

# finance

NOUN<sup>1</sup>

## ETYMOLOGY

### Summary

A borrowing from French.

**Etymon:** French *finance*.

< **Anglo-Norman** *finaunce*, **Anglo-Norman** and **Middle French**, **French** *finance* ending (a1253 in **Anglo-Norman**, first half of the 14th cent. in continental **French**), payment (c1280), monetary resources of a sovereign or state (1314), money (mid 14th cent.), ransom (late 14th cent. or earlier), management of the state revenues (late 14th cent.), money or other resources available to a person (early 15th cent.) < *finer* to end, to settle a dispute or a debt, to pay ransom, to bargain for, to furnish, procure (see [fine v.<sup>1</sup>](#)) + *-ance* **-ance** suffix.

### Notes

*Foreign-language parallels.*

Compare **post-classical Latin** *financia*, *finantia* payment, settlement, money (from 14th cent. in British (frequently) and continental sources), **Old Occitan** *finança*, *finanssa*, **Catalan** *finança* (1344, earliest in the sense ‘settlement of a debt’), **Spanish** *finanza* (mid 13th cent. in the sense ‘ending’, 15th cent. in the senses ‘ransom’ and ‘state revenue’), **Portuguese** *finança* (late 16th cent.), **Italian** *finanza* (late 13th cent. both in the sense ‘ending’ and in the sense ‘settlement of a debt’); also **Middle Dutch**, **Dutch** *financie*, **Middle Low German** *financie*, **German** *Finanz* (a1355 as *financien* (plural), earliest in the sense ‘shadowy financial transactions, usury’).

*History of position of stress.*

While Johnson (1755) already marks the stress on the first syllable, all editions of Bailey (1721–90) have the stress on the second syllable, which N.E.D. (1897) considered as ‘now usual’.

## MEANING & USE

1. †

**1.a.** A payment made or demanded for the release of a prisoner or hostage; a ransom. **1418–1675**  
*Obsolete.*

Also (and earliest) in **to put (a person) to (his or her) finance** [after Anglo-Norman and Middle French *mettre à finance* (late 14th cent.)] : to ransom (a person).

In quot. **c1475** in **finance making** *noun* the action of ransoming someone.

**1418** Here is good to be avised yf alle or any shulde be put to **finance**, whether any of hem shulde be leten out or he had paied his ful **finance**.

in H. Nicolas, *Proceedings & Ordinances of Privy Council* (1834) vol. II. 355 (Middle English Dictionary)

**c1475** Withowte anny of **fynauce** makynge or ransom.

*Gregory's Chron.* in J. Gairdner, *Historical Collections of Citizen of London* (1876) 152

...

**1675** For meat and drink,..for himself and his Servants,..before he was put to his **finance**,—700[l.]. For his **Finance**, over and above all other expences and costs,—6000[l.]

W. Dugdale, *Baronage of England* vol. I. 209

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**1.b.** *figurative.* In Christian contexts: the suffering and death of Christ, regarded as the price paid for the redemption of humankind; (also) the redemption of humankind obtained through the suffering and death of Christ. Cf. **ransom** *n.* **4b.i.** *Obsolete.* **a1456–1500**

**a1456** Whane he mankynd brought out of prysoun, Making his **fynauce** with his passyoun.

J. Lydgate, *Seying of Nightingale* (Trinity Cambridge MS.) l. 147 in *Minor Poems* (1911) i. 226

...

**a1500** We also, whos rawnsone and **fynauce** Is made wyth thy blode most precyous.

*Hymnal* in R. S. Loomis, *Medieval Studies in Memory of Gertrude Schoepperle Loomis* (1927) 457 (Middle English Dictionary)

Christianity

**2.** † An end; an outcome. *Obsolete.* **1449–1616**

In quot. **1616** Bullokar uses an asterisk to indicate that the word 'is an olde word..now growne out of vse'.

**1449** A **fynauns** and a fulle conclusyon Off this meruulus spere.

J. Metham, *Amoryus & Cleopes* (1916) l. 628

...

**1616** \***Finance**, an end.

J. Bullokar, *English Expositor*

3. † Settlement of money with a creditor; payment of a debt or loan; compensation paid or exacted. Also in extended use: retribution, punishment. *Obsolete*. c1460–1626

Also in **to make finance**: to pay or lend money.

