

APPENDICES

Appendix I

Translation of Qur'an Verse

Surah	Verse	English	Indonesian
Al-Ahzab	70-71	O you who believe! Be careful of (your duty to) Allah and speak the right word. He will put your needs into a right state for you, and forgive you your faults; and whoever obeys Allah and His Messenger, He indeed achieves a mighty success.	Wahai orang-orang yang beriman! Bertaqwalah kamu kepada Allah dan ucapkanlah perkataan yang benar. Niscaya Allah akan memperbaiki amal-amalmu dan mengampuni dosadosamu. Dan barangsiapa mentaati Allah dan Rasul-Nya, maka sungguh, dia menang dengan kemenangan yang agung.

Name: Nabila Zikrina

SRN: 210101030875

This clause already used
Past modal auxiliary. Because of that,
the modal auxiliary must use base verb
instead of add 's'

X

The verb 'could' requires the base form
of the verb 'depend'

③ modal -
related
errors

It is sometimes said that borrowing money from a friend can harm or damage the friendship. This kind of situation could depend from how close the friendship between two of them, but it is often that the statements clearly true.

Simple Addition

statement is clearly true

statements is plural
so, that becomes
and

reformation

As we know, when a friend is borrowing money from us, they promise that they will handed back the money as soon as they could. But the truth is, they always procrastinating it. They will started disappear from us, trying to draw away and didn't bother to talk to us again.

The verb 'will' requires the base form of the verb 'hand'

the base form of the verb should be used here
procrastinate

The verb 'will' requires the base form of the verb 'start'

addition

It's one of reason why borrowing money can damage the friendship.

So it becomes
"could still"

Miscelany still is an adverb
could is a modal verb

X

If you really need the money, you still could borrow the money from your friend, but don't try to hide away. Be responsible for your act, then the friendship wouldn't get damage.

Adverb is placed after modal verb

Misformation

In the simple future Tense we use "will"
it is followed by the first form of the verb.

"handed" become "hand"

"started" become "start"

X

Only one more

Misformation

"Procrastinating" become "procrastinate"

In simple present tense we use the first form of the verb

the signal words of the sentence is 'always' - Usually 'always' used in present tense

X

2

Name : Siti Na'iemah

SRN : 210101030320

Esay Writing

21 C

Some people believe that borrowing money from friends can damage your relationship with them. I wholeheartedly concur with those sentiments, but not everyone is that way. In part due to human error, which is frequently forgotten because it has been a very long time and is not reminded, the person who lent the money becomes increasingly reticent to collect the money. Another explanation is that some people grow irate when they are forced into paying back the money they borrowed. That's what occasionally causes friendships to terminate due to financial issues.

The first issue that frequently arises is that asking for help from friends can be awkward, especially when it comes to money. Additionally, money is a very delicate subject, especially when it comes to friendship. So if we refuse to lend money, others may view us as unfaithful friends who are unwilling to assist their disadvantaged pals..

Another issue is when the friend lending the money is very difficult to refuse so that he can be used by the friend lending the money and is too slow to pay so that the friend will feel reluctant to collect and his friend will eventually forget to pay so that it raises feelings of resentment towards the friend who borrowed and will become a problem in friendship.

In conclusion, in terms of friendship, especially if it has to do with money, it would be better if we knew the character and personality of friends before lending money and did not hesitate to collect the money we had lent, but in a subtle way. And those of us who borrow money must also know ourselves; we must never neglect anything, especially money, because if a problem occurs it will have quite bad consequences, especially when we borrow money.

~~X~~
borrowing
who

demonstrative adjectives

X

Simple
Addition
with is
to pay
misformation

Sec 1

static present
base

Omission of grammatical morphemes

pronoun

relative pronoun that serves to correct sentences which explain nouns.

... when the friend who lending the money.

... he can be used by the friend who borrowing money.

~~X~~

omission 2

(3)

Name : Mirdawati

Class : TBI 21'C

SRN : 210101030276

I think that borrowing money from a friend has some negative aspects and can harm or damage the friendship in some cases. For example, a person borrowed some money from his or her friend and did not return it, can lead to misunderstanding and can create a crack in belief in friendship. However, I believe that borrowing money from a friend and returning it on time can not harm friendship. Moreover, it even can strengthen the relationships between them. For several reasons, which I will mention below, I think borrowing money from a friend and returning it do not damage the friendship.

I think that borrowing money from a person who is close to one is normal. Imagine that someone needs help and no doubt that his or her friends will offer it. For example, when my friend asks me to babysit her child while she is taking her classes I agree because I know that she desperately needs my help in order to finish her degree and save some money. Furthermore, I am sure that she will be there for me if I need help. The same thing is with the money, sometimes we borrow money from each other, but we always return it to each other. I think it is very important to return money borrowed from a friend. I am glad that I can lend her some money when she needs it because I am sure that she will return it as soon as possible.

In addition, I believe that when friends lend and borrow money from each other it means that they trust each other. However, I cannot disagree with the fact that money often can cause the end of the friendship. For example, a person, who borrowed money from his or her friend and did not return it, will try to avoid any contacts with the second person. At the same time, a person who lent the money to his or her friend and did not get it back will have more likely an unpleasant feeling about the situation too. As a result, friends will fall apart.

In conclusion, I think that borrowing money and returning it will help to keep friends together.



ragu

· Addition
below
Simple addit

use comma before 'but' if it connects two independent clauses (unless they are closely connected and short)

Omission of Grammatical Morphemes → V-aux

* 'it do not damage' . It should be 'it does not damage' because in simple present tense, if the subject 'it' or second singular pronoun then the verb used is the original verb plus -s or -es.

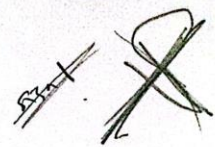
Fix!!

10, 11, 24

4

Name : Hamida Sari

SRN : 210101030166



It is sometimes said that borrowing money from a friend can harm or damage the friendship. Do you agree? Why or why not? Use reasons and specific examples to explain your answer.

