# Activity: Borrowing Fitness Test

Directions:

Do you have what it takes to be a responsible borrower? Find out by answering the questions below.

If you answer “yes” to a question, mark an “X” in the box to the left.

**Do you . . .**

|  |  |
| --- | --- |
| 1. | Repay money loans from friends and family before they have to ask you for it? |
| 2. | Often borrow money to pay for something you can’t afford right now? |
| 3. | Return library books and other borrowed items before they’re due and return them in good condition? |
| 4. | Frequently ask for an advance on your paycheck or allowance? |
| 5. | Replace money you borrow from your savings account or from other spending-plan funds? |
| 6. | Borrow items from your parents or siblings without asking for or getting permission first? |
| 7. | Know how much money you owe others right at this very moment? |
| 8. | Ever make monthly or weekly payments late? |

The more “yes” answers you have on the odd-numbered questions   
and “no” answers on the even-numbered questions, the more fit you are to be a smart borrower!

If you didn’t do well, don’t worry. It’s never too late for a bad-habit makeover.