**c1460** To make for your wrongis to þew riȝte hiȝe **fenaunce**.  
**(?c1400)** *Tale of Beryn* l. 2534

...

**c1626** That they sall nocht be haldin..to pay to ws or to oure successouris, any **fynance**, or indemprnitie.

H. Bisset, *Rolment of Courtis* (1920) vol. I. 40/1

economics and commerce

4. † A supply of money or goods; a fund or store of money; wealth, riches. *Obsolete*. c1475–1676

Also in **to make finance** [after Middle French *faire finance* (14th cent.)]: to supply with money or goods.

**c1475** Thoroughe lak of provision of men of armes, tresour, and **finaunce** of suffisaunt nombre of goodes.  
**(?c1451)**

*Boke of Noblesse* (Royal MS.) (1860) 9

...

**1676** **Finance**, -cy, Wealth, Revenue, treasure.

E. Coles, *English Dictionary*

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5. † A tax; taxation; the revenue of a sovereign or state. *Obsolete*. ?c1475–1689

In later *plural* use passing into sense [7a.i](#).

**?c1475** The somme of xx.m. *l.* of the kingis **finaunce** and revenue out of Englonde for thentretenement and seuerte, defence, and sauvegarde of that lande of Fraunce and of Normandie.  
**(1440)**

in J. Stevenson, *Letters & Papers Illustrative of Wars of English in France* (1864) vol. II. 586

...

**1689** Your Majesties Edicts must be recall'd,..your **Finances** regulated, your heavy Taxes and Impositions moderated.

translation of *New Declar. Confederate Princes & States* 23

finance

6. † Borrowing of money at interest. *Obsolete.*

1552–1721

Cf. later sense 7b.ii.

**1552** But yet he [sc. the Emperor] sought nevertheless, to have what he could by **Finance**, and other Means.

T. Chamberlain, *Letter* 8 January in J. Strype, *Ecclesiastical Memorials* (1721) vol. II. xiii. 349

**1721** There was no money to be had at **finance** in Antwerp under 16 in the hundred for one year.

J. Strype, *Ecclesiastical Memorials* vol. II. xiii. 350

finance

7.a. In *plural*. Monetary resources or affairs.

7.a.i. Of a sovereign or state.

1656–

In early use sometimes difficult to distinguish from the *plural* use of sense 5.

**1656** Every one..accused him of having exhausted the **Finances**, or Exchequer.

B. Harris, translation of J. N. de Parival, *History of Iron Age* ii. xi. 260

...

**2015** This deal means Northern Ireland's **finances** can be put back on a sustainable footing.

*Times* 18 November 28/3

finance

7.a.ii. Of an individual or company.

1686–

**1686** Brutus had drained his **Finances** for the equipping of a Fleet.

T. Otway, translation of S. de Broë, *History of Triumvirates* vol. II. xxxix. 411

...

**2016** He would not comment on the **finances** of the company.

*Sunday Times* 20 March 19/8

finance

7.b. As a mass noun.

7.b.i. Monetary resources; money used or intended for a particular purpose; financing, funding.

1840–

See also **rescue finance** *n.*

- 1840** Too limited in **finance** to purchase an estate, the renting one became a serious drawback.  
M. A. Hartley, *Indian Life* vol. II. 140
- ...
- 2007** He has a musical project on the boil that he is hoping will secure **finance** soon.  
*Courier-Mail* (Brisbane) 28 June 37/2

finance

- 7.b.ii.** A type of loan offered to a consumer by a retailer or lender, allowing the consumer to make a purchase (esp. of an expensive item, such as a car) and pay in regular instalments over a fixed period of time, typically at a rate of interest; an instalment plan, hire purchase. Also in **on finance**: on an instalment plan, on hire purchase. Cf. **finance company n.** **1920-**

Recorded earliest as a modifier.

