

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 medicine with expired dates.
- 3. I know which pawn shops sell DVDs for \$1.
- 4. In my town in criminal courts, 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, even if I have a police record.
- 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.
- 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 how to hide my car so the repo man cannot find it.
- 20. We pay our cable-TV bill before we pay our rent.
- 21. I know which sections of town “belong” to which gangs.

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 understand an annuity. 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.
- 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 do not 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.

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 of the world. I use a *conciierge* 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.).
- 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 have the provenance for all original art, jewelry, antiques, and one-of-a-kind items.
- 20. I easily translate exchange rates for currency between and among different countries.