

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 **Wages**. Money that you receive for your work.
 3. Define **Salary**. Money that you receive for your work.
 4. Define **Profit**. Money that is left over after all expenses are paid.
 5. Define **Interest**. Money that is earned on money that is loaned or invested.
 6. Define **Dividend**. Money that is paid to you for owning shares of a company.
 7. Define **Capital Gain**. Money that is earned when you sell an asset for more than you paid for it.
- Section 2: Expenses**
1. Define **Expense**. The amount of money that you spend.
 2. Define **Fixed Expense**. A expense that is the same every month.
 3. Define **Variable Expense**. A expense that changes every month.
 4. Define **Discretionary Expense**. A expense that you can choose to spend or not.
 5. Define **Essential Expense**. A expense that you need to spend to live.
 6. Define **Needs**. Things that you need to live.
 7. Define **Wants**. Things that you want to have.
 8. Define **Needs vs. Wants**. Needs are things that you need to live, while wants are things that you want to have.
 9. Define **Needs vs. Wants**. Needs are things that you need to live, while wants are things that you want to have.
 10. Define **Needs vs. Wants**. Needs are things that you need to live, while wants are things that you want to have.
- Section 3: Budget**
1. Define **Budget**. A plan for how you will spend your money.
 2. Define **Income**. The money that you have available to spend.
 3. Define **Expenses**. The money that you plan to spend.
 4. Define **Surplus**. The money that you have left over after you have paid for all your expenses.
 5. Define **Deficit**. The money that you are short on after you have paid for all your expenses.
 6. Define **Emergency Fund**. A fund of money that you set aside for unexpected expenses.
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Table of Contents Personal Finance Study Guide

1. Understanding the eBook Personal Finance Study Guide
 - The Rise of Digital Reading Personal Finance Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Finance Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Study Guide
 - Personalized Recommendations
 - Personal Finance Study Guide User Reviews and Ratings
 - Personal Finance Study Guide and Bestseller Lists
5. Accessing Personal Finance Study Guide Free and Paid eBooks

- Personal Finance Study Guide Public Domain eBooks
- Personal Finance Study Guide eBook Subscription Services
- Personal Finance Study Guide Budget-Friendly Options
- 6. Navigating Personal Finance Study Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Finance Study Guide Compatibility with Devices
 - Personal Finance Study Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance Study Guide
 - Highlighting and Note-Taking Personal Finance Study Guide
 - Interactive Elements Personal Finance Study Guide
- 8. Staying Engaged with Personal Finance Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Study Guide
- 9. Balancing eBooks and Physical Books Personal Finance Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Study Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Personal Finance Study Guide
 - Setting Reading Goals Personal Finance Study Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Personal Finance Study Guide
 - Fact-Checking eBook Content of Personal Finance Study Guide
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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