

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 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 **Essential Expense**. A payment that you need to live.
 6. Define **Needs**. Things that you need to live.
 7. Define **Wants**. Things that you want but do not need.
 8. Define **Debt**. Money that you owe to someone else.
 9. Define **Interest**. The amount of money that you pay to borrow money.
 10. Define **Principal**. The amount of money that you borrow.
 11. Define **Collateral**. Something that you put up as security for a loan.
 12. Define **Loan**. Money that you borrow from someone else.
 13. Define **Interest Rate**. The amount of money that you pay to borrow money.
 14. Define **Term**. The length of time that you borrow money for.
 15. Define **Amortization**. The process of paying off a loan with regular payments.
 16. Define **Equity**. The amount of money that you own in a property.
 17. Define **Appreciation**. The increase in value of an asset over time.
 18. Define **Depreciation**. The decrease in value of an asset over time.
 19. Define **Investment**. Money that you put into something that you think will grow in value.
 20. Define **Return**. The amount of money that you get back from an investment.
 21. Define **Risk**. The chance that an investment will lose money.
 22. Define **Portfolio**. A collection of investments.
 23. Define **Asset**. Something that you own that has value.
 24. Define **Liability**. Something that you owe that has value.
 25. Define **Net Worth**. The difference between your assets and liabilities.
 26. Define **Equity**. The amount of money that you own in a property.
 27. Define **Appreciation**. The increase in value of an asset over time.
 28. Define **Depreciation**. The decrease in value of an asset over time.
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