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MONEY

TIME PHRASES AND TENSE

We often use a time phrase to add extra information about when an action, event or situation happens or happened. Certain time phrases are used more often with specific tenses.

Tense	Time phrase
Present continuous	currently at the moment
Present perfect simple and present perfect continuous	over the last two years in the last few years since last month / year for ten years
be going to and will	in a few days in two weeks' time over the next few weeks
used to or the past simple	in the past when I was young when I was at school
Past tenses (not used to)	last night / year the other day / week five days / years ago

Choose the correct time phrase.

➔ Inflation is lower than it was five years ago / in the last five years.

- The cost of living is rising over the last year / at the moment.
- Bitcoin has fallen in value over the last six weeks / currently.
- The US stock market is going to improve over the past few / in the next few months.
- Not everything is worse than when we were / are younger.
- World markets will be stronger in two years' time / over the last two years.
- Without doubt, we had greater job security in a few months / the past.
- The value of gold is currently / in the past getting stronger.
- The standard of living has fallen in the next decade / in the last decade.
- Technology has dramatically changed our lives over the past few years / two years ago.
- I used to work to get pocket money long ago / when I was young.

PRESENT TENSES IN FUTURE TIME CLAUSES

We can talk about the future using time clauses that start with words like *when*, *as soon as*, *before*, *once*, *after* and *until*. We generally use the present simple in these clauses, even though we are referring to something in the future. There is generally a main clause in the same sentence which has a modal verb such as *will* or *can*, *be going to* or an imperative.

*We can take a break **when we finish** looking at these numbers.*

*They're going to spend the money on a holiday **after they sell** their house.*

We use *as soon as* (and *once*) to say that one thing will happen quickly after another thing.

As soon as I finish my breakfast, I'm going to start work. (= Immediately after I finish breakfast, I will start working.)

When we are sure something will happen, we use *when*.

When the alarm goes off, I'll get up.

We use *until* with an ending, to say that something stops happening at this time.

*I'll play the lottery **until** I win.*

Read the incorrect sentences and write the correct sentences.

➔ I'm going to finish this exercise before I'm going to take a break.

➔ I'm going to finish this exercise before I take a break.

- 1 Call me as soon as you will land.
Call me as soon as you land.
- 2 We can discuss it after you'll return from your trip.
We can discuss it after you return from your trip.
- 3 I'll pay you back when I'll get paid.
I'll pay you back when I get paid.
- 4 They can stay here until their new flat will be ready.
They can stay here until their new flat is ready.
- 5 He wants to know what it's worth before he's making an offer.
He wants to know what it's worth before he makes an offer.
- 6 They won't buy it until we'll reduce the price.
They won't buy it until we reduce the price.
- 7 We'll lend her the money as soon as she is finding the right car.
We'll lend her the money as soon as she finds the right car.
- 8 He's going to move back home when he's finishing university.
He's going to move back home when he finishes university.
- 9 When you will receive your new card, please cut up your old one.
When you receive your new card, please cut up your old one.
- 10 The economy will improve until there is more job security.
The economy won't improve until there is more job security.