**Verb Tense Overview: Simple, Progressive and Perfect Tenses**

**Simple Tenses Past Present**

John played tennis. John plays tennis on Saturdays.

I ate dinner. I eat dinner at 6:00 every day.

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**Progressive Tenses Past Present**

John was playing tennis when it started to rain. John is playing tennis with Sue now.

We were eating dinner at 7:00 last night. I am eating dinner at the moment.

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**Perfect Tenses Past Present**

John had finished his tennis match by the time John has played tennis for years.

I arrived. I have eaten Japanese food three

I had already eaten when my wife got home. times this month.

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**Perfect Progressive Past Present**

The police had been searching for weeks before I have been studying this grammar . they found the bank robbers. all day but I’m still confused.

My girlfriend called at 9:00. I had been waiting He has been living in this house

for her call since 6:00. since 1999.

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| *Fill in each blank with the PAST or PRESENT form (SIMPLE, PROGRESSIVE or PERFECT) of the verb provided.* |

For people today, credit cards \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (be) a common part of everyday life. But when \_\_\_\_\_\_\_\_ (do) credit cards become popular? The idea of buying things with credit \_\_\_\_\_\_\_\_\_\_\_\_\_ (be) around for a very long time. It \_\_\_\_\_\_\_\_\_\_\_(begin) with the ancient Babylonians. They \_\_\_\_\_\_\_\_\_\_ (carve) information into clay tablets to keep track of purchases. The Romans \_\_\_\_\_\_\_\_\_\_\_\_\_\_ (develop) advanced systems for lending money and buying with credit. In fact, the word “credit” \_\_\_\_\_\_\_\_\_\_\_\_\_ (come) from the Latin word for “believe”.

By medieval times, trade \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (become) much more advanced. Bankers and merchants \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (start) to give paper bills to customers who \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (promise) to pay later. Also by this time, the Chinese \_\_\_\_\_\_\_\_\_\_\_\_\_\_ (use) bank notes as a form of credit. Of course bank notes, or paper money, \_\_\_\_\_\_\_\_\_\_ still \_\_\_\_\_\_\_\_\_\_ (be + use) by everyone today. By the 20th century in England, people \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (buy) goods on credit for over 200 years.

But when \_\_\_\_\_\_\_\_\_\_ the first credit cards \_\_\_\_\_\_\_\_\_\_\_\_ (appear)? In the 1950’s, Diner’s Club \_\_\_\_\_\_\_\_\_\_\_\_\_\_ (offer) a plastic credit card, and American Express soon \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(follow). These companies \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(extend) the repayment time and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(charge) interest on unpaid amounts. By the late 1970’s, Visa and Mastercard \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(establish). These two big companies \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(compete) ever since then.

How about you? \_\_\_\_\_\_\_\_\_\_ you \_\_\_\_\_\_\_\_\_\_\_\_ (have) a credit card? \_\_\_\_\_\_\_\_\_\_\_ you \_\_\_\_\_\_\_\_(think) credit cards \_\_\_\_\_\_\_\_ (be) good or bad? Credit cards \_\_\_\_\_\_\_\_\_\_\_\_\_\_ (be) convenient but they can also be dangerous. Some shoppers \_\_\_\_\_\_\_\_\_\_\_\_\_\_ (buy) things with credit that they \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(not + afford). Each month, they \_\_\_\_\_\_\_\_\_\_\_\_\_(receive) a bill with more interest to pay. There are many people who \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(pay) interest for years, but they still \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (not + pay) off their credit card bills.