

PERSONAL FINANCE Study Guide Review

MIDDLE &
HIGH
SCHOOL

Georgia
Studies
Pro

- Personal Finance Study Guide Review**
- Section 1: Income**
1. Define **Income**. Income is the money that you receive.
 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 receive before any taxes or deductions are taken out.
 4. Define **Salary**. Salary is a fixed amount of money that you receive for your work.
 5. Define **Hourly Wage**. Hourly wage is the amount of money that you receive for each hour that you work.
 6. Define **Commission**. Commission is the amount of money that you receive based on the sales that you make.
 7. Define **Dividend**. Dividend is the amount of money that you receive from the profits of a company that you own shares of.
 8. Define **Interest**. Interest is the amount of money that you receive for lending money to someone else.
- Section 2: Expenses**
1. Define **Expense**. An expense is the money that you spend.
 2. Define **Fixed Expense**. A fixed expense is an expense that you pay the same amount for every month.
 3. Define **Variable Expense**. A variable expense is an expense that you pay a different amount for every month.
 4. Define **Discretionary Expense**. A discretionary expense is an expense that you can choose to spend or not spend on.
 5. Define **Essential Expense**. An essential expense is an expense that you need to spend on to live.
 6. Define **Wants**. Wants are things that you desire but do not need.
 7. Define **Needs**. Needs are things that you need to live.
 8. Define **Debt**. Debt is the money that you owe to someone else.
 9. Define **Interest**. Interest is the amount of money that you pay for borrowing money from someone else.
 10. Define **Principal**. Principal is the amount of money that you borrow from someone else.
 11. Define **Collateral**. Collateral is the property that you use to secure a loan.
 12. Define **Guarantor**. A guarantor is someone who agrees to pay for your debt if you do not.
 13. Define **Co-signer**. A co-signer is someone who agrees to share responsibility for your debt.
 14. Define **Joint Account**. A joint account is an account that you and someone else own together.
 15. Define **Joint Liability**. Joint liability is the responsibility that you and someone else share for a debt.
 16. Define **Joint Ownership**. Joint ownership is the ownership of an asset by two or more people.
 17. Define **Joint Tenancy**. Joint tenancy is a type of joint ownership where all owners have the same rights and responsibilities.
 18. Define **Community Property**. Community property is a type of joint ownership where all assets are considered community property.
 19. Define **Separate Property**. Separate property is property that is owned by one person only.
 20. Define **Marital Property**. Marital property is property that is owned by a married couple.
 21. Define **Divorce**. Divorce is the legal process of ending a marriage.
 22. Define **Alimony**. Alimony is the money that one spouse pays to the other spouse after a divorce.
 23. Define **Child Support**. Child support is the money that one parent pays to the other parent for the care of their children.
 24. Define **Spousal Support**. Spousal support is the money that one spouse pays to the other spouse after a divorce.
 25. Define **Child Custody**. Child custody is the legal responsibility for the care and upbringing of a child.
 26. Define **Child Support**. Child support is the money that one parent pays to the other parent for the care of their children.
 27. Define **Child Maintenance**. Child maintenance is the money that one parent pays to the other parent for the care of their children.

- Personal Finance Study Guide Review**
- Section 3: Savings**
1. Define **Savings**. Savings is the money that you set aside for future use.
 2. Define **Emergency Fund**. An emergency fund is a savings account that you use to cover unexpected expenses.
 3. Define **Retirement Fund**. A retirement fund is a savings account that you use to save for your retirement.
 4. Define **College Fund**. A college fund is a savings account that you use to save for your child's college education.
 5. Define **Goal**. A goal is something that you want to achieve.
 6. Define **Plan**. A plan is a strategy for achieving a goal.
 7. Define **Strategy**. A strategy is a plan of action for achieving a goal.
 8. Define **Objective**. An objective is a specific goal that you want to achieve.
 9. Define **Mission Statement**. A mission statement is a statement that describes the purpose of an organization.
 10. Define **Vision Statement**. A vision statement is a statement that describes the future of an organization.
 11. Define **Core Values**. Core values are the principles that guide the behavior of an organization.
 12. Define **Business Plan**. A business plan is a document that describes the goals and objectives of a business.
 13. Define **Marketing Plan**. A marketing plan is a document that describes the strategies for promoting a business.
 14. Define **Financial Plan**. A financial plan is a document that describes the financial goals and objectives of a business.
 15. Define **Operational Plan**. An operational plan is a document that describes the day-to-day activities of a business.
 16. Define **Strategic Plan**. A strategic plan is a document that describes the long-term goals and objectives of a business.
 17. Define **Business Model**. A business model is a plan for how a business will generate revenue.
 18. Define **Revenue**. Revenue is the money that a business receives from its customers.
 19. Define **Profit**. Profit is the money that a business makes after all expenses have been paid.
 20. Define **Loss**. A loss is the money that a business spends more than it receives.
 21. Define **Break-Even Point**. The break-even point is the point at which a business starts to make a profit.
 22. Define **Margin**. A margin is the difference between the selling price of a product and the cost of the product.
 23. Define **Markup**. A markup is the amount of money that a business adds to the cost of a product to determine the selling price.
 24. Define **Discount**. A discount is a reduction in the price of a product.
 25. Define **Interest Rate**. An interest rate is the percentage of the principal amount that is charged for borrowing money.
 26. Define **APR**. APR stands for Annual Percentage Rate, which is the interest rate charged on a loan.
 27. Define **Interest Rate**. An interest rate is the percentage of the principal amount that is charged for borrowing money.
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Personal Finance Study Guide Answer Key

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