

**Buy  
me!**



# Loans in modern life



**Finance**

# Plan

A large, semi-circular illustration with a light blue background. At the top center, the word "Plan" is written in a bold, black, sans-serif font. Below it, there are three bullet points in the same bold, black font. The background is filled with various financial and business-related icons: a target with an arrow hitting the bullseye, a calculator, a briefcase, a car, stacks of coins, and various currency symbols like the dollar sign (\$) and Euro symbol (€). There are also several percentage signs (%) and question marks (?) scattered throughout. The overall theme is financial planning and decision-making.

- **Loans and modern lending conditions**
- **Loans: advantages and disadvantages**
- **Is it necessary to take a loan?**

- Mortgage – ипотека
- Interest rate – процентная ставка
- Affordable – доступный
- Staggered – ступенчатый
- Penalties – штрафы
- Unforeseen circumstances - непредвиденные обстоятельства
- Lender – кредитор
- Borrower – заемщик
- Loan – кредит
- Collateral - имущественный залог
- Covenants – соглашения
- **Accelerate** – ускоряться
- **Supplement** – дополнение
- Worthwhile – стоящий
- **Obtain** – получать
- **Commit** – фиксация
- Debt – задолженность
- Consumer loan – потребительский кредит

# Glossary



- **Credit is a system whereby a person who can not pay gets another person who can not pay to guarantee that he can pay.**

**- Charles Dickens**



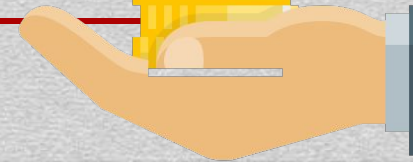
# Definition

- **A loan is the act of giving money, property or other material goods to another party in exchange for future repayment of the principal amount along with interest or other finance charges.**



# How Do Interest Rates Affect Loans?

- **Interest rates have a huge effect on loans. In short, loans with high interest rates have higher monthly payments or take longer to pay off than loans with low interest rates.**



# Types of loans

- **1. Consumer loan**
- **2. Mortgage**
- **3. Credit cards**
- **4. Car loan**
- **5. Educational loan**



