · 5 = completely true

Money total: ______ **/ 15**

PILLAR THREE

Relationship — with others, and yourself

There are two relationships in this pillar. Most people only work on one.

7. The people closest to me know the state of our finances as well as I do.

1 2 3 4 5   1 = not true at all · 5 = completely true

8. I can talk about money at home without it turning into an argument.

1 2 3 4 5   1 = not true at all · 5 = completely true

9. When I make a financial mistake, I speak to myself the way I would speak to a friend.

1 2 3 4 5   1 = not true at all · 5 = completely true

Relationship total: ______ **/ 15**

PILLAR FOUR

Lifestyle — the art of living well

Because the point was always to live.

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10. My money is buying me the life I actually want — not the life I am supposed to want.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5   1 = not true at all · 5 = completely true

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11. I take real rest, and I do not feel guilty about it.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5   1 = not true at all · 5 = completely true

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12. If I lived the next ten years exactly as I am living now, I would be glad.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5   1 = not true at all · 5 = completely true

Lifestyle total: ______ **/ 15**

What your score means

Add your four pillar scores together. **Total: ______ / 60**

48 – 60 · Steady

You are in a small minority. The work now is protection — most people at this level lose ground not through bad luck, but through drift.

36 – 47 · Functioning, but fragile

Things work, but there is not much room if something goes wrong. Usually one pillar is quietly carrying the other three.

24 – 35 · The plan is working. You are not feeling it.

This is where most successful people land — and it is the most frustrating place to be. The numbers look fine. The peace has not arrived.

12 – 23 · Something needs attention now

Not tomorrow. This is not a judgement — it is the most common starting point I see, and it is entirely fixable.

Now do the thing that actually matters.

Ignore your total. Look at your **four pillar scores** and find the lowest one.

That is where your attention should go — not the one you are best at, which is where almost everyone puts their effort. A person with 14 in Money and 5 in Mind does not need a better portfolio. They need to sleep.

ONE LAST THING

The question underneath

If your lowest score was in **Money**, the fix is technical. It is solvable, and it is the easiest of the four.

If your lowest score was in **Mind**, **Relationship** or **Lifestyle** — no financial product will fix it. And that is exactly why so many people who have done everything right still feel unsettled.

That gap is the whole reason I trained on both sides.

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If you would like to talk through what came up, you are welcome to get in touch. There is no pitch and no obligation — and if what you need is not something I do, I will tell you.