Grammar: Past unreal conditional 1

Complete each sentence with the correct form of the verb in parentheses.

If I [_____] for the loan sooner, I would have been approved by now. **(apply)**

You would [_____] a lot of money if you'd gotten a lower-interest car loan. **(save)**

Donna wouldn't [_____] the wedding of her dreams if she'd been turned down for the loan. **(have)**

I couldn't [_____] my business if I hadn't been approved for a bank loan. **(start)**

If we [_____] our credit cards, we wouldn't have taken a vacation this year. **(not / pay off)**