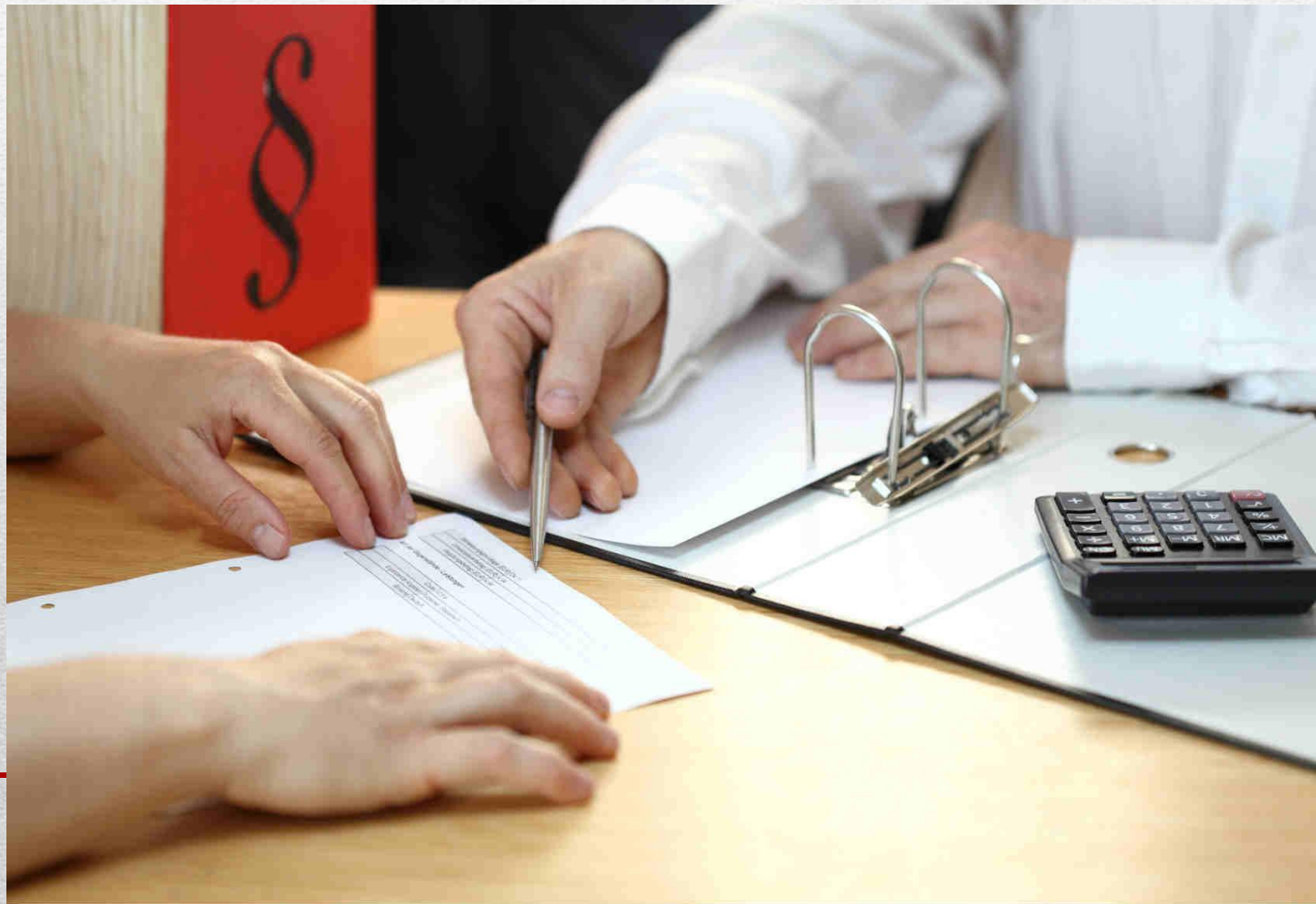
## TYPES — OF — LOANS





# of the loan, which include:

- - amount of loan;
- - purpose of the loan;
- - the terms of the loan;
- - the interest rate for the use of the loan;
- - the period of repayment of the loan and payment



# Advantages



- **1. There is a loan for just about anything.**
- **2. It helps a person afford an expensive purchase.**

- **3. Payment is staggered, which makes it affordable.**
- **4. One gets the funding he needs.**



