
HIDDEN RULES OF CLASS QUIZ

Adapted from *A Framework for Understanding Poverty* by Dr. Ruby K. Payne. These quizzes are designed to see if you could survive in poverty, middle class, and wealth by knowing the hidden rules of each class.

Could you survive in poverty? I...

- _____ can find the best garage and rummage sales in town
- _____ know which pharmacies and grocery stores throw away their expired food and medicine
- _____ know how to get a gun even with a police record
- _____ know where to get free medical care
- _____ can get by without electricity or a phone
- _____ have bailed someone out of jail
- _____ can get by without a car
- _____ entertain company with just my stories
- _____ know what problems to check for in a used car
- _____ can keep my clothes from being stolen at a laundromat
- _____ know how to use a knife as scissors
- _____ know how to move in half a day
- _____ know how to apply and use food stamps
- _____ can fight or defend myself physically
- _____ know how to trade and barter

Could you survive in middle class? I...

- _____ use an online checking account to pay bills
- _____ know how to get the best interest rate on a car loan
- _____ plan family vacations 6 months to a year in advance
- _____ buy name brand clothing brands for my family
- _____ help my children with their homework and will call the school for more information if needed
- _____ know the difference between the principal, interest, and escrow statements on my mortgage
- _____ can help my kids apply for college
- _____ decorate the house for different holidays
- _____ know how to order in a nice restaurant
- _____ quickly repair household items that break
- _____ can use most of the tools in in the garage
- _____ have a gym membership
- _____ know how to get my children into piano lessons, Little League, or other after school activities
- _____ can evaluate different types of insurance (health, homeowners, auto, life...)
- _____ save for retirement outside of Social Security

Could you survive in wealth? I...

- _____ can read menus in at least three languages
- _____ hire a professional decorator for the holidays
- _____ have at least two personal residences with staff
- _____ know how to ensure confidentiality and loyalty with household staff
- _____ know how to enroll my children into a prestigious private school
- _____ serve on the board of multiple charities
- _____ know how to read a corporate balance sheet and analyze financial statements
- _____ “screen” to keep people I don’t want to see away
- _____ maintain membership at one or more private clubs
- _____ know how to translate exchange rates between multiple countries
- _____ can locate and buy original and expensive art, antiques, jewelry, etc.
- _____ how to contribute to at least 4-5 political campaigns
- _____ can fly my own plane or use my company plane
- _____ own more vehicles than our household has drivers
- _____ have worldwide cell phone coverage