

### Grammar Explanation

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#### Identifying mistakes with final S's

- Remember that if you need the possessive form of a singular count and non-count noun, you must add an apostrophe with s (–'s).
  - Example: *A **person's** credit history affects his/her chances of getting a mortgage.*
- Remember that if you need the possessive form of a plural noun that ends in –s, you must add an apostrophe alone.
  - Example: ***Parents'** financial troubles end up affecting how they relate to their children.*
- Remember that if you need the possessive form of an irregular plural noun that does not end in –s, you must add an apostrophe with s (–'s).
  - Example: ***Children's** educational needs are often sources of financial strain for parents.*
- Remember to add the -s or -es to plural count nouns.
  - Example: *The **governments** of third world **countries** need to unite to fight the **policies** of the World Bank and the International Monetary Fund.*
- Remember that only third person singular nouns, non-count nouns, and gerunds (-ing) take the singular form of a verb (*verb + s*).
  - Example: *Managing your money wisely **requires** constant attention.*

Excerpted from: Editing Exercises: Exercise 3