

SAVING VS. SPENDING

First Conditional Using Will and Might



Michael sees a pair of expensive shoes that he's been wanting for a long time, but he knows he shouldn't buy them.



If he buys the shoes, he'll have to charge the purchase to his credit card.



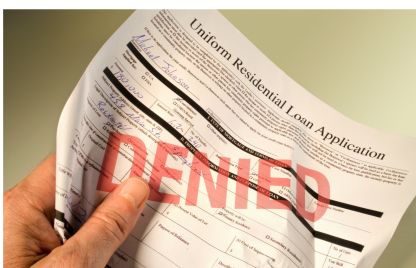
If he uses his credit card, he might not be able to pay it off at the end of the month.



If he can't pay it off, he'll accrue interest.



If he accrues interest, his credit score might go down.



If his credit score goes down, it might affect his ability to get a loan in the future.



If he can't get a loan in the future, he might struggle to make important purchases like a car or a home.



So, even though Michael really wants the expensive shoes, he decides to save up for them instead.

FILL IN THE BLANKS

Instructions:

Complete the sentences below using your own words. Try not to reference the story "Saving vs. Spending." The goal is to help you think creatively and apply the structure of conditional clauses in different situations, rather than relying solely on memorization.

1. If Michael buys the shoes, he
2. If he uses his credit card, he
3. If he can't pay it off, he
4. If he accrues interest, his
5. If his credit score goes down, it
6. If he can't get a loan in the future, he

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