

Could You Survive In Poverty?

1. In the courts in my town, I know which judges lenient, which ones crooked, and which ones are fair.
2. I know how to physically fight and defend myself physically.
3. I know how to get a gun without doing the legal paperwork.
4. I know how to keep my clothes from being stolen at the Laundromat.
5. I know what problem to look for in a used car.
6. I/my family use a payday lender and don't have a checking account (cash only).
7. I know how to live without electricity and a phone.
8. I know how to use a knife as scissors.
9. I can entertain a group of friends with my personality and my stories.
10. I know which churches will provide assistance with food or shelter.
11. I know how to move in a half day.
12. I know how to get and use food stamps or an electronic card for benefits.
13. I know where the free medical clinics are.
14. I am very good at trading and bartering.
15. I can get by without a car.
16. I know the ways to keep my car from being repossessed if I get behind on the payments.
17. We pay our cable bill before we pay rent.
18. I buy prepaid minutes for my cell phone.
19. I know at least one person in jail and one person on probation.
20. I know best grocery stores have dumpsters where I can get discarded food.

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 lesson, soccer, etc.
2. I have a 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 annuity is. I understand term life insurance, disability insurance, and 20/80 medical insurance policy, as well as house insurance, flood insurance, 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 car loan
9. I understand the difference among the principal, interest and escrow statements on my house payments.
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 my 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.
15. We have more than one computer in our home.
16. We plan our vacations six months to a year in advance.

Could You Survive In Wealth

- ___ 1. I can read a menu in at least three languages.
- ___ 2. I have a several favorite restaurants in different countries. I use a *concierge* to book the 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 advisor, 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 domestic staff.
- ___ 7. I have at least two to 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 know how to read a corporate financial statement and analyze my own financial statements.
- ___ 14. I support or buy the work of particular artist.
- ___ 15. I belong to at least one private club (country club, yacht club, and political club) and carefully scrutinize my bill each month.
- ___ 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 email.
- ___ 19. I can recite the provenance (historical documentation) of all my original art, jewelry, antiques, and one-of-a-kind items.