

PERSONAL FINANCE Study Guide Review



**MIDDLE &
HIGH
SCHOOL**

MIDDLE & HIGH SCHOOL

Personal Finance Study Guide Review	
Section 1: Income	
1.	Net Income: Income _____ from which are spent.
2.	Before Income: Total pay _____ deducted from it to cover cost.
3.	Before Income: Total pay _____ deducted from it to cover taxes.
4.	Income Taxes: Required payment to the _____.
5.	Income Tax: Percentage of income. $\text{Tax} = \text{Income} \times \text{Tax Rate}$
6.	What are the three types of taxes?
Section 2: Expenses	
1.	Net Income: The amount of your income that is left over after _____.
2.	Before Expenses: Expenses of expenses that you must cover.
3.	What are all examples of a fixed expense?
4.	Before Expenses: Expenses to cover for the use of _____.
5.	Before Expenses: To buy _____, your money.
6.	What are two examples of investments?
7.	Before Expenses: A cost that you incur _____, such as taxes.
8.	Before Expenses: The cost of an _____.
9.	Before Expenses: Money spent on _____, such as groceries.
Section 3: Money Management	
10.	Before Money: An amount deducted from it _____, taxes included.
11.	Where the three new pieces of your money is your Wishing Money _____ and _____.
12.	Before Money: Money you want to spend on _____, savings included.
13.	What are the two examples of costs ?
14.	Before Money: Money to cover a cost _____, the Minimum Money you need to cover a cost.
15.	Before Money: Expenses _____.
16.	A negative of costs is that they have fixed _____, no variable factors.
17.	What going on in the economy affects your _____.
Section 4: Budgets	
18.	Before Budget: A _____ of your income and spending to make it _____ for managing your _____.
19.	What are the three parts of a budget ?
20.	What is an overstatement ? The overstatement you _____, the understatement the understatement .
21.	Before Budget: Money you have based on an estimate .



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Eugene F. Brigham

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