

# PERSONAL FINANCE Study Guide Review



## MIDDLE & HIGH SCHOOL

| Personal Finance Study Guide Review         |  |
|---|--|
| <b>Section 1: Income</b>                    |  |
| 1.  | Net Income: Income _____ from which are taxes.   |
| 2.  | Before Gross Income: Total pay _____ before taxes or deductions are taken out.                       |
| 3.  | Before Net Income: Total pay _____ after taxes or deductions are taken out.                          |
| 4.  | Income Taxes: Required contribution to the _____.  |
| 5.  | Wages: The amount of money you get _____.  |
| 6.  | Interest: The three types of interest _____.   |
| <b>Section 2: Savings</b>                   |  |
| 1.  | Interest Savings: The amount of your interest that you can earn _____.                               |
| 2.  | Interest Rate: The percentage of interest that you can earn on money.                                |
| 3.  | Interest on: Examples of interest include _____.   |
| 4.  | Banking Account: A bank is a savings or checking for the use of _____.                               |
| 5.  | Interest Account: To help you _____ your money.  |
| 6.  | Interest can earn examples of investments _____.   |
| 7.  | Interest Investments: An investment that makes money _____, such as stocks, bonds, and mutual funds. |
| 8.  | Interest Payments: The cost of use _____.  |
| 9.  | Interest Expenses: Money spent because _____, such as the money you owe.                             |
| <b>Section 3: Credit &amp; Credit Cards</b> |  |
| 10.   | Credit Cards: An amount of money you _____, such as a credit card.                                   |
| 11.   | Interest on the three ways you can use your money in your Banking Account _____ and _____.           |
| 12.   | Credit Cards: Charging goods from a merchant by agreeing to use _____ borrowed money.                |
| 13.   | When are the new examples of credit? _____ and _____.  |
| 14.   | Credit Cards: Money you borrowed to buy _____, the amount of money you owe.                          |
| 15.   | Credit Cards: Interest _____.  |
| 16.   | A Negative of credit is that it has been off your _____, the better the credit.                      |
| 17.   | Participating in a credit card rewards offer card _____.   |
| <b>Section 4: Budgets</b>                   |  |
| 18.   | Budget: _____ of your income and spending to make it _____ for managing your money.                  |
| 19.   | What are the three parts of a budget? _____.   |
| 20.   | Interest on a home loan? The interest you _____ the longer making monthly payments.                  |
| 21.   | Interest Negative Banking: Is a bank based on a credit card _____.                                   |



# Personal Finance Study Guide Answers

**Joel Lerner,James Cashin**

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