

Could You Survive in Poverty?

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

1. I know which churches and section of town have the best rummage sales.
2. I know when Wal-Mart, 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 my 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 section 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 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 artists.
- 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 a worldwide coverage on my cell phone for both text and voice messages, as well as email.
- 19) I have a 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.