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23291897.783784 46916665.95 25625426.102041 203710765 22508162996 13894393.84375 6327951.6704545 17574476.738636 150171.56944444 269479783.5 80339187 11929763.011494 67080382821 9848545440 15127208.571429 10952000.794872 10377945.588235 14277864573 21521109.784946 119586414.28571 26624986.063291
19635015796 21591307.972973 23798372.040816 4685788 16152142116 4956416456

Name _____ Class _____ Date _____

Bubble Answer Sheet

1. A B C D 18. A B C D 35. A B C D
 2. A B C D 19. A B C D 36. A B C D
 3. A B C D 20. A B C D 37. A B C D
 4. A B C D 21. A B C D 38. A B C D
 5. A B C D 22. A B C D 39. A B C D
 6. A B C D 23. A B C D 40. A B C D
 7. A B C D 24. A B C D 41. A B C D
 8. A B C D 25. A B C D 42. A B C D
 9. A B C D 26. A B C D 43. A B C D
 10. A B C D 27. A B C D 44. A B C D
 11. A B C D 28. A B C D 45. A B C D
 12. A B C D 29. A B C D 46. A B C D
 13. A B C D 30. A B C D 47. A B C D
 14. A B C D 31. A B C D 48. A B C D
 15. A B C D 32. A B C D 49. A B C D
 16. A B C D 33. A B C D 50. A B C D
 17. A B C D 34. A B C D

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Insolvency Worksheet

You do not include canceled debt in your income for the period you are insolvent immediately before the cancellation. Insolvent immediately before the cancellation means: your liabilities exceed the FMV of your assets the day before the cancellation.

Name of Creditor: _____
 Account of Canceled Debt: _____

Credit Debt was Canceled (initially) _____

INSOLVENCY WORKSHEET Keeping track of assets for the worksheet easier prior to be insolvent. Prior prior to include any asset for the FMV of your assets value you can determine FMV and the balance of your liabilities (except include bank statements, office values, appraisals, defense checks, etc.). You never know when the FFM is going to see your FMV!!!!

Part I. Total Liabilities the Day Before the Cancellation

(Do not include the same liability if listed more than once)

Liabilities (Debt)	Amount Owed on the Day Before the Cancellation
1 Credit Card Debt	
2 Mortgagors on Real Property including Rent & Second Mortgages and Home Equity Loans	
3 Mortgagors on Personal Property including Vehicles, Clothing, Jewelry, etc. (not included in credit or personal property)	
4 Car Wash/Office Vehicle Lease	
5 Mortgage Bill	
6 Student Loans	
7 Accrued or Past Due Mortgage Interest	
8 Accrued or Past Due Utilities (Water, Gas, Electric)	
9 Accrued or Past Due Utilities (Water, Gas, Electric)	
10 Accrued or Past Due Child Care Costs	
11 Accrued or State Income Tax Including But Not Limited To Federal Tax Liens	
12 Accrued or At-Home Accounts or House or Apartment Plan, or Other Household Accounts	
13 Other Accounts or Investments Policies	
14 Liabilities	
15 Business Assets (including those owned as a sole proprietor or partner)	
16 Major Assets or Stocks and Other Assets in Purchases or Owned by Investment Asset (not investment)	
17 Other Liabilities (Only - Not Included Above)	
18 Total Liabilities (Only - Not Included Above)	\$ _____

Part II. Fair Market Value (FMV) of Assets Owed the Day Before the Cancellation

Assets include everything you own. Do not include the FMV of other assets owned in more than one category

