

Other People's Stuff

If you're looking for one simple rule about borrowing, here it is: If you can't guarantee that the item will be returned exactly as it was when you received it, don't borrow it. Essentially, when you borrow or use someone's things, you are taking responsibility for them.

The Four Cardinal Rules of Borrowing



1. Discuss what is off-limits or freely usable.
2. Don't borrow without asking.
3. You are responsible for what you borrow.
4. Don't lend out items you really care about.

It's a good idea to keep track of anything you lend out. My friend Margot has a "borrowing book." Whether the loan is clothing, books, or money, she writes down everything: who borrows the item, what item is borrowed, and when it will be returned. Maybe this strikes you as overkill, but after a friend borrowed Margot's favorite dress and \$50 to pay bills—neither of which Margot saw again—she decided to keep track of who got what and when. "I don't mind lending stuff out," she says. "I just want to make sure I get it back."