

For each question, please indicate an answer between 1 and 5, where 5 means that you totally agree and/or are totally satisfied on that topic and 1 means that you totally disagree or are totally dissatisfied on that topic.

HUMAN CAPITAL 5=Totally agree/satisfied / 1=Totally Disagree/Dissatisfied		1-5
Physical Health	I have a primary care physician and I have comprehensive annual physicals	
	I have annual dental checkups and regular teeth cleanings	
	I have an annual eye exam	
	I have annual (or regular) checkups with relevant specialists (e.g., gynecologist, dermatologist, nephrologist, nutritionist, etc.)	
	I am satisfied with my physicians and the level of care received	
	My physical health is good	
	I take care of my nutritional needs by eating regularly and healthily	
	I am able to cook simple nutritional meals for myself	
	I am physically active and/or feel that I am taking care of myself physically (e.g., exercising sufficiently, etc.)	
	I sleep sufficiently and do not regularly experience insomnia or disordered sleep	
	I get adequate care for acute injuries and follow through on physical therapy	
	I do not have any lingering injuries or ailments that I am ignoring	
	I take all prescribed medications regularly	
	I have adequate health and dental insurance coverage	
	I am satisfied that my use of caffeine, nicotine, alcohol, and other substances is healthy, sustainable, and not dependent or harmful	
I am satisfied with my energy level and feel able to “recharge” or reenergize if I get down or depleted		

Behavioral Health	I am satisfied with my mental and emotional well-being, and/or feel that I am seeking appropriate help and counseling if needed	
	I have a relationship with a therapist that I trust and find helpful, or know how to find such support if needed	
	My level of stress or anxiety is acceptable; I am coping with the things that stress me	
	I have techniques and practices that I engage in regularly that help me manage or improve my mental and emotional well-being (e.g., yoga, meditation, exercise, art, etc.)	
	I have sought psychiatric help with any learning disabilities, anxiety, mood disorders, etc., and have explored whether medications can be of benefit to me	
	I am able to feel joy and happiness	
	I have healthy technology habits, including using social media sparingly; I avoid using social media or technology in ways that depress or stress me	
	I am satisfied with my ability to maintain focus and attention	
	I allow time for mind wandering, mental “down time,” and creative daydreaming, rather than always being focused on a task or skimming the Internet, etc.	
	I am addressing the things that anger, annoy, trigger, or stress me, and not ignoring or avoiding them	
	I do not have unaddressed legal offenses or problems	

Spiritual Health	I am satisfied with my spiritual life, and/or feel connected to a spiritual community that I find meaningful	
	I feel that my life has purpose, joy, and meaning	
	I experience states of creative “flow” or “being in the zone” and know how to cultivate and find value in those experiences	
	I experience gratitude for what I have and/or have an active gratitude practice	
	I am able to forgive and do not harbor a great deal of resentment or lingering anger towards others	
	My legal and financial affairs are in order were I to pass away unexpectedly	
	I feel that my important relationships are in order; I have not left things unsaid that need to be said	

Fun	I have hobbies, activities, or things I do that are fun	
	I make enough time for fun and recreation	
	I know how to relax and play	

SOCIAL CAPITAL 5=Totally agree/satisfied / 1=Totally Disagree/Dissatisfied	1-5
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Relationships Generally	I am socially engaged with others; I am not overly withdrawn	
	I am satisfied with my friendships, both quantity and quality	
	I am satisfied with my romantic or intimate relationship(s)	
	I feel that I am part of a community that I can identify; I feel that I have sufficient social resources that I can depend on and contribute to	
	I am able to sustain relationships with others over long periods of time	
	I am able to manage conflict constructively in my relationships generally	
	I am able to be myself in my relationships generally; I can share my internal thoughts and feelings with others	
	I do not excessively “hide” who I am with others	
	I do not spend much of my time gossiping about others behind their backs; if I have an issue with someone, I address it with them directly	
	I can feel compassion for others, even if they are very different from me	
	I am not engaged in any sort of abusive or detrimental relationships or in relationships marked by problematic behaviors	

