

Personal Finance Study Guide Review

Lesson 1: Income

1. Define Income: Money _____ from a job or work.
2. Define Gross Income: Total pay _____, deductions/taxes are taken out.
3. Define Net Income: Total pay _____, deductions/taxes are taken out.
4. Define Taxes: required payments to the _____.
5. What is the purpose of taxes? To pay for _____ to help _____.
6. What are the three types of taxes? _____.

Lesson 2: Savings

7. Define Savings: The portion of your income that you do not _____.
8. Define Financial Institution: a business that provides services related to _____.
9. What is an example of a Financial Institution? _____.
10. Define Interest: A fee that is received or paid for the use of _____.
11. Define Invest: to try to _____ your money.
12. What are two examples of investment? _____ and _____.
13. Define Insurance Policy: A contract that provides coverage _____ and typically a premium that is financial _____.
14. Define Premium: The cost of an _____ policy.
15. Define Deductible: Money paid before _____ services are covered by your _____.

Lesson 3: Debt & Credit

16. Define Debt: An amount deducted from a _____.
17. What are the three ways you can add your money to your Checking Account? _____, _____, and _____.
18. Define Credit: Obtaining goods before payment for them _____.
19. What are the two examples of credit? _____.
20. Define Credit Score: Number to represent a person's _____ (pay on their debts).
21. Define Debt: Money _____.
22. A negative of debt is that many banks charge _____ to borrow money.
23. Not paying on a debt can negatively affect your _____.

Lesson 4: Budget

24. Define Budget: a _____ of your income and spending, as well as a _____ for money.
25. What are the three parts of a budget? _____, _____, & _____.
26. What is an Opportunity Cost? The _____ you _____ up when making financial decisions.
27. Define Impulse Buying: a purchase based on an immediate _____.

Study Guide & Answer Key



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24. Define Budget: a _____ of your income and spending, as well as a _____ for money.
25. What are the three parts of a budget? _____, _____, & _____.
26. What is an Opportunity Cost? The _____ you _____ up when making financial decisions.
27. Define Impulse Buying: a purchase based on an immediate _____.

Lesson 5: Budget

28. Define Budget: a _____ of your income and spending, as well as a _____ for managing your money.
29. What are the three parts of a budget? _____, _____, & _____.
30. What is an Opportunity Cost? The _____ you _____ up when making financial decisions.
31. Define Impulse Buying: a purchase based on an immediate _____.

Economics Personal Finance Study Guide

RJ Alexander



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