

Could You Survive in Poverty?

Put a check by each item you know how to do.

- ☐ 1. I know which churches and sections of town have the best rummage sales.
- ☐ 2. I know when Walmart, drug stores, and convenience stores throw away over-the-counter medicines with expired dates.
- ☐ 3. I know which pawn shops sell DVDs for \$1.
- ☐ 4. In the courts in my town, I know which judges are lenient, which ones are crooked, and which ones are fair.
- ☐ 5. I know how to physically fight—and defend myself physically.
- ☐ 6. I know how to get a gun without doing the legal paperwork.
- ☐ 7. I know how to keep my clothes from being stolen at the Laundromat.
- ☐ 8. I know what problems to look for in a used car.
- ☐ 9. I/my family use a payday lender and don't have a checking account (cash only).
- ☐ 10. I know how to live without electricity and a phone.
- ☐ 11. I know how to use a knife as scissors.
- ☐ 12. I can entertain a group of friends with my personality and my stories.
- ☐ 13. I know which churches will provide assistance with food or shelter.
- ☐ 14. I know how to move in half a day.
- ☐ 15. I know how to get and use food stamps or an electronic card for benefits.
- ☐ 16. I know where the free medical clinics are.
- ☐ 17. I am very good at trading and bartering.
- ☐ 18. I can get by without a car.
- ☐ 19. I know the ways to keep my car from being repossessed if I get behind on the payments.
- ☐ 20. We pay our cable bill before we pay our rent.

- ☐ 21. I know which sections of town “belong” to which gangs.
- ☐ 22. I buy prepaid minutes for my cell phone.
- ☐ 23. I know at least one person in jail and one person on probation.
- ☐ 24. At least one person in my household smokes.
- ☐ 25. I know which grocery stores have Dumpsters where I can get discarded food—and the best times to go.

Could You Survive in Middle Class?

Put a check by each item you know how to do.

- ☐ 1. I know how to get my children into Little League, piano lessons, soccer, etc.
- ☐ 2. I have an online checking account and monitor my bills online.
- ☐ 3. Every bedroom has its own TV and DVD player.
- ☐ 4. My children know the best name brands in clothing.
- ☐ 5. I know how to order in a nice restaurant.
- ☐ 6. I know how to use a credit card, checking account, and savings account—and I know what an annuity is. I understand term life insurance, disability insurance, and 20/80 medical insurance policy, as well as house insurance, flood insurance, and replacement insurance.
- ☐ 7. I talk to my children about going to college and how to pay for it.
- ☐ 8. I know how to get one of the best interest rates on my new-car loan.
- ☐ 9. I understand the difference among the principal, interest, and escrow statements on my house payment.
- ☐ 10. I know how to help my children with their homework and don't hesitate to call the school if I need additional information.
- ☐ 11. I know how to decorate the house for the different holidays.
- ☐ 12. I/my family belong to an athletic or exercise club.
- ☐ 13. I know how to use most of the tools in the garage.
- ☐ 14. I repair items in my house almost immediately when they break—or know a repair service and call it.

- ☐ 15. We have more than one computer in our home.
- ☐ 16. We plan our vacations six months to a year in advance.
- ☐ 17. I contribute to a retirement plan separate from Social Security.
- ☐ 18. I am billed monthly for my cell phone.

Could You Survive in Wealth?

Put a check by each item you know how to do.

- ☐ 1. I can read a menu in at least three languages.
- ☐ 2. I have several favorite restaurants in different countries. I use a *concierge* to book the best restaurants as I travel throughout the world.
- ☐ 3. During the holidays, I know how to hire a decorator to identify the appropriate themes and items with which to decorate the house.
- ☐ 4. I know who my preferred financial adviser, legal firm, certified public accounting firm, designer, florist, caterer, domestic employment service, and hairdresser are. In addition, I have a preferred tailor, travel agency, and personal trainer.
- ☐ 5. I have at least two residences that are staffed and maintained.
- ☐ 6. I know how to ensure confidentiality and loyalty from my domestic staff.
- ☐ 7. I have at least two or three "screens" that keep people whom I do not wish to see away from me.
- ☐ 8. I fly in my own plane, the company plane, or first class.
- ☐ 9. I know how to enroll my children in the preferred private schools.
- ☐ 10. I know how to host the parties that "key" people attend.
- ☐ 11. I am on the boards of at least two charities.
- ☐ 12. I contribute to at least four or five political campaigns.
- ☐ 13. I support or buy the work of a particular artist.
- ☐ 14. I know how to read a corporate financial statement and analyze my own financial statements.
- ☐ 15. I belong to at least one private club (country club, yacht club, etc.) and carefully scrutinize my bill each month.

HIDDEN RULES AMONG CLASSES

- ☐ 16. I own more vehicles than there are drivers.
- ☐ 17. I "buy a table" at several charity events throughout the year.
- ☐ 18. I have worldwide coverage on my cell phone for both text and voice messages, as well as e-mail.
- ☐ 19. I can cite the provenance (historical documentation) of all of my original art, jewelry, antiques, and one-of-a-kind items.
- ☐ 20. I have no trouble translating exchange rates for currency between and among different countries.

security.