

Borrowing and Lending

Read each story. Write the borrower and the lender.

Remember

A **borrower** uses something that is not theirs, then gives it back.

A **lender** lets someone use something that is theirs.

Example

Leo lets Mia use his crayons.



Borrower _____ Mia

Lender _____ Leo

1.

Sam borrows a book from the library.



Borrower _____

Lender _____

2.

Ava lends Ben her umbrella.



Borrower _____

Lender _____

3.

Zoe uses Max's bike, then gives it back.



Borrower _____

Lender _____

4.

Grandpa lends Kim \$5. She will pay him back.



Borrower _____

Lender _____

5.

Raj asks to use Lily's soccer ball. Lily says yes.



Borrower _____

Lender _____

6.

The bank lends Mr. Lee money to fix his car.



Borrower _____

Lender _____

7.

Nia borrows a pencil from Ms. Cruz.



Borrower _____

Lender _____

Borrowing and Lending

Is the borrower responsible? If not, write the letter of the rule.

A good borrower

- A** Give it back on time.
- B** Take good care of it.
- C** Only borrow what you can pay back.

			Responsible?	Rule broken
Example		Leo keeps his library book two weeks after it is due.	yes no	A
1.		Ava borrows \$3 from her mom. She pays it back on Friday, like she said.	yes no	☐
2.		Mia borrows a pencil and gives it back after class.	yes no	☐
3.		Sam borrows Kim's bike and leaves it out in the rain.	yes no	☐
4.		Ben borrows \$20 from his brother, but he has no way to pay it back.	yes no	☐
5.		Zoe asks before she uses her sister's crayons. She puts them back in the box.	yes no	☐
6.		Raj says he will give back Max's game on Monday. He keeps it for a month.	yes no	☐
7.		Lily brings back the umbrella she borrowed, clean and dry.	yes no	☐

Borrowing and Lending

Fill in each table until nothing is owed. Then answer.

Example Leo borrows **\$12** from his sister. He pays her back **\$3** each week.

Week	Start	1	2	3	4	5	6
Paid back so far	\$0	\$3	\$6	\$9	\$12		
Still owes	\$12	\$9	\$6	\$3	\$0		

How many weeks does it take to pay it all back? 4 weeks

1. Ava borrows **\$20** from her dad. She pays him back **\$4** each week.

Week	Start	1	2	3	4	5	6
Paid back so far	\$0						
Still owes	\$20						

How many weeks does it take to pay it all back? _____ weeks

2. Sam borrows **\$18** from his grandma. He pays her back **\$3** each week.

Week	Start	1	2	3	4	5	6
Paid back so far	\$0						
Still owes	\$18						

How many weeks does it take to pay it all back? _____ weeks

3. Mia and Ben each borrow **\$24** for skateboards. Mia pays back **\$6** each week. Ben pays back **\$4** each week.



Who finishes first? **Mia** **Ben** How many weeks sooner? _____

Borrowing and Lending

Circle benefit or cost. Then decide if you would lend it.

Remember

A **benefit** is something good you get from lending.

A **cost** is something you give up, or something bad that could happen.



Your friend Max asks to borrow your new bike for the weekend.

Example

You help a friend.

benefit

cost

You cannot ride your bike this weekend.

benefit

cost

The bike might come back with a flat tire.

benefit

cost

Max may lend you his skateboard next time.

benefit

cost

Would you lend it? **yes** **no** **Why?** _____



Your sister asks to borrow \$10. She says she will pay you back \$11 next week.

You cannot spend that **\$10** this week.

benefit

cost

You get back more money than you lent.

benefit

cost

You help her buy a gift for Dad.

benefit

cost

She might forget to pay you back.

benefit

cost

How much extra will you get back? _____

Would you lend it? **yes** **no** **Why?** _____

Borrowing and Lending

Borrowed + interest = paid back. Fill in the table and solve.

Remember

Credit lets you buy something now and pay for it later.

The borrower pays the lender back, usually with **interest**: extra money.

borrowed \$10

+

interest \$1

=

paid back \$11

Fill in the table.

	Borrowed	Interest	Paid back
Example	\$20	\$2	\$22
	\$40	\$3	
	\$50		\$56
		\$9	\$99
	\$200	\$15	
		\$25	\$325

Solve each story.

1. Dad uses a credit card to buy a **\$60** lamp. Later he pays the bank **\$64**. How much interest does he pay?

Interest _____

2. Leo borrows **\$40** for a bike. He pays back **\$9** each month for **5** months. How much does he pay back?
How much is the interest?

Paid back _____

Interest _____

3. Ava borrows **\$30** from her aunt and pays back **\$30**.
Ben borrows **\$30** from a bank and pays back **\$33**.
Who pays interest? How much?

