

# Teen Voices on Money Matters

MESILA  
Providing the Path to Financial Stability

## PART IV

By Ahuva Sofer with Mesila Staff

**W**e live in a close-knit society and are usually happy to lend cash to one another if need be. It's all fine and good, but are we always displaying healthy boundaries and a strong sense of responsibility? When can things get patchy, or downright wrong? Teens share their experiences with borrowing and lending.

Teens take front stage and share their struggles, stories, and solutions.

### **M & M: Do you feel there's a healthy attitude toward borrowing and lending among your friends?**

"For the most part, yes," says Ayala, 18. "Most girls trust each other and are comfortable with both borrowing and lending. I'm not saying it's perfect, girls do sometimes forget to pay back, but for the most part, the attitude is positive.

"I like it that girls are comfortable about borrowing," says Shiri, 16, "because if someone borrows from me one day, I feel comfortable borrowing from her the next. It's sort of understood that we're there for each other."

### **M & M: It's nice that your attitudes are positive and generous. But are boundaries ever crossed? When can things get a little sticky?**

"There's one thing that really irks me," says Faigy, 19. "And that's when friends think my purse is public property. They'll say something like, 'I need five dollars. I'm taking it from you now, okay?' I mean, doesn't borrowing mean taking with permission? If not, isn't it stealing?"

"I have a different pet peeve," adds Esti. "How about when a girl says, 'Can you just lay out five dollars for me,' and then never gives it

back? Is it petty to be upset about it or expect someone to give back what you lent them, even if it's just five dollars?"

"I feel like some girls turn into compulsive borrowers," agrees Faigy, "and then when it comes to spending, they think that the sky is the limit."

"It definitely becomes much harder to remember to pay back if you're always borrowing from everyone," says Ayala.

"I think," adds Shaindel, 16, "that there's a sensitivity issue here, also. People are so quick to borrow that they don't consider that maybe their friends don't have the money or they really need it, but still feel uncomfortable saying no."

### **M & M: What is your attitude toward lending? And, when do you struggle with saying yes to someone who asks?**

"I always lend," says Shoshanah. "I learned that it's the right thing to do. Isn't it a mitzvah?"

"But is it still a mitzvah," argues Etty, "when it's the type of person who usually ruins the things she borrows or doesn't pay back the money? Should you really lend to a person in such a case?"

"I think that a lot of us struggle with lending when we

*"Some kids are embarrassed to nudge their friends to give them their money back, even though they know their friends have it"*

**What you girls are bringing up are legitimate concerns. Let's not forget that crossing the line can mean stepping over boundaries of halachah. Borrowing irresponsibly can easily turn into stealing.**

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know we'll have a hard time getting it back," says Riva. "And some kids are embarrassed to nudge their friends to give them their money back, even though they know their friends have it," says Ayala.

"Also," adds Shevy, "because so many kids borrow, it just becomes hard to lend to everybody." "Personally," says Etty, "I often find that when I lend something valuable, it comes back ruined. But I have a hard time saying no even then, because I'm afraid that my friends will think I'm a snob."

### **M & M: It seems you're aware of the mitzvah of lending, but tend to struggle once people act irresponsibly. How can we encourage girls to be responsible borrowers?**

"I think that to avoid forgetting, girls should write it down as soon as they borrow," says Riva. "You

**With lending, every circumstance has its own set of challenges, and demands careful judgment, as well as practical knowledge of halachah. It's correct to lend to someone who will pay you back, but it is no longer considered lending when you know that your friend usually doesn't pay back or will ruin something valuable. Let's not confuse lending with giving away.**

can even keep a little booklet in your knapsack as a reminder."

"A helpful piece of advice I would give," adds Ayala, "is that girls should just make sure, at the beginning of every school week, to have some of their own spending money in a wallet. This way, you don't always have to run around borrowing, and then risk forgetting to pay back."

*"It's correct to lend to someone who will pay you back, but it is no longer considered lending when you know that your friend usually doesn't pay back or will ruin something valuable. Let's not confuse lending with giving away"*

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"Let's also remember to be sensitive," adds Raizel, "that maybe we should think twice about asking if we know that our friend isn't able to lend and will still feel uncomfortable about saying no."

"Actually," says Rifky, 16, "in my family, we were taught not to borrow unless we're desperate. So, I never borrow unless it's an emergency. This is a sensitivity I was brought up with."

We're lucky to be a part of a nation where we can count on others to lend when we're in a time of need. Let's make it easier for our friends and family to fulfill this mitzvah properly, easily, and happily, by becoming more responsible, conscientious borrowers.

**Though we did touch on some individual perspectives and struggles with regard to borrowing and lending, please be aware that the required knowledge of halachah is essential to judge every situation correctly. We encourage all of our readers to become acquainted with the halachos and ask a rav if necessary.**

**Stay tuned for next week's topic: Our ever-growing "need list."**

### **A glimpse into the Halachos of lending & borrowing:**

- Lending to a person in need is a mitzvah. (Shemos 22:24)
- This mitzvah also includes objects, not just money. (Ahavas Chesed)
- This mitzvah helps us imitate Hashem's kindness. (Sefer Hachinuch)
- Borrowing without permission is considered stealing. (Rambam: Hilchos Gezeilah)
- You are not allowed to borrow without knowing how you will pay back. (Rabbeinu Yona on Avos 2:9)
- It is a mitzvah to repay a loan properly.
- You are not allowed to lend if you know the borrower won't pay you back, but are allowed to give it as a present instead. (Shulchan Aruch, Choshen Mishpat)

**Let's not forget that along with borrowing comes a commitment to fulfilling our obligations toward other people.**

Thank you, teens, for sharing your creativity, wisdom, and experiences! Any thoughts, friends? Send your replies to teens@mishpacha.com

### **Contest Update!**

*Learned something new? Have something to add? Let us know what you think and win a prize!*

*Send us a letter telling us how our new Mesila column or what you learned through Mesila in school has affected the way you and your friends think or act. Five lucky winners will be awarded a choice of one of these four amazing books:*

- *Miracle Ride* by Tzipi Caton
- *The Jewish Thinking Teenager's Guide to Life* by Rabbi Akiva Tatz
- *Kids in the Kitchen Cookbook* by Susie Fishbein
- *A Daughter of Two Mothers* by Miriam Cohen

*Please note change in prizes and send your responses to TeenPages by September 15, 2016.*