

IELTS SPEAKING

BORROWING AND LENDING THINGS

PART 1

1. Have you ever borrowed books from others?

Yes, I have. I used to borrow books from friends quite often back in university, mostly one-time reads like self-help books. I didn't think it was worth buying a book if I was only going to read it once, so I'd ask my friends or senior students to lend me theirs. It felt totally normal to borrow from them.

2. Have you ever borrowed money from others?

Yes, definitely. I used to think it was perfectly fine for university students to borrow money from friends or siblings. That said, I also knew that money could be a touchy/sensitive subject, so I only asked close friends or siblings if I had no other choice.

3. How do you feel when people don't return things they borrowed from you?

It depends. If it's something I don't really need anymore like old books I'm never going to read again, I honestly don't mind whether they return it or not. But if it's something I use regularly, like money or clothing, I'd definitely get annoyed and wouldn't hesitate to give them a piece of my mind if they don't return it on time.

4. Do you think it's a good idea to lend expensive items to friends?

I think it can be a great idea—especially if it makes a big difference in their lives. That said, I usually only lend expensive things for the short term. For example, I'd be happy to lend my iPad, digital camera, or even my car if a friend badly needed it for a few days, like during a holiday. But to be brutally honest, I'm not comfortable letting people borrow my stuff for more than a week.

5. Do you mind if someone asks to borrow something from you?

No, not at all. I used to borrow things from friends and family myself, so I totally understand why someone might need to borrow something. I'm pretty empathetic in that sense. I know how awkward it can feel to ask, so I always try to make the person feel at ease when they come to me for help.

PART 2

Describe something you borrowed from your friend or family.

You should say:

- **What you borrowed**
- **When you borrowed it**
- **Whom you borrowed it from**

And explain why you borrowed it

Well, I'll be talking about a digital camera I borrowed from a generous guy. If I remember correctly, it was a Sony ZV-1 — a compact yet powerful camera that really impressed me with its large storage capacity. It could hold up to 10,000 photos, which was more than enough for what I needed.

Speaking of when I borrowed it, in my hazy memory, it was during my second year at university, probably right after the end-of-term exams. I, along with three of my classmates, planned a road trip to Northern Vietnam - mainly to enjoy ourselves, create lasting memories, and most importantly, recharge and refresh our minds after the stressful tests.

Now, turning to whom I borrowed it from, it was the guy I mentioned earliest. He was a senior student - one year above me - who studied the same major and lived in the same dorm as me. I guess because we had a lot in common and because I used to help him out, he agreed to let me borrow his camera the moment I asked him.

Finally, why did I borrow the camera from him? The main reason was that I didn't have anything that could take clear, sharp photos back then. Also, I felt the trip would be a once-in-a-life-time experience and I really wanted to capture those special moments. Plus, it was my first proper trip since childhood, so I plucked up the courage to ask him for the favor — and luckily, he agreed.

PART 3

1. Why do some people prefer borrowing things instead of buying them?

Well, the most obvious reason that springs to mind is that borrowing helps people save money on things they only need occasionally. For instance, some people might only use a high-quality digital camera when they go on special holidays, so it doesn't really make sense to buy such an expensive item if it's only going to be used once or twice a year. Another reason is that sometimes people simply can't find anything on the market that suits their needs. That's understandable, especially since manufacturers are constantly rolling out new models, which makes older products go out of style pretty quickly.

2. Why do people dislike lending valuable items?

Well, people often want to keep valuable items to themselves perhaps because they've worked hard to earn them. In that sense, it's totally understandable that some people feel reluctant to lend out expensive possessions — they're worried these items might be handled carelessly or even damaged by reckless borrowers. If that actually happens, the lender would likely feel extremely frustrated, while the borrower might feel embarrassed or even guilty. So, in many cases, refusing to lend valuable things in the first place is just a way to avoid potential problems.

3. Will borrowing things make people uncomfortable?

Yes, it will — though that usually happens with expensive items. Both the lender and the borrower might feel uncomfortable deep down. The lender could be hesitant to lend out their belongings, especially if these are valuable either financially or sentimentally, because they're worried the items might not be properly taken care of or could get damaged by accident. On the other hand, the borrower might feel awkward or even a bit ashamed, especially when borrowing something costly — as it can make them feel like they're losing face. In contrast, cheap items like books are unlikely to make anyone uncomfortable, since any potential loss or damage wouldn't really matter much to the lender.