

Lend or Keep?

Think about what you have left.

GRADE 2 • TEKS 2.11.E

2.11.E "identify examples of lending and use concepts of benefits and costs to evaluate lending decisions; and"

NAME _____

DATE _____

THINK BEFORE LENDING

When you lend, someone else gets to use your item for a while. A benefit is helping them. A cost is having fewer items until they return it. Check how many items you will have left.

WORKED EXAMPLE

Mara has 7 crayons. She needs 3 crayons. A friend asks to borrow 4 crayons. Should Mara lend them?

1. Start with 7 crayons.
2. Lend 4 crayons.
3. $7 - 4 = 3$.
4. Mara still has the 3 crayons she needs.

Answer: Yes. Benefit: her friend can color. Cost: Mara has 4 fewer crayons until they are returned.

PRACTICE 4 problems

- 1** Leo has 6 pencils. He lends 1 pencil. How many pencils does he have left?

ANSWER _____

- 2** Nia has 5 shells and needs all 5 for a game. A friend asks to borrow 1 shell. Should Nia lend it?

ANSWER _____

- 3** Pia has 8 buttons. She lends 2 buttons. How many buttons does she have left?

ANSWER _____

- 4** Ava has 9 beads. She needs 8 beads for a bracelet. Her cousin asks to borrow 1 bead. Can Ava lend it?

ANSWER _____

APPLY IT Show your work

- 1** Jada has 9 markers. She needs 8 markers for a poster. Her friend asks to borrow 1 marker. Should Jada lend it? Name one benefit and one cost.

WORK SPACE

ANSWER _____

- 2** Ben has 5 game cards. He needs all 5 cards to play. His sister asks to borrow 1 card. Should Ben lend it? Name one benefit and one cost.

WORK SPACE

ANSWER _____

CHALLENGE One step up

Noah has 6 puzzle pieces. He needs 5 pieces to finish his puzzle. A friend asks to borrow 1 piece. Explain whether Noah should lend it. Name a benefit and a cost.

WORK SPACE AND ANSWER

PART 1 • PRACTICE

#	PROBLEM	ANSWER
1	Leo has 6 pencils. He lends 1 pencil. How many pencils does he have left?	5 pencils
2	Nia has 5 shells and needs all 5 for a game. A friend asks to borrow 1 shell. Should Nia lend it?	No. Nia needs all 5 shells.
3	Pia has 8 buttons. She lends 2 buttons. How many buttons does she have left?	6 buttons
4	Ava has 9 beads. She needs 8 beads for a bracelet. Her cousin asks to borrow 1 bead. Can Ava lend it?	Yes. Ava will have 8 beads left.

PART 2 • APPLY IT

1. **Yes.** Benefit: her friend can use a marker. Cost: Jada has 1 fewer marker until it is returned. $9 - 1 = 8$. Jada still has enough markers for her poster.
2. **No.** Benefit: his sister could use a card. Cost: Ben would not have all 5 cards to play. Ben needs every card, so lending 1 card would keep him from playing.

CHALLENGE

Yes. Noah will have 5 pieces, enough for his puzzle. The benefit is helping his friend, and the cost is having 1 fewer piece until it is returned.

Accept equivalent wording for benefits, such as helping a friend, and costs, such as having fewer items. For lending decisions, accept a yes only when the student still has enough items for the stated need.