I disagree this material, why? *Misinformation*

Borrowing money is usually considered as an awkward situation. Some people even think that it might lead to the disruption of their beautiful relationships with their friends. However, I think this idea depends on how close the lender and the borrower are and the amount of money lent.

Misordering

This doesn't seem to harm

First of all, whether borrowing money from friend cause harm to the relationship or not may depend on the level of companionship between them. If they are close friends, then they would always be willing to provide help to each other as long as it is within their abilities, including money. This seems to cause no harm to their beautiful friendship. However, if a person asks a casual friend, a classmate for example, for a loan, it may not be so easy. There might not be enough trust between them for borrowing money to the other. The friend may have a bad impression about the borrower.

Moreover, the amount of money borrowed might also have an effect. In the case the loan is just a small one, say, the bill of a cup of coffee, it causes no damage to the relationship. In the other hand, if a friend borrow a person a big pile of cash, he or she is likely to have an unpleasant feeling. Then, their friendship may be put on the verge of ruin. Some others may argue that people should avoid borrowing their friends' money to prevent the destruction of their friendships. However, I think that this is not a good idea since everyone might get some financial troubles in their lifetime. Then, they can ask for help from friends to overcome their problems, and try to return it as soon as possible.

has been borrowed

*Double writing
Addition
use only this
without 'that'*

In conclusion, I believe borrowing money seems to not destroy a friendship as long as the friends are close and the loan is not too big. Moreover, if the debt is repaid on time, the relationship will still be good.

* The choice between has and have depends on the subject of the sentence.
The subject of the sentence here is "The friend". "Has" is commonly used with the pronouns he, she and it, which are all singular.
If you are referring to one person or thing, and you aren't using I or you to refer to them, then use has.

* In simple present tense, if the subject in the sentence uses the subject he, she, it, or the second person singular pronoun then the verb used is the original verb added with -s or -es. "A friend" is a singular, so, it becomes to "borrows".

Misinformation

5

Final

Name : Nur Hidayah

SRN : 210101030864

Task 5

It is often suggested that friendships can be ruined by borrowing money. I completely disagree with this opinion and consider friendship more important than money.

*Mixed up
from 4/11*

First off, I really believe that money cannot destroy friendship, because friendship is above money. even if money can ruin a friendship it means something is wrong with the friendship. good friendship is a friend who is willing to help a friend even though it is about money. for example, many friendships stay in touch even though one of them borrows money. Aera was buying food and apparently forgot to bring her wallet. unintentionally ran into her friend, Tiffany on the way she also asked tiffany to help her pay for the food, and she promised to immediately pay back the money he borrowed. because of this, choosing friendship over money is preferable

*Misinformation
alternatively about
the on the sentence
before, the linker
rather "she" as
a friend. So
"he" it should be
"she"*

secondly, money also does not help us when it's hard. in other words, friends will always be there in difficult times or when we need help. while money can just disappear without helping us to do trouble. For example, Aren is sad because her father left her forever, only friends beside her and not money. This example proves that only friendship accompanies us when we are sad and difficult, always friends and not money. Always people and not a thing.

to summerize, i strongly believe that friendship is more important than money because it always helps people and stay beside ourselves.

(6)

Final

Name : M. Mufti Ghani
NIM : 210101030051
Class : TBI C 21



Essay Writing Task 5
~~Omission of grammatical morpheme (article)~~

Use an article 'the' to refer something previously mentioned. We also use an article 'the' for ordinal numbers. Ordinal numbers are numbers that express order or level. For example: the first.

A lot of people think that borrowing money to friend can hit and destroy a friendship. But this mindset have to deleted, because a negative opinion will change an era. What if we change this mindset into "not everyone has bad treat to their friend, and not everyone think to make you have a trouble". So i disagree with first opinion that only with borrowing money, a friendship would be broke.

As i wrote in before, this is only about perspective. Which is something that linked with money can be gave damage to friendship. Everyone has his trouble self, we as his friend ought hear to his story and should give his a help based on our ability. And if this opinion happened to all friendship, consequently there is no something that named with fake friend. Because the friendship was decorated with help to each other.

Single condition
Addition
As I wrote before without 'in'

Some thing

In the simple present tense we use to be 'am, is, are'.
Meanwhile, in the past tense form we use 'was and were'.

Misformation X

- their trouble self
- we as their friend
- we as their friend
- give them

Misformation of Alternating
Sisa serta

If you are speaking to a group of women only, "Everyone has her own" is acceptable. However, if you are speaking to a mixed group (containing both males and females), then "Everyone has his own" is not acceptable by current social standards, which strive to achieve gender neutrality in the English language. In such a situation, "Everyone has their own" is considered acceptable in current English.

So, for the next sentence 'we as his friend ought hear to his story and should give his a help based on our ability' become "their."

7

X Omission 1

Name : Siti Nurhaliza

SRN : 210101030874



on the other hand if you return it on time it can't break your friendship. now i cover both view and support my answer.

First, talking about the bright side, I think it's normal to borrow money from people close to you. imagine someone might need help and no doubt his friend is offering to help. For example, a few weeks ago, my best friend needed money so she contacted me and told me, please give me money. I am completely sure that he never betrayed me. So I gave him money. after some time he told me he came and refunded my money. my stratified goal is that if you go back to borrowing money, it will never damage your friendship.

On the dark side, if you borrow money from someone and never pay it back, it will ruin your friendship. a few days ago my friend borrowed money from me. I'm not sure about him but he asked me for he needed the money for some important reason. So I believed and gave money. after that when i called him, he never picked up my call or never replied to my messages. in that case he avoided me and never contacted me to refund my money. So at that point it had ruined our friendship.

→ Omission
 Pengulangan - is always
 have one reason
 I come if means
 more than one. So,
 'reasons' become
 'reasons'

In short, I think that borrowing money and paying it back at the time, it will help keep your friendship stronger and never end the relationship.

• Misformation of alternative forms

In the previous sentence, the writer states that the subject is a female friend, where the subject is "she". But in the next sentence the writer uses the subject "he". So, the correct sentence of 'I am completely sure that he never betrayed me' become 'I am completely sure that she never betrayed me'. On the other sentence 'so I gave him money' become 'so, I gave her money'. The last sentence is 'After some time he told me he came' become 'after some time she told me she came'.

