

Freddie's Frog Pond

Grade 2 · Borrowing, lending and making · 2.11D

Name _____

Date _____



Freddie the frog lives in a busy pond full of bugs, lily pads and friends. Solve each problem to help Freddie out!

Borrowing Circle responsible or irresponsible.

Freddie borrows 45¢ from Toby and pays all 45¢ back when Freddie promised.

Responsible

Irresponsible

Pip borrows 20¢ from Moss, pays back only 5¢, and never pays the rest.

Responsible

Irresponsible

Toby borrows Fern's scooter and gives it back on time.

Responsible

Irresponsible

Freddie borrows Toby's book and never gives it back.

Responsible

Irresponsible

Making to sell Moss makes lemonade to sell. Toby buys it.

What it takes	Cost
Lemons	\$4
Sugar	\$2
Cups	\$5
Total	

Who is the producer? _____

Who is the consumer? _____

Moss pays for the parts with a \$20 bill. How much change? _____

Lending Benefit: it helps a friend. Cost: it's gone until it comes back.

- ① Toby lends Fern 40¢. Fern pays back 25¢ on Monday. How much does Fern still owe Toby?

_____ ¢

- ② Freddie lends Pip 60¢. Pip pays it all back, plus 15¢ to say thank you. How much does Freddie get back?

_____ ¢

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ANSWER KEY



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Freddie borrows Toby's book and never gives it back.

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Making to sell Moss makes lemonade to sell. Toby buys it.

What it takes	Cost
Lemons	\$4
Sugar	\$2
Cups	\$5
Total	\$11

Who is the producer?

Moss

Who is the consumer?

Toby

Moss pays for the parts with a \$20 bill. How much change?

\$9

Lending Benefit: it helps a friend. Cost: it's gone until it comes back.

- ① Toby lends Fern 40¢. Fern pays back 25¢ on Monday. How much does Fern still owe Toby?

$$40 - 25 = 15$$

15 ¢

- ② Freddie lends Pip 60¢. Pip pays it all back, plus 15¢ to say thank you. How much does Freddie get back?

$$60 + 15 = 75$$

75 ¢

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GUIDE

① What this sheet practises

What responsible borrowing looks like, what lending costs and gives, and who makes and who buys things.

② A problem from the sheet, worked out

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15 ¢

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$$60 + 15 = 75$$

75 ¢

How: Money that is lent is gone until it comes back, so take it away from what you can spend. When some is paid back, subtract to find what is still owed.

③ Words to know

borrow use something that belongs to someone else

lend let someone use what is yours

producer someone who makes things to sell

consumer someone who buys and uses things

④ Watch for

- Adding the amount lent instead of taking it away.
- Calling it responsible when only part of the money is paid back.
- Mixing up the producer and the consumer.

⑤ Where it fits

THIS SHEET

2.11D

Give examples of borrowing and tell responsible from irresponsible borrowing.

⑥ Helping at home

When your child lends a toy or borrows a book, talk about what makes it fair: asking first, taking care and giving it back on time.