

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 **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 earned on money that is loaned or invested.
 6. Define **Dividend**. Money that is paid to shareholders of a company.
 7. Define **Capital Gain**. Money that is earned when an asset is sold for more than it was purchased for.
- Section 2: Expenses**
1. Define **Expense**. The amount of money that is spent.
 2. Define **Fixed Expense**. A expense that is the same amount every month.
 3. Define **Variable Expense**. A expense that changes from month to month.
 4. Define **Discretionary Expense**. A expense that is not necessary for living.
 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 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**. The amount of money that is earned.
 3. Define **Expenses**. The amount of money that is spent.
 4. Define **Surplus**. The amount of money that is left over after all expenses are paid.
 5. Define **Deficit**. The amount of money that is needed to cover all expenses.
 6. Define **Break-Even Point**. The point at which income equals expenses.
 7. Define **Emergency Fund**. A fund of money that is set aside for unexpected expenses.
 8. Define **Emergency Fund Rule**. A rule that says you should have 3-6 months worth of expenses in your emergency fund.
 9. Define **Emergency Fund Target**. A target amount for your emergency fund.
 10. Define **Emergency Fund Progress**. The amount of money that you have saved for your emergency fund.

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