



## Borrowing

$$\begin{array}{r} 33 \\ - 14 \\ \hline \end{array}$$

You cannot subtract (take away) 4 from 3 yet, so you borrow one ten (ten ones) from the tens column. In this example, you cross out the 3 tens and make it 2 tens to show what was borrowed. After that, you change the 3 ones to 13 ones, to show what you borrowed. Then you can subtract 4 ones from 13 ones.

$$\begin{array}{r} 2 \cancel{3} 13 \\ - 14 \\ \hline \end{array}$$

Now subtract the ones, then subtract the tens, and you are finished.



Borrow a ten to complete the subtraction problem.

$$\begin{array}{r} 44 \\ - 25 \\ \hline \end{array}$$

$$\begin{array}{r} 32 \\ - 18 \\ \hline \end{array}$$

$$\begin{array}{r} 37 \\ - 19 \\ \hline \end{array}$$

$$\begin{array}{r} 72 \\ - 46 \\ \hline \end{array}$$

$$\begin{array}{r} 58 \\ - 9 \\ \hline \end{array}$$

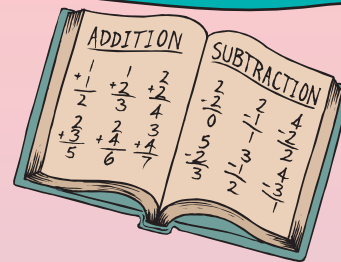
$$\begin{array}{r} 86 \\ - 8 \\ \hline \end{array}$$

$$\begin{array}{r} 53 \\ - 7 \\ \hline \end{array}$$

$$\begin{array}{r} 68 \\ - 29 \\ \hline \end{array}$$

$$\begin{array}{r} 81 \\ - 79 \\ \hline \end{array}$$

Do the problems in order from left to right.  
On the next page, connect the answer dots  
to find the mystery animal.



