

PERSONAL FINANCE Study Guide Review

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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 deductions (taxes and other costs).
 3. Define **Gross Income**. Total pay before deductions (taxes and other costs).
 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 sales.
 7. Define **Dividend**. Payment to you from a company's profits.
 8. Define **Interest**. Money paid for borrowing.
- Section 2: Expenses**
1. Define **Expense**. The amount of your money that you spend.
 2. Define **Fixed Expense**. A payment that is the same every month.
 3. Define **Variable Expense**. A payment that changes every month.
 4. Define **Discretionary Expense**. A payment that is not necessary.
 5. Define **Essential Expense**. A payment that is necessary for you to live.
 6. Define **Needs**. Things you need to live.
 7. Define **Wants**. Things you want to have.
 8. Define **Savings**. Money you set aside for the future.
 9. Define **Investment**. Money you put into something that will grow over time.
 10. Define **Debt**. Money you owe to someone else.
 11. Define **Interest**. Money you pay for borrowing.
 12. Define **Principal**. The amount of money you borrow.
 13. Define **Collateral**. Something you put up as security for a loan.
 14. Define **Credit**. The ability to borrow money.
 15. Define **Debt-to-Income Ratio**. A ratio of your debt to your income.
 16. Define **Budget**. A plan for how you will spend your money.
 17. Define **Emergency Fund**. A fund of money you set aside for emergencies.
 18. Define **Insurance**. A way to protect your money from loss.
 19. Define **Retirement**. A way to save money for when you are old.
 20. Define **Investment**. A way to grow your money over time.
- Section 3: Budget**
1. Define **Budget**. A plan for how you will spend your money.
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Marcel A. Müller



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