

### Fill in the gaps with one word:

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, (3) ..... introduced himself as 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 had to cut (5) ..... 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 by the police. If Barbara (8) ..... reported the police would have gotten a chance to catch a loan shark.

### Would could have gone differently in Barbara's story? Transform the sentences using Third Conditional:

1. Barbara got in debt because she had many expenses.  
If Barbara ..... many expenses, she wouldn't have gotten in debt.
2. Barbara didn't have any choice, so she trusted a loan shark.  
If Barbara had had other choice, she ..... a loan shark.
3. The loan shark imposed strict repayment terms, so Barbara cut back on her expenses.  
Unless the loan shark ..... strict repayment terms, Barbara wouldn't have cut back on her expenses.
4. Barbara didn't agree to be connected with drugs, so she didn't get in jail.  
If Barbara had agreed to be connected with drugs, she ..... in jail.