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## Ja finance park student workbook answer key pg 39

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Top Rated K 12th Grade Curriculum Junior Achievement Usa Ja Capstone Programs I Biztown Elementary School Ppt I Finance Park Middle And High School Ppt Pobierz Ja Finance Park Middle And High School Ppt Pobierz Ja Capstone Programs I Biztown Elementary School Ppt I Capstone Programs I Biztown Elementary School PPT Ja Finance Park Income I Finance Park Teacher Orientation Ja Capstone Programs I Biztown Elementary School Ppt I Debit : I Finance Park Student Notebook Answer Key Pg 72. 1 Welcome to JA Finance Park™ The teacher training text at the bottom of each of these screens is recommended for use with teachers. Guests can also get the attention of JA staff. Note to JA staff. •This screen should be visible when teachers apply for training. • Welcome teachers and introduce yourself and other accompanying staff. Is a brief introductory speech on Capstone Programs, experiential education, etc. • Review: --Basic Program JA Biztown™ --middle-class program, if applicable in your area, JA Finance Park. Which is recommended as a continuation of the core PROGRAM JA BizTown™. 2 JA Finance Park Teacher TrainingEcoding this session, you will understand: The goal of JA Finance Park How to effectively and effectively use the materials of the program Functioning facility JA Finance Park Teacher Responsibilities necessary for a successful visit of the student JA Finance Park Before you start, I would like you to understand our goals for this training session for teachers. (Go through the PPT slide and each goal.) We encourage you to ask questions at any time as we move forward. Please stop me and ask me to clarify any information that is presented. 3 Goals of JA Finance ParkHelps students think creatively, analyze tasks and solve problems at the class level or above. Encourage students to develop and demonstrate personal responsibility for learning and self-management. Actively engage the business community and parents in helping students achieve the highest level. Communicate and collaborate with to promote the highest achievements of students. Help Help development and tracking of the monthly budget. With an understanding of our goals for this training, I would like you to understand the goals of the student program. (Briefly discuss each of the student's goals on the slide.) 4 Teacher Resource Guide Let's start by looking at the Teacher Resource Guide. You should have a copy in front of you. I'm not going to navigate the guide word for word, but Rather, I want to highlight sections of the Guide to help you understand its organization and make it more user-friendly for you. 5 Start collecting these units four materials early! Calculators Markers or colored pencils Glue, tape, scissors Large envelopes or bags Ziploc Newspapers (especially Sunday), magazines, catalogs, advertising leaflets from grocery stores, food ads sent, etc. Grocery store receipts •Go to the materials listed above and link them to the operation of unit four. • Describe the activity and tell them what students will do with the materials. •Explain that large envelopes (manila or some kind) will be used for group storage of materials and completed work between class sessions. Note that the schedule gives you a few days to complete this class, and most teachers have several classes in one day. •Separation of projects requires some kind of storage. 6 Based on 45-50 minutes of daily instructionsSuggested Timeline Based on minutes of daily instruction Remember to: Send volunteer recruitment lists home with students Send volunteer response forms to JA Finance Park Let's look at the recommended timeline of teaching JA Finance Park. You'll notice that the timeline is visually divided into weeks with lessons assigned to the days of the week. This allows you to quickly see how much time you need to spend on each lesson and how quickly you need to start teaching the program to be prepared on the day of your visit. Each daily lesson is based on 45 to 60 minutes of class time. Please also note that the on-site visit takes place on the 19th day of study. Because this is the first time you're teaching this program, you may want to start earlier than the recommended 19 days, as you may find that some activities take longer to teach for the first time. Volunteers play a key role in the JA Finance Park program. Their participation is mandatory and we will discuss them in more detail later in this training. But you'll notice that on the timeline, we tried to remind you of some of the necessary messages involving this volunteer track. We know that you are busy with many things and that this program is not the only thing on your plate. Use the timeline and its reminders, keep it handy, plan ahead, and we think you'll find it very useful. Note to employees: Constantly in the rest of PowerPoint tips such as arrows, fly-ins, etc. to make a more interesting presentation. We decided to skip these add-ons knowing that you would change your presentation to match your own style. 