

# Lend vs. Loan

While lend is used as a verb and loan is used as a noun traditionally, many writers have been using the word loan as a verb and this has spread globally, particularly in the US. This post will focus on the traditional difference between the two words and will try to help bring back the distinction.

The term lend is used as a verb which means “to grant to someone the use of something on the understanding that it shall be returned” or “to give for temporary use on condition that the same or its equivalent be returned.”

Parsley and other plants lend form to human stem cell scaffolds

[Science Daily](#)

World Bank to lend Tanzania \$2.4 bln over 3 years for infrastructure projects

[Reuters](#)

China Construction Bank keen to lend for infrastructure, including apartment, development, but aims to do half its lending in the home loan market

[Interest.co.nz](#)

On the other hand, loan is traditionally used as a noun meaning “a thing that is borrowed, especially a sum of money that is expected to be paid back with interest.”

Amazon Banks On Its \$3 Billion Loan Club

[Forbes](#)

Tamil Nadu: Lion’s share of bank loans against gold, villages fall prey to loan sharks

[The Indian Express](#)

Uganda says seeking \$500 million loan from China for roads in oil area

[Reuters](#)

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To a lesser degree, it may be used as a noun meaning “the temporary duty of a person transferred to another job for a limited time.”

Chelsea’s Andreas Christensen explains how he’s improved on loan  
[Metro](#)

However, the use of loan as a verb with the same meaning as lend has become widespread.

Former staff say Cash Train loaned to problem gamblers, but payday lender denies claim  
[The Guardian](#)

German bank that loaned US\$300m to Trump is linked to Russian money-laundering scam  
[South China Morning Post](#)

Another £25m of taxpayers’ money could be loaned to developers to build city centre apartments  
[Manchester Evening News](#)

Although the current use of loan as a verb has been accepted by many, some grammarians and traditional editors still prefer its exclusive use as a noun. To help you remember this, keep in mind that if you want a verb, you should use lend because both have an “e” while if you need to use a noun, choose loan because both have an “o” in their spelling.