

PERSONAL FINANCE Study Guide Review

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Studies
Pro

- Personal Finance Study Guide Review**
- Section 1: Income**
1. Define **Income**. Income is the money that you get from a job or other source.
 2. Define **Net Income**. Net income is the money that you have left after all taxes and deductions have been taken out.
 3. Define **Gross Income**. Gross income is the money that you earn before any taxes or deductions are taken out.
 4. Define **Salary**. Salary is a fixed amount of money that you are paid for your work.
 5. Define **Hourly Wage**. Hourly wage is the amount of money that you are paid for each hour that you work.
 6. Define **Commission**. Commission is a percentage of the total sales that you make.
 7. Define **Dividend**. Dividend is a payment that you receive from a company that owns shares of the company.
 8. Define **Interest**. Interest is the money that you earn on the money that you have saved or invested.
- Section 2: Expenses**
1. Define **Expense**. An expense is the money that you spend on things that you need or want.
 2. Define **Fixed Expense**. A fixed expense is a payment that you make for a service or product that you need or want, and the amount of the payment is the same every time.
 3. Define **Variable Expense**. A variable expense is a payment that you make for a service or product that you need or want, and the amount of the payment can change.
 4. Define **Discretionary Expense**. A discretionary expense is a payment that you make for a service or product that you want, but you don't need it.
 5. Define **Essential Expense**. An essential expense is a payment that you make for a service or product that you need to live.
 6. Define **Non-essential Expense**. A non-essential expense is a payment that you make for a service or product that you want, but you don't need it.
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 9. Define **Discretionary Expense**. A discretionary expense is a payment that you make for a service or product that you want, but you don't need it.
 10. Define **Essential Expense**. An essential expense is a payment that you make for a service or product that you need to live.
 11. Define **Non-essential Expense**. A non-essential expense is a payment that you make for a service or product that you want, but you don't need it.
- Section 3: Budget**
1. Define **Budget**. A budget is a plan for how you will spend your money.
 2. Define **Income**. Income is the money that you get from a job or other source.
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