

Health Credit Rating

(Short Form)

Just as people have a credit score which reflects the quality of their financial health, this quick quiz will help you assess your overall health credit. By making health-conscious investments in yourself today, whatever your age, you will build up health reserves that can be drawn upon in the future when you need them most.

Read the following statements, and answer as truthfully as possible. **On a scale of 1-5**, circle the appropriate number:

1. How well do you feel in terms of your health at this moment?

1	2	3	4	5
Extremely unwell—suffering complications and pain from medical conditions	Unwell - serious health concerns and pain which impact my independence and outlook	Okay - few aches and pains or moderate health concerns which I manage most of the time	Generally well – no serious concerns, active and independent	Great – no complaints!

2. When do you have the most energy?

1	2	3	4	5
Evening	Late afternoon	Mid-day	Mid-morning	Early morning

3. How satisfied are you with your looks?

1	2	3	4	5
Dissatisfied	Mostly dissatisfied	Happy with some features, unhappy with others	Mostly satisfied	Very happy

4. How would you rate your eating habits?

1	2	3	4	5
Poor – skip meals, eat fast and fatty foods, often on the go	Could be better – eat irregular meals, not the best choices	Fair – make some healthy and some unhealthy choices	Good – eat mostly regular, healthy meals	Excellent – eat regular, consistently healthy meals

5. How much water do you drink per day?

1	2	3	4	5
1 cup	2-3 cups	4-5 cups	6-7 cups	8 or more cups

6. How well do you manage your weight?

1	2	3	4	5
Poor – Carrying more than 25 pounds over my ideal body weight	Not the best – I yoyo or carry 20-25 pounds over/under my ideal body weight	Fair – Within 10-20 pounds of my ideal body weight	Good – Within +/- 10 pounds of my ideal body weight	Really well – Maintain my ideal body weight

7. How well do you manage your stress?

1	2	3	4	5
Poor - I feel stressed and anxious most of the time and don't know how to make a change	Not the best – I find myself trying to cope (unsuccessfully) by eating, drinking, sleeping, taking out my anger on others	Fair – Sometimes I feel stressed out, and other times I am able to cope with my stress	Good - I cope well with the stresses in my life	Very well – I feel little stress in my life

8. How well do you manage your time?

1	2	3	4	5
Poor – I am frustrated by never seeming to get things done, being on time, or doing things as well as I'd like	Not the best – I am torn between different commitments and don't handle surprises well	Fair – I move between good and bad days – sometimes able to accomplish goals but other times not	Good – Most of the time I organize my day well and accomplish most goals	Very well – I am able to organize my time to accomplish each day's goals

9. How would you describe your sleep?

1	2	3	4	5
Poor – I have trouble falling asleep, wake up frequently, and nod off during the day from lack of sleep	Not the best – I have trouble sleeping, don't sleep enough and feel tired.	Fair – I may fall asleep easily but may wake up and be unable to sleep again quickly; I feel tired during the day	Good – I fall asleep easily and may wake up at least once, but I generally get enough sleep	Excellent – I generally fall asleep easily, sleep soundly, and wake up refreshed

10. How would you describe your level of activity?

1	2	3	4	5
Poor – I sit or lie down most of the day and don't exercise at all	Not the best – I have a sedentary job, sit for hours at a stretch and don't exercise much or at all	Fair – I exercise now and again but sit much of the rest of the day	Good – I exercise 2-3 times a week, get up often, and make a point of being active	Excellent – In addition to exercising daily, I remain active throughout the day

11. How would you describe your support network?

1	2	3	4	5
Poor – I have few contacts with others and/or no one I can call on in need	Not the best – I have few friends whom I rarely see; I am alone a lot of the time	Fair – I have some people whom I value, and we communicate and see each other from time to time	Good – I have a few people on whom I can rely and with whom I talk or socialize often	Excellent – I have friends, neighbors, and family on whom I can rely and with whom I frequently talk or socialize

12. How would you describe your balance?

1	2	3	4	5
Poor – I can't support my weight on one leg	Not the best – I can stand on either leg but lose my balance very quickly	Fair – I can stand on either leg but lose my balance after 10 seconds	Good – I can comfortably stand on either leg for 20-30 seconds	Excellent – I can comfortably stand on either leg for one minute or more

13. How many hours do you spend working per day (in the workplace and/or home)?

1	2	3	4	5
I work 12-14 hours a day with little or no time for a personal life; my work or role as a caretaker is my life	I tend to work 11-12 hours a day, often in evenings and on weekends; I have little time for socializing or for myself.	I tend to work 9-10 hours a day, bring work home from time to time, and/or work some weekends; my social life is affected as a result	I work 8-9 hours a day and usually have a good balance between my work and social life	I work fewer than 8 hours a day and consistently have a good balance between my work and social life

14. What is your age?

1	2	3	4	5
91 or older	70-89 years	45-69 years	26-44 years	25 or younger

15. Which profile is closest to describing you?

1	2	3	4	5
Excessive coffee, alcohol, tobacco or drug consumption or use	More than two cups of coffee/alcoholic beverages per day; smoking and/or recreational drug use	One to two cups of coffee/alcoholic beverages per day; history of some smoking or recreational drugs	One to two cups of coffee/alcoholic beverages per day; non-smoker; no recreational drugs	One or no cups of coffee/alcoholic beverages per day; non-smoker; no recreational drugs

Subtotal: Tally your score for the first 15 questions _____

Add 4 points if you are male and 5 points if you are female _____

Total number of points: _____

WHAT IS YOUR HEALTH CREDIT RATING?

IF YOU SCORED...

72–80, you have great health credit! You are making wise decisions today which are an investment in your lifelong vitality and independence. To keep this high credit rating, you will need to sustain and improve upon gravity-using habits and activities as you get older.

60–71, you have solid health credit. Small improvements in the way you manage your health today can result in a longer, more energetic and more independent future.

43–59, your health credit could use help. You are struggling to make healthy decisions in a number of areas of your life which are both impacting your current vitality and robbing you of your future independence. Don't despair! There are small but important steps you can take now to make a difference right away.

27–42, your health credit is being compromised. You just may not know what to do or how to begin. As people with financial difficulties may need to see a counselor to restructure their debt, so you would benefit from learning how to make the necessary adjustments to your lifestyle that can bring you into the black!

26 or less, your health credit is seriously in the red. The choices you are making today are not only compromising your present health but your future ability to remain independent. This is the time to act! In addition to consulting with a physician, you can begin to take small steps to change your lifestyle now, so that you can look forward to a better quality of life in the years to come.

**For those interested in taking steps to improve your health today and establish your health credit for the future, contact Dr. Joan Vernikos, Wellness Coach, at dr.joan@joanvernikos.com