**Could you survive in middle class?**

**COMPLETE THE QUIZ:**

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 know how to set a table properly.
3. I know which stores are most likely to carry the clothing brands my family wears.
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 know how to get a library card.
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.



**Could you survive in poverty?**

**COMPLETE THE QUIZ:**

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 which rummage sales have “bag sales” and when.
3. I know which grocery stores’ garbage bins can be accessed for thrown-away food.
4. I know how to get someone out of jail.
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 know how to live without a checking account.
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 stories.
13. I know what to do when I don’t have money to pay the bills.
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.



**Could you survive in wealth?**

**COMPLETE THE QUIZ:**

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

1. I can read a menu in French, English, and another language.
2. I have several favorite restaurants in different countries of 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 service, designer, domestic-employment service, and hairdresser are.
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 or the company plane.
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 know the hidden rules of the Junior League.
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.