# ages

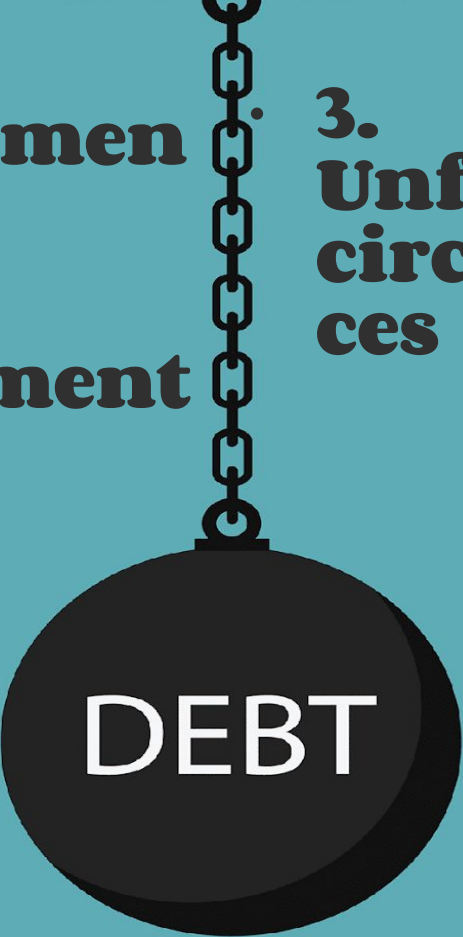


- **1. Overpayment**
- **2. Punishment**

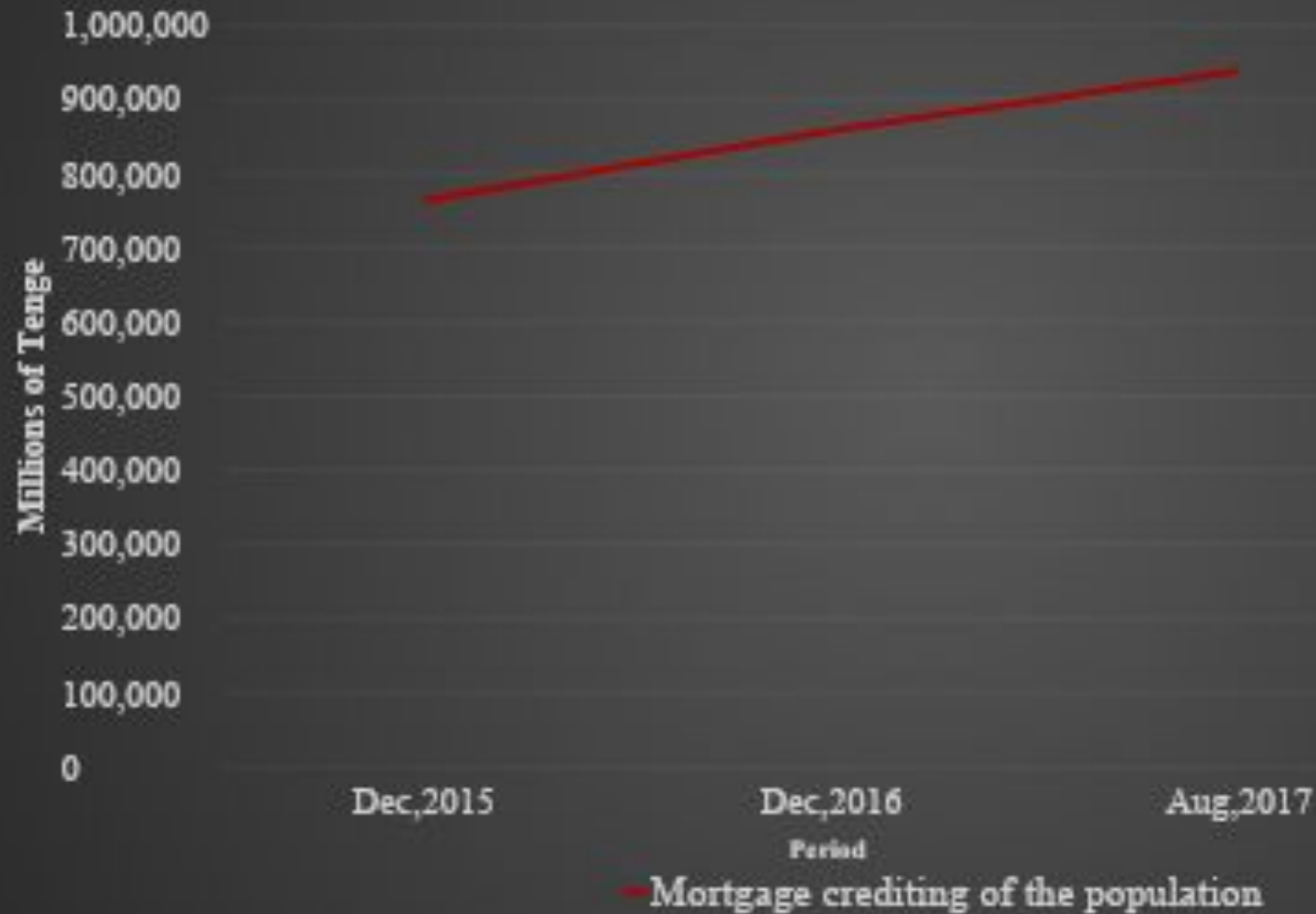
**3. Unforeseen circumstances**

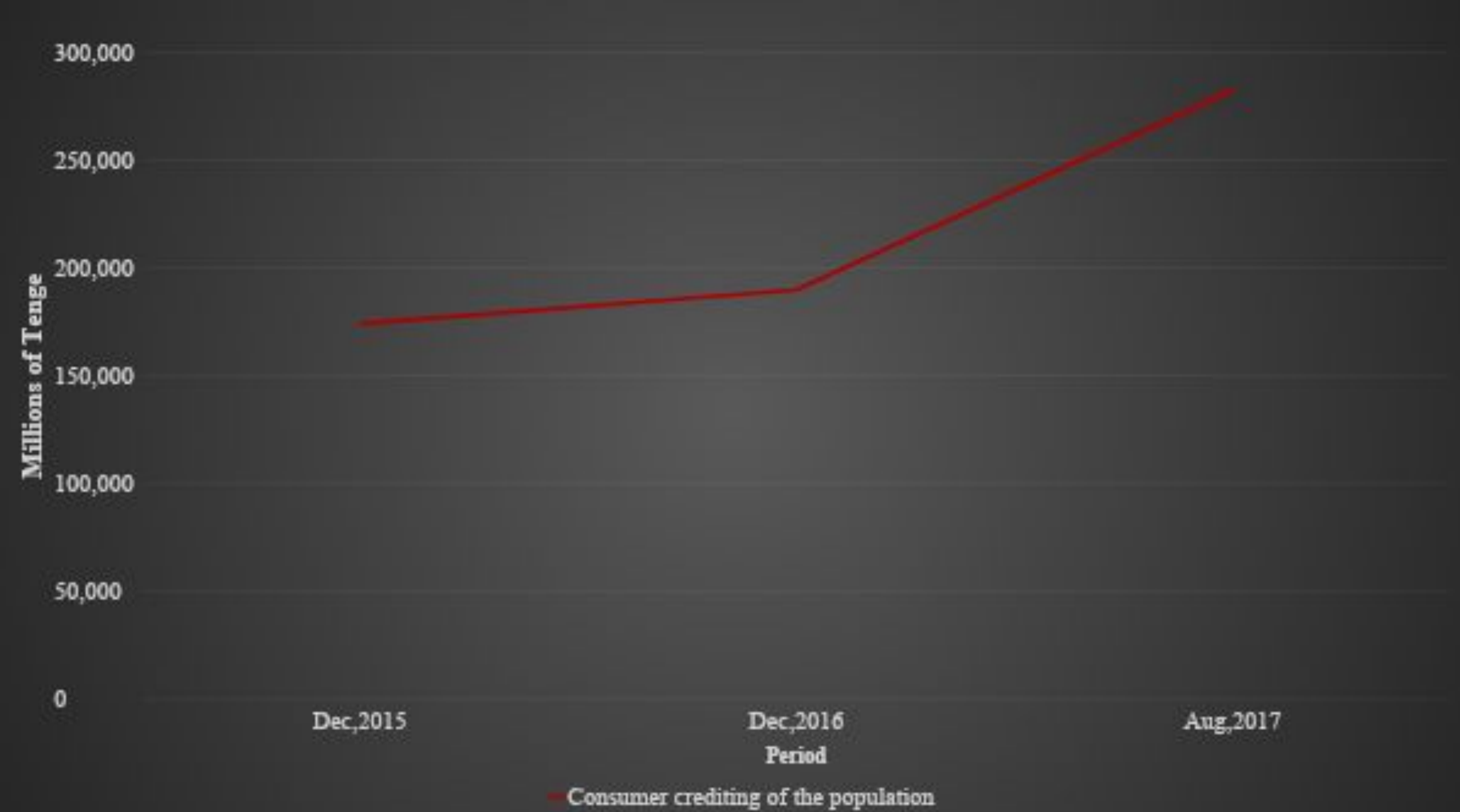
**4. Long-term debt.**

**5. Not be able to make early loan repayment.**



## Mortgage crediting of the population





# terms

- **the final value of the cost of a loan taking into account insurance,**
- **the cost of loan servicing and other co-payments;**



- **carefully check and evaluate all the requirements specified in the documents and the schedule for the repayment of the debt, so that additional contributions do not overtake the base rate;**
- **specify the specific interest rate in your case, if the contract before the description of this**

# Banks

- It is impossible to determine the most profitable bank for obtaining a loan.
- All depends on the type of loan that you want to receive.
- The most popular consumer unsecured loan in tenge to a Kazakh will cost in such banks as Forte Bank, Altyn Bank and Bank CenterCredit.
- The most expensive such loan is in Kaspi Bank, Halyk Bank and Eurasian Bank.



