
APEX Financial Literacy Final Exam Question with Complete Solutions

Gross income Correct Answer-the total amount of income from wages before any payroll deductions

Payroll deductions Correct Answer-Mandatory/voluntary deduction that is subtracted from an employee's gross income

Net income Correct Answer-The money you take home (after taxes and deductions) taxes

Withholdings Correct Answer-Mandatory deductions

Taxable income Correct Answer-income on which tax must be paid; total income minus exemptions and deductions

W-4 form Correct Answer-Filled out by an employee to help employer determine how much tax to withhold

Estimated tax payments Correct Answer-Free lancers/ independent contractors

- paid 4 times a year
- \$ paid is based on previous years taxes

1099 Form Correct Answer-Independent contractors only

Apex Financial Literacy Exam Answers

Wenbin Ji



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