

PERSONAL FINANCE Study Guide Review

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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 paid for borrowing money.
 6. Define **Dividend**. Money that is paid to shareholders.
 7. Define **Capital Gain**. Money that is gained from the sale of an investment.
- Section 2: Expenses**
1. Define **Expense**. The amount of money that is spent.
 2. Define **Fixed Expense**. A expense that is the same every month.
 3. Define **Variable Expense**. A expense that changes every month.
 4. Define **Discretionary Expense**. A expense that is not necessary.
 5. Define **Essential Expense**. A expense 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 necessary for living, while wants are not.
 9. Define **Needs**. Things that are necessary for living.
 10. Define **Wants**. 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 to you.
 3. Define **Expenses**. Money that is spent.
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