Relationships with Family	I am satisfied with my relationships in my immediate family of origin (e.g., parents, siblings)	
	I am satisfied with my relationships with my extended family of origin (e.g., cousins, etc.)	
	If relevant: I am satisfied with my relationships with my children	
	If relevant: I am satisfied with my relationships with my in-laws	
	If relevant: I am satisfied with my relationship with my spouse or partner	
	I am able to be fully present when I am with others I care about (e.g., my children), and not be overly distracted by technology, worries, or other things	
	I am able to manage conflict constructively in my family relationships	
	I am able to be myself around my family	
	I devote time to family (e.g., attend important events, remember birthdays, stay in touch)	
	I trust my family members	
	I can identify things for which I am grateful in my family relationships	
	I do not feel that any of my family relationships are abusive or detrimental or marked by problematic behaviors	

Social Emotional Maturity	I am well-calibrated to others; I neither over or under inflate my own capabilities and accomplishments	
	I can admit mistakes and work to correct them	
	Anger, frustration, and stress are manageable and do not derail me	
	I am aware of my emotions; I am able to feel a full range of emotions; I am able to express a full range of emotions in constructive ways	
	I am not overly or disproportionately reactive to situations or to others; I take responsibility for my contribution to situations and don't overly blame	
	I am appropriately open and honest with others depending on context	
	I am not overly obsessive about what others think about me; I live by my values and principles, not based on how I think others view me or to influence their views	
	I can both give and receive love	

Professional Hygiene	I reliably answer emails, letters, and other professional communications	
	I conduct myself professionally in professional settings (e.g., I have good meeting hygiene) whether I am at work, I am the client, or in family business settings	
	I prepare for meetings adequately (e.g., by reading the materials, asking questions in advance, etc.)	
	I follow through on commitments I make to others; I do what I say I will do	
	I am respectful of others' time; I try very hard not to be late to meetings	
	I respect the value of others' experience	
	I am able to give and receive constructive feedback when warranted	
	I do not withhold criticisms or concerns; I avoid gossiping about others (saying things about someone that I would not say to them directly); I address issues with others directly and promptly	

Family Governance	I know participate in family and business governance, such as committees, boards, and other decision-making structures, or at least know the roles that are available to me	
	I am satisfied with how our family and business governance structures are designed and function	
	I am satisfied with how our we make decisions together, and with the quality of those decisions	
	I feel that I have an appropriate level of voice or input into family governance	

LEARNING CAPITAL 5=Totally agree/satisfied / 1=Totally Disagree/Dissatisfied		1-5
Personal Growth	I am satisfied with my level of formal educational achievement; I do not have formal educational goals left unfinished	
	I regularly do things to continue to learn and grow as a human being; I understand the importance of a learning or growth mindset to overall well-being	
	I am intellectually curious about the world; I read, listen to podcasts, and otherwise seek information I can learn from	
	I seek honest feedback about my strengths and weaknesses from others who can be objective with me	
	I have a mentor or person who helps me learn in important areas, and/or I am a mentor to others	
	I have a life coach or sometimes seek coaching for particular skills I wish to improve	
	I make time to read books on paper and recognize that this form of focus is important mental hygiene to combat attention loss	
	I value lifelong learning and have personal learning goals	

	I have taken various forms of learning, personality, career, and other self-assessments so that I understand how I learn best, my personality type, and the sorts of work that most suit me	
	I feel I have sufficient mental, emotional, and social stimulation	

Interpersonal Skills	I am able to listen to and validate others even when I disagree with them	
	I can be fully present with others when needed, even through difficult emotions or experiences, without judgment or distancing	
	I can express my feelings to others skillfully	
	I can communicate my needs and desires to others	
	I can be patient even in difficult circumstances	
	I can forgive others	
	I can understand another's perspective or walk in their shoes and empathize	
	I can listen	
	I can have difficult conversations successfully	
	I am comfortable negotiating (at least basic transactions)	

Family Learning	I understand my family's learning goals and/or learning curriculum	
	I understand my family's expectations of me at different life stages	
	I participate regularly and meaningfully in family learning events and family meetings and try to absorb the learning materials produced for the family	
	I understand the governance structures in our family, including company boards and committees, family foundation governance, and family council or family meeting roles I can play	
	I find value in the family learning offerings, or find ways to constructively contribute to improving them and making them more relevant	
	I give honest feedback on family learning offerings to help improve the family's curriculum	
	I believe that my family is learning what it needs to learn to be effective going forward	
	I take personal responsibility for making learning effective for me (by asking for what I need to be able to learn; by giving feedback)	