7 Introduction to the program Before you start your studies in Unit 1, Financial institutions, you will find provided you have a brief introduction of the program. This introduction recommends using a short DVD to help students understand more about JA Finance Park. Try using a DVD because it gives students a clear picture of what they're doing and why they're doing it. After the introductory lesson, you'll go directly to Unit One's lesson on financial institutions. In each unit, you will always find in the right margin a list of terms, terms, and skills that take part in this lesson, along with an overview of the individual. Note to employees: Briefly go through each of the introduction elements: overview, goals, time, materials, concepts and skills, etc. You can add fly-in arrows, etc., when you highlight each piece, giving visual students the opportunity to zero in on what you're talking about and thus better remember the discussion. If you don't provide a copy of the DVD to each teacher, be sure to provide them with a web address where they can download it. (8 Presentation/Lesson PlansK period After the introduction accompanying each lesson, the curriculum goes immediately to the actual lesson plans. Each lesson begins with an introduction that contains all the information to help the teacher understand the topic. The lesson plan is next, followed by a summary and review. Note to employees: Again, as you briefly review each section of the lesson plan: introduction, activity, summary, and overview, you can add fly-in arrows, etc., when you highlight each piece giving visual students the opportunity to scratch on what you're talking about. 9 In the Teacher Guide and in the review of student workbooks found in the Teacher's Guide and student workbook Looking at this overview for unit one students, I would like to point out that all pages of students' workbooks are also included in the Teacher Resource Guide. In the upper-left corner, note that the student workbook page number will always appear in the Resource Guide with the actual Resource Guide page number in the lower-right corner. Note for employees: If you decide to use fly in arrows etc. (This PPT was created before the end of the final curriculum, so you can replace this page with a photo of the newly changed 10 Pre-Test and Post-Test are the same test. Students have a copy of the test in their students' workbook, and you can use the copy as a test pattern if you need add-ons. The pre-test and the post-test are the same test. Use the copy as the test pattern. Students have a copy of the test in the student's workbook. 11 The pre-test/post-test key can also be found in the Teachers' Guide. The attached response key before/after the test is in the Resource Guide. For teachers. 12 Sample student activity sheets can be found in the student workbook and teacher guide. All student sheets are not only in the student workbook, but also in the Resource Guide. 13 Each worksheet has an answer key. The answer key for each student worksheet can also be found in the Teacher Resource Guide. 14 ATM/debit card What is it? Why use it? In Unit 1, Lesson 2, you will work with students to learn the differences between a debit card and an ATM card. 15 Credit card What is it? Why use it? ..... and in Section 1, Lesson 3, you will help your students understand how a credit card compares to an ATM/debit card. 16 Advantages and disadvantagesCredit advantages and disadvantages In Unit 1, Lesson 4, you will continue to work with your students about credit, helping them understand the pros and cons of credit. It will be necessary to emphasize the liability that accompanies the use of a credit card and the consequences of irresponsible use of a credit card. 17 Always answer key Again, just remind you that for each student sheet, you will find the accompanying answer key in the Resource Teachers Guide. 18 Savings And PYF Trading Time means MoneyIn Unit 1, Lesson 5, you will introduce your students to the options available to create healthy savings. Let's look at the letters PYF. You often hear these letters representing Pay Yourself First and understand this representation, but it also turns out that another good thing about these letters, especially for eighth-graders, is Plan Your Future. We want them to understand that it is up to them, when handling their money, to realize that a certain amount of their dollars must be set aside or saved for the future. You will help your students understand the importance of the amount of money, the interest rate and the period during which savings take place. 19 Resource sheets in student workbooks, bonds, and investment funds Here you'll see an example of a student's resource sheet found in a student workbook. A resource sheet is a document that is designed solely for the purpose of providing information. There will be no written work required on these sheets, but it is a read-only document. 20 Calculating inventory valuesDecing inventory Price Multiplying the closing price by the number of shares Students will learn about shares and various other types of investments. They will learn how to locate shares in a newspaper to determine their current price, as well as learn how to calculate their total value. 