

1. [ləʊn] *n*

1. заём; ссуда; кредит

government loans - государственные займы

domestic and foreign loans - внутренние и иностранные займы

2. *лингв.* заимствование; заимствованное слово3. что-л. данное в займы *или* во временное пользованиеon loan - а) (данный) займы; б) предоставленный на время (*об экспонате для выставки и т. п.*)

to have the loan of smth., to have smth. on loan - а) получить что-л. займы; б) получить что-л. во временное пользование

may I have the loan of your sewing-machine? - можно мне взять (на время) вашу швейную машину?

4. работник временно переведённый в другую организацию (*особ. о киноактёре*)

she is on loan to another studio - она временно работает на другой студии

5. книговыдача (*в библиотеке*)

I have the book out on loan from the library - я взял эту книгу в библиотеке

2. [ləʊn] *v*1. давать займы, ссужать (*мж.* loan out)2. *разг.* брать займы занимать

3. давать деньги под проценты

loan

Oxford Advanced Learners Dictionary 8th Ed.

loan [loan loans loaned loaning] *noun, verb* *BrE* [ləʊn] [ⓘ] *NAmE* [loʊn] [ⓘ]*noun*1. **countable** money that an organization such as a bank lends and sb borrows• to **take out/repay a loan** (= to borrow money/pay it back)• **bank loans** with low interest rates• It took three years to repay my **student loan** (= money lent to a student) .

• a car loan (= a loan to buy a car)

2. **singular** ~ (**of sth**) the act of lending sth; the state of being lent• I even **gave her the loan of** my car.• an exhibition of paintings **on loan** (= borrowed) from private collectionsWord Origin:Middle English (also denoting a gift from a superior): from Old Norse *lán*, of Germanic origin; related to Dutch *leen*, German *Lehn*, also to [↑]*lend*.Thesaurus:**loan** *noun* **C**

• He took out a loan to pay for the car.

credit • • **overdraft** • • **mortgage** • • **advance** •(a/an) loan/credit/overdraft/mortgage/advance **from** sb/an organizationa **bank** loan/credit/overdraft/mortgage**obtain/arrange/apply for/refuse sb/deny sb** (a) loan/credit/mortgage**Loan or credit?** A **loan** is an official agreement to borrow money and pay it back later; **credit** is a general term for any money that a bank makes available to a customer who does not have that amount in their account.Collocations:**Finance***Income*earn money/cash/(*informal*) a fortunemake money/a fortune/(*informal*) a killing on the stock market

acquire /inherit/amass wealth/a fortune

build up funds/savings

get/receive /leave (sb) an inheritance/a legacy

live on a low wage/a fixed income/a pension

get/receive /draw/collect a pension

depend /be dependent on (*BrE*) benefits/(*NAmE*) welfare/social security*Expenditure*spend money/your savings/(*informal*) a fortune on...

invest/put your savings in...

throw away /waste/ (*informal*) shell out money on...

lose your money/inheritance/pension

use up/ (*informal*) wipe out all your savings

pay (in) cash

use/pay by a credit/debit card

pay by/make out a/write sb a/accept a (*BrE*) cheque/(*US*) checkchange/exchange money/currency (*BrE*) traveller's cheques/(*US*) traveler's checks

give/pay/leave (sb) a deposit

Banks

have/hold/open/close/freeze a bank account/an account

credit/debit/pay sth into/take money out of your account

deposit money/funds in your account

withdraw money/cash/£30 from an ATM, etc.

(formal) make a deposit/withdrawal

find/go to/use (especially NAmE) an ATM/(BrE) a cash machine/dispenser

be in credit/in debit/in the black/in the red/overdrawn

Personal finance

manage /handle /plan /run/ (especially BrE) sort out your finances

plan/manage /work out/stick to a budget

offer/extend credit (to sb)

arrange /take out a loan/an overdraft

pay back/repay money/a loan/a debt

pay for sth in (especially BrE) instalments/(NAme usually) installments

Financial difficulties

get into debt/financial difficulties

be short of/ (informal) be strapped for cash

run out of/owe money

face/get/ (informal) be landed with a bill for £...

can't afford the cost of.../payments/rent

fall behind with/ (especially NAmE) fall behind on the mortgage/repayments/rent

incur/run up/accumulate debts

tackle/reduce/settle your debts

Example Bank:

- He had to use his house as security for the loan.
- He ran up massive debts borrowing from loan sharks.
- He's given us the loan of his car for the weekend.
- If you have several student loans, you can consolidate them into one lump sum.
- My bank manager offered to make me a loan.
- She had to take out a bridging loan until she could sell her house.
- The bank provides personal loan facilities at competitive rates.
- The banks will not agree to emergency funding unless the government will underwrite the loan.
- The book must be returned by the end of the loan period.
- The paintings are on loan from the Wallace Collection.
- The striker comes to the Premiership on an 18-month loan deal from Roma.
- They used the inheritance to pay off their outstanding loan.
- They were struggling to meet their monthly loan repayments.
- a banking system riddled with bad loans
- a loan from my brother
- a loan officer at a local mortgage company
- loans totalling a million pounds
- loans totalling/totaling a million euros
- the terms of the loan agreement with the bank
- I'm going to have to take out a bank loan to pay for the car.
- It took three years to repay my student loan.
- an exhibition of paintings on loan from private collections

verb

1. (especially NAmE) to lend sth to sb, especially money

- ~ sth (to sb) The bank is happy to loan money to small businesses.
- ~ sb sth A friend loaned me \$1 000.

