TEXT EXAMPLES

How to Ask to Borrow Money From a Friend

Choose a template and replace the details in brackets before sending.

A complete example

Hey Maya, could I borrow $60 to cover groceries until payday? I can pay you back Friday. Totally okay if you can't.

Short ask

Hi [name], could I borrow [amount] for [reason]? I can pay you back on [date]. It's completely okay if you can't.

Clear ask with repayment plan

Hi [name], could you lend me [amount] for [reason]? I can repay [payment amount] on [date] and the rest on [date]. Please only say yes if that works for you.

If you cannot promise an exact date

Hi [name], could you lend me [amount] for [reason]? I can't promise a repayment date yet, but I can update you by [date]. I understand if you'd rather not.

Reply after they agree

Thank you for helping. Just confirming what we agreed: I'm borrowing [amount] for [reason] and will repay it on [date]. I'll let you know before then if anything changes.

If you repay in parts

Write down the amount borrowed, each payment, and what you still owe.

See the guide's example record

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