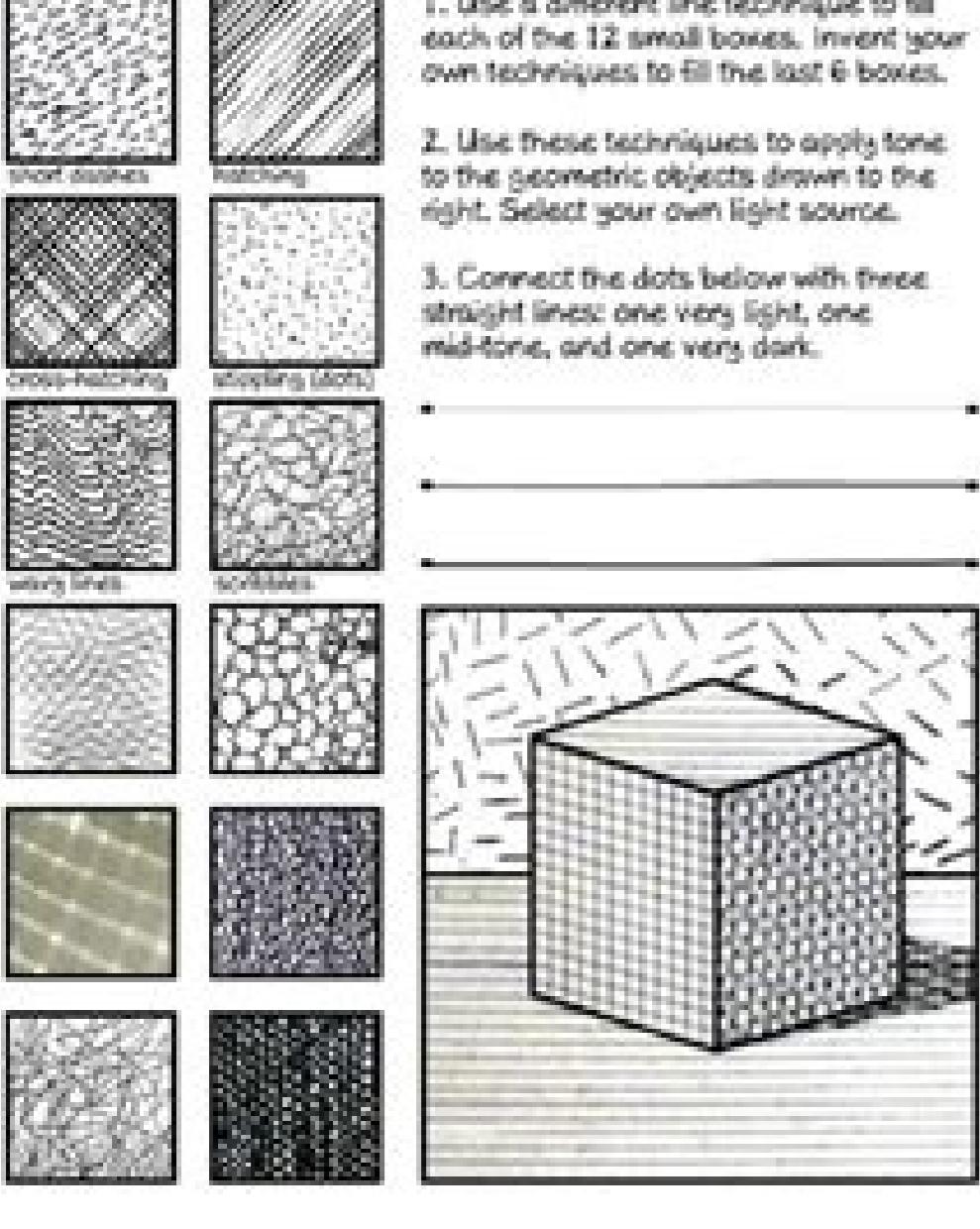
Assets	FMV on the Day Before the Cancellation
1 Cash and Bank Accounts	
2 Investments including the Value of Land	
3 Car or Personal Vehicles, Automobiles, or Boat (Not Investment or Used in a Small Business)	
4 Cars and Other Vehicles	
5 Computers	
6 Household Goods and Furnishings (Laptops, Appliances, Electronics, etc.)	
7 Tools	
8 Jewelry	
9 Clothing	
10 Books	
11 Stamps and Bonds	
12 Investments in Coins, Stamps, Paintings, or Art Collections	
13 Vehicles, Sports, Photography, and Other Hobbies Equipment	
14 Accrued Investment Accounts (401K), and Other Retained Accounts	
15 Accrued Retirement Accounts	
16 Accrued Education Accounts	
17 Cash Value of Life Insurance	
18 Investments in Businesses, Ventures, Ventures, and Others	
19 Business Partnerships	
20 Other Investments or Businesses	
21 Other Investments (Usually Bonds/stocks, Guaranteed Investment Contracts, Mutual Funds, Commodity Accounts, except in hedge Funds, and Options)	
22 Other Assets - Investments/Bonds	
23 FMV of Total Assets Immediately Before the Cancellation (Additions 10 through 22)	\$ _____

