

Borrowing Choices

Decide which borrowing choices are wise.

2.11.D "identify examples of borrowing and distinguish between responsible and irresponsible borrowing;"

NAME _____

DATE _____

RESPONSIBLE BORROWING

A wise borrower respects the owner, takes care of the item, and returns it as agreed.

Tessa borrows her aunt's scarf, keeps it clean, and returns it that evening.

IRRESPONSIBLE BORROWING

An unwise borrower does not respect the owner or the borrowed item.

Ben takes his neighbor's kite without asking and loses it.

1 SORT

8 items

Circle WISE or UNWISE for each situation, then choose two items and tell how you knew.

1. Ana borrows a library book and returns it on time.

WISE

UNWISE

2. Malik borrows three crayons and gives all three back after art.

WISE

UNWISE

3. June borrows a classmate's ruler, snaps it, and hides it.

WISE

UNWISE

4. Eli asks before borrowing his brother's game.

WISE

UNWISE

5. Zara borrows a pencil and writes her name on it.

WISE

UNWISE

6. Owen borrows 50 cents from a friend and says he will not pay it back.

WISE

UNWISE

7. Mia borrows a class tablet without asking.

WISE

UNWISE

8. Luis borrows a soccer ball, uses it carefully, and returns it.

WISE

UNWISE

2

PROVE IT

Explain your thinking

Pick two items from Part 1. For each one, tell how you knew where it belonged.

ITEM # _____ HOW I KNEW _____

ITEM # _____ HOW I KNEW _____

3

MAKE YOUR OWN

One of each

Write one new WISE borrowing example and one new UNWISE borrowing example.

WISE _____

UNWISE _____

CHALLENGE

A student borrows a calculator, asks first, and returns it two days after the promised date. Is this WISE or UNWISE? Explain why.

PART 1 • SORT

#	ITEM	CATEGORY	WHY
1	Ana borrows a library book and returns it on time.	WISE	She returns the borrowed book on time.
2	Malik borrows three crayons and gives all three back after art.	WISE	He returns all of the borrowed crayons.
3	June borrows a classmate's ruler, snaps it, and hides it.	UNWISE	She damages the ruler and does not act honestly.
4	Eli asks before borrowing his brother's game.	WISE	He asks permission before borrowing.
5	Zara borrows a pencil and writes her name on it.	UNWISE	She marks someone else's pencil.
6	Owen borrows 50 cents from a friend and says he will not pay it back.	UNWISE	He does not plan to pay back the money.
7	Mia borrows a class tablet without asking.	UNWISE	She takes the tablet without permission.
8	Luis borrows a soccer ball, uses it carefully, and returns it.	WISE	He cares for and returns the ball.

PART 2 • PROVE IT

Accept any explanation that names the deciding feature from the rule box for the chosen item.

PART 3 • MAKE YOUR OWN (SAMPLE ANSWERS)

- **WISE:** Nia borrows her dad's flashlight, uses it carefully, and returns it.
- **UNWISE:** Sam takes his sister's puzzle without asking and leaves pieces missing.

Challenge: UNWISE. The student asked first, but did not return the calculator when promised.

Accept any explanation that names the deciding feature from the rule box for the chosen item. For Part 2, accept any two items if the student gives a matching reason about asking, caring for, returning, or respecting the owner. The challenge is UNWISE because the calculator is returned late.