5A Grammar 1 Mistakes in the past

1 Read the regrets and discuss which you think are the most common.

Ten money regrets

a Starting a business that failed.

b Splashing out on an expensive wedding.

c Buying a car on finance.

d Losing money to a person who wasn't honest.

e Not starting to save earlier for when you retire.

f Getting a credit card.

g Spending too much on non-essentials.

h Lending to friends.

i Making a bad investment.

J Not having a financial plan.

2 Complete the statements with the correct form of the words in brackets. Some verbs will need to be changed to negative.

1 I trusted an online friend, but I *shouldn't have sent* (should / sent) her any money. I never heard from her again. *d*

2 My friend _____ (supposed / pay) me back what he borrowed, but he keeps making excuses. _____

3 I wish we _____ (sign up) for the car loan. Over a two-year period, we ended up paying almost double what it was worth. _____

4 I would be in a better position now if I _____ (float) through my 20s ignoring my finances. _____

5 I _____ (ought / realise) that I would be tempted to use it for things I didn't need. I just can't seem to pay it off. _____

6 It _____ (could / be) just as lovely somewhere simpler, surrounded by our very closest family and friends. _____

7 I wish I _____ (begin) putting aside money earlier. I'd love to be able to stop working soon. _____

8 I _____ (should / spent) less on clothes and games. _____

9 The fund _____ (supposed / lose) money. We were told it was low risk. _____

10 If only I _____ (know) that the market for our product would be so competitive. _____

3 Match statements 1–10 with regrets a–j in Exercise 1.

LIVEWORKSHEETS