21 Unit Two: Taxes and My SalariesSkills Active Listening Brainstorming Charts Comparing Mathematical Calculations Reading The Concept of TeamWork Government Income Taxes Wages In Unit Two, students will study the purpose of taxes and their impact on salaries. 22 Where is all my money? Social Security taxes MedicareStudies will be introduced into taxes with an emphasis on income, real estate and sales tax. They will also learn about Social Security and Medicare. 23 Calculation of NMI's gross annual gross income. Monthly net income After discussing taxes and their impact on our income, students will learn how to take their gross annual income and calculate their monthly net income. 24 Unit Three: Budgeting Concepts Budget Spending Income Needs IncomeCooth Cost Savings Taxes Wages Wants Skills Active Listening Decision Comparison Mathematical Calculations Teamwork During a Third Party, students will discuss elements of a successful budget and find out why budgeting is so important to the family. 25 Case Studies Reviewing the budgeting of individual scenarios, students will discuss and think about a budgeting process that will help them achieve their future goals. 26 Unit Four: Preparing for JA Finance ParkConcepts Budget Spending Income Needs Tax Taxes Savings Wages Wants Skills Active Listening Comparing Interpersonal Skills Mathematical Calculations Reading Role-Playing Verbal Communication Teamwork In Unit 4, using information gained in the first three units, students will work in groups to practice budgeting in preparation for an on-site visit to JA Finance Park. 27 Start collecting these four materials units early! Calculators Markers or colored pencils Glue, tape, scissors Large envelopes or bags Ziploc Newspapers (especially Sunday), magazines, catalogs, advertising leaflets from grocery stores, food ads sent, etc. Grocery store bills Remember the recommendation to start collecting these materials before the start of the curriculum? If this happens, you are ready to start part 4. 28 Unit Four group is a group project. Groups of two to six (2-6) are recommended. Groups 2-6 are recommended for this activity in unit 4. We also recommend that you go through the beginning of this group project by carefully going through the directions and checklist of the project. 29 Life Situation Card You will distribute to each Life Situation Card group found in the Teacher Resource Manual. This charter will be the basis of their group budget. 30 Student Student Prepares students for the JA Finance Park on-site checklist. Ensures that students complete group work. In a student workbook, students will find a checklist to use in this activity. Thanks to the thorough introduction before the start of the group project by the pupils and careful compliance with this checklist, the group should be able to create its budget with little confusion. We also want them to get used to the benefits of the checklist because they will use one when they come to JA Finance Park 31 NMI Sheet At the beginning of this Unit 4 project, groups will have to fill out an NMI sheet using the information found on their life situation card. 32 Budget guidance sheetThen they will calculate the percentages specified in the budget guidance sheet to create minimum and maximum guidelines for each budget category. 33 Actual budget decisionsHere is an example of an option sheet in a student workbook. Groups will fill in several option sheets, collecting information for options that their group can afford. You must decide whether you want each student in the group to complete all the work and create their own package, or assign a group registrar to track all the formalities, ensuring that one group package is enabled at the end of the project. 34 Investments Part of the work will also require the group to select a few real shares that they would like to follow by reading the share section of the daily newspaper and recording those findings in their personal investment report. Please note that most of the work that the group completes in this unit at the school will be required of each student in person during a visit to the JA Finance Park site. 35 Before visiting the Visit Account Number Business Assignments program, each student will be assigned an account number and a company after the end of the group project and as part of the summary of part four, in preparation for the on-site visit. It is important that every student knows about these tasks upon arrival. Before your visit, we'll send you these account number sheets and business tasks and discuss them again later in this training. 36 Concepts Budget Costs Income Needs Savings Taxes Wages WantsUnit Five: Visit Concepts Budget Spending Income Needs Savings Taxes Wages Wants Skills Active Listening Critical Thinking Communication Interpersonal Math Calculations Teamwork Unit Five is a visit to the site. Volunteers will be needed for this on-site visit and we will discuss the recruitment of these volunteers as we progress. 