

## Money: conditionals

Look at these sentences. What is the difference?

1. If I buy this watch tomorrow I will spend all my money
2. If I bought this watch I would spend all my money
3. If I had bought that watch yesterday, I would have spent all my money.

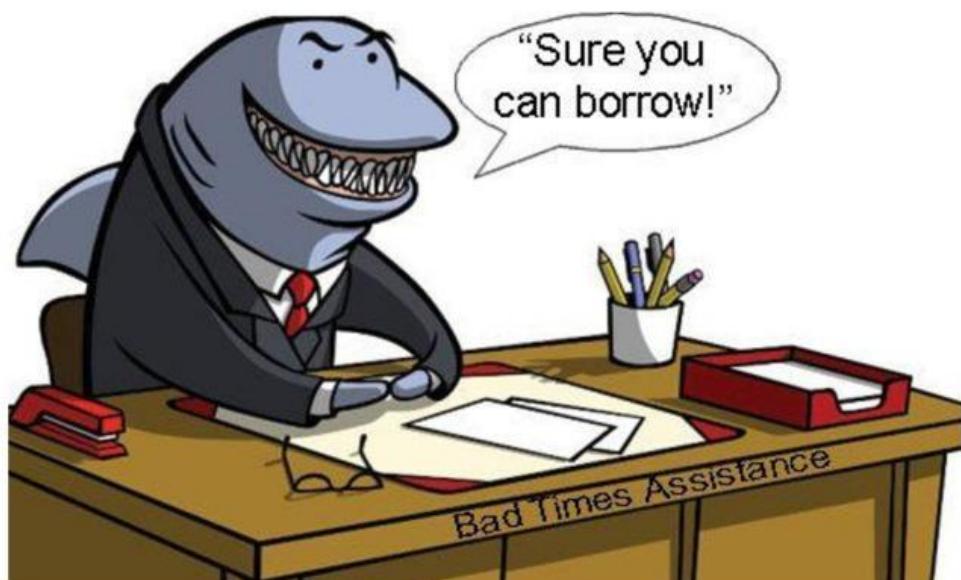
Which sentence tells us...

- a) that the person may buy the watch in the future \_\_\_\_\_
- b) about something that didn't happen yesterday \_\_\_\_\_
- c) that the person is not planning to buy the watch now \_\_\_\_\_

Which sentence is grammatically correct?

1. If I have broken my piggy bank I would have given all the coins to my younger brother
2. If we had found this company earlier we would have made a nice deal
3. If I see her tomorrow I would have asked about her bank loan

Look at the picture. What might it show?



## Loan Sharks

Watch the video and fill in the gaps. Use third conditional

1. If Penguin ..... (not break) his fishing rod he ..... (not start) for searching money
2. If banks ..... (not refuse) to give the loan, Penguin ..... (not meet) Mt Fin
3. If Penguin ..... (not believe) Mr Fin he ..... (not feel) that stressed out
4. If Penguin ..... (not meet) Mr Fin he ..... (not learn) a lesson about loan sharks
5. If I ..... (meet) Penguin while talking to Mr Fin I ..... (give) him an advice to call the police

Read Barbara's story. Fill in the gaps

After Barbara's divorce, she ..... (1) left with significant debt and heavy mortgage payments. Despite working long hours, she fell behind and eventually lost her job due to mental health struggles. Facing urgent roof repairs and unable ..... (2) secure traditional loans due to her poor credit, Barbara turned to a loan shark introduced ..... (3) a friend.

Aware ..... (4) the risks, Barbara had no other choice. The loan shark imposed strict repayment terms, demanding more than double the borrowed amount in just two months. Barbara cut ..... (5) drastically on her expenses.

Loan sharks pressured Barbara into allowing illegal activities connected with drugs in her home as ..... (6) way out of debt, which she resisted. Barbara was too afraid to report about the loan shark but her family helped her. However, the loan sharks ..... (7) not found. If Barbara ..... (8) reported the police would have gotten a chance to catch a loan shark