



Facilitator note: Fictional financial and relationship analysis only. No real lending, debt collection, forgiveness, legal advice, or financial commitment is authorized. Keep family finances and accounts private. Students may pass. Actual money disputes need appropriate trusted-adult support and current applicable rules, especially if pressure, threats, or exploitation occur.

Activity 1: The word changes, the agreement does not

Order:

- A. The friend calls the supplies money a gift publicly.
- B. The boys make an original loan agreement with amount and date.
- C. They arrange an adult-supported repayment conversation.
- D. The friend reports a delayed expected payment; Elishama says "fine" without naming terms.
- E. Elishama privately clarifies that he still expects repayment.
- F. A later check-in produces disappointing news, but the friend tells him proactively.

Identify the two ambiguous moments. Which original terms remain relevant?

Activity 2: What kind of arrangement?

Label L (loan term), G (clear gift), A (ambiguous statement), or N (not enough information).

1. "This is a loan of 24 fictional units, repayable on the date we agree."
2. "It's fine. Nothing urgent."
3. "This is a gift; I don't expect repayment," agreed before transfer.





4. "You're my friend, so surely it isn't a loan anymore."

5. "The expected money may arrive next week."

6. "I can help with the title label for ten minutes."

Explain why 6 describes a separate offer, not a money arrangement. The exercise uses invented units and transfers nothing.

Activity 3: Repair the reassurance

Write a four-line conversation in which the fictional lender corrects "fine". Include: what he intended; his part in the ambiguity; what he still expects; a request for a private adult-supported planning conversation. Do not include an accusation about secret spending, a threat, or a demand for account access.

Activity 4: Numbers and dates without magic

A fictional original loan is 24 units. The borrower repays 6 now and later 5. Calculate the remaining balance. A check-in is agreed for Friday, but no guaranteed full repayment date is known.

Write a two-sentence record distinguishing paid, remaining, and next discussion. Explain why a check-in date is not a promise that unavailable money appears then. Do not use real household amounts.

Activity 5: Choose the repair path

Select useful steps:

- Publicly mock the friend's book to punish the missed payment.
- Clarify the original agreement and misleading reassurance privately.
- Demand private family records.





- Use trusted adults to help make a realistic bounded plan.
- Call a partial repayment complete to avoid awkwardness.
- Keep the actual balance and uncertainty clear.
- Decide that every future offer of company erases repayment.
- Respect the scheduled check-in while seeking help if the arrangement breaks down.

Arrange your choices and explain where safety concerns or pressure require adult help rather than private bargaining.

Activity 6: Admiring a book, counting a balance

Complete two true sentences for each pair:

- The cover is attractive; ___ remains owing.
- The friend gives prompt disappointing news; ___ is still disappointing.
- Elishama helped once; he ___ make another loan.
- He can offer a gift someday; this loan ___ retroactively become one.

Write a three-line conversation where useful cooperation does not erase the money question or become a demand for unlimited friendship.

Activity 7: The drawer and the cover

Draw an object-only scene: a savings drawer, the original note, an updated balance page, and the bound book. Add captions explaining which object records an agreement and which is the friend's project. Do not turn the book into collateral or imply a student may seize it. No real account information is requested.





Activity 8: Find terms that must stay different

Find eight words, all left to right. Explain LOAN/GIFT and DATE/GUARANTEE (GUARANTEE is not in the grid).

L	O	A	N	A	B	C	D	E	F
Q	G	I	F	T	A	B	C	D	E
D	A	T	E	A	B	C	D	E	F
Q	B	A	L	A	N	C	E	X	Y
A	S	K	A	B	C	D	E	F	G
Q	P	L	A	N	A	B	C	D	E
R	E	C	O	R	D	A	B	C	D
Q	H	E	L	P	A	B	C	D	E
A	B	C	D	E	F	G	H	I	J
J	I	H	G	F	E	D	C	B	A

Words: LOAN, GIFT, DATE, BALANCE, ASK, PLAN, RECORD, HELP.

Teacher answer key

1. B, D, A, E, C, F. Ambiguity: "fine" without scope and public gift label without cancellation agreement. The original amount and date remain part of the conversation; the later supported plan records changed arrangements. No legal finding is made.

2. 1 L; 2 A; 3 G within this explicit fictional description; 4 A/unsupported attempted reclassification, not an agreed gift; 5 N about actual repayment certainty; 6 separate bounded help offer, no L/G money classification. Accept precise explanations rather than forced labels.





3. Open. It should own the unclear wording and make the present request without humiliation or private-account demands. The borrower may have real limits; the lender still need not pretend the loan is a gift.

4. 13 units remain: 24 minus 6 minus 5. Example record: "Eleven units have been repaid and thirteen remain. We will review the plan with adult support on Friday; no full-payment date is guaranteed by that check-in." No real financial action.

5. Useful: private clarification, adult support, clear balance/uncertainty, appropriate check-in and help. Reject revenge, record intrusion, false completion, and company treated as forgiveness. Threats/exploitation call for trusted-adult attention, not a stronger collection script.

6. Open; a balance; the delay; need not; does not. Cooperation and financial arrangement are related through the friendship but do not automatically cancel one another. No demand for continued contact if it is unsafe.

7. Open. Notes and records document the fictional agreement; book is not security or a seized object. The drawing should not contain real account or family information.

8. LOAN row 1 columns 1-4; GIFT row 2 columns 2-5; DATE row 3 columns 1-4; BALANCE row 4 columns 2-8; ASK row 5 columns 1-3; PLAN row 6 columns 2-5; RECORD row 7 columns 1-6; HELP row 8 columns 2-5. Agreed terms distinguish loan/gift; a review date is not proof of available funds.