- 1920** Automobiles for sale... Terms to responsible parties. We finance our own sales. No addition **finance** charge made.  
*Omaha* (Nebraska) *Sunday Bee* 25 July (advertisement)
- ...
- 2021** Both phones can be bought on **finance** directly from Google with zero per cent interest.  
*Independent* (Nexis) 21 October

finance

- 8.** In *plural*. Expenditure. *rare* in early use. **1730-**

- 1730** The duchess is a more severe check upon my **finances** than ever you were.  
J. Gay, *Letter to Swift* 6 December (1766) vol. II. 118
- ...
- 2020** Please give me all your tips and tricks on how to cut back on **finances** and how to save more money!  
@spookygouhix 19 February in *twitter.com* (accessed 16 Nov. 2021)

finance

- 9.** The management of money and investments, esp. by a government or commercial organization; the branch of economic or commercial activity concerned with this. **1763-**

See also **high finance n.**, **personal finance n.**

- 1763** He wants indeed no additional knowledge in **finance**.  
*London Chronicle* 21 July 76/2

...  
**2009** Job losses in manufacturing now exceed those in **finance**.  
*Financial Times* 4 February 14/3

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## Phrases

**man of finance** *noun*

1701-

A man who is an expert in finance or financial matters; a male financier.

[Originally after French *homme de finance* (1598 or earlier in Middle French).]

**1701** Knavery is in a manner inherent in Men of **Finance** [French *homme de Finance*].  
A. Boyer, translation of E. Le Noble, *Art Prudent Behaviour* i. 42

...

**2016** Gordhan..should know as a **man of finance** that the rand has fallen the most in the Zuma years.  
*Sunday Tribune* (South Africa) (Nexis) 24 January 21

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## PRONUNCIATION

### BRITISH ENGLISH

**/ˈfʌɪnəns/** 

FIGH-nans

**/fʌɪˈnəns/** 

figh-NANS

**/fɪˈnəns/** 

fin-ANS

### U.S. ENGLISH

**/'faɪ,næns/** 

FIGH-nans

**/fɪˈnæns/** 

fuh-NANS

## FORMS

## Variant forms

late Middle English	<b>fenaunce, finiance, fynauns</b>
late Middle English–1500s	<b>fynance, fynaunce</b>
late Middle English–1600s	<b>finauce</b>
late Middle English–	<b>finance</b>

Also *Scottish*

pre-1700	<b>finanse, fynance, fynans</b>
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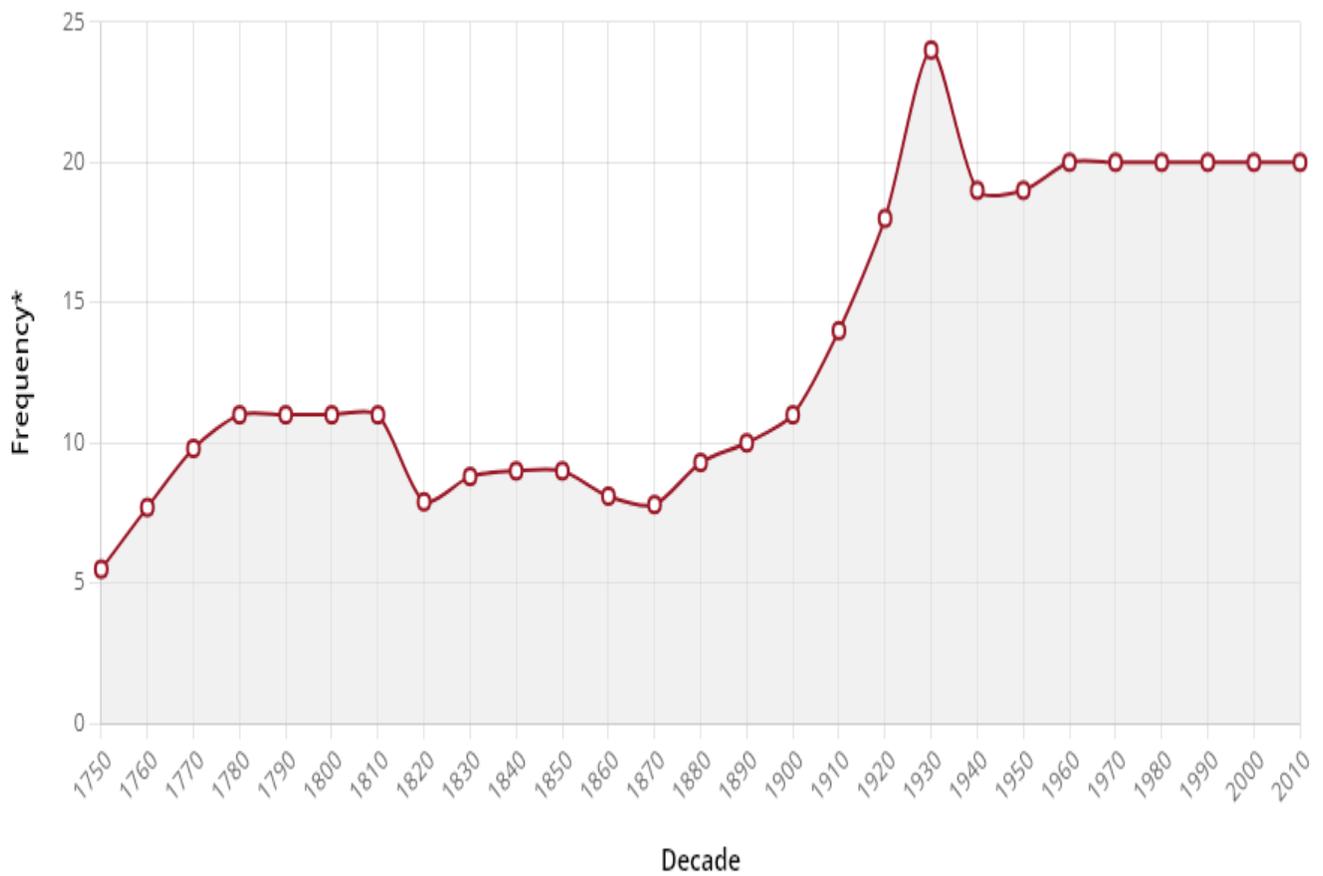
## FREQUENCY

