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	G
Students who are not girls	G
Girls who have at least one sibling	G
Students who have at least one sibling or are girls	G
Students who have no siblings and are not girls	G
Students with less than one sibling	G
Girls who have no siblings	G
Students who have at least one sibling and are not girls	G