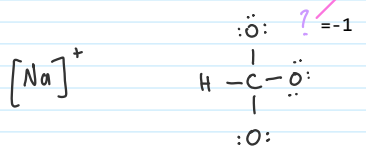
NaHCO3

This is an ionic compound, we separate the pieces.

the charge must be -1 to compound into zero with the charge of Na+. The overall charge of NaHCO3 is zero.

$T_{Na} = 1$

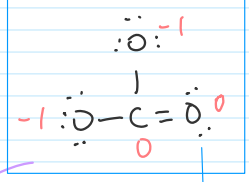
$T_{HCO_3^-} = 1 + 4 + 3(6) + 1 = 5 + 18 + 1 = 24$



$24 - 2(4) = 16$

$16 - 6 - 6 - 4 = 0$

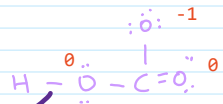
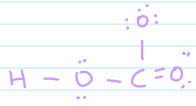
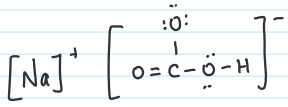
FC(CO3) = -2



by itself CO3[2-], the oxyanion, is part of HCO3 and has a charge of -2, which is known about this ion.
This ion can form on its own so its Lewis structure will be evident in the overall structure of HCO3 and NaHCO3

only 4 e- left for the last oxygen

FC:



this bond fixes the FC(O_{left}) = 0