貸す・借りる

貸す

借りる

Lend or Borrow?

Follow the item. Choose the viewpoint.

A focused workbook for choosing 貸す and 借りる, keeping the people straight, and making everyday requests. Read kana and basic は・に・から・を first. Examples are fictional; money contracts and figurative uses are outside the scope.

Early beginner / approximately N5

40 practice tasks | Explained answers | English guidance

LEARN. PRACTICE. UNDERSTAND.

Your route through this book

A focused workbook for choosing 貸す and 借りる, keeping the people straight, and making everyday requests. Read kana and basic は・に・から・を first. Examples are fictional; money contracts and figurative uses are outside the scope.

Before you begin

Early beginner / approximately N5. Levels are approximate teaching guidance, not an official JLPT syllabus or a proficiency guarantee.

Read, try, compare, retry

Read one lesson, study the Japanese examples and English meanings, then complete the matching practice. Write short answers on the lines and longer responses in a notebook. Check the reason as well as the answer. Return to the lesson when you cannot explain your choice.

How to use the answers

Open tasks have model answers, not the only possible wording. Accept natural alternatives that preserve the requested meaning and viewpoint. For each task, check both the answer and your reason. The final practice set is a self-check: try it without notes, then review the categories you missed.

Reading and use

This PDF is designed for zoomed reading and printing. Japanese examples use normal spelling; vocabulary notes support key words. No recorded audio or personal feedback is included. You may keep and use your downloaded files for personal study without a time limit. Printing for your own study is allowed. Sharing, redistribution, and resale are not permitted. © 2026 Junichiro Japanese.

01 / One event, two viewpoints

Identify the lender and borrower before choosing a verb.

Draw the temporary transfer

LENDER → ITEM → BORROWER. The lender makes the item available for temporary use. The borrower receives that use. This diagram tracks the loan, not permanent ownership: a library worker can lend a library item without owning it.

Match the sentence to its subject

With the lender as subject, use 貸す（かす）. With the borrower as subject, use 借りる（かりる）. Both sentences below describe one event; changing viewpoint does not reverse the item's journey. The speaker can describe either person. 私 does not automatically require 借りる.

私は弟にカメラを貸しました。

I lent my younger brother a camera.

弟は私からカメラを借りました。

My younger brother borrowed a camera from me.

私は友達から自転車を借りました。

I borrowed a bicycle from a friend.

DECISION / Ask "Whose action does this verb describe?" rather than "Who is speaking?"

WORDS / 弟（おとうと） younger brother; カメラ camera; 自転車（じてんしゃ） bicycle; 友達（ともだち） friend

AT A GLANCE

LENDER → OBJECT → BORROWER

AはBに本を貸す。 / BはAに本を借りる。

SAME TRANSFER, DIFFERENT SUBJECT

A lends. B borrows. Ownership need not change.

02 / Build the lender’s sentence

Use recipient に and item を with 貸す.

A reusable frame

LENDER は BORROWER に ITEM を 貸します. は presents the lender as the topic here; が can identify the lender when the question is who lent it. に identifies the person receiving temporary use, and を marks the item. Keep the recipient attached to the lending event, not to an English preposition.

Keep the item and time separate

昨日 and 明日 change the time, not the direction. 貸しました is polite past; 貸しません is polite negative. A negative sentence reports no loan by that subject; it does not mean the subject borrowed instead.

姉は私に辞書を貸しました。

My older sister lent me a dictionary.

明日、私は友達にテントを貸します。

Tomorrow I will lend a friend a tent.

今日はカメラを貸しません。

I will not lend the camera today.

DECISION / Loan: lender → borrower. Recipient: に. Item: を.

WORDS / 姉（あね） older sister; 辞書（じしょ） dictionary; 昨日（きのう） yesterday; 明日（あした） tomorrow; テント tent

Identify the direction

Review: 1. Answer the prompt and give a short reason.

Q001 Read: 私は弟に傘を貸しました。 Who is the lender, and who is the borrower? 傘（かさ） = umbrella.

Q002 Read: 私は姉から辞書を借りました。 Draw the item’s direction using 姉 and 私.

Q003 Choose 貸しました or 借りました: a friend lets you use their camera temporarily.
私は友達からカメラを（ ）。

Q004 True or false: “Whenever 私 is the subject, use 借りる.” Give a counterexample.

Answers Q001-Q008

Q001 Lender: 私. Borrower: 弟. “I lent my younger brother an umbrella.”

貸しました describes the subject’s lending. 弟に marks the recipient of temporary use.

Q002 姉 → 辞書 → 私. “I borrowed a dictionary from my older sister.”

The subject is the borrower; から identifies the source. The item does not travel from the subject to the sister.

Q003 借りました。私は友達からカメラを借りました。

You receive temporary use. Using 貸しました would not express the given event with this subject and source.

Q004 False. 私は友達にペンを貸しました。 / I lent a friend a pen.

The speaker can be either lender or borrower. Role, not grammatical person, selects the verb.

Q005 に・を。姉は私に辞書を貸しました。

に marks the borrower; を marks the item. “My older sister lent me a dictionary.”

Q006 母は私にカメラを貸しました。

The mother is the lender. Use 貸しました, with 私に as recipient.

Q007 私は友達にテントを貸しました。

The original can mean you borrowed from the friend because personal-source に is possible. It is a meaning mismatch, not a universally ungrammatical sentence.

Q008 明日、私は弟にペンを貸します。

This is a planned loan from you to your brother. 私は may be omitted when the speaker is clear.

This answer excerpt includes Q005-Q008; those tasks are not shown in this sample.

Keep the distinction

Lender as subject → 貸す; borrower as subject → 借りる. The speaker can be either.

貸す: borrower に, item を. 借りる: personal source から or に, item を.

Renting can be 借りる; payment is supplied by context. 貸す does not guarantee free use.

貸してください asks the listener to lend. 借りてもいいですか asks permission to borrow.

返す is the return event. A loan sentence alone does not say the item was returned.

Retry Q001-012 for role/particle errors, Q013-020 for viewpoint and meaning, Q021-032 for conversation; then retake Q033-040.

Make it yours

Choose three tasks you found difficult. Change the people, objects or setting, then write a new example that follows the same distinction. Revisit it the next day and explain the choice without looking at the answer.