

# 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 if you ...

- 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.

Attend our workshops ... read our groundbreaking books ... and you'll see why thousands of people are saying, "aha!"