*finance* is one of the 5,000 most common words in modern written English. It is similar in frequency to words like *appreciation*, *cable*, *somewhere*, *subsequently*, and *tomorrow*.

It typically occurs about 20 times per million words in modern written English.

*finance* is in frequency band 6, which contains words occurring between 10 and 100 times per million words in modern written English. [More about OED's frequency bands](#)

### Frequency of *finance*, *n.*<sup>1</sup>, 1750–2010

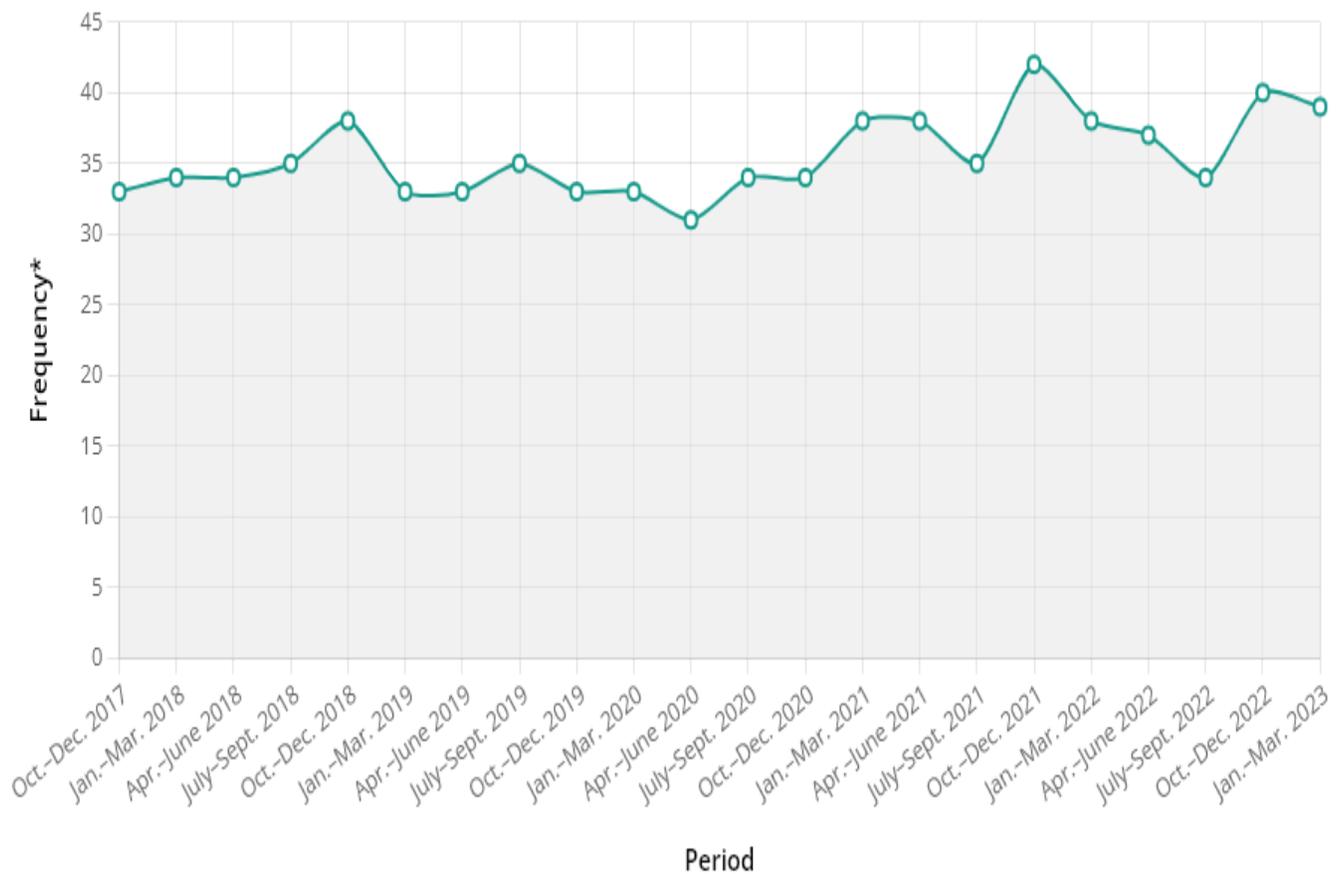


\* Occurrences per million words in written English

Historical frequency series are derived from Google Books Ngrams (version 2), a data set based on a corpus of several million books printed in English between 1500 and 2010. The Ngrams data has been cross-checked against frequency measures from other corpora, and re-analysed in order to handle homographs and other ambiguities.

The overall frequency for a given word is calculated by summing frequencies for the main form of the word, any plural or inflected forms, and any major spelling variations.

### Frequency of *finance*, n.<sup>1</sup>, 2017–2023



\* Occurrences per million words in written English

Modern frequency series are derived from a corpus of 20 billion words, covering the period from 2017 to the present. The corpus is mainly compiled from online news sources, and covers all major varieties of World English.

## COMPOUNDS & DERIVED WORDS

Sort by

**finance, v.** a1513-

transitive. To supply (a person, organization, enterprise, etc.) with finances or money; to provide capital or funding for.

**financy, n.** 1600-1727

In singular or plural. Taxes; revenues of a sovereign or state. Also: wealth, riches; monetary resources or affairs.

**financer, n.** 1604-

A person concerned with or skilled in finance; esp. a person who or organization which provides capital or funding to others (cf. finance, v. 2).

**public finance, n.** 1676-

(a) (Often in plural) government revenue and expenditure, such as taxation, public spending, government borrowing and debt, etc.; (b) the branch of...