Who? _____

Interest _____

Borrowing and Lending

Read each story. Write the borrower and the lender.

Remember

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Example

Leo lets Mia use his crayons.



Borrower _____ **Mia**

Lender _____ **Leo**

1.

Sam borrows a book from the library.



Borrower _____

Lender _____

2.

Ava lends Ben her umbrella.



Borrower _____

Lender _____

3.

Zoe uses Max's bike, then gives it back.



Borrower _____

Lender _____

4.

Grandpa lends Kim \$5. She will pay him back.



Borrower _____

Lender _____

5.

Raj asks to use Lily's soccer ball. Lily says yes.



Borrower _____

Lender _____

6.

The bank lends Mr. Lee money to fix his car.



Borrower _____

Lender _____

7.

Nia borrows a pencil from Ms. Cruz.



Borrower _____

Lender _____

Borrowing and Lending

Is the borrower responsible? If not, write the letter of the rule.

A good borrower

- A** Give it back on time.
- B** Take good care of it.
- C** Only borrow what you can pay back.

			Responsible?	Rule broken
Example		Leo keeps his library book two weeks after it is due.	yes no	A
1.		Ava borrows \$3 from her mom. She pays it back on Friday, like she said.	yes no	☐
2.		Mia borrows a pencil and gives it back after class.	yes no	☐
3.		Sam borrows Kim's bike and leaves it out in the rain.	yes no	☐
4.		Ben borrows \$20 from his brother, but he has no way to pay it back.	yes no	☐
5.		Zoe asks before she uses her sister's crayons. She puts them back in the box.	yes no	☐
6.		Raj says he will give back Max's game on Monday. He keeps it for a month.	yes no	☐
7.		Lily brings back the umbrella she borrowed, clean and dry.	yes no	☐

Borrowing and Lending

Fill in each table until nothing is owed. Then answer.

Example Leo borrows **\$12** from his sister. He pays her back **\$3** each week.

Week	Start	1	2	3	4	5	6
Paid back so far	\$0	\$3	\$6	\$9	\$12		
Still owes	\$12	\$9	\$6	\$3	\$0		

How many weeks does it take to pay it all back? 4 weeks

1. Ava borrows **\$20** from her dad. She pays him back **\$4** each week.

Week	Start	1	2	3	4	5	6
Paid back so far	\$0						
Still owes	\$20						

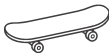
How many weeks does it take to pay it all back? _____ weeks

2. Sam borrows **\$18** from his grandma. He pays her back **\$3** each week.

Week	Start	1	2	3	4	5	6
Paid back so far	\$0						
Still owes	\$18						

How many weeks does it take to pay it all back? _____ weeks

3. Mia and Ben each borrow **\$24** for skateboards. Mia pays back **\$6** each week. Ben pays back **\$4** each week.



Who finishes first? **Mia** **Ben** How many weeks sooner? _____

Borrowing and Lending

Circle benefit or cost. Then decide if you would lend it.

Remember

A **benefit** is something good you get from lending.

A **cost** is something you give up, or something bad that could happen.



Your friend Max asks to borrow your new bike for the weekend.

Example

You help a friend.

benefit

cost

You cannot ride your bike this weekend.

benefit

cost

The bike might come back with a flat tire.

benefit

cost

Max may lend you his skateboard next time.

benefit

cost

Would you lend it? **yes** **no** **Why?** _____



Your sister asks to borrow \$10. She says she will pay you back \$11 next week.

You cannot spend that **\$10** this week.

benefit

cost

You get back more money than you lent.

benefit

cost

You help her buy a gift for Dad.

benefit

cost

She might forget to pay you back.

benefit

cost

How much extra will you get back? _____

Would you lend it? **yes** **no** **Why?** _____

Borrowing and Lending

Borrowed + interest = paid back. Fill in the table and solve.

Remember

Credit lets you buy something now and pay for it later.

The borrower pays the lender back, usually with **interest**: extra money.

$$\text{borrowed } \$10 + \text{interest } \$1 = \text{paid back } \$11$$

Fill in the table.

Example

Borrowed	Interest	Paid back
\$20	\$2	\$22
\$40	\$3	
\$50		\$56
	\$9	\$99
\$200	\$15	
	\$25	\$325

Solve each story.

1. Dad uses a credit card to buy a **\$60** lamp. Later he pays the bank **\$64**. How much interest does he pay?

Interest _____

2. Leo borrows **\$40** for a bike. He pays back **\$9** each month for **5** months. How much does he pay back?
How much is the interest?

Paid back _____

Interest _____

3. Ava borrows **\$30** from her aunt and pays back **\$30**.
Ben borrows **\$30** from a bank and pays back **\$33**.
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Who? _____

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Example



Leo lets Mia use his crayons.

