

## Unit 5 – Grammar: First Conditional

Choose the correct option.

---

- 1 You won't pay interest if you .....  your credit card straightaway.
- 2 If you eat out all the time, you .....  a lot on food and entertainment.
- 3 If you .....  want to borrow the money from the bank, I'll lend it to you.
- 4 You'll save money if you .....  or cycle instead of using public transport.
- 5 If the banks .....  lending money, they won't get any interest.
- 6 It will be cheaper to borrow money if interest rates ..... .
- 7 If you work in a team, you .....  the job more quickly.
- 8 She won't lend you any money if she .....  get the job.

Complete the sentences with the correct form of the verbs below.

---

ask

be

lend

need (x2)

pay

save

sell

- 1 If we ..... cash, we'll get some from the cash dispenser across the road.
- 2 The government will get more tax if everyone ..... for everything with cards.
- 3 You'll have to accept debit or credit card payments if you ..... goods online.
- 4 If you haven't got any money, we ..... you some.
- 5 I ..... a lot of money every week if I take coffee to work instead of buying it in a café.
- 6 If they need to borrow a lot of money for the business, they ..... for financial advice before they make a decision.
- 7 If there ..... a lot of inflation, prices will go up.
- 8 You ..... dollars if you trade with the USA.

Write first conditional sentences. Do not change the order of the words.

---

- 1 I / pay / cash / if / they / not accept / credit cards  
.....
- 2 if / we / need / a bigger office / we / move  
.....
- 3 I / borrow / from the bank / if / I / need / more money to pay employees' salaries  
.....