Grammar Explanation

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).
  
  o 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.
  
  o 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).
  
  o Example: Children’s educational needs are often sources of financial strain for parents.

- Remember to add the -s or -es to plural count nouns.
  
  o 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).
  
  o Example: Managing your money wisely requires constant attention.

Excerpted from: Editing Exercises: Exercise 3