The universe is the children in Mrs. Smith's 3rd grade class. The sets are G=girls and S= has at least one sibling.

Children with at least one sibling	S	G
Students who are not girls	$\overline{G}$	G
Girls who have at least one sibling	$G \cap S$	G
Students who have at least one sibling or are girls	$G \cup S$	G
Students who have no siblings and are not girls	$\frac{\overline{G} \cap \overline{S}}{G \cup S}$	G
Students with less than one sibling	S	G
Girls who have no siblings	$G-S$ $G\cap \overline{S}$	G
Students who have at least one sibling and are not girls	$S \cap \overline{G}$ S-G	G