

PERSONAL FINANCE Study Guide Review

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Georgia
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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 borrowed.
- 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.
 9. Define **Planned Expense**. A payment that you make every month.
 10. Define **Unplanned Expense**. A payment that you make every month.
- Section 3: Budget**
1. Define **Budget**. A plan for how you will spend your money.
 2. Define **Income**. The amount of money that you have.
 3. Define **Expenses**. The amount of money that you spend.
 4. Define **Net Income**. The amount of money that you have left after you pay your expenses.
 5. Define **Emergency Fund**. A fund of money that you have set aside for emergencies.
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