

# Sequencing a story about borrowing

Students listen to a story about borrowing and then sequence picture cards so they can use them to retell the story.

## Learning goals

### Big idea

It's important to be a good borrower.

### Essential questions

- What should you do when you borrow something?
- Why is it important to follow directions when you borrow something?

### Objectives

- Understand the importance of being a good borrower
- Explore what makes someone a good borrower

### What students will do

- Listen to a story about borrowing.
- Sequence the story picture cards and use them to retell the story's beginning, middle, and end.

### NOTE

Please remember to consider your students' accommodations and special needs to ensure that all students are able to participate in a meaningful way.

### KEY INFORMATION

#### Building block:

 Financial knowledge and decision-making skills

**Grade level:** Elementary school (K-1)

**Age range:** 5-7

**Topic:** Borrow (Getting loans)

**School subject:** English or language arts

**Teaching strategy:** Direct instruction

**Bloom's Taxonomy level:** Remember, Understand

**Activity duration:** 45-60 minutes

---

### National Standards for Personal Financial Education, 2021

Managing credit: 4-3

Managing risk: 4-1, 4-2

These standards are cumulative, and topics are not repeated in each grade level. This activity may include information students need to understand before exploring this topic in more detail.

## Preparing for this activity

- While it's not necessary, completing the "Exploring ways we use money" activity first may make this one more meaningful.
- Print a single-sided copy of the Money Monster story picture cards in this guide for each student.
- Obtain a copy of the "Money Monsters Learn to Become Good Borrowers" story to read to the students.
  - You can download the story as a PDF or an animated ePub.
  - To view the ePub file, you'll need a book reader app. Then you can enlarge some of the pictures in the ePub.
  - You also can order free copies of this story or the entire Money Monster storybook series from <https://go.usa.gov/xAfnS>. Shipping takes three to four weeks.
- Obtain scissors for students.

### What you'll need

#### THIS TEACHER GUIDE

- Sequencing a story about borrowing (guide)  
[cfpb\\_building\\_block\\_activities\\_sequencing-story-about-borrowing\\_guide.pdf](#)
- Money Monsters Learn to Become Good Borrowers (story)  
[cfpb\\_building\\_block\\_money-monsters-learn-become-good-borrowers\\_story.pdf](#)  
[cfpb\\_building\\_block\\_money-monsters-learn-become-good-borrowers\\_story.epub](#)

#### STUDENT MATERIALS

- Money Monster story picture cards (in this guide)
- Scissors

## Exploring key financial concepts

When people need or want something, they sometimes borrow it from someone else. Borrowing is when you take something from someone and promise to give it back. When you borrow something, it's a good idea to:

- Ask for permission to borrow it.
- Ask when you should return it.

- Take good care of it while you're using it.
- Return it on time and in good condition.
- Thank the person who lent it to you.

Doing those things will make you a good borrower. It's important to be a good borrower so that the person you borrow from will trust you and let you borrow something again in the future.

## Teaching this activity

### Whole-class introduction

- Ask students what it means to borrow something.
  - They may give examples such as borrowing a toy from a friend or a book from the library.
- Read the "Exploring key financial concepts" section to the class.
- Be sure students understand key vocabulary:
  - **Borrow:** To receive something on loan with the understanding that you will return it.
  - **Lend:** The act of giving something to someone with the understanding that they will give it back to you.
- Tell students that you'll read them a story about a group of characters called Money Monsters who are learning about borrowing.
- Read the "Money Monsters Learn to Become Good Borrowers" story to the class.
- Review what happened in the beginning, middle, and the end through a class discussion.
- Ask students to list what things Foop did that good borrowers usually do. Answers may include:
  - He asked if he could borrow the bike.
  - He thanked Gibbins for letting him borrow it.
- Ask students what Foop could have done to be a better borrower.  
Answers may include:
  - He could have made sure he didn't ride it too fast.

### TIP

---

Visit CFPB's financial education glossary at [consumerfinance.gov/financial-education-glossary/](https://consumerfinance.gov/financial-education-glossary/).

### NOTE

---

Reading from the ePub? You can enlarge the pictures by clicking the plus sign icon next to an illustration. The larger image will open in a new browser window.

- He could have locked up the bike when he was at the playground.
- He could have brought the bike back on time.

## Individual and group work

- Tell students that they'll get cards showing pictures from the story.
- Explain that they'll put the cards in the order of what happened in the story and then use the cards to tell the story to a partner.
- Divide the class into pairs.
- Give each student a set of the Money Monster story picture cards and scissors.
- Have the students cut out the cards.
- Tell students to put the cards in the order of what happened in the story.
- Ask the pairs to take turns using the cards to tell each other the story.
  - Encourage students to try to include things that Foop did or didn't do that good borrowers do.

## Wrap-up

- Bring the class back together.
- Ask students if they think Gibbins should let Foop borrow his bike again and why.
- Ask students if they think it's easy or hard to be a good borrower. Have them explain their answers.

## Suggested next steps

Consider searching for other CFPB activities that address the topic of borrowing, including getting loans. Suggested activities include "Being a thankful borrower" and "Borrowing or buying?"

## Measuring student learning

Students' picture card order and stories can give you a sense of their understanding.

This answer guide provides possible answers for the order of the picture cards.

**Keep in mind that students' answers may vary.** The important thing is for students to have reasonable justification for their answers.

## Answer guide

Order of story picture cards:

1. **Gibbins washes his bike.**



2. **Foop looks sad.**



3. **Gibbins hugs his bike.**



# Money Monster story picture cards



Foop looks sad.



Gibbins hugs his bike.



Gibbins washes his bike.

