

**finance****1. [ˈfaɪnæns] n****1. финансы, денежные отношения**

a system of finance - финансовая система

finance committee - финансовая комиссия

Finance Act - закон о вступлении в силу государственного бюджета

Ministry of Finance - министерство финансов

to be versed in questions of finance - хорошо разбираться в финансовых проблемах

**2. pl финансы, доходы, деньги**

the finances of a state - государственные доходы

his finances are low - у него плохо с деньгами

**3. финансирование**

◇ high finance - а) крупные финансовые операции; б) финансовая олигархия; финансовая аристократия

**2. [faɪˈnæns] v****1. финансировать**

to finance a new house - финансировать строительство нового дома

**2. содержать на свои средства**

to finance a son through college - предоставлять сыну средства для жизни на время учёбы в колледже (включая плату за обучение)

**3. продавать в кредит**

auto producers unable to finance their dealers - автомобильные заводы, не имеющие возможности предоставлять кредит своим посредникам

**finance**

Oxford Advanced Learners Dictionary 8th Ed.

**fi·nance** AW [finance finances financed financing] noun, verb BrE [ˈfaɪnæns]

NAmE [ˈfaɪnæns] BrE [faɪˈnæns] NAmE [faɪˈnæns] BrE [fəˈnæns] NAmE [fəˈnæns]

**noun****1. (especially BrE) (NAmE usually fi·nan·cing) uncountable ~ (for sth) money used to run a business, an activity or a project**

• Finance for education comes from taxpayers.

• The project will only go ahead if they can raise the necessary finance.

**2. uncountable the activity of managing money, especially by a government or commercial organization**

• the Minister of Finance

• the **finance director/department**

• a diploma in banking and finance

• the world of **high finance** (= finance involving large companies or countries)**3. finances plural the money available to a person, an organization or a country; the way this money is managed**• **government/public/personal finances**

• It's about time you sorted out your finances.

• Moving house put a severe strain on our finances.

• The firm's finances are basically sound.

Word Origin:

late Middle English: from Old French, from finer 'make an end, settle a debt', from fin 'end', from Latin finis 'end' (in medieval Latin denoting a sum paid on settling a lawsuit). The original sense was 'payment of a debt, compensation, or ransom'; later 'taxation, revenue'. Current senses date from the 18th cent., and reflect sense development in French.

Culture:**banks and banking**In Britain, the **central bank**, which acts as banker for the state and commercial banks, is the ↑**Bank of England**. The Governor of the Bank of England advises the government on financial matters. The bank sets national interest rates (= the cost of borrowing money) and is responsible for issuing **banknotes**.The main commercial banks, called **clearing banks** or **high-street banks**, are NatWest, ↑**Barclays**, ↑**Lloyds TSB** and ↑**HSBC**.These are known as the 'big four' and have branches in most towns. Former **building societies** that became banks in the mid1990s, such as **Abbey** and the ↑**Halifax**, now compete with them for customers. People can use a **current account** and, forsavings, a **deposit account**. The high-street banks offer **bank loans** for individuals and small businesses. **Merchant banks** deal with company finance on a larger scale.In the US there are thousands of banks. This is because banks are prevented by law from operating in more than one state. Some banks get round this rule by forming **holding companies** which own banks with the same names in different states. Unlike British banks, American banks are banks of **deposit** and **credit** and do not build up **capital**. Banking is dominated by large **money center** banks, such as **Chase**, which raise money by dealing in the international money markets and lend it to businesses and other banks.The US central bank is the ↑**Federal Reserve Bank**, often called the **Fed**. In addition to the national Fed in ↑**Washington, DC**, there are 12 regional ones. The Fed tells commercial banks how much money they must keep in reserve and decides what rate of interest to charge when lending them money. This affects the rate of interest the commercial banks charge their customers.In the US people keep their accounts in commercial banks which must have a charter (= permission to operate) from the US or a state government. Each state decides whether to allow **branch banking**, i.e. to allow customers to do business at any branch of a bank, not just the one where they have their account. People also keep money in **savings and loans** organizations. The most common accounts are **checking** and **savings** accounts.

## Culture:

### the City

The business and financial centre of London is called **the City** or **the City of London**. It covers an area in east central London north of the River Thames, between Blackfriars Bridge and <sup>↑</sup>[Tower Bridge](#). It is only about one square mile/2.5 square kilometres in size and is often referred to as **the Square Mile**.

Many financial institutions have their head offices in the City, including the <sup>↑</sup>[Bank of England](#) in Threadneedle Street, the <sup>↑</sup>[London Stock Exchange](#) in Old Broad Street and <sup>↑</sup>[Lloyd's of London](#) in Lime Street. Many banks, insurance companies and **stockbrokers** (= companies that buy and sell shares for others) have been in the City many years. When journalists talk about 'the City' they are usually not referring to the place but to the people involved in business and **commerce**, as in: **The City had been expecting poor results from the company.** (

Compare <sup>↑</sup>[Wall Street](#)

)

In the City old and new buildings stand next to each other. The most famous older buildings include <sup>↑</sup>[St Paul's Cathedral](#), the <sup>↑</sup>[Guildhall](#) and the <sup>↑</sup>[Mansion House](#), where the <sup>↑</sup>[Lord Mayor](#) of London lives. Tower 42, which is 600 feet/183 metres high, and the <sup>↑</sup>[Swiss Re Tower](#), nicknamed 'the Gherkin', are two of the City's more recent **landmarks**. The <sup>↑</sup>[Barbican Centre](#) includes an art **gallery**, a theatre and a concert hall, as well as flats/apartments.