**finance chamber, n.** 1717-

A deliberative or legislative assembly dealing with finances; a room used for meetings of such an assembly.

**financial, adj. & n.** 1734-

Of or relating to finance or money matters.

**finance minister, n.** 1768-

A government minister responsible for financial matters or economic policy.

**financial, adj.** 1776-1843

Of or relating to finance or money matters; = financial, adj. A.1.

**finance committee, n.** 1783-

A committee that considers or examines finances.

**finance bill, n.** 1786-

A legislative bill dealing with finances, containing provisions for revenue, expenditure, etc.

**finance company, n.** 1787-

A financial institution that provides loans or arranges credit at interest; (later) esp. one primarily concerned with financing instalment plan or...

**personal finance, n.** 1828-

(Often in plural) an individual or family's income, expenditure, assets, and other financial affairs (as distinguished from those of a country...

**financier, n.** 1840-69

A person concerned with or skilled in finance; = financier, n. 2.

**high finance, n.** 1840-

Financial transactions of a large or complex nature, or the financial institutions which deal with these.

**financist, n.** 1846-

A financier (financier, n. 2), (sometimes) esp. one regarded as profiteering or dishonest (cf. financialist, n.).

**finance house, n.** 1847-

A financial institution that provides loans or arranges credit at interest; = finance company, n.

**campaign finance, n.** 1890-

The activity or practice of soliciting and collecting monetary donations, funding, etc., to support a political campaign.

**Islamic finance, n.** 1948-

A financial system that conforms to Islamic principles and Sharia law, esp. by prohibiting the payment or receipt of interest.

**microfinance, n.** 1963-

The provision of loans and other financial services to low-income individuals and communities for the creation of small businesses, typically in the...

**rescue finance, n.** 1971-

= rescue financing, n.

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