LEGACY CAPITAL 5=Totally agree/satisfied/1=Totally Disagree/Dissatisfied		1-5
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Purpose & Work	I work hard at things, whether at a job, education, volunteering, or otherwise	
	I have goals and I am able to make meaningful progress towards my goals	
	I have demonstrated a history of being able to follow through on long range goals and projects	
	I am satisfied with my job/work (whether in or out of the home)	
	I understand and connect to my purpose	
	I have done individual or family work around identifying my values and personal purposes or personal mission statement	

Generosity	I am able to be generous without undue fear of being taken advantage of	
	I volunteer my time for a cause I care about	
	I can be generous without ulterior motive or a desire for self-aggrandizement or validation	
	My charitable and philanthropic efforts feel tied to my purpose or values	
	I am actively involved in some sort of giving or philanthropy	

	Philanthropically, I am satisfied that I am having the impact in the world that I hope to have	
	Philanthropy and giving feel energizing and joyful, not depleting	
Family Foundations	I understand what my family's foundation is, how it is governed, and how it operates	
	I participate meaningfully in family foundation meetings and committees	
	I know how to responsibly select, monitor, and work with philanthropic grantees	
	I understand how my family foundation's assets are invested	
	I understand how to align foundation investments with my family's values and priorities	
	I understand the tax rules surrounding the differences between my own giving and family foundation giving, and am careful to avoid any improprieties	
	I feel that family giving and my work with our family foundation is a positive in my life	
Legacy	I help to preserve and pass on family stories, traditions, and history	
	I can tell the story of my family accurately, succinctly, and with pride	
	I have explored any concerns or fears I have about my family's legacy and addressed them proactively with my family	
	I see my role in helping to create the ongoing or future legacy of my family	
	I can explain at least one positive thing I have inherited in my family, other than financial capital	
FINANCIAL CAPITAL 5=Totally agree/satisfied / 1=Totally Disagree/Dissatisfied		1-5
Wealth Identity	I don't feel anxious or stressed about money (having enough, not having enough, having too much)	
	I feel comfortable with the wealth I have been given or have access to	
	I am comfortable with the lifestyle choices I make; I feel neither self-depriving nor overly opulent; I feel congruent with my values and who I am	
	When I spend money on something I can truly enjoy it	
	I am satisfied that money is not damaging my relationships and is not a source of conflict in my friendships or personal relationships	
	I am comfortable with people knowing my level of wealth or family history	
	I am comfortable around all types of people (wealthy, not wealthy)	
	I believe people like me for who I am, not because of money	
	I make money decisions thoughtfully and am not overly impulsive with money	
	I am aware of the feelings or emotions that I have around money	
Personal Finance	I am financially self-sufficient, either through wages I earn or through living within a budget that is sustainably supported by a trust	
	I am not overly or consistently impulsive with spending money; I feel good about how I spend and do not feel I am spending recklessly or excessively	
	I know how much money I have	
	I inform myself about my financial affairs; I spend sufficient time to know the state of my finances	
	I know where my money goes and what I spend on; I do not feel out of control; I have and keep to a budget	
	I have a checking account, savings account, and investment account, and know how to access and use them	

	I have a credit card and use it responsibly (e.g., I would not be afraid to show my credit card statement to others in my family)	
	I have a good credit score, and understand what influences my credit rating	
	I pay my bills on time every month	
	I have a driver's license & passport and ensure they are up to date	
	I keep track of tax-related letters and documents and pass them along to my tax advisors; I review and sign my tax returns promptly as needed	
	I have adequate car, house, renters, health, and/or life insurance and I understand how insurance works	
	I understand how a home mortgage works; if I have a mortgage, I pay it on time each month	
	I take care of my physical belongings: I schedule regular service for my car, home appliances, home, etc.	
	I have secured my Internet passwords and accounts, particularly for bank accounts or other financial accounts, ideally using a password manager or similar system	
	I do not have debt, and/or have only a reasonable amount of debt given my income and assets	
	I do not lend money to friends or others without careful thought, and generally avoid getting tangled up in messy financial drama	
	I understand what a prenuptial agreement is, why a prenup is important, and what the prenup process will be if I decide to get married	
	I have a will (estate plan) and it is up to date	
	I have a living will, power of attorney, and/or health care directive and they are up to date	
	If I have a salaried job, I contribute to my 401K or retirement plan; if I am self-employed, I contribute to a SEP-IRA	

