



Regrets & Missed Chances

A personal essay about the roads not taken and the lessons learned too late

B2

Reading

Grammar

40 min

Lesson Objectives

- Read a personal essay about life regrets
- Learn vocabulary related to regret and reflection
- Use the third conditional for unreal past situations
- Use wish / if only + past perfect to express regret
- Discuss past decisions and their consequences
- Write about something you wish you had done differently

1 Before You Read

- Is there anything in your life you wish you had done differently?
- Do you think regret is a useful emotion, or is it a waste of energy?
- What is the best advice someone gave you that you wish you had followed sooner?

2 Reading: Things I Wish I Had Known

"Of all the words of mice and men, the saddest are: it might have been."

I turned thirty-nine last week. Not a milestone birthday, perhaps, but somehow it hit me harder than any before. I sat in my kitchen that evening, drinking tea and thinking about the person I was at twenty and the person I have become. And I found myself making a list — not of achievements, but of regrets. Not the dramatic kind you see in films, but the quiet, everyday kind that accumulate over the years like dust on a bookshelf.

My biggest regret is about languages. When I was eighteen, my school offered a year-long exchange programme in Japan. I was fascinated by Japanese culture — the food, the art, the philosophy. My teacher encouraged me to apply. My parents supported the idea. Everything was in place. But I was scared. The thought of living alone in a country where I did not speak the language terrified me. So I said no. If I **had gone** to Japan, I **would have learned** the language. I **would have made** friends from a completely different culture. My entire perspective on life **might have changed**. Instead, I stayed home, took the safe path, and spent that year doing nothing remarkable at all. I **wish I had** been braver. **If only I had** realised that fear is not a reason to say no.

My second regret is about people. In my mid-twenties, I had a close friend called Marco. We had known each other since university, and for years he was the person I called when things went wrong. Then life got busy. I moved cities for work, he got married, and slowly our correspondence dried up. I kept meaning to call — but I always thought there would be more time. There wasn't. Marco passed away unexpectedly three years ago, at thirty-five. If I **had known** how little time we had, I **would never have** let a single month pass without speaking to him. I **wouldn't have** postponed that visit. The grief I feel is not only for losing him, but for all the conversations we **could have had** and never did.

My third regret is smaller but surprisingly persistent. At twenty-seven, I was offered a chance to invest in a small technology company. I had the savings but I hesitated — it seemed too risky. That company is now worth billions. If I **had invested** even a small amount, I **would have become** financially independent years ago. I **wouldn't have had to** worry about my mortgage.

Looking back, I notice a pattern: my regrets are not about things I did — they are about things I didn't do. A famous study found that in the long term, people regret their inactions far more than their actions. We forgive ourselves for mistakes, but we struggle to forgive ourselves for missed opportunities.

So here is my advice: if something scares you but excites you at the same time, do it. Call that friend. Take that trip. Say yes to the opportunity. Because twenty years from now, you will regret the things you didn't do.

3 Vocabulary

Word	Definition	Example
milestone	important event/stage in life	<i>Turning 40 is a major milestone.</i>
achievement	something done successfully	<i>Graduating was her greatest achievement.</i>
accumulate	to collect gradually over time	<i>Regrets accumulate as we get older.</i>
fascinated	extremely interested	<i>She was fascinated by ancient history.</i>
terrified	extremely frightened	<i>He was terrified of flying.</i>
perspective	a way of seeing things	<i>Travel gives you a new perspective.</i>
remarkable	extraordinary; worth noticing	<i>She made remarkable progress.</i>
correspondence	communication by letters/emails	<i>Their correspondence lasted twenty years.</i>

Word	Definition	Example
unexpectedly	in an unpredicted way	<i>He died unexpectedly at 35.</i>
postpone	to delay to a later time	<i>They postponed the meeting.</i>
grief	deep sadness after a death	<i>She was overwhelmed by grief.</i>
persistent	continuing; hard to forget	<i>The regret was persistent.</i>
invest	to put money in for profit	<i>He invested in property young.</i>
hesitate	to pause; to be unsure	<i>She hesitated before answering.</i>
mortgage	a bank loan to buy a house	<i>They are paying off their mortgage.</i>
missed opportunity	a chance not taken	<i>Not studying abroad was a missed opportunity.</i>

Collocations: deep regret • missed chance • look back on • in hindsight • take a risk • learn a lesson • too late to • if only

4 Grammar: Third Conditional + Wish/If Only

□ In the Text, You Saw...