37 JA Finance Park On site Visit 4.5 hours on site. Students need to know their account numbers and assigned businesses upon arrival. Students should bring their own lunches. An employee of JA Finance Park will lead the opening business. Students to reach out to assigned companies. Just as a reminder, a few points regarding the JA Finance Park visit to the site: (discuss above) We will be taking a closer look at the on-site visit very briefly. 38 Unit Six: After VisitConcepts Budget Spending Income Needs Savings Taxes Wages Wants Skills Active Listening Critical Thinking Self-Reflection After a Visit to the Site is one of the most important elements of any experiential learning experience: reflection. During this one-day reflection, students will be asked to use their writing skills to log about their newly discovered financial knowledge. They will also be asked to have a conference with their parents on their newly acquired knowledge. 39 Unit Seven: Career GoalsConcepts Career Goals Income Values Skills Active Listening Critical Thinking Research writing Self-assessment Unit 7 is an optional unit of study. After examining the importance of budgeting and learning the basics of creating a balanced budget, students are at the optimal time to consider how they will earn that future income. 40 The Glossary glossary is found in both the Resource Guide and the student's workbook. 41 Account number information sheetConsue the information sheet provided by ja staff. It is necessary to fill out and return to I before the visit. Keep a copy for yourself and lead to simulation. Note to JA employees: Check with teachers how you'll use this account number and company assignment form. This form is generated from JA Finance Park. The form must be sent to teachers at least 2 weeks before the on-site visit, giving them sufficient time to fill out the form and return it. You can then create 2 copies of the form. •One copy, for the relevant activity, should be handed over to the Volunteer when he arrives early in the morning during the visit. •Provide one main copy of all assigned companies that staff will use during your visit. 42 Customize on Teacher's CDParent Consent List Customize on Teacher CD Note to I Staff: This I Finance Park consent letter should be sent home at least six weeks before your visit. You can also send home an introduction letter to the financial park, which can be found in the Volunteer Information section of the Curriculum Guide. This letter helps identify parents who will be willing to serve as volunteers at JA Finance Park on the day of the on-site visit. 43 JA Finance Park Visit To better understand the expectations of your students on the day of your on-site visit, let's experience the visit. You should have the STUDENT FOLDER JA Finance Park in front of you. Let's take out this folder and start doing some work. 44 Example daily schedule This is an approximate schedule that we will follow. This is approximate because the IA staff accurate schedule, observing students during the visit. Note to staff I: • Discuss the following information: --The Truth Revealed: - Adult Volunteer Is In Favour - Students Receive Life Situation Stickers --Big Search: - Students Move Around the Park - Students Collect Budget Option Sheets Budget Puzzle: - Students determine how to budget their available money Final commitment: - Students pay closing bills: - Clean up and collect materials The exact time to go from one activity to another will be announced by ja staff. 45 The Truth Revealed Upon arrival from school, students will take part in a short 15-minute introductory session, after which they will be released to their previously allocated companies for the period Of The Truth Revealed. 46 Sticker life situation Life situation sticker Each student received a unique account number before arrival. Each account number has a suitable life situation. Life situations stickers and debit cards will be distributed to students by volunteers during The Truth Revealed. Note to JA employees: Instruct teachers to find a debit card sticker and life situation in their folder. 47 JA Finance Park Student Sheets Found in the Student Finance Park folder are 4 sheets: Student Checklist (Lavender), NMI Sheet (Light Blue), Guidelines and Actual Budget Sheet (Green) and Registry Checkbook (Yellow or Buff). Each of these worksheets will be very important for the student budgeting process. 48 Should be used all day long! The student checklist should be used throughout the day! This student checklist should be used throughout the day. This will ensure that if students use it and work carefully, they will be able to complete their budget. Note for JA employees: Briefly, go to tasks as described in the checklist. Say this with your teachers as they look at what's in the teacher training package. 