

Personal Resiliency Resources Assessment Quiz

Resiliency is the ability to cope with expected and unexpected life events. In everyday language, it is the ability to “roll with the punches” and carry on despite life’s challenges and setbacks (e.g., health problems, unemployment, death of a spouse). Resiliency varies from person to person according to the situation at hand and personal resiliency resources. Two people can experience exactly the same situation but handle it very differently.

How easily could you handle a health, financial, or other type of life crisis? Take the quiz below to find out. Answer each question with one of the following four responses:

5 points = Yes

3 points = Sometimes (sometimes yes and sometimes no)

1 point = No

0 points = This question is not applicable to my personal situation

When you’re done, add up your scores for each of the 20 questions below. The summary at the end of the quiz tells how you’re doing.

Financial Resources:

1. I have an “emergency” fund of at least three months expenses set aside in a liquid account such as passbook savings or a money market mutual fund.
2. I have a low-interest home equity line of credit (or other low-cost source of funds) established that can be tapped in the event of an emergency.
3. My monthly consumer debt-to-income ratio (total of monthly consumer debt payments ÷ monthly take-home pay) is less than 15%.
4. I have a long-term disability insurance policy that will replace at least half of my income if I am unable to work due to accident or illness.
5. I am covered by a health insurance policy with a high (\$1 million or an unlimited amount) per person limit for major medical expenses.
6. I keep my job skills current through formal education, on-the-job training, and other methods.
7. I have recommended estate planning documents such as a will, living will, and durable power of attorney (answer “3” if you have some of these documents but not all of them).
8. I spend less than I earn and regularly make deposits into saving or investment accounts.
9. I am the beneficiary of a life insurance policy owned by another person (e.g., spouse) and/or I own a life insurance policy that protects my dependents.
10. I have a tax-deferred retirement savings plan (e.g., 401(k) or 403(b) or IRA) to which I make regular deposits and from which I could borrow or withdraw money if I had to.

Social/Community Resources:

- 11. I have at least 5 close friends or family members that I could call to help me in the event of an emergency or a crisis.
- 12. I am aware of government and non-profit agencies in my community that could assist me if I was in need.
- 13. I have regular physical exams by my doctor and health screening tests at recommended intervals.

Personal Resources:

- 14. I am able to easily search for needed information on the Internet or at the public library.
- 15. I would describe myself as a “positive” (optimistic) person and am often heard to say “it could have been a lot worse” when bad things happen.
- 16. I would describe myself as an “organized” person who can juggle many tasks and stay on top of everything. My household papers (e.g., health and financial records) are well organized and I can find specific pieces of information easily.
- 17. I would describe myself as a “focused” person. When I make up my mind to do something, I somehow figure out a way to get it done.
- 18. I would describe myself as being “in good health” with good nutrition, adequate exercise and sleep, and no major health problems. (answer “3” if you can answer yes to some of these things, but not all of them).
- 19. I would describe myself as having good stress management skills and an ability to handle crises and unexpected events.
- 20. I consider myself “literate” with a good ability to read and write and understand basic health and financial terminology.

Scoring for the *Personal Resiliency Resources Assessment Quiz* is as follows:

- 0-40 points** -You have relatively few resiliency resources to assist you in a time of crisis.
- 41-60 points** -You have taken some steps in the right direction to develop your resiliency resources.
- 61-80 points** -You are doing a good job and are above average in developing and maintaining resiliency resources.
- 81-100 points** -You have many resources to assist you in a time of crisis. Keep up the good work!

Note: *Items that you scored with a “1” or “3” are changes that you should consider making to improve your resiliency.*