

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 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 you to live.
 5. Define **Need**. A basic requirement for life.
 6. Define **Want**. A desire for something that is not a need.
 7. Define **Priority**. A need or want that is more important than others.
 8. Define **Emergency Fund**. A fund of money that you save for unexpected expenses.
 9. Define **Debt**. Money that you owe to someone else.
 10. Define **Interest**. Money paid for borrowing.
 11. Define **Principal**. The amount of money that you borrow.
 12. Define **Collateral**. Something that you put up as security for a loan.
- Section 3: Budget**
1. Define **Budget**. A plan for how you will spend your money.
 2. Define **Income**. The amount of money that you have available to spend.
 3. Define **Expenses**. The amount of money that you plan to spend.
 4. Define **Surplus**. The amount of money that you have left over after paying for all your expenses.
 5. Define **Deficit**. The amount of money that you are short after paying for all your expenses.
 6. Define **Emergency Fund**. A fund of money that you save for unexpected expenses.

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Brendan G. Carr



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