

PERSONAL FINANCE Study Guide Review

MIDDLE &
HIGH
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Georgia
Studies
Pro

Personal Finance Study Guide Review

Section 1: Income

1. Define **Income**. Money that is paid or earned.
2. Define **Net Income**. Total pay after deductions (taxes and other costs).
3. Define **Gross Income**. Total pay before deductions (taxes and other costs).
4. Define **Salary**. Regular payment for the services of an employee.
5. Define **Hourly Wage**. Payment for the services of an employee based on the number of hours worked.
6. Define **Commission**. Payment for the services of an employee based on a percentage of sales.
7. Define **Profit**. The amount of money left over 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.
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20. 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**. Money that is paid or earned.
3. Define **Expenses**. Money that is spent.
4. Define **Profit**. The amount of money left over after all expenses are paid.
5. Define **Loss**. The amount of money lost after all expenses are paid.
6. Define **Break-Even Point**. The point at which income equals expenses.
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