

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 from a company's profits.
 7. Define **Capital Gain**. Money that is earned from the sale of an investment.
- Section 2: Expenses**
1. Define **Expense**. The amount of money that is spent.
 2. Define **Fixed Expense**. A payment that is made at a regular interval.
 3. Define **Variable Expense**. A payment that varies in amount.
 4. Define **Discretionary Expense**. A payment that is made at the discretion of the person.
 5. Define **Essential Expense**. A payment that is necessary for the survival of the person.
 6. Define **Non-essential Expense**. A payment that is not necessary for the survival of the person.
 7. Define **Need**. A requirement for something that is necessary for the survival of the person.
 8. Define **Want**. A desire for something that is not necessary for the survival of the person.
 9. Define **Priority**. A requirement for something that is necessary for the survival of the person.
 10. Define **Emergency Fund**. A fund of money that is set aside for unexpected expenses.
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- Section 3: Budget**
1. Define **Budget**. A plan of how much money to spend and how much to save.
 2. Define **Income**. Money that is paid to you.
 3. Define **Expense**. Money that is spent.
 4. Define **Profit**. Money that is left over after all expenses are paid.
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Personal Finance Study Guide Answer Key

R. S. Rosefsky



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