8

Fix!



Name : Annisa Alkautsar

Class : 21-C

Nowadays, a broken relationship is the only justification for borrowing money in our contemporary environment. My own opinion is that if you take money from a friend and never pay it back, it will damage your friendship. Yet, if you return it on time, it won't affect your friendship. I now discuss both points of view in support of my assertion.

Misordering

Now, I discuss

Omission of article

Omission of grammatical preposition a couple of weeks ago (preposition)

First, let's focus on the positive: I believe that borrowing money from a relative or friend is undoubtedly volunteer to assist. For example, a couple week ago, my best friend called me and asked that I lend him some money because he needed it. I was very certain that he would never betray me. I then gave him some cash. He promised to reimburse my money after some time, at which point he actually did. My stratified goal is that if you go back to borrowing money, it will never damage your friendship. On the flip side, it would be bad for your friendship if you borrowed money from someone and never paid it back. A year ago my friend borrowed money from me. Although I had my doubts about him, he pleaded with me for money since he had an urgent need. So I gave money because I had faith. After that, he never answered his phone when I called or left a message for him. In that case he avoided me and never contacted me to return my money. Then, a few months later he returned my money but only half of it and he promised to return the rest a week later, but he never came. I was tired to collect it, so I let it go and learn from it. So at that point it had ruined our friendship.

Misordering Then, I gave

Misformation In simple present tense we use the first verb

friend is singular noun we need to add article before noun. If the noun begins with a consonant sound then we must add the article 'a' Misformation Borrowing money from someone In simple present tense we use the first verb.

Addition of regularization this ->

Omission of preposition

In conclusion, I believe that borrowing money and paying it back when the time comes would assist to strengthen your friendship and never end it.

* In simple past we use the second verb, which 'pleaded' became 'bled'

* 'A couple of weeks' is grammatically correct. 'A couple' means 'a pair', and 'pair' means more than one. So definitely it represents two objects or two items, such as a pair of shoes, a pair of socks, a pair of glasses etc. So plural is followed by preposition of plural noun, 'weeks'. Thus 'a couple of weeks' is correct.

Omission of preposition

Beve run 9

Omission 3 2 prep 1 article

Name : Tri Maya Mawaddah

Class : C

SRN : 210101030889

This sentence does not start with uppercase letter.

disagree with that material. Why?

When it comes to the issue whether borrowing money from a friend can harm the friendship, some people believe that it not only does not damage friendship, but also can strengthen bond between friends. However, others have the opposite view. As far as I am concerned, the former point carries more weight. I take this position on account for the following reasons.

First and the most important reasons is that friends have and obligation each others on difficult situations. As we all know, the financial problem has always existed, and some times we can not solve them lonely. In this way, we can appreciate more our friendship when our friends help us to cope with it. In fact, when a friend borrows money to us, we have more enthusiasm to keep our relationship, and surely; we will have a strong bond in the future. I think that a small example can give some light on this matter. Four years ago when I had faced the lack of budget for establishing my electronic firm, I did not find any way to solve this problem unless loan money with high interest from a bank. At that time, one of my friends noticed my situation and accepted to borrow this money. His assistance allowed me to better manage better my business. Now, I comprehend the essential of having friends in life and try to strengthen my friendship. Hence, borrowing money not only can not destroy our relationship with friends, but also lead us to improve our friendship.

Miswriting
Sometimes

Disagreeing
Addition
Adding regularization
The rule is that verbs will always be followed by a singular in the singular form

addition
Double markings

** Misinformation*
The signal word of this sentence is 'four years ago' it means
The sentence was put tense. So, 'I had faced' becomes 'I faced'

On the writer's sentence 'I had faced' it is past perfect
Past perfect used to express an event that has finished occurring before another event occurs in the past.

10

** lonely is an adjective -> being 'lonely' is an emotional state where you are feeling alone or disconnected from others.*
alone is an adverb -> being 'alone' is a physical state where you are physically by yourself.

It would be more appropriate if the student used adjective rather than adverb in this case.

fix!!

Name: Rizky Wijaya Putra

Addition (Double marking)

Nim: 210101030886

Scholarship that you're not allowed to use

It is sometimes that said that borrowing money from a friend can harm or damage the friendship.

instead of experienced

First of all, I agree with this statement because I have experience this many times in my life over the past 4 years. Most of my friends owe around 30K-70k IDR it's not really big amount but the problem is they never paid me back, always delaying, pretending don't have money and broke our friendship by calling me poor, treat me like a jerk, etc.

Misinformation
Experienced

The verb experience does not become experience in Past Form

Secondly, It hurt to have a friend like this because when you meet him he's nice and kind, sadly he has bad side on his back and ruined our friendship over a debt. This is just really sad but it can't help because when a friend borrow your money but never paid back this situation will always happen.

Common thing happen in this situation Economy shaming, fight, dirty talk, etc

In conclusion, If you have a friend that borrow friend from you make sure he's a man of his word because most of the time they always forgot.



Simple Present Tense
'always' as a signal word
After 'always' is followed by the first verb

Present Perfect Tense

can't help
After modal we must use base verb or the full verb. The verb is not added with s/es, -ing, or -ed.
Modal is not influenced by tense

Sisa 2

Fix!!

* The present perfect is formed from the present tense of the verb 'have' and the past participle of a verb.

St have/has + V3 + complement

* The present perfect is formed from the present tense of the verb 'have' and the past participle of a verb. The formula for negative sentence is St have not + V3. We use the present perfect for something that 'started' in the past and continues in the present.

11

Fix!!

