**Could you survive in poverty?**

 Below is a checklist developed by Ruby Payne to determine whether someone can survive being poor. The more items you check off, the better you'd survive being poor.

* I know which churches and sections of town have the best rummage sales.
* I know which rummage sales have "bag sales" and when.
* I know which grocery stores' garbage bins can be accessed for thrown-away food.
* I know how to get someone out of jail.
* I know how to physically fight and defend myself physically.
* I know how to get a gun, even if I have a police record.
* I know how to keep my clothes from getting stolen at the laundromat.
* I know what problems to look for in a used car.
* I know how to live without a checking account.
* I know how to live without electricity and a phone.
* I know how to use a knife as scissors.
* I can entertain a group of friends with my personality and my stories.
* I know what to do when I don't have money to pay the bills.
* I know how to move in half a day.
* I know how to get and use food stamps or an electronic card for benefits.
* I know where the free medical clinics are.
* I am very good at trading and bartering.
* I can get by without a car.

**Could you survive in middle class?**

 Below is a checklist developed by Ruby Payne to determine whether someone can survive being middle class. The more items you check off, the better you'd survive in middle class.

* I know how to get my children into Little League, piano lessons, soccer, etc.
* I know how to properly set a table.
* I know which stores are most likely to carry the clothing brands my family wears.
* My children know the best brand names in clothing.
* I know how to order in a nice restaurant.
* 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.
* I talk to my children about going to college.
* I know how to get one of the best interest rates on a car loan.
* I understand the difference among the principal, interest and escrow statements on my house payment.
* I know how to help my children with their homework and do not hesitate to call the school if I need additional information.
* I know how to decorate the house for the different holidays.
* I know how to get a library card.
* I know how to use the different tools in the garage.
* I repair items in my house almost immediately when they break - - or know a repair service and call it.

**Could you survive in wealth?**

 Below is a checklist developed by Ruby Payne to determine whether someone can survive being wealthy. The more items you check off, the better you'd survive being wealthy.

* I can read a menu in French, English and another language.
* I have several favorite restaurants in different countries of the world.
* During the holidays, I know how to hire a decorator to identify the appropriate themes and items with which to decorate the house.
* I know who my preferred financial advisor, legal service, designer, domestic-employment service and hairdresser are.
* I have at least two residences that are staffed and maintained.
* I know how to ensure confidentiality and loyalty from my domestic staff.
* I have at least two or three "screens" that keep people whom I do not wish to see away from me.
* I fly in my own plane, the company plane or the Concorde.
* I know how to enroll my children in the preferred private schools.
* I know how to host the parties that "key" people attend.
* I am on the boards of at least two charities.
* I know the hidden rules of the Junior League.
* I support or buy the work of a particular artist.
* I know how to read a corporate financial statement and my own financial statements.