

PERSONAL FINANCE Study Guide Review

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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 every month.
 3. Define **Variable Expense**. A payment that changes every month.
 4. Define **Discretionary Expense**. A payment that you can choose to spend or not.
 5. Define **Essential Expense**. A payment that you need 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 **Credit**. The ability to borrow money.
 13. Define **Debit**. The ability to spend money.
 14. Define **Check**. A payment made by a checkbook.
 15. Define **ATM**. Automatic Teller Machine.
 16. Define **Bank**. A place where you keep your money.
 17. Define **Account**. A place where you keep your money.
 18. Define **Balance**. The amount of money in an account.
 19. Define **Overdraft**. When you spend more money than you have in an account.
 20. Define **Interest**. Money paid for borrowing.
 21. Define **Principal**. The amount of money you borrow.
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- Personal Finance Study Guide Review**
- Section 3: Savings**
1. Define **Savings**. Money that you set aside for the future.
 2. Define **Emergency Fund**. Money you set aside for unexpected expenses.
 3. Define **Retirement Fund**. Money you set aside for retirement.
 4. Define **College Fund**. Money you set aside for college.
 5. Define **Goal**. Something you want to achieve.
 6. Define **Plan**. A way to achieve a goal.
 7. Define **Strategy**. A way to achieve a goal.
 8. Define **Investment**. Money you put into something that will grow over time.
 9. Define **Stock**. A share of ownership in a company.
 10. Define **Bond**. A loan made by an investor to a borrower.
 11. Define **Interest**. Money paid for borrowing.
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 21. Define **Overdraft**. When you spend more money than you have in an account.
- Section 4: Budget**
1. Define **Budget**. A plan for how you will spend your money.
 2. Define **Income**. Money that is paid to you.
 3. Define **Expense**. The amount of your money that you spend.
 4. Define **Goal**. Something you want to achieve.
 5. Define **Plan**. A way to achieve a goal.
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Personal Finance Study Guide Answer Key

Jessica J Manson



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