

finance

NOUN¹

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.](#)¹) + *-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

economics and commerce

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, *Seyng 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 Thorough 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*

economics and commerce

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

economics

finance

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

finance

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	fenaunce, finiance, fynauns
late Middle English–1500s	fynance, fynaunce
late Middle English–1600s	finauce
late Middle English–	finance

Also *Scottish*

pre-1700	finanse, fynance, fynans
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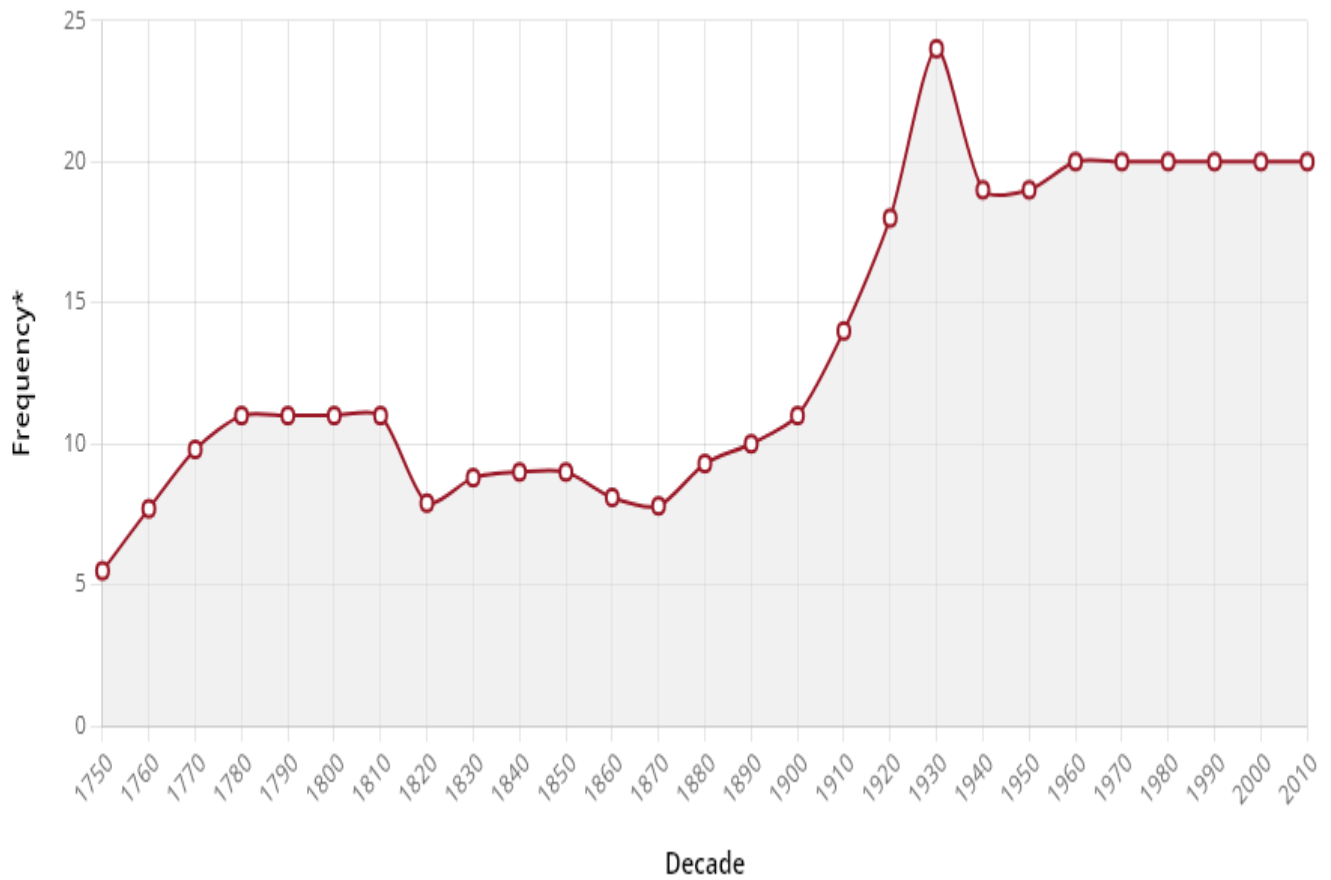
FREQUENCY