Name : Audina Indriani (210101030564)

Class : TBI C ^21



People say that when someone borrows money from a friend it can break the friendship. First of all, I agree that there are people who say that. There are several reasons why I agree with this because in my opinion if a friend borrows money from me it will be detrimental to ourselves. If we lend our money to him, he will feel comfortable if he wants to borrow again from us. It's not wrong to lend money, but in my opinion it's only one time because if it continues he will go around with us especially if someone doesn't return our money. The second is if he borrows for the second time or several times, if we don't lend him again, it's worth it at the beginning, for example, we lend him money and then we are reluctant to help him because we don't have enough money. This kind of problem. An example is according to my experience, I have very close friends from us, when we were in high school. At first, we often went to the cafeteria every break. At that time he wanted to borrow money from me on the grounds that he did not have enough money to pay it because he left the money in class. I felt okay because my only intention was to help him, but after that he didn't repay what he owed me. At that time I understood him because the first time he borrowed money from me it turned out to be his boredom and so on he continued to borrow money from me if all my money was collected it was a very large amount, because I don't feel comfortable asking him to pay the debt so I let him and it cost me a lot. The conclusion is don't start lending money to friends because it can damage friendships because there are many impacts that are very detrimental to us.

Misformation of archi-ism

- Misformation

These

from the sentence, there are two signal words: often and every time.
 These signal words usually used in the present perfect tense.
 In simple present tense we use the past form of the verb.
 So, 'went' becomes 'go'.



Fix!!

12



Name : Erlesa Riginaputri
SRN : 210101030879
Class : TBI-C 2021



It is thought that borrowing money from a friend can harm or damage the friendship. Do you agree? Why or why not?

It is often happens in the world of friends, if they are struggling with economic problems, they will borrow money from their friends.

Information

omission of action X

First of all, I believe that situation can harm the Friendship. Because money is a sensitive thing for most people. For example, when Simon asked his friend Dimon to lend him money because he was in trouble, then Dimon lent him money because Simon was his friend, but after a while Dimon felt awkward to collect the money because Simon did not pay the money he borrowed. Simon thinks that because Dimon is his friend, it's okay if he doesn't return the money he borrowed, even though Dimon also needs the money but he is reluctant to ask for it back and their friendship is harmed. As a result, Dimon left the money without collecting it. That's why These situations often lead to friendships breaking down.

Information
thought
needed

To summarize, it would be nice if we maintain friendship and if we borrow money even if it is our friend we should return it because they must need it. When someone you lend money to doesn't return it, it can be considered a major breach of trust, especially if the amount is large. As the saying goes "When a friend borrows money from you, it will ruin your relationship because they won't pay it back."

it would be okay if the money he borrowed was not returned

was damaged

Fix

omission 1

13



Nama : Magfirah

SRN : 210101030422

Essay writing

Addition
Double marking

First of all, I do not agree with the above question. In my opinion, lending money to friends and friends will not damage and harm someone who lends money because in every friendship I believe that we must help each other and be tolerant of each other. Therefore, we as friends can lend money to each other, but we also have to return the money. at the time specified by our friend, before we borrow money from a friend, think about whether you can return the money so we can plan reasonable installments so that we can pay off the loan debt in the shortest possible time. The way we borrow money from friends is not that we immediately say "borrow" but start by talking first and don't negotiate and ask friends to lend us more. And we can conclude that when a friend helps, we must repay the help he has given by extending assistance to our friend. We can also help each other with friends because one day we will definitely need this help. In lending money to friends, we also have to calculate our expenses and don't let us lack money because it burdens ourselves in terms of lending money. I can give an example that in the near future my friend borrowed money from me but with the agreed time he will return the money because I believe that he will return it and definitely on time. So in a friendship we can see and conclude that we must trust and help each other because with trust we will have good friends and can trust.

• Misformation

The signal word from this sentence is "the near future".
It means using simple future tense. So, "borrowed" becomes "will borrow"

Fix!!

Done!!

19

X

Name : Nur Aisyah Azkyya

Class : C TBI 2021

First of all, I disagree if borrowing money with friends can ruin friendships. Borrowing money with friends is commonplace in a friendship. Especially, if we have been friends with that person for a long time.

We as friends should help each other in every way as long as we can about it. Even because those who borrow money from friends or relatives from our own family of course the loans we give do not interest or do not use evidence of agreements such as receipts or other written agreements because yes only trust capital. Before, expressing your desire to borrow money, it's a good idea to pay attention to the financial condition of that friend. Don't let you borrow from friends who are in a mediocre financial condition either. This will certainly burden him and make him feel even more annoyed if your loan is not returned immediately. For example, if friends or family borrow money due to urgent circumstances whose validity can be ascertained then there is no need to hesitate to help them. Like, a friend's father who suddenly died, so he begged for a loan to cover funeral expenses. The other hand, if we want to lend money to a friend we have to look at the situation and conditions first. If, the money is used for something that is not useful, it is better not to lend it because it can damage friendships. Actually, lending money to friends or relatives is fine. This is because humans are social creatures of course they have to help each other. But, the risk of breaking friendships or family relationships must be prepared to be faced, especially in debt. As the old saying goes, money knows no relatives, friends or even other human relations. Furthermore, borrowing money from friends can strengthen relationships and strengthen friendships.

use a comma before 'so' if it connects two independent clauses unless they are closely connected and short

In conclusion, someone who has been friends for a long time should understand each other's circumstances. Not always a person's condition is fine. Sometimes a person is overwritten by a disaster and needs the money he owes back as soon as possible to fix the matter. Therefore, both those who owe and those who owe must understand each other.

the borrower and the lender ✓

Double meanings
Father's friend
Friend's father

Misordering

15

Fail!

Kheista Marwan
Essay Writing V

It is sometimes said that borrowing money from a friend can harm or damage the friendship. Do you agree? Why or why not? Use reasons and specific examples to explain your answer.

An ordinal number is a number that indicates the position or order of something in relation to other numbers like first, second, third, and so on.

It's been reported on occasion that borrowing money from a buddy might hurt or ruin the relationship. I definitely agree with this statement and think that borrowing money from a friend can ruin the relationship between friends.

First of all, It is highly challenging for a buddy to decline a request to lend money to someone. There's no guarantee that the friend who wants to borrow the money has enough cash on hand. It will be extremely challenging to decline the request, though, as this person is doing so in the name of friendship. Also, if we say no, the friend who is asking to borrow the money will probably feel offended, which would make things difficult for both of them.

