

PERSONAL FINANCE Study Guide Review

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- Personal Finance Study Guide Review**
- Section 1: Income**
1. Define **Income**. Money that is paid to you.
 2. Define **Net Income**. Total pay after taxes and other deductions are taken out.
 3. Define **Gross Income**. Total pay before taxes and other deductions are taken out.
 4. Define **Salary**. Regular payment to an employee.
 5. Define **Hourly Wage**. Payment to an employee based on the number of hours worked.
 6. Define **Commission**. Payment to a salesperson based on the percentage of sales.
 7. Define **Profit**. The amount of money left after all expenses are paid.
- Section 2: Expenses**
1. Define **Expense**. The amount of money that is spent.
 2. Define **Fixed Expense**. A payment that is the same amount every month.
 3. Define **Variable Expense**. A payment that changes from month to month.
 4. Define **Discretionary Expense**. A payment that is not necessary for living.
 5. Define **Essential Expense**. A payment that is necessary for living.
 6. Define **Needs**. Things that are necessary for living.
 7. Define **Wants**. Things that are not necessary for living.
 8. Define **Needs vs. Wants**. Needs are things that are necessary for living, while wants are things that are not necessary for living.
- Section 3: Budget**
1. Define **Budget**. A plan for how to spend money.
 2. Define **Income**. The amount of money that is paid to you.
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