

Test Your Knowledge of the Hidden Rules of Class:

How well could you survive?:

People who grow up in poverty learn different things from people who grow up wealthy or in middle class. But most schools and businesses operate with middle-class norms, and most teachers and business people grew up learning the hidden rules of middle-class families. It's no surprise, then, that children of poverty often struggle in education and business environments :

In her book *A Framework for Understanding Poverty*, Dr. Ruby K. Payne presents lists of survival skills needed by different societal classes. Test your skills by answering the following questions.:

Could you survive in poverty? Check each item that applies. I know how to ... :

- find the best rummage sales.:
- locate grocery stores' garbage bins that have thrown-away food.:
- bail someone out of jail.:
- physically fight and defend myself.:
- get a gun, even if I have a police record.:
- keep my clothes from being stolen at the laundromat.:
- sniff out problems in a used car.:
- live without a checking account.:
- manage without electricity and a phone.:
- entertain friends with just my personality and stories.:
- get by when I don't have money to pay the bills.:
- move in half a day.:

_____ get and use food stamps.:

_____ find free medical clinics.:

_____ get around without a car.:

_____ use a knife as scissors:

Could you survive in middle class? Check each item that applies. I know how to ...:

_____ get my children into Little League, piano lessons, and soccer.:

_____ set a table properly.:

_____ find stores that sell the clothing brands my family wears.:

_____ order comfortably in a nice restaurant.:

_____ use a credit card, checking and/or savings account.:

_____ evaluate insurance: life, disability, 20/80 medical, homeowners, and personal-property.:

_____ talk to my children about going to college.:

_____ get the best interest rate on my car loan.:

_____ explain the differences among the principal, interest, and escrow statements on my house payment.:

_____ help my children with homework and don't hesitate to make a call if I need more information.:

_____ decorate the house for each holiday.:

_____ get a library card.:

_____ use the different tools in the garage.:

_____ repair items in my house almost immediately after they break, or I know a repair service and call it.:

Could you survive in wealth? Check each item that applies. I can ...:

_____ can read a menu in French, English and another language.:

_____ have favorite restaurants in different countries around the world.:

_____ know how to hire a professional decorator to help decorate your home during the holidays.:

_____ can name your preferred financial advisor, lawyer, designer, hairdresser and domestic- employment service.:

_____ have at least two homes that are staffed and maintained.:

_____ know how to ensure confidentiality and loyalty with domestic staff.:

_____ use two or three "screens" that keep people whom you don't wish to see away from you.:

_____ fly in your own plane, the company plane, or the Concorde.:

_____ know how to enroll your children in the preferred private schools.:

_____ are on the boards of at least two charities.:

_____ know the hidden rules of the Junior League.:

_____ support or buy the work of a particular artist.:

_____ know how to read a corporate balance sheet and analyze your own financial statements. :