Secondly, Friends who feel sorry for their pals always consent to their friend's request to borrow money. This person will develop a negative habit as a result. Maybe at first he still accepts, but if this continues the person who lends the money will discover if he is 'utilized'. Then he understands that their friendship doesn't actually meet the concept of 'friends' per se. He believed that if they stopped being friends and pretended to be strangers, it would be better.

To sum up, I firmly believe that friends who borrow money from other friends might cause their relationships to fall apart. A friend who declines a friend's request who is in debt may feel as though they are no longer friends; but, if we allow their requests, it may result in the person developing negative habits and they may lose respect.

• Misformation

It's been reported → It has been reported.

Has been reported would imply that the report is done and it was done in the past. Not done today.

we can use 'have been' and 'has been' in various situations. 'have been' and 'has been' are used to form sentences in the present perfect continuous tense. But on the other hand, 'have been' and 'has been' can also be used in passive sentences.

5/1/22

omission

16

Fix!

Name: Sulistyani Izati Husna

SRN: 210101030869

It is often debated that friendship can be ruined by owing money from friend. I strongly agree with this statement and think that friendship can be destroyed just because of money owed. In the survey of 1,000 nationally representative respondents, money was cited as the fourth largest cause of stress in friendships

First of all, lending money to a friend is a sign of trust. Trust will disappear when the money is not returned. Lending money can damage relationships with friend and family, especially if they might have trouble paying it back. Collecting debts from friends or relatives is very difficult because sometimes we are afraid to make that friend offended or angry. Reminding friends to give back the money is harder than reminding stranger. Friends who borrow money from us will usually show their true colors. Especially if the amount of money borrowed is quite large and is not returned, it will makes the friendships feel uncomfortable.

In conclusion, avoid borrowing money from friends. If you borrow money from friends, try to replace it on time as the agreement. When borrowing money from friends, try to know yourself when you should to pay it. Don't take too long to return the money, and prioritize paying debts. And as a person who lent money, try to ask for the money back kindly and give leeway in collecting the money. But the best way in order money doesn't ruin friendships is to stay out of debt. And also don't get into debt if it's not an emergency.

• Misformation

In simple present tense, if the subject he, she, it or the second person singular pronouns, the base verb added with -s or -es. In this sentence, the writer used 'a person' as a subject, so, lent is incorrect. The correct one is 'lends', because the subject is singular.

17

Name : Zulfa Ikhlasiani
SRN : 200101030842
IELTS writing task 5



Some people believe that money transactions can damage friendships. It is my personal opinion if you borrow money from your friends and not return it, In this case, friendship is spoiled. On the other hand, if you return it on time, the friendship will not be damaged. Now I'm debating both views and supporting my answer.

On the one hand, we have a situation where our best friend is in financial trouble and we have to borrow money to prove our friendship and maintain a healthy relationship. That's good. However, it is difficult to ask friends to repay by the due date, and they intentionally delay repayment due to their friendship. For example, I helped my friend 50.000 idr when she doesn't have pocket money with her and she agreed to pay me in one week. But she never paid and she always remembered the friendship and sometimes she threatened me and also the friendship breaks down. Friendship can also be used to cheat, so trade with caution.



Rp 50.000 or 50,000 IDR *10k must be written using capital letters. Each thousand must be separated by a comma.*

Now let's talk about other situations. I think it's normal to borrow money from people close to you. Imagine that someone can help, and that friend certainly offers to help. For example, a few weeks ago my best friend needed money and she called me and asked for her money. We are so close, so i gave her the money because she was sure she would never cheat. After a while she said she would come and give me my money back. This story purpose is if you return borrowing money it never harm your friendship.

✓ the purpose of this story *This story's purpose*

In summary, the general idea is that helping a friend can break the relationship. However, we recommend that you help out in an emergency and verify the facts of your financial assistance before making any financial transactions.

Done!
Rix !!

18



Name : Khairunnisa
NIM : 210101030470

It is sometimes said that borrowing money from a friend can harm or damage the friendship. Do you agree? Why or why not? Use reasons and specific examples to explain your answer.

Double markings

X · Addition because the writer wrote double 'borrowing'.
Maybe the writer wants to write 'lending'. So, it should be 'lending and borrowing'.

First of all, I think that borrowing and borrowing money with friends is commonplace, even though money matters are synonymous with sensitive matters. Wrong because of money, can destroy friendship. So I agree with the sentence " It is sometimes said that borrowing money from a friend can harm or damage the friendship".

This is because in my opinion lending money to friends has no significant pluses or benefits. Usually people lend money to their friends for reasons that are not comfortable with their friends or something.

The reason we have to help each other, maybe this is the advantage of lending money to friends. But then again, the money has no friends. In my opinion, there are also disadvantages when lending money to friends. I say that because most of the money lent does not return, from small to large nominal. So, if you've ruined your friendship, that's bound to happen. Then the opportunity is lost, it should be able to be invested if it is loaned, yes, we don't get any return. And to charge there is usually a sense of embarrassment or discomfort. However, billing must be done, this is so that the friend who lent is also responsible and keeps the promise of payment.

So those are some reasons and things that make me agree with the sentence that lending money to friends can sometimes make friendships become tenuous.

Done! *Fix!!*

19

X

f

Name: Nor Habibah (Class C 2021)

Monday, Mar 6 2023

Essay Writing: Task 5

In friendship, of course, we are not shy about anything, one of which is borrowing money. First of all, I totally agree with this, because in friendship, of course, we have known each other for a long time, so of course we already know our friends very well, both internally and externally. For instance, when a friend of ours is traveling far from the city and doesn't have fare to go home at a very urgent time, of course we as friends feel sorry if we don't help them.

Secondly is that if we help someone, of course he will remember our kindness, if we are also in trouble our friends will also help, because we also live as social beings who have empathy for others, of course we will do this even more with friends, people we have known for a long time. For instance, when we feel in trouble and there is no one to ask for help other than friends, when we feel embarrassed to ask our parents for help, sometimes there are some things that we don't have to tell our parents so as not to burden their minds, of course, the only hope is, it is friends who can be asked for help, friends who understand us better in every way. But, of course, when lending money to friends, you have to pay attention to the nominal amount of money borrowed, determine how long the deadline for payment is, as stipulated in the Qur'an in terms of borrowing or debts. If our friend cannot pay according to the agreement we set, then the best attitude is to remind them.