Investments	I have a working knowledge of my personal investments, and of different asset classes in my portfolio	
	I feel comfortable talking to an investment advisor	
	I know what is in each of my investment accounts	
	I know how to select an investment advisor, how to monitor them, and, if necessary, how to end the relationship	
	I know how to read financial reports for my personal and/or trust-related investments, so that I can assess the performance of investments	
	I actively review quarterly or semi-annual financial reports and am satisfied that I am up-to-date on the performance of my investments	
	I am satisfied with the performance of my personal investments	
	I am comfortable that my investments align with my personal values	

Family Trustscape & Family Office	I have a working knowledge of the trusts of which I am a beneficiary; I understand their terms, how they operate, and what they contain	
	I have read the trust document of the trusts of which I am a beneficiary, and/or a summary of its main provisions	
	I know who the trustee of my trusts is and how to reach them	
	I know how to put together a distribution request to the trustee	
	I have a personal connection to or relationship with the trustee and feel that I can communicate effectively with them; I meet with them at least once per year	
	I trust my trustee and I believe that my trustee trusts me	
	I use the money I receive from my trust for the purposes I communicated in my distribution request to the trustee	

I understand how my trusts are invested and I am satisfied with their investment performance	
I understand the governance structures that my family uses to oversee its financial assets and trusts	
I understand how the trustee of my trusts is compensated and have a general understanding of the budget of the trustee (or trust company/family office)	
I am satisfied with my understanding of the things I am asked to sign or approve by the trustee or family office	
I have at least one person in the family office or trustee that I feel personally connected to and can talk with about issues or concerns	
I am satisfied that our family office is focused on my and my family's well-being, learning, and development, and not only on investing, taxes, and other technical issues	