## ForteBank



## kaspi



## CENTERCREDIT

ПРЕУМНОЖАЯ ЦЕННОСТИ  
MULTIPLYING VALUE



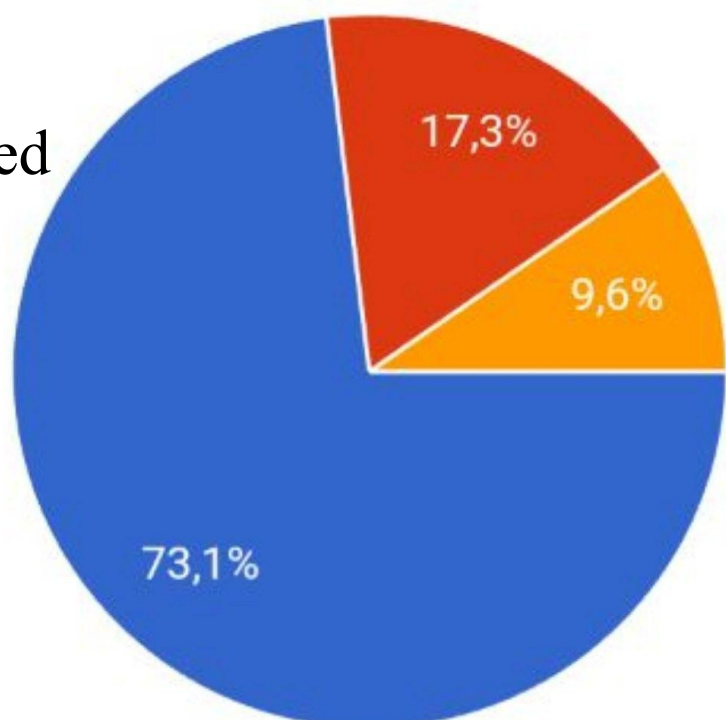
КАЗАКСТАН ХАЛЫК БАНКИ

## HALYK BANK

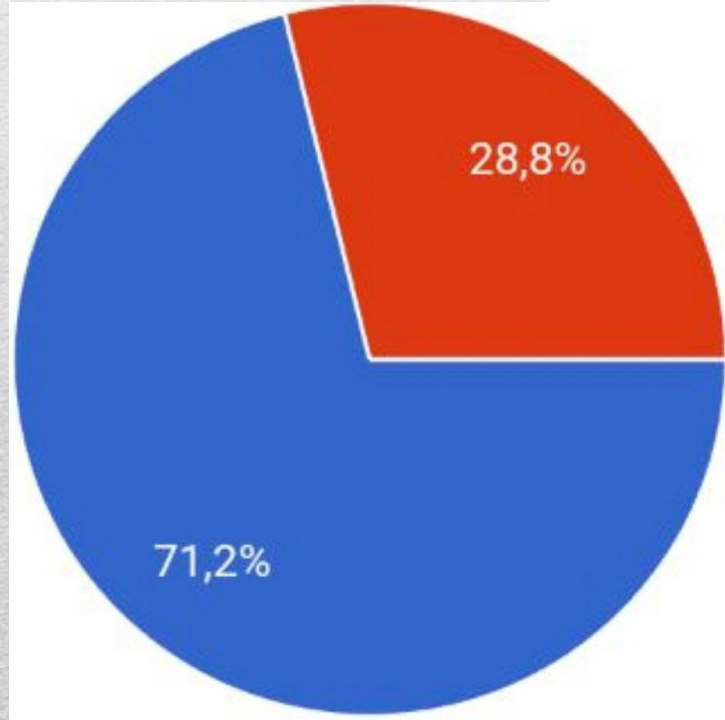
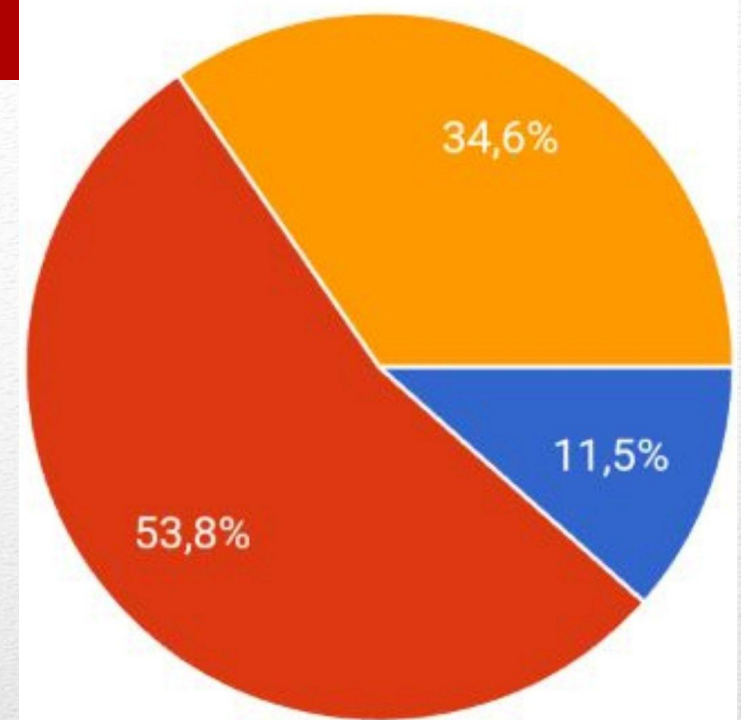
НАРОДНЫЙ БАНК КАЗАХСТАНА