PROJECT TASK

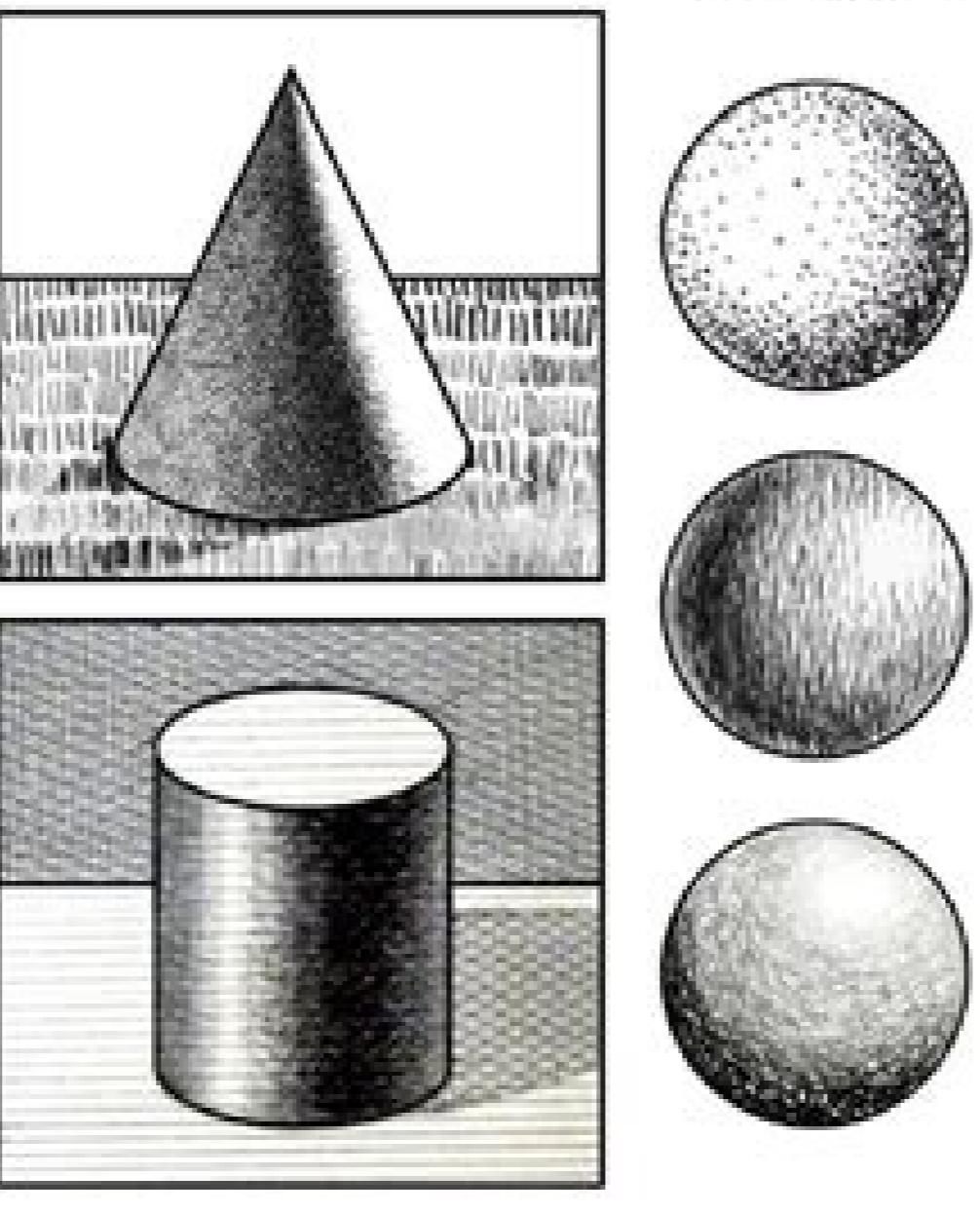
Today's Date	Start Date	End Date	Resource needed	Measurement of task completion	Target Date	Task Completion Date
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Line Drawing Techniques



1. Use a different line technique to fill each of the 12 small boxes. Invent your own techniques to fill the last 6 boxes.
2. Use these techniques to apply tone to the geometric objects drawn to the right. Select your own light source.
3. Connect the dots below with three straight lines: one very light, one mid-tone, and one very dark.



Pencil USA, Inc. / World's Best! Name _____ Period _____ Date _____

Each dot line contains a single dot. Use a pencil to draw lines.

1. 1 dot

2. 2 dots

3. 3 dots

4. 4 dots

5. 5 dots

6. 6 dots

7. 7 dots

8. 8 dots

9. 9 dots

10. 10 dots

11. 11 dots

12. 12 dots

13. 13 dots

14. 14 dots

15. 15 dots

16. 16 dots

17. 17 dots

18. 18 dots

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