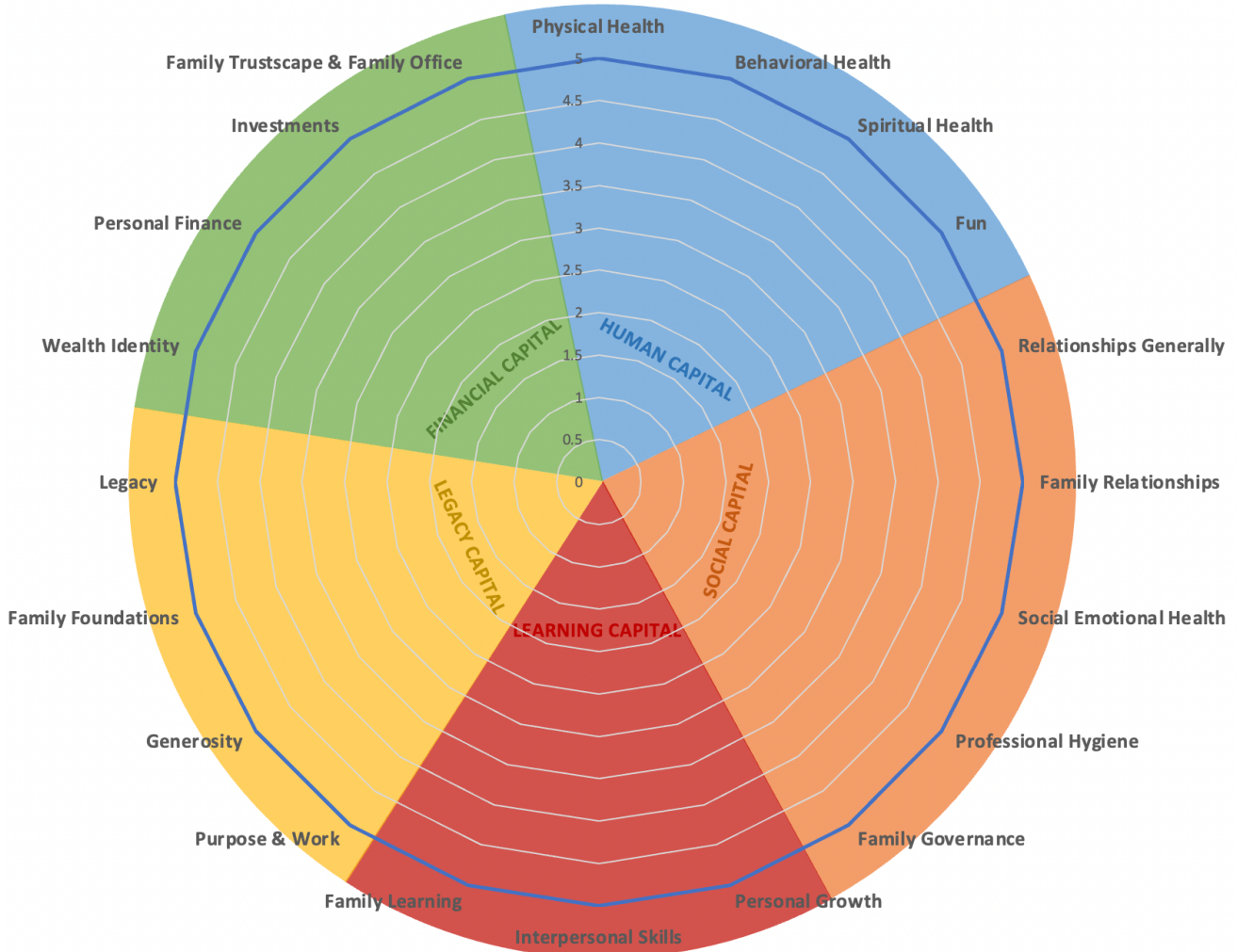
Assessment: Totaling Your Results

Please add your scores for each sub-section of the results and enter them in the Totals column below. Then please average them by dividing by the indicated number of questions for each section, to arrive at the average score for each section.

	Total		Average
Human Capital			
Physical Health	_____	÷ 16 questions =	_____
Behavioral Health	_____	÷ 11 questions =	_____
Spiritual Health	_____	÷ 7 questions =	_____
Fun	_____	÷ 3 questions =	_____
Social Capital			
Relationships Generally	_____	÷ 11 questions =	_____
Relationships with Family	_____	÷ 12 questions =	_____
Social-Emotional Maturity	_____	÷ 8 questions =	_____
Professional Hygiene	_____	÷ 8 questions =	_____
Family Governance	_____	÷ 4 questions =	_____
Learning Capital			
Personal Growth	_____	÷ 10 questions =	_____
Interpersonal Skills	_____	÷ 10 questions =	_____
Family Learning	_____	÷ 8 questions =	_____
Legacy Capital			
Purpose and Work	_____	÷ 6 questions =	_____
Generosity	_____	÷ 7 questions =	_____
Family Foundations	_____	÷ 7 questions =	_____
Legacy	_____	÷ 5 questions =	_____
Financial Capital			
Wealth Identity	_____	÷ 10 questions =	_____
Personal Finance	_____	÷ 22 questions =	_____
Investments	_____	÷ 8 questions =	_____
Family Trustscape & Family Office	_____	÷ 13 questions =	_____

Assessment: Completing the 5 Capitals Wheel

Please use the averages computed on the prior worksheet to fill in your scores on the 5 Capitals Wheel. Make a mark at the appropriate place for each score. For example, if your average for Physical Health was 4, place a mark at 4 directly below Physical Health. After adding marks for each average, connect the marks with lines to form a completed wheel graph showing your total self-assessment results. The dark blue line on the wheel indicates the maximum score of 5 for each section.



Thanks

This checklist borrows ideas (and in some place questions) from many places, including but not limited to:

- Stacy Allred, John DiFuria, and Stephen Goldbart, *Building a Strong and Connected Family of Wealth: The 10x10 Learning Road Map*.
- Mitchell Baris, Carla Garrity, Carol Warnick, and John Warnick, *Maturity Markers: A New Paradigm for Trust Distribution Models and Gifting Strategies*.
- Stephen Goldbart, Dennis T. Jaffe, and Joan DiFuria, *The Money Identity and Preferences Inventory: A Tool for Assessing a Client's Relationship to Wealth*.
- Jay Hughes, *Family Wealth*.
- Ruth Steverlynck, *Trustee Binder* (draft).
- Ruth Steverlynck, *Beneficiary Binder for a Development Trust* (draft).
- Scott Peppet, *Creating a 5- to 10- Year, 5 Capitals Family Learning Curriculum*.
- Thayer Cheatham Willis, *Beyond Gold: True Wealth for Inheritors*
- Helpful conversations with Christian Stewart and Ruth Steverlynck
- The work of [Wise Counsel Research](#)



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