

## Activity 2.1: Borrowing Fitness Test



NAME:

DATE:

### 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 . . .

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