The conclusion is of course friends are people who have known each other for a very long time and understand each other and helping fellow human beings is a kindness that counts as a good deed.

f. should borrow & Debting ✓

The explanation
is same as the before page.

Done

Fxy !!

20

Name : Erma Sarita

Class : C

SRN : 210101030907

Omission of grammatical morpheme
(conjunction)

Present Participle

It is sometimes said that borrowing money from a friend can harm or damage the friendship. Now friendships are being broken because of money. I completely disagree with this opinion because I have never experienced this. If our friend borrows money, it depends on the friend's intention to borrow it for a logical reason and is in need, and we allow it without causing harm or damaging the friendship. For several reasons, which I will mention below, I think borrowing money from a friend and returning it do not damage the friendship.

First, talking about the good side, I think that borrowing money from close friends is normal. For example, when my friend and I are buying something but one of us is short on money, we would lend the other more money. Imagine that everyone may need help and offer their friends. When we are sure that our friend has not betrayed us, she will remember that and return it. The same thing is with the money, sometimes we borrow money from each other but we always return it to each other. I think it is very important to return money borrowed from a friend. I am glad that I can lend her some money when she needs it because I am sure that she will return it as soon as possible.

Secondly, I think that borrowing money and returning it at that time will help keep your friendship stronger and never break the relationship. Now, I understand how important friends are in life and try to strengthen my friendship. Hence, borrowing money not only cannot destroy our relationship with friends but also leads us to improve our friendship.

Coordinating conjunctions is also called parallel connectors that are used to connect two words, two phrases, or two clauses. The words, phrases or clauses that are connected must be parallel or have the same grammatical structure. When used to connect two words, two phrases or two clauses, they must be equivalent. Noun must be paired with noun, Verb must be paired with verb and adjective must be paired with adjective.
So, in the sentence "harm or damaging" becomes "harm or damage".

Coordinating conjunctions is also called coordinator that are use to connect 'word + word', phrase + phrase, independent clause + independent clause

(21)

Durul
Pik!!

Muhammad Fadhil Nugroho

210101030194

It is claimed that developing a real friendship is a long and complicated process. Maybe the reason is that firstly people have to know each other very well. And after that they begin to trust each other and to prove themselves as real friends. Unfortunately, it is as difficult to develop a friendship, as it is easy to ruin one. One of the things that can test friendship is borrowing money from a friend. I do agree that sometimes it could harm or damage the friendship. Money can destroy almost everything, in fact, borrowing and lending money can be considered as signs of mutual trust. And if the money is not given back in time or not given back at all it will embarrass both parties. Thus series of misunderstandings begin which could actually ruin the friendship.

Borrowing money is often comprehended as a simple act of help and favor. But when the faith in the reliability of a friend is lost it will harm and damage the friendship for sure.

Friendship resembles a contract between two people, although its rules remain unwritten. And when one of the friends does not play by the rules the other one simply quits the game called friendship. The result is a bitter recollection from a damaged friendship. In conclusion-we have a few real friends in our lifetime and it would be a shame to lose some of them because of such banal problem as money. In my opinion, money does not worth as much as our friends do. And if we cause harm to any of them and if we ruin something so important and invaluable as real friendship because of money, it will be one of the biggest mistakes in our lives. So let's be wiser and never make a friend go because of money.

Use 'in fact' to stress an incidence or fact when you see the truth or reality.
 It is a common idiom. 'In fact' means in reality or actually. It is used when
 you observe something is going or went against it.
 Usually, it is used in front position of a sentence.

22

Dorell
 for

Nurul Jannah (210101030055)

Essay Writing

Many people think that borrowing money from friends can damage and destroy friendships. I totally agree with this opinion. And consider that it can destroy a friendship.

First of all, I believe that borrowing money from friends can damage and destroy friendships. If he does not pay back the money in the long run, even if the person with the money warns him to pay back the debt, he will likely judge the friend who borrowed the money to be untrustworthy. Based on my personal experience, I once lent money to one of my friends, but he didn't pay me back for a long time even though I reminded him. As a result, my judgment of that person is poor. Friendships can be damaged because of this.

Second, there are some things that are less wearing when collecting debts. If the person who lent money demands that the money be returned immediately, the borrower's reaction may be inappropriate such as anger, cynicism, etc. When he just wanted his rights back. For example, I borrowed money from a friend. A week later my friend asked for the money he was entitled to receive. But I do not accept it, for some reason. I was angry with him too. We can conclude that lending money to friends can damage friendships if the friend's reaction is as described above.

In conclusion, I firmly believe that borrowing money from friends can hurt or destroy friendships and we may be shunned for having bad traits.

* Less wearing here, in Indonesian meaning, it means 'having mengendurkan'.
But, based on the context, the writer wants to say 'having mengendurkan' which in English is 'less unpleasant'.

X
...
to the ...
...
Misformation
In some period
hence we use
the first verb
If the subject
he, she, it or
Singular possessive
The verb added
with -s or -es.
So, want become
wants

Misformation of alternating forms

adv
adj

Subst fix!!

23

Name : Nanda Dewita Putri
Class/SRN : TBI-C 2021/210101030887



It is considered that borrowing money from a friend can ruin or impair the friendship. I completely agree with this opinion and think that borrowing money from a friend can breakdown the friendship.

First of all, I believe that charging money from a friend can make addicted. The debtor will underestimate the problem of debt due to borrowing from friends. Even though the debtor has the money to pay, because he owes a friend he will delay or even not pay at all. Those who give money to owe sometimes do not have the heart to collect the money. For example, there are those who really like to borrow money from their friends, because they are lazy or don't want to pay, they run away. That's why, don't borrow money especially from friends, if you are likely to be lazy or don't want to pay, nowadays there are many companies that open money loan services if you really need money.

