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Although in popular speech and writing it is common to refer to a person as a bankrupt – a common usage since at least the early 16th century – modern bankruptcy statutes use the term debtor instead. In general usage, though, almost all of us are debtors; only the insolvent among us are bankrupts.

Bryan A. Garner

Garner's Modern English Usage 94 (4th ed. 2016)

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