

Verb Tense Overview: Simple, Progressive and Perfect Tenses

Simple Tenses

Past

John played tennis.
I ate dinner.

Present

John plays tennis on Saturdays.
I eat dinner at 6:00 every day.

Progressive Tenses

Past

John was playing tennis when it started to rain.
We were eating dinner at 7:00 last night.

Present

John is playing tennis with Sue now.
I am eating dinner at the moment.

Perfect Tenses

Past

John had finished his tennis match by the time
I arrived.
I had already eaten when my wife got home.

Present

John has played tennis for years.
I have eaten Japanese food three
times this month.

Perfect Progressive

Past

The police had been searching for weeks before
they found the bank robbers.
My girlfriend called at 9:00. I had been waiting
for her call since 6:00.

Present

I have been studying this grammar
all day but I'm still confused.
He has been living in this house
since 1999.

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.

Advanced 2 – Exercise 43 – Verb Tense Overview: Simple, Progressive, and Perfect Tenses

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.