Borrower Mia

Lender Leo

1.

Sam borrows a book from the library.



Borrower Sam

Lender the library

2.

Ava lends Ben her umbrella.



Borrower Ben

Lender Ava

3.

Zoe uses Max's bike, then gives it back.



Borrower Zoe

Lender Max

4.

Grandpa lends Kim \$5. She will pay him back.



Borrower Kim

Lender Grandpa

5.

Raj asks to use Lily's soccer ball. Lily says yes.



Borrower Raj

Lender Lily

6.

The bank lends Mr. Lee money to fix his car.



Borrower Mr. Lee

Lender the bank

7.

Nia borrows a pencil from Ms. Cruz.



Borrower Nia

Lender Ms. Cruz

Borrowing and Lending

Is the borrower responsible? If not, write the letter of the rule.

A good borrower

- A** Give it back on time.
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Example		Leo keeps his library book two weeks after it is due.	yes no	A
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2.		Mia borrows a pencil and gives it back after class.	yes no	☐
3.		Sam borrows Kim's bike and leaves it out in the rain.	yes no	B
4.		Ben borrows \$20 from his brother, but he has no way to pay it back.	yes no	C
5.		Zoe asks before she uses her sister's crayons. She puts them back in the box.	yes no	☐
6.		Raj says he will give back Max's game on Monday. He keeps it for a month.	yes no	A
7.		Lily brings back the umbrella she borrowed, clean and dry.	yes no	☐

Borrowing and Lending

Fill in each table until nothing is owed. Then answer.

Example Leo borrows **\$12** from his sister. He pays her back **\$3** each week.

Week	Start	1	2	3	4	5	6
Paid back so far	\$0	\$3	\$6	\$9	\$12		
Still owes	\$12	\$9	\$6	\$3	\$0		

How many weeks does it take to pay it all back? 4 weeks

1. Ava borrows **\$20** from her dad. She pays him back **\$4** each week.

Week	Start	1	2	3	4	5	6
Paid back so far	\$0	\$4	\$8	\$12	\$16	\$20	
Still owes	\$20	\$16	\$12	\$8	\$4	\$0	

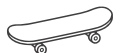
How many weeks does it take to pay it all back? 5 weeks

2. Sam borrows **\$18** from his grandma. He pays her back **\$3** each week.

Week	Start	1	2	3	4	5	6
Paid back so far	\$0	\$3	\$6	\$9	\$12	\$15	\$18
Still owes	\$18	\$15	\$12	\$9	\$6	\$3	\$0

How many weeks does it take to pay it all back? 6 weeks

3. Mia and Ben each borrow **\$24** for skateboards. Mia pays back **\$6** each week. Ben pays back **\$4** each week.



Who finishes first? Mia Ben How many weeks sooner? 2

Borrowing and Lending

Circle benefit or cost. Then decide if you would lend it.

Remember

A **benefit** is something good you get from lending.

A **cost** is something you give up, or something bad that could happen.



Your friend Max asks to borrow your new bike for the weekend.

Example

You help a friend.

benefit

cost

You cannot ride your bike this weekend.

benefit

cost

The bike might come back with a flat tire.

benefit

cost

Max may lend you his skateboard next time.

benefit

cost

Would you lend it? **yes** **no** **Why?** Answers will vary.



Your sister asks to borrow \$10. She says she will pay you back \$11 next week.

You cannot spend that **\$10** this week.

benefit

cost

You get back more money than you lent.

benefit

cost

You help her buy a gift for Dad.

benefit

cost

She might forget to pay you back.

benefit

cost

How much extra will you get back? \$1

Would you lend it? **yes** **no** **Why?** Answers will vary.

Borrowing and Lending

Borrowed + interest = paid back. Fill in the table and solve.

Remember

Credit lets you buy something now and pay for it later.

The borrower pays the lender back, usually with **interest**: extra money.

$$\text{borrowed } \$10 + \text{interest } \$1 = \text{paid back } \$11$$

Fill in the table.

Example

Borrowed	Interest	Paid back
\$20	\$2	\$22
\$40	\$3	\$43
\$50	\$6	\$56
\$90	\$9	\$99
\$200	\$15	\$215
\$300	\$25	\$325

Solve each story.

1. Dad uses a credit card to buy a **\$60** lamp. Later he pays the bank **\$64**. How much interest does he pay? Interest \$4

2. Leo borrows **\$40** for a bike. He pays back **\$9** each month for **5** months. How much does he pay back? Paid back \$45
How much is the interest? Interest \$5

3. Ava borrows **\$30** from her aunt and pays back **\$30**. Ben borrows **\$30** from a bank and pays back **\$33**. Who? Ben
Who pays interest? How much? Interest \$3