Secondly, money is a sensitive problem. Because of its sensitive nature, money can destroy friendships. Most people who are in debt, when the arrearages is collected he will be angry and friendships will become tenuous because debt can make emotions increase. For instance, there are those who bring money problems into the law, because the one who borrowed the money doesn't want to return the money. Thus, instill self-awareness when borrowing money from friends, and are able to repay it should be returned as soon as possible.

To sum up, I strongly believe that borrowing money from a friend can breakdown the friendship because make a borrower addicted and ignore to return the money and money is sensitive issues.

Omission of article
a sensitive issues

'Issue' is a noun
we need to use article
before nouns to indicate
position, direction, time, place
and so on.

29

Subjek fix !!

Omission 1



Name : Nur Kamalia
SRN : 210101030048

It is sometimes said that borrowing money from friend can harm or damage the friendship
Do you agree? Why or why not?

It is often that borrowing money from pal can ruin the amity. I fully agree with this and think it's better not to borrow money from friends.

First of all, I believe that matters related to borrowing and lending money are quite sensitive matters. Even if someone borrows a large amount of your money and they can't decide yet when to pay it back. Which will make us as money lenders feel unsure and anxious that the money we lend will come back. For example, there was a case of a friend who lent money and was not paid for more than 2 years with a large amount of money which damaged their relation which had existed for more than 10 years. That is a reason not to lend money to your friends

Secondly, You can be taken advantage for their benefit regardless of yourself. In other word, where they often borrow your money and then have no intention of paying or just talking about it. Then belittle the money that you have lent by saying "that's all, how come you're billed anyway" which shows that their identities are only taking advantage that harms other people. For instance, you will be underestimated when it comes to space and look down on yourself who is easy to take advantage of. Thus, that's the disadvantage of borrowing money that can damage friendships.

~~At the moment~~

before

In this sentence there is a signal word, namely "will be".

"will be" is an auxiliary verb which is used in the future continuous tense.

"will be" is used to describe an action that will occur in the future whose specific time is unknown. The formula of this form is

It will be + V-ing. So, 'underestimated' becomes 'underestimating'.

A

fix!!

NAME : NOOR RAHMAN

CLASS: 21C

Daily 5

Borrowing money can be considered a sign of mutual trust. And if the money is not returned on time or not returned at all then it will create an understanding that can actually destroy friendship.

The friendship resembles a contract between two people, although the rules remain unwritten. And when one of the friends doesn't play by the rules, the other will immediately drop out of the game which is called friendship.

I agree, in my opinion, borrowing money from a friend has some negative aspects and in some cases can harm or destroy the friendship. For example, someone borrowing some money from a friend and not paying it back can lead to understanding and can build trust in the friendship. However, I believe that borrowing money from a friend and returning it on time cannot damage a friendship. It can even strengthen the relationship between them.

I think it's normal to borrow money from people close to him. Perhaps someone needs help and no doubt his friends will offer it. For example, when my friend asked me to lend money for him to eat and I agreed because I knew he really needed my help to eat especially his housemates. Plus, I'm sure he'll be there for me if I need help. It's the same with money, sometimes we borrow money from each other but we always give it back to each other. I think it is very important to return money borrowed from a friend. I am glad that I can lend him the money when he needs it because I am sure he will return it as soon as possible.

In conclusion, I think borrowing money and returning it will help maintain strength and strengthen hostilities.

Name: Aulia Aziza
SRN: 210101030647

gacela ya man
R

I would say it depends. On both side it can be good or not. Borrowing and lending money can be considered as signs of level and mutual trust. Misunderstandings begin which could actually ruin the friendship. It is true that borrowing money to a friend can make you feel septic because you are not sure if he is capable of paying back. Relationship is based on trust. From my personal experience, my friend always come to me whenever she needs financial support because she knows I will always be there for her and I know her moral values. Besides, wether I need in help they would help and reach me out too. Like someone said, a friend in need is a friend in deed. In conclusion, borrowing money to a friend doesn't harm a friendship. There are lots of advantages from borrowing money. Furthermore, friend and money are something that can't be mixed up. A true friendship never known a "loan" word. To sum up, a true friendship is not based on money but rather mutual interest. Helping each other, morally, been supportive and financially present when we are the most in need is the true meaning of friendship.

⚠ Misformation

a friend is a singular.

In simple present tense, if the subject 'he, she, it, or the second person singular pronoun', the verb added with -s or -es. So, 'need' becomes 'needs'

R

Name : Fatihah Nurmana Putri

SRN : 190101031016

250 words.

It is sometimes said that borrowing money from a friend can harm or damage the friendship. Do you agree? Why or why not? Use reasons and specific examples to explain your answer.

Many people claims that supporting a friend financially can damage the friendship. I do not agree with this statement because true friendship is not based on money but rather support and trust.

Why do we keep friends if not for moral support and help .We all have partners in which we can turn to whenever we are in need especially during critical situation. But what makes it even special is the fact that she will do the same in a reverse circumstances. That is why it is called friendship. Giving money to a friend does not harm the relationship but rather strengthen the bond we have . I think a true companion is someone that lift me up when I am in crises.

It Is true that borrowing money to a friend can make you feel septic because you are not sure if he is capable of paying back . That is where the level of trust comes in and I believe that true relationship is based on trust . In my personal experience, my friend always come to me whenever she needs financial support because she knows I will always be there for her and I know her moral values. Like someone said « A friend in need is a friend in deed ».

To summarize, a true friendship is not based on money but rather mutual interest. Helping each other, morally, been supportive and financially present when we are the most in need is the true meaning of friendship.

Ahmad Maulana Rizki

Essai writing

This sentence does not start with uppercase letter.

Borrowing money from friends can ruin friendships. Sometimes a friend who borrows money uses promises that seem like he keeps but in reality he doesn't. And sometimes we as friends feel uncomfortable when our friends borrow money based on friends.

The point is that borrowing money or owing money to that friend can damage the friendship because there are false promises that will occur. Even a friend is sometimes difficult to collect on his debt, and that is what makes friendship not harmonious anymore.

