

# 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 **Wages**. Money that you receive for your work.
  3. Define **Net Income**. Your income after taxes.
  4. Define **Salary**. Regular payment to you.
  5. Define **Commission**. Payment to you based on sales.
  6. Define **Dividend**. Payment to you from a company.
  7. Define **Interest**. Money that you earn on money that you have lent or invested.
- Section 2: Expenses**
1. Define **Expense**. The amount of money that you spend.
  2. Define **Fixed Expense**. A payment that you make every month.
  3. Define **Variable Expense**. A payment that you make every month.
  4. Define **Discretionary Expense**. A payment that you make every month.
  5. Define **Essential Expense**. A payment that you make every month.
  6. Define **Non-essential Expense**. A payment that you make every month.
  7. Define **Emergency Expense**. A payment that you make every month.
  8. Define **Unplanned Expense**. A payment that you make every month.
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- Section 3: Budget**
1. Define **Budget**. A plan for how you will spend your money.
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