

2.11(D) Identify examples of borrowing and distinguish between responsible and irresponsible borrowing.



Understand the TEKS

You can **borrow** things or money. When you borrow something, you make a silent or written promise to pay it back. It is **responsible** to pay it back as planned. It is **irresponsible** if you do not pay it back as planned.

Words to Know

borrow
responsible
irresponsible



Guided Instruction

Angela and Veronica went shopping. Angela saw a shirt she wanted to buy. The shirt was \$20 but she only had \$18. She asked Veronica if she could borrow \$2 to buy the shirt. The next week, Angela paid Veronica back the \$2. Was Angela responsible in borrowing money? Why?

Problem 1

You can be responsible or irresponsible when borrowing money.

Step 1 Who wanted to borrow money? Angela

Why? to buy a shirt

How much was the shirt? \$20

How much money did Angela have? _____

How much more did she need? _____

Step 2 Who did Angela borrow money from? Veronica

How much did she borrow? _____

Did she pay it back? _____

When? _____

Solution

Was Angela responsible in borrowing money? _____

Problem 2

Brandon and Michael were playing video games. Brandon had to go home and asked Michael if he could borrow the video game. Brandon returned a broken video game. Was Brandon responsible or irresponsible with borrowing?

You can be responsible or irresponsible when borrowing things.

Step 1 What did Brandon borrow? _____

Who did he borrow the game from? _____

Step 2 Did he return it? _____

What was the condition of the video game? _____

Step 3 What could Brandon have done differently to be more responsible? _____

Solution

Was Brandon responsible or irresponsible with borrowing? Why or why not? _____

**Critical Thinking**

Solve each problem.



1. Yami borrowed 2 quarters, 3 dimes, 1 nickel, and 6 pennies from his brother. He gave his brother back 3 quarters. Was Yami responsible or irresponsible with borrowing? Why?



2. What does it mean to borrow? Name a time you were responsible with borrowing.



3. Justin went to the library to borrow books during the summer reading program. The books were due back 2 weeks later. He returned them in 7 days. Was Justin responsible or irresponsible in his borrowing? How do you know?



4. Name a time you were irresponsible with borrowing.



★ Practice

DIRECTIONS Read each question. Then circle the letter for the correct answer.

- 1** Which is an example of responsible borrowing?
- A** Tina borrowed \$20 from her brother. She did not give it back.
 - B** Sue borrowed a book from the library and returned it the next day.
 - C** Tim borrowed a hammer from his dad. Then he gave the hammer to a friend.
 - D** Kate borrowed a pencil and left it in her backpack.
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- 2** Which is an example of borrowing money?
- F** Larry was given \$10.
 - G** Fred received \$20 for his birthday.
 - H** Scott asked his parents to lend him \$200.
 - J** Josh saved \$100.
- 3** Which is an example of irresponsible borrowing?
- A** Kerby borrowed a crayon and broke it.
 - B** Will borrowed \$1 on Wednesday and gave it back on Thursday.
 - C** Meg borrowed a ruler during math class and gave it back.
 - D** Yori asked to borrow a sweater. At the end of class, she gave it back.
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- 4** Which is an example of borrowing something?
- F** Taylor gave her friend a doll.
 - G** TJ let his friend have his ball.
 - H** Mark saved \$20.
 - J** Camille asked to borrow a pencil during class.



★ Assessment

DIRECTIONS Read each question. Then circle the letter for the correct answer.

- 1** Which is an example of irresponsible borrowing?
- A** Max took money from his sister and did not give it back.
 - B** Tia gave her friend \$5.
 - C** Ben borrowed a broom to sweep the floor and put it back.
 - D** Roger asked his sister if he could borrow some money. He paid her back.
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- 2** Marion wanted to buy a new action figure. The action figure cost \$16. He has \$12. How much money does he need to borrow to make the purchase?
- F** He needs to borrow \$2.
 - G** He needs to save more money.
 - H** He needs to borrow \$4.
 - J** He needs to give \$4.
- 3** Rodney let his neighbor borrow the lawn mower. His neighbor did not return it. The neighbor is showing an example of what?
- A** Saving
 - B** Responsible borrowing
 - C** Spending
 - D** Irresponsible borrowing
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- 4** Which is an example of responsible borrowing?
- F** Tina went to the store and bought some carrots.
 - G** Melvin borrowed a phone to make a call and gave the phone back.
 - H** Ryan borrowed a car and returned it with a dent.
 - J** Tucker saved some money for a new toy.