2. (especially BrE) to lend a valuable object to a museum, etc

- ~ sth (out) (to sb/sth) This exhibit was kindly loaned by the artist's family.
- ~ sb sth He loaned the museum his entire collection.

Verb forms:

verb forms	
present simple	
I / you / we /they	loan
	BrE /lɔːn/
	NAmE /loʊn/
he / she /it	loans
	BrE /lɔːnz/
	NAmE /loʊnz/
past simple, past participle	loaned
	BrE /lɔːnd/
	NAmE /loʊnd/
-ing form	loaning
	BrE /lɔːnɪŋ/
	NAmE /loʊnɪŋ/

Word Origin:

Middle English (also denoting a gift from a superior): from Old Norse lán, of Germanic origin; related to Dutch leen, German Lehn,

also to ¹lend.

Example Bank:

- Costumes were kindly loaned by the Civic Theatre.
- The painting has been loaned to the Walker Art Gallery.
- A friend loaned me \$1 000.
- This exhibit was kindly loaned by the artist's family.

loan

Longman DOCE 5th Ed. (En-En)

I. **loan**¹ **S2 W2** /ləʊn \$ loun/ *BrE* ^ˈ *AmE* ^ˈ *noun*

[Date: 1100-1200; Language: Old Norse; Origin: lan]

1. [countable] an amount of money that you borrow from a bank etc

loan of

- a loan of £60,000
- I had to take out a loan to buy my car.
- It'll be years before we've paid off the loan.

2. [singular] when you lend something to someone

loan of

- Thanks for the loan of your camera.

3. **on loan (from somebody/something)** if something or someone is on loan, they have been borrowed:

- The book I wanted was out on loan.
- paintings on loan from the Louvre
- Cantona initially went on loan to Leeds United.

• • •

COLLOCATIONS

■ verbs

- **take out a loan** (=borrow money) Most home buyers take out a loan.
- **repay/pay off/pay back a loan** (=give back the money you borrowed, usually over a period of time) You can repay the loan early without a penalty.
- **give somebody a loan** I hoped to persuade my bank manager to give us a loan.
- **make a loan** (=give someone a loan) Banks are cautious about making new loans.
- **ask for/apply for a loan** He asked his father for a loan.
- **get a loan** She got a loan from the bank.
- **secure a loan (on something)** (=agree to give the lender something if you do not pay back the loan on time) The loan was secured on his home.

■ ADJECTIVES/NOUN + loan

- **a £20,000/\$5,000 etc loan** The company asked for a £100,000 loan.
- **a bank loan** (=money lent by a bank) What is the interest you will pay on a bank loan?
- **a home/car loan** (=a loan to buy a home or a car) They took out a thirty-year home loan.
- **a personal loan** (=money lent to a person, rather than a company) If you want money for a specific purchase, you can get a personal loan.
- **a business loan** (=money lent to a business) The bank offers a range of business loans to meet the needs of small businesses.
- **a student loan** (=money lent to a student to pay for university) Many college graduates are paying off huge student loans.
- **a long-term/short-term loan** (=to be paid back after a long/short time) I intended the money as a short-term loan.
- **an interest-free loan** (=on which you pay no interest) They offer an interest-free loan for two years.
- **a low-interest loan** a low-interest loan to the country from the International Development Association

■ loan + NOUN

- **a loan repayment** your monthly loan repayments
- **a loan agreement** (=that says how much the loan will be, how much you will pay back each month etc) Read the terms of your loan agreement carefully.

• • •

THESAURUS

- **loan** *noun* [countable] an amount of money that is borrowed, especially from a bank or company, which you agree to pay back by the end of a period of time: We took out a loan to buy a new car. | He is paying back a \$50,000 loan.
- **mortgage** *noun* [countable] a large amount of money that someone borrows from a bank or company to buy a house: Nick told me the mortgage on his apartment is worth about \$90,000. | Anyone taking out a mortgage should be aware that interest rates can go up at any time. | It took my parents nearly thirty years to pay off their mortgage.
- **interest** *noun* [uncountable] money that you pay for borrowing money, especially that you pay every year or every month at a fixed rate: Credit companies charge huge amounts of interest. | What's the interest on the loan?
- **overdraft** *noun* [countable] *British English* the amount of money that you owe to bank when you have spent more money than you had in your account: I left university with no job and a big overdraft. | 20% of the bank's customers regularly use their overdraft facility. | You have to pay a fee for unauthorized overdrafts.
- **debt** *noun* [uncountable and countable] an amount of money that a person or organization owes: The company now has debts of almost £2 million. | A lot of the money went towards paying his debts. | The family were \$100,000 in debt (=they owed \$100,000).
- **credit** *noun* [uncountable] an arrangement with a shop or bank that allows you to buy something and pay for it later: We bought the furniture on credit. | He had a credit limit of £7,000.

II. **loan**² *BrE* ^ˈ *AmE* ^ˈ *verb* [transitive]

1. *American English* to lend someone something, especially money

loan somebody something

" Can you loan me \$5?

" Jeff's loaned us his car for the weekend.

2. (also **loan out** *British English*) to lend something valuable to someone:

" The National Library has loaned several manuscripts.

loan something to somebody/something

" Two of the steam trains have been loaned to other railways.

loan

Freakuency Pack

12500 **1453**^{MCW}

15000 **1658**^{COCA}

RANGE: **2k** **LOAN** ²³⁸³⁷

loan ¹²⁰⁸³

loans ¹¹⁷⁵⁴

COCA 500k Unlemmatized

5161 **3471**¹¹⁹⁰⁷ *nn1*

117 **68625**¹²¹ *vvi*

49 **108636**⁵⁰ *vv0*

5 **378752**⁵ *jj*
