

PERSONAL FINANCE Study Guide Review

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SCHOOL

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Studies
Pro

- Personal Finance Study Guide Review**
- Section 1: Income**
1. Define **Income**. Income is the money that you earn.
 2. Define **Net Income**. Net income is the money that you have left after all taxes and deductions have been taken out.
 3. Define **Gross Income**. Gross income is the money that you earn before any taxes or deductions are taken out.
 4. Define **Salary**. Salary is a fixed amount of money that you are paid for your work.
 5. Define **Hourly Wage**. Hourly wage is the amount of money that you are paid for each hour that you work.
 6. Define **Commission**. Commission is a percentage of the total sales that you make.
 7. Define **Dividend**. Dividend is a payment that you receive from a company that owns shares of the company.
 8. Define **Interest**. Interest is the money that you earn on the money that you have saved or invested.
- Section 2: Expenses**
1. Define **Expense**. An expense is the money that you spend.
 2. Define **Fixed Expense**. A fixed expense is a payment that you make for a service or product that you need to use every month.
 3. Define **Variable Expense**. A variable expense is a payment that you make for a service or product that you use sometimes.
 4. Define **Discretionary Expense**. A discretionary expense is a payment that you make for a service or product that you want to use.
 5. Define **Need**. A need is a basic requirement for life.
 6. Define **Want**. A want is a desire for something that is not a need.
 7. Define **Priority**. A priority is something that is more important than other things.
 8. Define **Emergency Fund**. An emergency fund is a savings account that you use to pay for unexpected expenses.
 9. Define **Emergency Fund Rule**. The emergency fund rule is to save three to six months' worth of expenses.
 10. Define **Emergency Fund Goal**. The emergency fund goal is to have enough money to cover three to six months' worth of expenses.
 11. Define **Emergency Fund Strategy**. The emergency fund strategy is to save money in a separate account that you can access easily.
 12. Define **Emergency Fund Tip**. A tip for saving for an emergency fund is to automate your savings.
 13. Define **Emergency Fund Warning**. A warning for saving for an emergency fund is not to use the money for anything else.
- Section 3: Budget**
1. Define **Budget**. A budget is a plan for how you will spend your money.
 2. Define **Income**. Income is the money that you earn.
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