- "If I **had gone** to Japan, I **would have learned** the language."
- "If I **had known**, I **would never have** let a month pass."
- "I **wish I had** been braver."
- "If **only I had** realised that fear is not a reason to say no."

The third conditional imagines a different past — something that did NOT happen and its imaginary result.

Structure	Example
If + past perfect, would have + pp	If I had studied, I would have passed.
If + past perfect, wouldn't have + pp	If she had left earlier, she wouldn't have missed the train.
If + past perfect, could/might have + pp	If we had known, we might have helped.

WISH / IF ONLY + PAST PERFECT

- "I wish I had saved more money." = I regret not saving more.
- "If only we had arrived earlier." = I really regret not arriving earlier.
- "I wish I hadn't said that." = I regret saying that.

SECOND vs THIRD CONDITIONAL

- 2nd: If I had more time, I would travel. (unreal NOW)
- 3rd: If I had had more time, I would have travelled. (unreal PAST)

⚠ Common Mistakes

- "If I would have known..." → □ "If I had known..." (no would in if-clause)
- "I wish I didn't say that." → □ "I wish I hadn't said that." (past perfect)
- "If only I went to Japan." → □ "If only I had gone." (past perfect needed)

5 Exercise: Match the Regret

Match each if-clause on the left with its correct result on the right.

1. If I had gone to Japan, → I would have learned Japanese.
2. If she had studied harder, → she would have passed the exam.
3. If we had left earlier, → we wouldn't have missed the flight.
4. If he had saved more money, → he could have bought a house.
5. If they had listened to the warning, → they wouldn't have been injured.
6. If I had known about the job, → I would have applied for it.
7. If she hadn't been so nervous, → she might have won the competition.
8. If we had taken a map, → we wouldn't have got lost.
9. If he had told the truth, → nobody would have been angry.
10. If I had accepted the offer, → I would have moved to London.

6 Comprehension Quiz

1. What is the writer's biggest regret?

Answer: Not going on the exchange programme to Japan

2. Why didn't the writer go to Japan?

Answer: They were afraid of living abroad alone

3. What happened to Marco?

Answer: He passed away unexpectedly at 35

4. What do people regret more, according to research?

Answer: Things they didn't do (inactions)

5. Complete: "If I ___ harder, I would have passed."

Answer: had studied

6. Which is correct? (a) If I would have known... (b) If I had known...

Answer: (b) If I had known...

7. "I wish I ___ that job." (past regret)

Answer: had taken

8. Which expresses past regret? (a) If only I spoke French. (b) If only I had spoken French.

Answer: (b) If only I had spoken French.

7 Fill in the Blanks

Word box: had known • wouldn't have missed • had invested • had studied • had brought • would have become • had accepted • hadn't said

1. If I ___ about the problem, I would have helped.
2. She ___ the flight if she had left earlier.
3. If they ___ in that company, they would be rich now.
4. I wish I ___ medicine instead of law.
5. If only we ___ an umbrella, we wouldn't have got wet.
6. He ___ a professional footballer if he hadn't injured his knee.
7. If she ___ the job, she would have moved to Paris.
8. I wish I ___ those terrible things to her.

Answers: 1. had known • 2. wouldn't have missed • 3. had invested • 4. had studied • 5. had brought • 6. would have become • 7. had accepted • 8. hadn't said

8 Speaking & Writing

Discussion Questions

1. What is your biggest regret? If you could go back, what would you change?
2. Do you agree that people regret inactions more than actions?
3. If you had been born in a different country, how would your life have been different?
4. Is it healthy to think about regrets, or better to focus on the future?
5. If you could give your younger self one piece of advice, what would it be?

Example Dialogue

A: If you could change one decision, what would it be?

B: I would have studied medicine. If I had chosen that, I'd be a doctor now.

A: What stopped you?

B: My grades. If only I had worked harder in school!

A: But you're a great engineer. If you had become a doctor, you might not have met your wife!

B: True. I wish I hadn't wasted so much time regretting it.

Writing Task

Write 80–120 words about a decision you wish you had made differently:

- What happened? What did you decide?
- What would have happened if you had chosen differently?
- Do you still think about it? What did you learn?

Use the third conditional and wish/if only at least 3 times.

9

Review Checklist

I can now...

- understand a personal essay about life regrets
- use vocabulary related to regret, reflection and missed chances
- form the third conditional for unreal past situations
- use wish / if only + past perfect to express regret
- distinguish between the second and third conditional
- discuss past decisions and write about something I wish I had done differently



Congratulations!

You have completed Lesson 4: Regrets & Missed Chances.