And in the end I don't agree to borrow money or owe a friend, so the friendship will be destroyed. Cultivate irresponsibility and deceit. But that way, we can know the true character of our friends

Name : Linda Putri

SRN : 210101030049

It is sometimes said that borrowing money from a friend can harm or damage the friendship. Do you agree? Why or why not? Use reasons and specific examples to explain your answer.

The picture above asks my opinion about friends who borrow money can damage friendships and are also detrimental. I agree with this sentence, but whether it is detrimental or not depends on who is borrowing the money. If the friend who borrowed the money returns according to the allotted time, then I don't think it will hurt. and that can add to our reward for helping a friend who is in trouble or he really needs loan money. However, if the friend who borrowed this money pretends to have forgotten, or he always delays in returning the money, especially in large amounts, in my opinion that is very detrimental and can damage friendships. · Addition

As I experienced, some of my friends have borrowed money from me. And there are those that make me feel aggrieved and some that are not detrimental. When my friend borrows money in a normal amount, and he returns it on time as he promised at the beginning, I don't feel disadvantaged. But once my friend also borrowed quite a large amount of money, and he has not returned the money but he wants to borrow again with a larger amount. But he always delays to return my money, and also he pretends to forget if he borrowed money. For this I feel very disadvantaged. Because as a child of a region far from my parents, I also have to save money that my parents have given me. And if my friend borrows money for too long and also in quite a lot, then I will lose a lot.

Name : Kasbatul Isniar

Class : TBI 21'C

SRN : 210101030208

Essay Writing

Borrowing money is usually considered as an awkward situation. Some people even think that it might lead to the disruption of their beautiful relationships with their friends. However, I cannot say I agree with this idea.

Personally, I believe that friends would always be willing to provide help to each other as long as it is within their abilities, including money. By nature, friends are expected to be there for each other whenever one of them needs help. Moreover, borrowing a friend's money, in some ways, may even help strengthen the friendship. As an old saying "a friend in need is a friend indeed". When a person gets a financial help from his or her friends, the mutual trust between them is likely to be enhanced greatly.

On the other hand, some others may argue that people should always avoid borrowing money from their friends since it might lead the relationship to destruction. However, I think this depends on how close the lender and the borrower are and the amount of money lent. In the case they are close friends and the loan is not a huge one, it is absolutely normal for them to lend each other money. Furthermore, people might have financial problems and sometimes they cannot deal with them all on their own. Then, there is nothing wrong when they seek help from their friends.

In conclusion, I believe borrowing money seems to not destroy a friendship. As long as the friends are close, the loan is not a fortune and the repayment is on time, the relationship will still be good.

Name : M. Airlangga Anugrah Muris
NIM : 210101030870

Lending and borrowing money from friends is a common practice in many cultures, but it is also an area of concern for many individuals. Some people believe that borrowing money from a friend can harm or damage a friendship, while others see it as a natural part of a close relationship. In this essay, I will discuss whether borrowing money from a friend can harm or damage a friendship.

Borrowing money from a friend can have several negative consequences, which can potentially harm or damage a friendship. Firstly, if the borrower fails to pay back the money on time or in full, it can lead to tension and mistrust between friends. Secondly, the lender may feel uncomfortable or embarrassed to ask for the money back, leading to resentment and a breakdown in communication. Thirdly, borrowing money from a friend can lead to a power imbalance in the friendship, where the borrower feels indebted to the lender, leading to an unequal relationship.

However, borrowing money from a friend can also strengthen a friendship if it is handled correctly. Firstly, it can demonstrate trust and mutual respect between friends, where the borrower trusts the lender enough to ask for financial help. Secondly, it can lead to a closer relationship, where the borrower is grateful for the support of the lender and may be more willing to offer help in return. Finally, it can lead to open and honest communication, where both parties discuss the terms and expectations of the loan, which can prevent misunderstandings and mistrust.

In conclusion, borrowing money from a friend can have both positive and negative consequences, and whether it harms or damages a friendship depends on how the loan is handled. It is important to discuss the terms and expectations of the loan openly and honestly to prevent misunderstandings and mistrust. Furthermore, both parties must be willing to respect and trust each other throughout the loan period.

Name : Cucu Faradita Echa Wulandari

Borrowing money from a friend can ruin a friendship. I don't agree, because in my opinion it states that every friend will need each other.

First of all, I believe that it's only natural that sometimes a friend wants to borrow money. I am very happy that I can lend him the money when he needs it because I am sure he will return it as soon as possible. Sometimes friends really need our help, especially if there is an urgent need. Even though money is something that everyone really needs, if we still have excess money, it would be better if we borrow it. In addition to natural things, we must cultivate an attitude of mutual help between friends.






Second, I believe that when lending and borrowing money to each other, it means they trust each other. I'm sure he will be there for me if I need help. Imagine someone needs help and no doubt his friends will offer it. It's the same as borrowing money, sometimes we borrow money from each other but we always return it to each other. For example, five years ago I experienced a budget shortfall in paying for school, at that time one of my close friends saw my situation and they offered to help by lending the money they had. This offer really helped me when I was in trouble, but I also promised to return the money I borrowed. I think it's very important to return money that was borrowed from a friend, because if you don't return it will definitely lead to feelings of guilt. If they don't pay, surely he will stay away from his friends, and he will lose his best friend. Because in my opinion, this is something that everyone should avoid.

To conclude, I think borrowing money and paying it back will help maintain friendships

Appendix III

Thesis Consultation Notes

Advisor: Hidayah Nor, S.Pd., M.Pd

Dates	Notes	Signature
January 22 nd 2024	In chapter I, explain specifically in the definition of key terms section.	
February 2 th 2024	In chapter II, correct the writing of quotations and write down the similarities and differences between your research and previous researchers in the previous studies section.	
March 18 th 2024	In chapter III, write in detail about the data analysis according to your research.	
April 26 th 2024	In chapter IV, only contains the findings section, you should also add a discussion section which contains previous research theories.	
May 21 th 2024	In chapter V, revise the writing of the conclusion according to the research question.	

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9. Academic Achievement :
10. Non-Academic Achievement :
11. List of Scientific Works :