

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 the amount of sales you make.
 7. Define **Profit**. The amount of money you make 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 amount every time.
 3. Define **Variable Expense**. A payment that changes from time to time.
 4. Define **Discretionary Expense**. A payment that you can choose to spend or not.
 5. Define **Need**. A basic requirement for life.
 6. Define **Want**. A desire for something that is not a need.
 7. Define **Priority**. The importance of something.
 8. Define **Emergency Fund**. A fund of money that you set aside for unexpected expenses.
 9. Define **Debt**. Money that you owe to someone else.
 10. Define **Interest**. The cost of borrowing money.
 11. Define **Principal**. The amount of money that you borrow.
 12. Define **Collateral**. Something that you put up as security for a loan.
- Section 3: Budget**
1. Define **Budget**. A plan for how you will spend your money.
 2. Define **Income**. The amount of money that you have available to spend.
 3. Define **Expenses**. The amount of money that you plan to spend.
 4. Define **Surplus**. The amount of money that you have left over after you have paid all your expenses.
 5. Define **Deficit**. The amount of money that you are short by after you have paid all your expenses.
 6. Define **Emergency Fund**. A fund of money that you set aside for unexpected expenses.
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