If Clauses

Type 1: If Simple Present, Simple Future
Ex: If I have money, I will go travelling

Meaning: There is a possibility to happen in the future

If Clauses

Type 2: If Simple Past, Past Future

Ex: If I had money, I would go travelling (with verbs)—> I don't have money
   If I were you, I would not do it. (with no verbs) —> I'm not you
   Were I you, I would not do it.

**Meaning: If clause (+), meaning (-), vice versa
         in present tense**

If Clauses

Type 3: If Past perfect, Past future perfect
Ex: If I had known about it, I would have told you —> I didn't know it
    Had I known it, I would have told you

Meaning: If clause (+), meaning (-), vice versa
         In past tense