

Could You Survive in Poverty?

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 when Walmart, drug stores, and convenience stores throw away over-the-counter medicine with expired dates.
- 3. I know which pawn shops sell DVDs for \$1.
- 4. In my town in criminal courts, I know which judges are lenient, which ones are crooked, and which ones are fair.
- 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/my family use a payday lender.
- 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 my stories.
- 13. I know which churches will provide assistance with food or shelter.
- 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.
- 19. I know how to hide my car so the repo man cannot find it.
- 20. We pay our cable-TV bill before we pay our rent.
- 21. I know which sections of town “belong” to which gangs.

Could You Survive in Middle Class?

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 have an online checking account and monitor my bills online.
- 3. Every bedroom has its own TV and DVD player.
- 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/my family belong to an athletic or exercise club.
- 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.
- 15. We have more than one computer in our home.
- 16. We plan our vacations six months to a year in advance.
- 17. I contribute to a retirement plan separate from Social Security.

Could You Survive in Wealth?

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

- 1. I can read a menu in at least three languages.
- 2. I have several favorite restaurants in different countries of the world. I use a *conciierge* to book the best restaurants as I travel throughout 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 adviser, legal firm, certified public accounting firm, designer, florist, caterer, domestic employment service, and hairdresser are. In addition, I have a preferred tailor, travel agency, and personal trainer.
- 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, the company plane, or first class.
- 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 contribute to at least four or five political campaigns.
- 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.
- 15. I belong to at least one private club (country club, yacht club, etc.).
- 16. I own more vehicles than there are drivers.
- 17. I “buy a table” at several charity events throughout the year.
- 18. I have worldwide coverage on my cell phone for both text and voice messages, as well as e-mail.
- 19. I have the provenance for all original art, jewelry, antiques, and one-of-a-kind items.
- 20. I easily translate exchange rates for currency between and among different countries.

Could you cope with a spouse/partner who came from old money (or had that mindset)?

It would bother me if my spouse or partner:

- Spent money on private club memberships.
- Had a trust fund from birth.
- Insisted on the artistic quality and merit of household items, clothing, accessories, and so on.
- Had a personal assistant to assist with purchases of clothing and accessories.
- Spent money on a personal tailor and physical trainer.
- Spent a great deal of time on charitable activities and did not make or take money for that time.
- Placed our children in the care of a nanny.
- Insisted that our children be placed in private boarding schools at the age of six.
- Talked a lot about the presentation of food.
- Staffed and maintained homes in more than one country.
- Spent money on a private airplane and/or yacht.
- Established trust funds for our children at birth.
- Maintained social and financial connections with individuals whom I didn't like.
- Had family members who looked down on me because of my bloodline or pedigree (or lack thereof).
- Kept an accountant, lawyer, domestic service agency, and investment broker on retainer.
- Was adamant about details, insisting on perfection in virtually everything.
- Wanted to have nothing further to do with a decent individual who didn't have a suitable connection.
- Spent \$1 million-plus on an original piece of art, and would *only* purchase original works of art.
- Attended an Ivy League college or university.
- Valued me largely for my social connections.
- Reviewed family assets and liabilities on a monthly basis.
- Purchased furniture and furnishings for their artistic merit or designer designation.
- Kept almost no food in the house.

Note. From *Crossing the Tracks for Love*, by Ruby K. Payne, 2005.

Could you cope with a spouse/partner who came from middle class (or had that mindset)?

It would bother me if my spouse or partner:

- Spent long hours at the office.
- Required our household to run on a budget.
- Planned out our week in advance.
- Started a college fund at the birth of our child.
- Hired a plumber to do a needed repair.
- Fixed the plumbing himself/herself.
- Played golf every weekend with his buddies.
- Kept a job that he/she hates for financial reasons.
- Rigidly adhered to time demands—and was often early.
- Was organized, keeping a paper trail on everything.
- Refused to give money to relatives who weren't working.
- Refused to allow a relative to come live with us.
- Planned vacations a year in advance.
- Spent evenings taking graduate courses.
- Devoted considerable time to a community charitable event.
- Shopped for high-quality clothing/shoes/accessories, then charged those items.
- Withdrew TV, computer, and other privileges from the children as part of discipline.
- Paid for our child's college expenses and tuition.
- Paid for tennis, golf, dance, swimming, and other types of lessons for our child.
- Often made a big issue over the quality of food.
- Bought reprints and numbered artwork as part of our home's décor.
- Purchased furniture for its practicality and match to the décor.
- Had family members who discounted me because of my lack of education or achievement.

Note. From *Crossing the Tracks for Love*, by Ruby K. Payne, 2005.

Excerpted from *A Framework for Understanding Poverty: 10 Actions to Educate Students* workbook by Ruby K. Payne. Copyright 2012 aha! Process, Inc. All rights reserved. www.ahaprocess.com

Could you cope with a spouse/partner who came from generational poverty (or had that mindset)?

It would bother me if my spouse or partner:

- Repeatedly gave money to a relative who would not work.
- Left household bills unpaid in order to give money to a relative.
- Loaned the car to a relative who doesn't have insurance and cannot be insured.
- Allowed a relative to move in and stay with you.
- Didn't pay attention to time (e.g., missed dates, was extremely late, didn't show).
- Quit jobs without having another one because he/she didn't like the boss.
- Cursed at his/her boss in public.
- Physically fought—fairly frequently.
- Didn't think education was important.
- Left items in the house unrepaired.
- Used physical punishment on the children as part of discipline.
- Viewed himself as a “fighter” or a “lover” who works hard physically.
- Served food from the stove, and ate most meals in front of the TV.
- Almost always had the TV and/or radio on, and often loudly.
- Kept the house dark on the inside—poorly lit and with window coverings closed.
- Kept organizational patterns of household chaotic.
- Bought clothing from secondhand stores, garage sales, and so on.
- Bought designer clothing or shoes for our children, but didn't pay an urgent household bill.
- Made a big deal about the quantity of food.
- Viewed me as a possession.
- Had family members who made fun of me for having a college degree.
- Bragged about me by talking badly about me.
- Chose to spend time with relatives, rather than spending time with me.
- Purchased alcoholic beverages for entertainment before paying for necessities (e.g., car insurance, utilities, rent).

Note. From *Crossing the Tracks for Love*, by Ruby K. Payne, 2005.