

Check the skills that you have. Can you easily cross into another economic class? Do you know the hidden rules?

Can You Survive in Poverty?

1. I know which churches and neighborhoods have the best tag sales.
2. I know when Walmart and drug stores throw away over-the-counter medicine with expired dates.
3. I know how to fight and defend myself physically.
4. I know how to get a gun, even if I have a police record.
5. I know how to keep my clothes from being stolen at the laundromat.
6. I can live without a checking or savings account and don't have credit cards.
7. I know how to live without electricity.
8. I know how to use a knife as scissors.
9. I can entertain a group of friends with only my personality and my stories.
10. I know which churches will provide help with food or shelter.
11. I know how to pack all my belongings and move in half a day.
12. I know how to get and use food stamps.
13. I can find and use free medical clinics
14. I am very good at trading and bartering.
15. I know the city bus schedule.

Can You Survive in Middle Class?

1. I know how to get my children into sports or arts classes.
2. My children wear brand name clothing.
3. I know how to order in a nice restaurant.
4. I know how to use a credit card, checking and savings accounts.
5. I understand life and home insurance and have a medical insurance policy.
6. I talk to my children about college.
7. I know how to get a library card.
8. I have a mortgage or own my home.
9. I know how to help my children with homework and meet with teachers.
10. I know how to decorate my house for the different holidays.
11. I know how to use most of the tools and lawn equipment in the garage.
12. I repair items in my house almost immediately when they break—or know a repair service and call it.
13. We have more than one computer in our home.
14. I know how to set a table.
15. I take a vacation at least once a year and often plan weekend excursions.

Can You Survive in Wealth?

1. I can read a menu in several languages.
2. I have several favorite restaurants in different countries of the world.
3. During the holidays, I know how to hire a decorator to make my home festive.
4. I have a preferred financial adviser, legal firm, CPA firm, designer, florist, caterer, personal trainer and tailor.
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 belong to at least four private clubs (country club, yacht club, etc.).
8. I fly in my own plane or company plane.
9. I know how to ensure enrollment of my children in the preferred private schools and colleges.
10. I know how to host grand dinner parties.
11. I am on the boards of at least two well known charities.
12. I support the work of a particular artist.
13. I have the provenance for all original art, jewelry and antiques.
14. I have worldwide coverage on my cell phone.
15. I own more vehicles than there are drivers in my family.