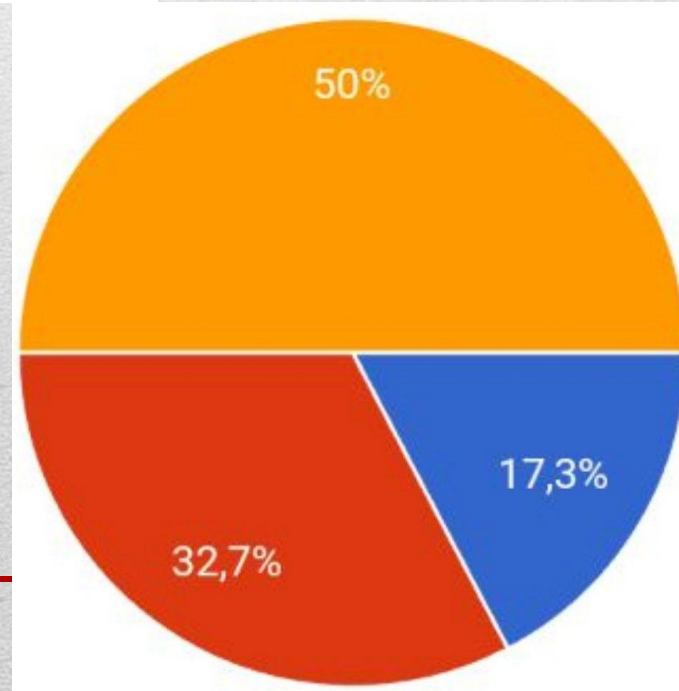
At an urgent need of money you most likely will borrow  
Acquaintances, relatives  
Take loan



Your relation to the loans.  
Positive  
Negative  
Neutral



Are you familiar with terms for crediting?  
Yes  
No  
Difficult to answer



What terms for crediting at the moment in your opinion are?  
Profitable  
Unprofitable  
Difficult to answer



# ***“5 Ways to Beat Student Loan Debt”***

- **1. Live frugally in college and/or graduate school.**
- **2. Work during school, and find work soon after you graduate.**
- **3. Pay student loans with the highest interest rate first, and make extra payments.**



- **4. Supplement your income.**
- **5. Always keep in mind – it’s temporary.**



# Conclusion

- Everything depends on you!
- You shouldn't be afraid to take the loan.
- Fulfill the dream!
- But be always careful and attentive.
- Loans - a dangerous things. They can bring you happiness, but also can take away from you everything.

# Questions

- 1. Is it necessary to take a loan (your opinion) Or we can live without it?
  - 2. Give examples: a) what it is possible to save up for b) what it is necessary to take the loan?
  - 3. At an urgent need of money you most likely to a) borrow from friends, relatives b) take the loan?
  - 4. Has your opinion about the loans changed after our presentation?
- 



**THANK  
YOU!**



- <https://finance.nur.kz/852621-v-kakom-banke-desheвле-vsego-vzyat-potr.html>
- <https://www.linkedin.com/pulse/advantages-disadvantages-loans-smith-green>
- <http://www.incred.ru/pub/6-plyusy-i-minusy-kredita-obshie-nablyudeniya/42027/>
- <https://www.fastweb.com/financial-aid/articles/the-5-ways-to-beat-student-loan-debt>

## **References:**

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