

PERSONAL FINANCE Study Guide Review

MIDDLE &
HIGH
SCHOOL

Georgia
Studies
Pro

- Personal Finance Study Guide Review**
- Section 1: Income**
1. Define **Income**. Money that is paid to you.
 2. Define **Net Income**. Total pay after deductions (taxes and other costs).
 3. Define **Gross Income**. Total pay before deductions (taxes and other costs).
 4. Define **Salary**. Regular payment to you.
 5. Define **Hourly Wage**. Payment to you for each hour you work.
 6. Define **Commission**. Payment to you based on sales.
 7. Define **Dividend**. Payment to you from a company's profits.
 8. Define **Interest**. Money paid for borrowing.
- Section 2: Expenses**
1. Define **Expense**. The amount of your money that you spend.
 2. Define **Fixed Expense**. A payment that is the same amount every time.
 3. Define **Variable Expense**. A payment that changes every time.
 4. Define **Discretionary Expense**. A payment that is not necessary for you to live.
 5. Define **Essential Expense**. A payment that is necessary for you to live.
 6. Define **Needs**. Things you need to live.
 7. Define **Wants**. Things you want to have.
 8. Define **Debt**. Money you owe to someone else.
 9. Define **Interest**. Money paid for borrowing.
 10. Define **Principal**. The amount of money you borrow.
 11. Define **Collateral**. Something you put up as security for a loan.
 12. Define **Loan**. Money you borrow from someone else.
 13. Define **Interest Rate**. The amount of interest you pay for borrowing.
 14. Define **APR**. Annual Percentage Rate.
 15. Define **Down Payment**. The amount of money you pay for a purchase when you borrow.
 16. Define **Monthly Payment**. The amount of money you pay for a loan each month.
 17. Define **Term**. The length of time you have to pay for a loan.
 18. Define **Amortization**. The process of paying off a loan.
 19. Define **Equity**. The amount of money you own in a property.
 20. Define **Mortgage**. A loan to buy a house.
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- Section 3: Budget**
1. Define **Budget**. A plan for how you will spend your money.
 2. Define **Income**. Money that is paid to you.
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 12. Define **Monthly Payment**. The amount of money you pay for a loan each month.
 13. Define **Term**. The length of time you have to pay for a loan.
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 15. Define **Equity**. The amount of money you own in a property.
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Table of Contents Personal Finance Study Guide

1. Understanding the eBook Personal Finance Study Guide
 - The Rise of Digital Reading Personal Finance Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Finance Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Study Guide
 - Personalized Recommendations

- Personal Finance Study Guide User Reviews and Ratings
- Personal Finance Study Guide and Bestseller Lists
- 5. Accessing Personal Finance Study Guide Free and Paid eBooks
 - Personal Finance Study Guide Public Domain eBooks
 - Personal Finance Study Guide eBook Subscription Services
 - Personal Finance Study Guide Budget-Friendly Options
- 6. Navigating Personal Finance Study Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Finance Study Guide Compatibility with Devices
 - Personal Finance Study Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance Study Guide
 - Highlighting and Note-Taking Personal Finance Study Guide
 - Interactive Elements Personal Finance Study Guide
- 8. Staying Engaged with Personal Finance Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Study Guide
- 9. Balancing eBooks and Physical Books Personal Finance Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Study Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Personal Finance Study Guide
 - Setting Reading Goals Personal Finance Study Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Personal Finance Study Guide
 - Fact-Checking eBook Content of Personal Finance Study Guide

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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