Describe a real-world problem that can be solved by dividing -12 by 3. Then, find the quotient and explain what it means in the context of your problem.

-4; Jay borrowed 12 dollars from a friend. He gave his friend 3 dollars of his allowance each week to pay him back. How many weeks will Jay have to pay? answer: 4 weeks, if he gives his friend 3 dollars every week, then he will have to pay 3 dollars for 4 weeks.

$$3\overline{)-12}\quad -4$$

$$\underline{12}$$

$$0$$

$+ \cdot - = -$

$\boxed{-4}$