

## Handy Hints for Grammar and Spelling

**The following are common mistakes which occur regularly throughout the business.**

### 1. Singular/Plural

When speaking about a company or similar entity, the singular context must be used.

Example:

*“Irish Life is...” not “Irish Life are  
“Irish Life does...” not “Irish Life do”*

### 2. Use of abbreviations

Avoid over-use of abbreviations:

Examples:

Use **versus** instead of **vs**

Use **second** instead of **2<sup>nd</sup>** in the following context  
“The **second** life assured”

Use **government** instead of **gov**

Use **percentage** instead of **%** in the following context  
“The **percentage** of the population with pensions”

Use **%** when using actual figures – “**2%**”

### 3. Punctuation

- Avoid use of full stops, semi-colons or commas at the end of bullet points if not part of a sentence, especially on posters and flyers
- The inverted comma is not appropriate in the following scenarios:
  - PRSA’S should be PRSAs
  - AVC’s should be AVCs

#### 4. *Their, There, or They're*

**Their** means possession.

**There** is an adverb meaning "that location."

**They're** is a version of **they are**.

**Examples:**

*Customers and their needs* (possessive of *they*)

*The document is over there on the desk.* (that location)

*There are five prime numbers less than ten.*

*They're 1, 2, 3, 5, and 7.* (version of *they are*)

#### 5. *Your or You're*

**Your** means possession.

**You're** is a version of "you are"

**Examples:**

*Your policy has been set up*

*You're being impatient*

#### 6. *Affect or effect*

**Affect** is a verb that means to influence

**Effect** is a noun that means a result.

**Examples:**

*How did the charges affect the customer?*

*The effect of the economic downturn is evident.*

## 7. *Its* or *It's*

**Its** means possession of something

**It's** is a version of **it is** or **it has**.

### **Examples:**

**Incorrect:** The investment and it's growth are shown on the statement

**Correct:** The investment value and its growth are shown on the statement

**Correct:** I think it's going to rain today  
(version of *it is*)

**Correct:** It's been a very long time  
(Version of *it has*)

**The following mistakes are less common but are worth being aware of.**

**1. A or An**

“A” is used before consonant sounds; “An” is used before vowel sounds.

The use of “A” or “An” before words beginning with **h**, **o** and **u** depends on whether they begin with a vowel or consonant sound:

**Examples:**

Consonant sound	<i>a huge difference</i>	( <b>h</b> sound)
	<i>a universal problem</i>	( <b>u</b> sound)
	<i>a once-in-a-lifetime opportunity</i>	( <b>w</b> sound)
Vowel sound	<i>an honest opinion</i>	
	<i>An ultimatum</i>	
	<i>An optimal solution</i>	

**2. Accept or Except**

**Accept** means "to receive."

**Except** usually means "but" or "leaving out."

**Examples:**

We accept your apology

Everyone except John attended the meeting

**3. All ready or Already**

**All ready** (two words) means to be ready to do something.

**Example:**

*We are all ready to begin work on this project*

**Already**, an adverb, means "by now," "even now," or "by then."

**Example:**

*The project had already been completed by the time we arrived*

**4. All Together or Altogether**

**All together** means "together in a single group."

**Altogether** means "completely" or "in all."

**Examples:**

*We were able to work all together in one room*

*There were ten of us altogether working on the project*

**5. Number or Amount**

Use the word **amount** with quantities that **cannot** be counted and **number** with quantities that could be counted one-by-one.

**Examples:**

*There is a small amount of money left in your account*

*There are a small number of investors interested in the product*

#### 6. *At after Where*

Do **not** use **at** after **where**. Drop the **at**.

##### Examples:

**Incorrect:** *That is where I am at right now*

**Correct:** *That is where I am right now*

#### 7. *Done as a Verb*

**Done** should not be used alone as the verb of a sentence.

It must **always** follow an auxiliary verb like **has, have, am, is, are, was, were,**

##### Examples

**Incorrect:** *I done what I was supposed to do*

**Correct:** *I have done what I was supposed to do*

#### 8. *Farther or Further*

**Farther** refers to **length** or **distance**.

**Further** means "to a greater degree," "additional," or "additionally." It refers to **time** or **amount**.

##### Examples

**Correct:** *London is farther north than Paris (Refers to distance)*

**Correct:** *According to my timetable, we should be further along (Refers to time)*

#### 9. *Could Of or Could Have*

**Could of** does **not** exist. Neither do **should of**, **will of**, or **would of** as verbs.

Write **could have**, **should have**, **will have**, or **would have**.

#### 10. *Hers* or *Her's*

**Her's** does not exist. **Hers** is the correct spelling.

**Example:**

That pen is hers

#### 11. *Maybe* or *May Be*

**Maybe** is an **adverb** meaning "perhaps" or "possibly."

**May be** is a verb phrase meaning "might be" or "could be."

**Examples:**

*Maybe market conditions will improve*

*The report may be issued late*

#### 12. *Than* or *Then*

**Than** is a conjunction used with [comparisons](#).

**Then** is an adverb that refers to time.

**Examples:**

*This policy is more expensive than the other*

*The customer signs the form and then sends it in*

#### 13. *Try And* or *Try To*

Use **try to** instead of **try and**

**Examples:**

**Incorrect:** *Try and do it again*

**Correct:** *Try to do it again*