

PERSONAL FINANCE Study Guide Review

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Studies
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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 you.
5. Define **Hourly Wage**. Payment to you for each hour you work.
6. Define **Commission**. Payment to you based on 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 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 you can choose to spend or not.
5. Define **Need**. The things that you need to live.
6. Define **Want**. The things that you want but do not need.
7. Define **Debt**. Money that you owe to someone else.
8. Define **Interest**. The amount of money that you pay to borrow money.
9. Define **Principal**. The amount of money that you borrow.
10. Define **Collateral**. The thing that you use to borrow money.
11. Define **Guarantee**. A promise that you will pay back the money that you borrow.

Section 3: Budget

1. Define **Budget**. A plan for how you will spend your money.
2. Define **Income**. The money that you have to spend.
3. Define **Expense**. The money that you spend.
4. Define **Debt**. The money that you owe to someone else.
5. Define **Profit**. The amount of money left after all expenses are paid.
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Ike Mathur, Lynnette L. Knowles

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