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## Unit 9: Personal Finance

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### I. Personal Finance

1. Income Amount of money that a person makes by selling products or providing a service to the citizens of an area; serves as a basis for the collection of taxes by State and Federal Governments.
2. Budget Spending and savings plan developed by citizens to assist with saving and spending decisions and by governments to determine how tax money is spent and allocated to different agencies and programs.
3. Savings Money that is not spent but instead kept for use in the future; this money is usually kept in certain bank accounts or invested.
4. Entrepreneur A person who creates, organizes, and manages a new business; usually involves the risk of invested money (capital) in order to make money.
5. Investing Putting money aside for future benefit and growth (usually through interest) or by using the money to start a business, buy stocks, bonds, certificates of deposit, and/or mutual funds.
6. Profit Monetary gain a business owner makes by selling goods or providing services; calculated by subtracting the total expenses from the total income.
7. Credit Term that applies to the ability to buy something now and pay for it later over a period of time (usually with having to pay a finance charge and/or the addition of interest).
8. Coca-Cola
9. Order of Incent
10. Home Depot
- Georgia Pacific

# Personal Finance Activity Sheet Answers Chapter 8

**S Marginson**



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