Borrowing - Whole Number

$$12 - 9\frac{2}{5}$$

$$
\begin{array}{cc}
12 & \quad 11\ 5/5 \\
-9\ 2/5 & \quad -9\ 2/5 \\
\hline
 & \quad 2\ 3/5
\end{array}
$$

Remember, when borrowing, when working in fifths, I borrow 5/5. If I was working in thirds, I'll borrow 3/3. If I'm working in twelfths, I'll borrow 12/12. The point being, just like in dealing with money, I get the type of change I'll need to do the problem. Piece of cake, don't you think?