

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 **Opportunity Cost**. The cost of something that you give up when you choose something else.
 9. Define **Trade-off**. The choice between two things.
 10. Define **Investment**. Money that you put into something that you think will grow in value.
 11. Define **Return**. The amount of money you get back from an investment.
 12. Define **Risk**. The chance of losing money.
 13. Define **Interest**. The cost of borrowing money.
 14. Define **Principal**. The amount of money that you borrow.
 15. Define **Collateral**. Something that you put up as security for a loan.
 16. Define **Debt**. Money that you owe to someone else.
 17. Define **Equity**. The amount of money that you own in something.
 18. Define **Asset**. Something that you own that has value.
 19. Define **Liability**. Something that you owe to someone else.
 20. Define **Net Worth**. The amount of money that you own minus the amount that you owe.
- 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 **Expense**. The amount of money that you plan to spend.
 4. Define **Surplus**. The amount of money that you have left over after you pay all your expenses.
 5. Define **Deficit**. The amount of money that you are short by after you pay all your expenses.
 6. Define **Break-even**. The point at which your income equals your expenses.
 7. Define **Profit**. The amount of money that you make after all expenses are paid.
 8. Define **Loss**. The amount of money that you lose after all expenses are paid.
 9. Define **Investment**. Money that you put into something that you think will grow in value.
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Personal Finance Study Guide Answer Key

Michael Seilmaier



Personal Finance Study Guide Answer Key:

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