$$\begin{array}{r} 47 \\ - 8 \\ \hline \end{array}$$

$$\begin{array}{r} 36 \\ - 9 \\ \hline \end{array}$$

$$\begin{array}{r} 45 \\ - 7 \\ \hline \end{array}$$

$$\begin{array}{r} 66 \\ - 8 \\ \hline \end{array}$$

$$\begin{array}{r} 21 \\ - 3 \\ \hline \end{array}$$

$$\begin{array}{r} 62 \\ - 3 \\ \hline \end{array}$$

$$\begin{array}{r} 55 \\ - 7 \\ \hline \end{array}$$

$$\begin{array}{r} 31 \\ - 7 \\ \hline \end{array}$$

$$\begin{array}{r} 62 \\ - 5 \\ \hline \end{array}$$

$$\begin{array}{r} 88 \\ - 9 \\ \hline \end{array}$$

$$\begin{array}{r} 92 \\ - 8 \\ \hline \end{array}$$

$$\begin{array}{r} 15 \\ - 9 \\ \hline \end{array}$$

$$\begin{array}{r} 13 \\ - 6 \\ \hline \end{array}$$

$$\begin{array}{r} 31 \\ - 7 \\ \hline \end{array}$$

$$\begin{array}{r} 45 \\ - 7 \\ \hline \end{array}$$

$$\begin{array}{r} 82 \\ - 5 \\ \hline \end{array}$$

$$\begin{array}{r} 36 \\ - 7 \\ \hline \end{array}$$

$$\begin{array}{r} 17 \\ - 9 \\ \hline \end{array}$$

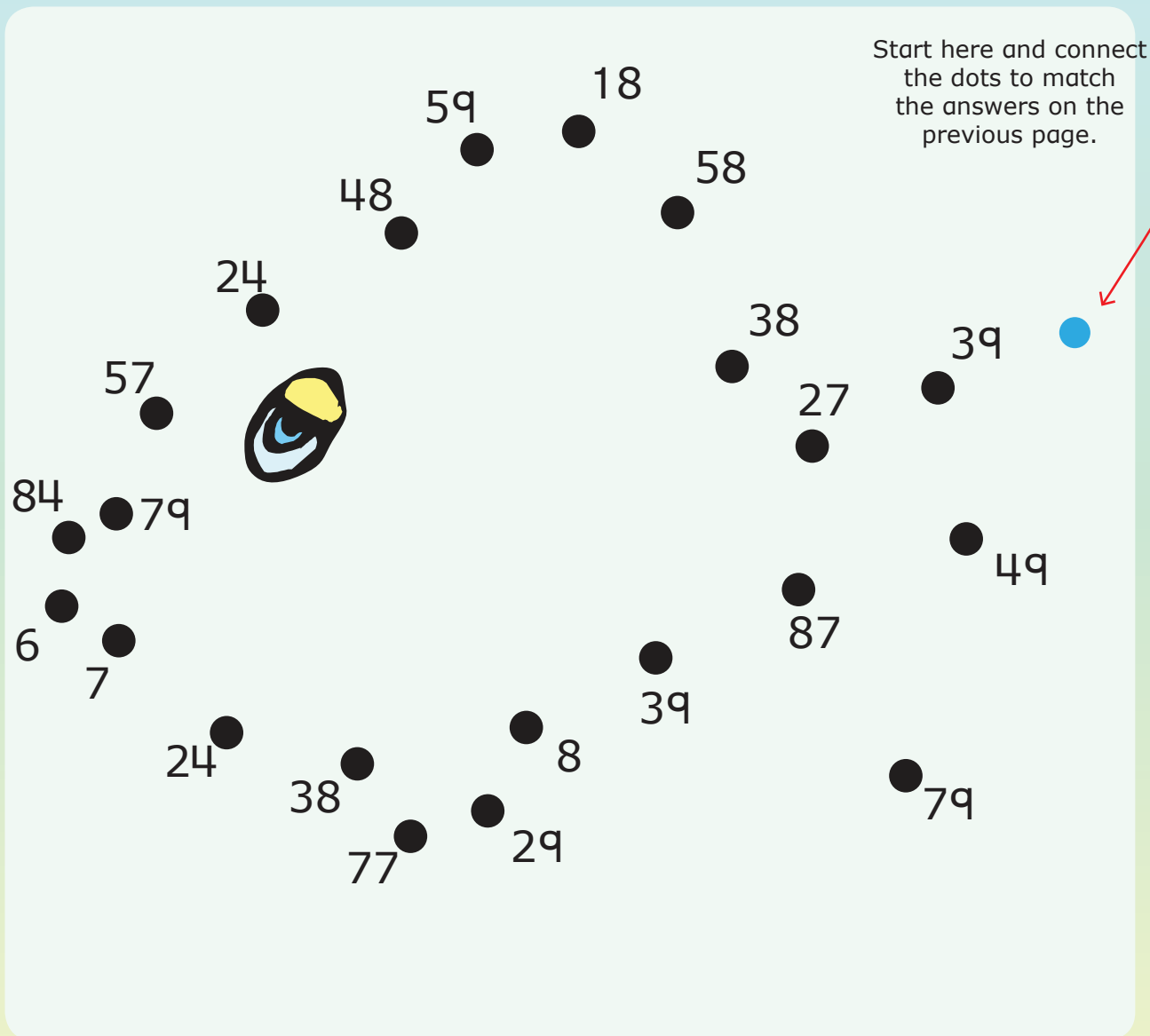
$$\begin{array}{r} 48 \\ - 9 \\ \hline \end{array}$$

$$\begin{array}{r} 95 \\ - 8 \\ \hline \end{array}$$

$$\begin{array}{r} 86 \\ - 7 \\ \hline \end{array}$$

$$\begin{array}{r} 58 \\ - 9 \\ \hline \end{array}$$

I am a great swimmer. When I get tired, I float in the water. I am often seen in rivers, lakes, and oceans all around the world.



Color the mystery animal and add something new to the picture.