

# 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 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 every month.
  3. Define **Variable Expense**. A payment that changes every month.
  4. Define **Discretionary Expense**. A payment that is not necessary.
  5. Define **Essential Expense**. A payment that is necessary for you to live.
  6. Define **Needs**. Things you need to live.
  7. Define **Wants**. Things you want to have.
  8. Define **Needs vs. Wants**. Needs are things you need to live. Wants are things you want to have.
  9. Define **Needs**. Things you need to live.
  10. Define **Wants**. Things you want to have.
  11. Define **Needs vs. Wants**. Needs are things you need to live. Wants are things you want to have.
- Section 3: Budget**
1. Define **Budget**. A plan for your money.
  2. Define **Income**. Money that is paid to you.
  3. Define **Expenses**. Money that you spend.
  4. Define **Needs**. Things you need to live.
  5. Define **Wants**. Things you want to have.
  6. Define **Needs vs. Wants**. Needs are things you need to live. Wants are things you want to have.
  7. Define **Budgeting**. The process of creating a budget.
  8. Define **Income**. Money that is paid to you.
  9. Define **Expenses**. Money that you spend.
  10. Define **Needs**. Things you need to live.
  11. Define **Wants**. Things you want to have.
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**JA Banks**



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