49 NMI sheet Round all responses to the nearest dollar. Initial volunteer journal only if the NMI is correct. Using the NMI sheet and the annual gross income on the life sticker, students will calculate monthly net income (NMI). NMI is a very important number, because students' budget decisions will be based on this amount of monthly income. After students complete the NMI sheet, their volunteer will check that it is correct and their initials at the bottom will know that they can go to their guidelines and the actual budget sheet. Students should complete all data to the nearest dollar. Note to I employees: Allow teachers to work through the NMI sheet. They usually like to do this, and of course experience gives them a better understanding of the process. 50 guidelines and actual budget journal Line 9 from NMI journal becomes line 1 in guidance and budget journal are the 16 budget categories available in the Guidelines and Actual Budget worksheet. Each of these category values is expressed as a percentage of students' NMI. Using these percentages and NMI, students will calculate minimum and maximum monetary guidelines for each budget category. These guidelines will receive the parameters of their budgetary decisions at a later date. Let's take a few minutes, and you can go ahead and calculate perhaps 4 or 5 of your budget categories. Be sure to round all amounts to the nearest dollar. Students complete steps 1 and 2 by calculating percentages up to the nearest dollar amount. 51 Use during final commitment. Checkbook Register must be used during the final commitment. The final worksheet found in the Finance Park folder is a register of checkbooks. Later in the day, when all budget decisions have been made and payments are paid, students will have to register their expenses in this register of checkbooks. We want them to understand that whether they write checks or use a debit card whenever they spend money from their check account, these expenses should be tracked. 52 Big Search The next period of the JA Finance Park visit is Big Search. 53 Sample Option Sheet Students will pick up one Option Sheet from most business. During the Grand Search, students will leave their company and visit each of the other companies (each representing a budget category) to collect option sheets. Some of these option sheets will be conveniently ready to collect, and some of them will need to be printed, requiring answers to questions on your computer first. Make a note of the line number in the upper-right corner of the option sheet. These line numbers will be very important for the student during budget puzzle. If you look in the right pocket of the folder, you should find sample option sheets from the on-site visit. Let's put our ermes at them. Note to I staff: Briefly discuss the option sheets and answer any questions. Notice the line number in the upper-right corner of the option sheet. 54 Student checklist The student checklist should be used throughout the day. ✓✓✓✓✓✓✓✓✓✓✓✓ Their checklist will tell them what to expect during the Big Search. They need to use it carefully. 55 Budget Puzzle After collecting all the option sheets, students return to their business groups to start a real time of thinking: brain drain, better known as budget puzzle. 56 Guidelines and actual budget sheebuddy decisions are made. Step 3 is completed. The budget is balanced. During this period, students will complete stage 3 or make final budget decisions. They will examine each of the accumulated option sheets, basing their final decisions on the needs of their family. Also will be saved in the right column of the guidelines and the actual budget journal. 57 Final commitment Students worked hard to complete their budget decisions. When these decisions were made, it was time to commit to making decisions by paying monthly bills. This is the case during the Final Commitment. 58 Checkbook register must be completed! NMI is the initial balance. The final balance must be 0 or a positive number. Students can choose to work in the register of checkbooks at the end of the Puzzle budget. If time permits, they can fill it out when they pay the bills, or they can return to their work area after paying all the bills and fill it out. The final balance 0 (which is very rare) or a positive number must be replenished. This balance should be the same as the balance remaining at the end of the month in the Guidelines and Actual Budget worksheet. If the numbers don't match or are less than zero, help them figure out what needs to be done to improve the situation. 59 An employee of JA Finance Park must check the completed register of the checkbook. After completing the register of checkbooks and making all payments, students must visit the Finance Park check-out stations operated by JA staff. Employees of these stations compare the checkbook register with computer readings and check that all payments have been made and that the balance is actually 0 or positive. If the payments are not completed, ja staff will inform students what is left to complete. 60 End-of-day budget overviewA day-end budget review for each student, generated from the JA Finance Park software system, is available for printing if requested. This end-of-day report is a great lesson after visiting the site. 61 Questions Note to staff I: Give time for questions. Questions.

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