

PERSONAL FINANCE Study Guide Review

MIDDLE &
HIGH
SCHOOL

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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 **Profit**. The amount of money you make after all costs.

Section 2: Expenses

1. Define **Expense**. The amount of 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 you can choose to spend or not.
5. Define **Essential Expense**. A payment that you need to live.
6. Define **Needs**. Things you need to live.
7. Define **Wants**. Things you want to have.
8. Define **Needs vs. Wants**. Needs are things you need to live, while wants are things you want to have.
9. Define **Needs**. Things you need to live.
10. Define **Wants**. Things you want to have.
11. Define **Needs**. Things you need to live.
12. Define **Wants**. Things you want to have.
13. Define **Needs**. Things you need to live.
14. Define **Wants**. Things you want to have.
15. Define **Needs**. Things you need to live.
16. Define **Wants**. Things you want to have.
17. Define **Needs**. Things you need to live.
18. Define **Wants**. Things you want to have.
19. Define **Needs**. Things you need to live.
20. Define **Wants**. Things you want to have.

Section 3: Budget

1. Define **Budget**. A plan for how you will spend your money.
2. Define **Income**. The amount of money you have.
3. Define **Expenses**. The amount of money you spend.
4. Define **Profit**. The amount of money you make after all costs.
5. Define **Loss**. The amount of money you lose.
6. Define **Break-Even**. The point where you are not making or losing money.
7. Define **Profit**. The amount of money you make after all costs.
8. Define **Loss**. The amount of money you lose.
9. Define **Break-Even**. The point where you are not making or losing money.
10. Define **Profit**. The amount of money you make after all costs.
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