

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 or earned.
 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 for the services of an employee.
 5. Define **Hourly Wage**. Payment for the services of an employee based on the number of hours worked.
 6. Define **Commission**. Payment for the services of an employee based on a percentage of sales.
 7. Define **Profit**. The amount of money left over after all expenses are paid.
- Section 2: Expenses**
1. Define **Expense**. The amount of money that is spent.
 2. Define **Fixed Expense**. A payment that is the same amount every time.
 3. Define **Variable Expense**. A payment that changes from time to time.
 4. Define **Discretionary Expense**. A payment that is not necessary for the survival of the individual.
 5. Define **Need**. A requirement for the survival of the individual.
 6. Define **Want**. A desire for something that is not necessary for the survival of the individual.
 7. Define **Priority**. The order of importance of a need or want.
 8. Define **Trade-off**. The choice between two or more options.
 9. Define **Opportunity Cost**. The cost of the next best alternative.
 10. Define **Investment**. The act of putting money into something that is expected to grow in value.
 11. Define **Return**. The amount of money that is earned from an investment.
 12. Define **Risk**. The chance of losing money from an investment.
 13. Define **Interest**. The cost of borrowing money.
 14. Define **Principal**. The amount of money that is borrowed.
 15. Define **Debt**. The amount of money that is owed.
 16. Define **Equity**. The difference between the value of an asset and the amount of debt that is owed.
 17. Define **Assets**. Things that have value.
 18. Define **Liabilities**. Things that are owed.
 19. Define **Net Worth**. The difference between the value of assets and the amount of liabilities.
 20. Define **Financial Freedom**. The state of having enough money to live the way you want to live without working.
- Section 3: Budget**
1. Define **Budget**. A plan for how to spend money.
 2. Define **Income**. The amount of money that is earned.
 3. Define **Expenses**. The amount of money that is spent.
 4. Define **Surplus**. The amount of money left over after all expenses are paid.
 5. Define **Deficit**. The amount of money that is owed.
 6. Define **Break-even**. The point at which the amount of money earned equals the amount of money spent.
 7. Define **Profit**. The amount of money left over after all expenses are paid.
 8. Define **Loss**. The amount of money that is lost.
 9. Define **Investment**. The act of putting money into something that is expected to grow in value.
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Personal Finance Study Guide Answer Key

Kathleen Armour



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