Solo and Smart Life Plan Assessment

Presented by Carol Marak, Solo Aging Expert and Coach
CarolMarak.com | Carol@CarolMarak.com

Empowering Independent Adults in Building a Secure & Purposeful Lifestyle!

Living a good life beyond retirement requires understanding who you are today and looking ahead to who you want to be in the future. This helps you take transformative steps in preparing for growing older with confidence. This connection motivates thoughtful long-term planning, healthier lifestyle choices, wiser spending, a deeper sense of purpose, and overall well-being. However, many individuals struggle to take proactive steps because their future selves—and the potential risks they may face—feel distant or unfamiliar.

The **Life Plan Assessment** serves as a powerful tool to bridge this gap. By providing a structured framework to evaluate critical areas of your life, such as health, financial security, legal preparedness, and social connections, it reveals how prepared you are for the challenges ahead. With this clarity, individuals can take action to align their current decisions with the secure, fulfilling future they envision.

Applying the Life Plan Assessment empowers individuals to see their future not as an abstract concept but as a tangible reality they can shape today. It is the first essential step toward creating a retirement plan that is holistic, purposeful, and resilient.

Look for Your Top Concerns

Self-appraise each area of the top aging issues. Give it a value on the scale from 1 to 5, with 1 being a “difficulty or complete dilemma” and 5 is “wow, I got this!”

Be honest and give an accurate value which adequately represents your satisfaction with each aspect. Determine your top concern and find ways to improve it.

The Life Plan Circle

When assessing the ten top concerns of aging, your goal is to make the circle as round as possible through active improvements. But today, you're evaluating only six domains, not ten. And you're giving each a rating of 1 through 5. If your results cause the wheel to be crooked/bent, you will experience bumps and upsets in your life.

You can experience a smoother and more pleasant journey, but you will need to harmonize the circle by enhancing the weaker sectors. Think about the actions you need to take in order to improve the quality of your life.

Evaluate and rate your health and wellbeing status. Give each below a value on a scale of 1 to 5, with 1 being the most difficult or complete dilemma and dissatisfied" and 5 is "wow, this is working very well and meeting my needs. I'm satisfied." Remember: Self-appraise each factor and give it a value on the scale from 1 to 5, with 1 being a "difficulty or complete dilemma" and 5 is "wow, I got this!"

Health

1. How confident are you that you have someone who could explain your medical history, health information, and wishes? Answer: ______
2. How satisfied are you in knowing your family medical history? Answer: _______
3. How would you rate your level of activity? Answer: _______
4. How well do you track your blood tests results and understand how the numbers

affect your health? Answer: _______
5. How well do you manage your chronic illnesses? Answer: _______

Tally and divide by 5. Write the final answer here________.

Social Connections
Self-appraise each factor and give it a value on the scale from 1 to 5, with 1 being a "difficulty or complete dilemma" and 5 is "wow, I got this!"

1. How confident are you that you have at least 3 people to regularly interact with who would notice quickly if something were wrong? Answer: _______
2. How satisfied are you with your current social connections in terms of feeling included and not lonely? Answer: _______
3. Do your relationships, personal and professional, offer a sense of belonging and contentment? Answer: _______
4. Is the number of friends and depth of your relationship nurturing and satisfying? Answer: _______
5. Do your friendships and social connections contribute to a positive self-image and feelings about yourself? Answer: _______

Tally and divide by 5. Write the final answer here________.

Housing
Self-appraise each factor and give it a value on the scale from 1 to 5, with 1 being a "difficulty or complete dilemma" and 5 is "wow, I got this!"

1. How confident are you that your current living environment would still support you safely if your mobility or health changed unexpectedly? Answer: _______
2. How close do you live to family and friends, doctors, shopping, faith-based facilities, and other amenities? Answer: _______
3. Does the size of your home accommodate your current lifestyle and needs? Answer: _______
4. Are you eligible for any publicly funded or subsidized housing? Answer: _______
5. How well will the size of your town or city continue to meet your needs and preferences into the future? Answer: _______

Tally and divide by 5. Write the final answer here________.

Support Network
Self-appraise each factor and give it a value on the scale from 1 to 5, with 1 being a

"difficulty or complete dilemma" and 5 is "wow, I got this!"

1. How confident are you that someone could physically show up within 24 to 48 hours to help coordinate care if you were hospitalized? Answer: _______
2. Can you easily find someone to talk to about personal worries and fears, even those dealing with finances and medical decisions? Answer: _______
3. If you were sick, could you easily find someone to help you with your daily chores? Answer: _______
4. Is there someone you can turn to for advice about handling problems? Answer: _______
5. How aware are you about local support groups in the community and are they accessible? Answer: _______

Legal Matters

Self-appraise each factor and give it a value on the scale from 1 to 5, with 1 being a "difficulty or complete dilemma" and 5 is "wow, I got this!"

1. How confident are you that your legal documents are up-to-date, accessible, and fully understood by the person you have named to act on your behalf? Answer: _______
2. Have you chosen your financial and healthcare proxies, and are you confident they understand and will follow your wishes? Answer: _______
3. Do you comprehend what a DNR order entails, including its implications, legal status, and how it functions within the broader spectrum of advance directives? Answer: _______
4. How well do you comprehend the financial planning tools for long-term care expenses such as LTC insurance, hybrid life insurance with long-term care riders, health savings accounts (HSAs), reverse mortgages, annuities with long-term care benefits, and personal savings or investment strategies? Answer: _______
5. Are you aware of the times when an emergency contact is needed and have chosen a person who is available, nearby, and reliable? Answer: _______

Finances

Self-appraise each factor and give it a value on the scale from 1 to 5, with 1 being a "difficulty or complete dilemma" and 5 is "wow, I got this!"

1. How confident are you that you have a trusted person who could access and manage your financial accounts if you were temporarily unable? Answer: _______
2. Is your emergency fund stable and ready to tackle unforeseen medical expenses, home repairs, or other financial expenditures? Answer: _______
3. How comfortable are you with your debt and liabilities? Answer: _______
4. Are you confident in the reliability of Social Security to contribute to your financial security in retirement? Answer: _______
5. Does your checking account for daily transactions align with your budgeting strategies? Answer: _______

After completing the assessment, tally the domain's scores. Which one has the lowest value? Write it here: ____________________. Which one has the highest value? Write it here: ___________________.

This is an abridged version of the Life Plan Circle however, it's a great place to start and it will set your life on the right trajectory of aging well.