

**BUILDING BLOCKS STUDENT WORKSHEET**

# Borrowing and lending money

Sometimes we need to borrow money or something else from a friend or family member. Sometimes someone might need to borrow from us.

Borrowing is a big responsibility, and it's important to always do what you can to be a good borrower. It's also important to be a good lender. Both borrowers and lenders need to be honest and trust each other.

## Completing a story about borrowing and lending

- Review the information below about what makes a good borrower and what makes a good lender.
- Read the "Jared, Willy, and the \$10 Loan" story on the next page.
- Think about what Jared and Willy could do to be a good borrower and a good lender.
- Complete the story in the space provided.

### What makes a good borrower

When you borrow something, it is important to be a trustworthy and responsible borrower. Some possible ways to be a good borrower are to:

- Ask for permission to borrow something.
- Ask when you should return it.
- Take good care of it while you're using it.
- Return it on time and in good condition.
- Thank the person who lent it to you.

### What makes a good lender

When you lend something, it is also important to be a dependable and responsible lender. Some possible ways to be a good lender are to:

- Tell the borrower when you want something returned.
- Trust that your borrower is taking good care of what you lent them.
- Expect it to be returned on time and in good condition.
- Thank the borrower for returning it to you.

Both borrowers and lenders need to follow through with the plan they agreed to.



## Jared, Willy, and the \$10 Loan

One summer day, best friends Jared and Willy went to see the latest action movie together. After buying their tickets, Willy wanted to get popcorn and a drink. Jared didn't have enough money to get snacks, so he said he would meet Willy at their seats.

"I can lend you \$10 to get snacks," said Willy.

"Thanks! When do I need to pay you back?" asked Jared.

"Oh, there's no rush. Just make sure you pay me back before school starts next month," said Willy.

"Great! I can definitely do that," said Jared.

The two friends got their snacks and enjoyed their movie.

A week later, Willy called Jared and asked him to pay back the \$10 that same day.

"But I thought you said I had until school starts to pay you back," said Jared.

"Yeah, but I want to go to the carnival tomorrow and I need the money for the rides," said Willy.

"But in one week, I've only been able to save up part of the money to pay you back," explained Jared.

**What happens next?**



## Write your own ending to the story

In the space below, write an ending that turns this into a story about what good borrowing and lending can look like.

- Review the lists of what good borrowers and lenders do on the first page.
- Be sure your ending includes specific examples of what Jared can do to be a good borrower and what Willy can do to be a good lender.