

TOTAL RICHNESS

The Total Richness Self-Assessment

Where do you stand on the 5 Pillars of Total Richness?

Real wealth isn't one number in one bank account. It's a balance across five things: Money, Health, Time, Freedom, and Peace of Mind. Score each statement below from **1 (not at all true)** to **5 (completely true)**. Add up each pillar, then add the pillars to get your Total Richness Score.

1. Money

Income, savings, debt, and growing net worth.

I have enough income to comfortably cover my monthly expenses.

1	2	3	4	5
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I have a clear picture of my net worth (assets minus debts).

1	2	3	4	5
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I save and invest a percentage of every paycheck.

1	2	3	4	5
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I am on track to financial freedom — not living paycheck to paycheck.

1	2	3	4	5
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Pillar total

___ / 20

2. Health

Energy, body, food, sleep, and how you feel waking up.

I get 7+ hours of quality sleep most nights.

1	2	3	4	5
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I move my body in some form most days of the week.

1	2	3	4	5
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I eat mostly real, unprocessed food.

1	2	3	4	5
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I have the energy I need to enjoy my life.

1	2	3	4	5
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Pillar total

___ / 20

3. Time

Your control over how your hours are actually spent.

I control most of my schedule day to day.

1	2	3	4	5
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I can take time off without permission or guilt.

1	2	3	4	5
---	---	---	---	---

I have time for the people who matter to me.

1	2	3	4	5
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I have time for hobbies and rest, not just work.

1	2	3	4	5
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Pillar total

___ / 20

4. Freedom

Choice over your work, your home, and your life.

I have real choice over where I live.

1	2	3	4	5
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I have real choice over what work I do.

1	2	3	4	5
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I am not stuck in a job, contract, or situation I cannot leave.

1	2	3	4	5
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My finances allow me to make life decisions freely.

1	2	3	4	5
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Pillar total

___ / 20

5. Peace of Mind

Stability, direction, and emotional calm about the future.

I rarely lie awake worrying about money.

1	2	3	4	5
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I feel like my life is moving in a direction I want.

1	2	3	4	5
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I feel emotionally calm and stable most days.

1	2	3	4	5
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I feel like I am building a life worth living, not just surviving.

1	2	3	4	5
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Pillar total

___ / 20

Your Total Richness Score

Add up each pillar (out of 20). Then add the five pillars to get your Total Richness Score (out of 100).

Money	___ / 20
Health	___ / 20
Time	___ / 20
Freedom	___ / 20
Peace of Mind	___ / 20
TOTAL RICHNESS SCORE	___ / 100

How to read your score

Score	What it means	Where to focus first
80–100	Total Richness — the framework is working.	Refine and protect what you have.
60–79	Strong foundation.	Level up the two lowest pillars.
40–59	Building stage.	Pick your single lowest pillar and start there.
20–39	Out of balance.	Run the Health System and the Wealth System.
Below 20	Time for a reset.	Start with the Total Richness Tracker — one small system at a

Your next step: Wherever your lowest pillar is, that's where to focus first. The **Total Richness Tracker** turns the 5 pillars into a working dashboard — 10 systems, one place, no overwhelm.