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.*¹, 1750–2010

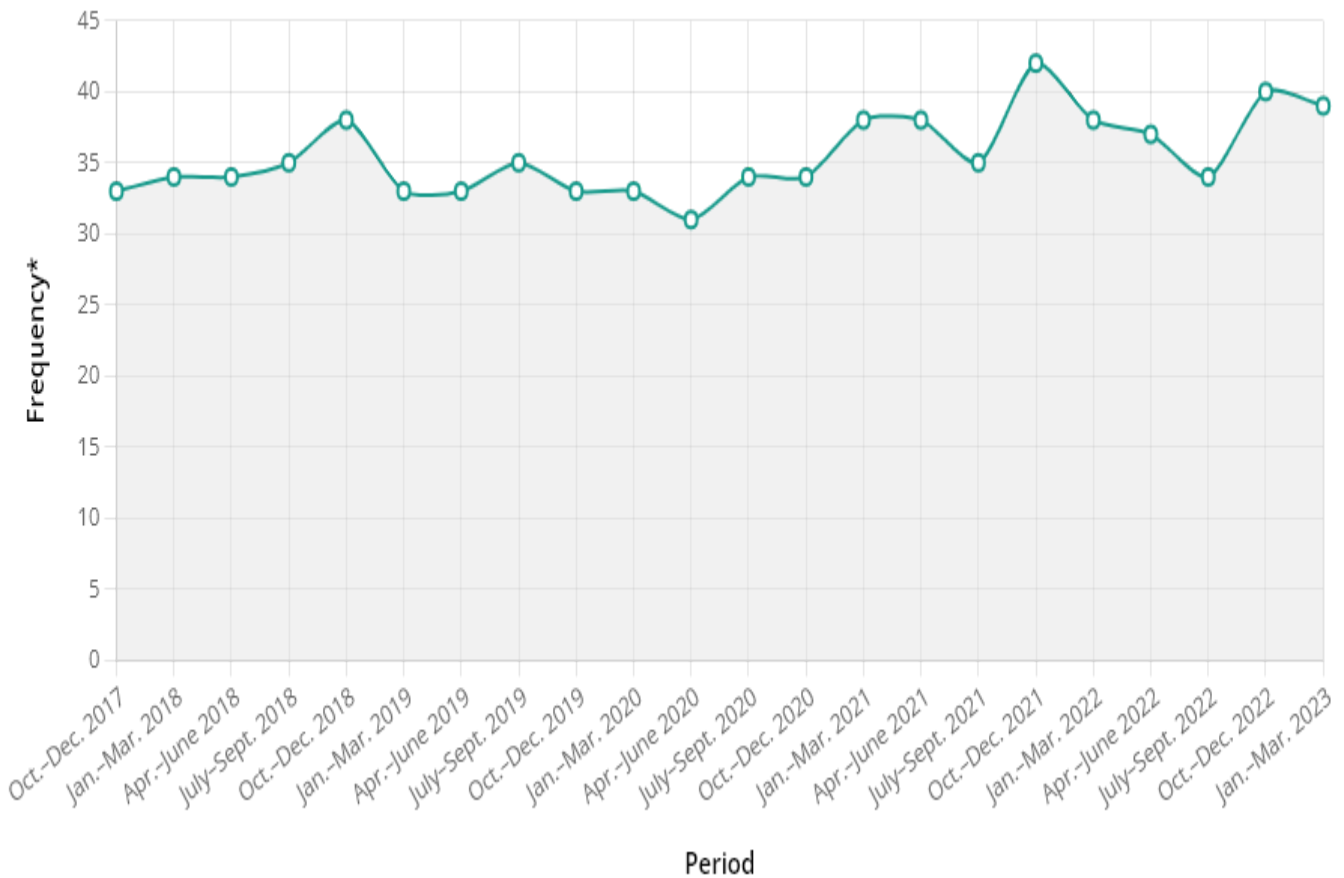


* Occurrences per million words in written English

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.¹, 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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