Few people live in the City and at night the population is about 7 000. During the day it rises to about half a million, as business people **commute** to the City by car, bus and train. In the past the traditional image of the **City gent** was of a **businessman** in a dark suit and **bowler hat**, carrying a **briefcase** and a newspaper or an umbrella. The expression **She's something in the City** means 'She has an important job with a bank or firm of **stockbrokers**', and suggests wealth and high social status.

## Thesaurus:

### finance noun

#### 1. U

- Finance for education comes from taxpayers.

**money** • • **funds** • • **funding** • • **means** • • **capital** • |informal **cash** •

**government/public** finance/money/funds/funding/capital/cash

**have/lack** (the) finance/money/funds/funding/means/capital/cash **(to do sth)**

**raise/provide/put up** (the) finance/money/funds/funding/capital/cash **(for sth)**

#### 2. U

- the Minister of Finance

**economics** • • **banking** •

**Finance or economics?** **Finance** is the practical process of managing money. **Economics** is the theory of how money works.

## Collocations:

### Finance

#### Income

earn money/cash/(*informal*) a fortune

make 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*) check

change/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:

- Local government finance officers found the tax very difficult to administer.
- Our family finances are not very healthy at the moment.
- Several banks are providing finance for the housing programme.
- She struggled to get the necessary finance for her training.
- The banking and finance sector was booming.
- The company was under pressure to get its finances in order.
- The company's finances are looking a bit shaky.
- Their finances are (in) a mess.
- They are not sure how they will raise the finances to go on the trip.
- We don't have the finances to go on holiday this year.
- We don't have the finances to throw a big party.
- You may require bridging finance until the sale of your own property is completed.
- how to plan your finances for a comfortable retirement
- that most emotive of personal finance issues— taxation
- the availability of bank finance for small businesses
- the finance available to local government
- the need to obtain additional finance
- the world of high finance
- Please send all invoices to the finance department.
- She's got a diploma in banking and finance.
- The bank offers advice and guidance on personal finance.
- The firm's finances are basically sound.

**verb ~ sth**

to provide money for a project

**Syn:** fund

- The building project will be financed by the government
- He took a job to finance his stay in Germany.

Verb forms:

verb form	finance
present simple	finances
I / you / we / they	finances / finance
he / she / it	finances / finances
present continuous	financing / financing
I / you / we / they	financing / financing
he / she / it	financing / finances
past simple, past participle	financed
I / you / we / they	financed / financed
he / she / it	financed / finances
past continuous	financing / financing
I / you / we / they	financing / financing
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Thesaurus:

**finance verb T**

- The project will be financed by the government

**fund** • **support** • **sponsor** • **subsidize** • **endow** • |especially AmE, informal **bankroll** • |finance guarantee • • **underwrite**

finance/fund/support/sponsor/subsidize/bankroll/underwrite a **project/programme**

finance/fund/support/sponsor/subsidize/bankroll a **campaign**

sth is **publicly** financed/funded/sponsored/subsidized

Example Bank:

- The new roads will be financed privately.
- The project was financed jointly by the British and French governments.
- the £37 million needed to finance the redevelopment
- the introduction of a properly financed dog warden scheme
- Apparently he committed the offences to finance his drug addiction.
- The building project will be financed by the government and by public donations.
- The money was used to finance the takeover of three rival companies.

See also: ↑financing

## finance

Longman DOCE 5th Ed. (En-En)

I. **finance**<sup>1</sup> **S3 W2 AC** /'faɪnæns, fə'næns \$ fə'næns, 'faɪnæns/ *BrE* <sup>u</sup> *AmE* <sup>u</sup> *noun*

[Word Family: *noun*: ↑finance, ↑financing; *verb*: ↑finance; *adverb*: ↑financially; *adjective*: ↑financial]

[Date: 1300-1400; Language: French; Origin: finer *'to end, settle (a debt)'*]

1. [**uncountable**] the management of money by governments, large organizations etc:

- " leasing and other forms of business finance
- " Russia's finance minister
- " the world of high finance (=financial activities involving very large amounts of money)

2. **finances** [**plural**] the money that an organization or person has, and the way that they manage it:

- " concerns about the company's finances
- " She refused to answer questions about her personal finances.

3. [**uncountable**] money provided by a bank or other institution to help buy or do something **SYN** funding/funds

**finance for**

- " We need to raise finance for further research.

II. **finance**<sup>2</sup> **W3 AC BrE** <sup>u</sup> *AmE* <sup>u</sup> *verb* [transitive]

[Word Family: *noun*: ↑finance, ↑financing; *verb*: ↑finance; *adverb*: ↑financially; *adjective*: ↑financial]

to provide money, especially a lot of money, to pay for something **SYN** fund:

- " The concerts are financed by the Arts Council.

—**financing** *noun* [**uncountable**]:

- " The financing for the deal has been approved in principle.

## finance

Freakuency Pack

12500 **1575**<sup>MCW</sup>

15000 **579**<sup>COCA</sup>

RANGE: **1k** FINANCE 83329

finance 13078

financed 2541

unfinanced 5

finances 3417

financial 52614

financially 4396

financier 612

financiers 318

financing 6348

COCA 500k Unlemmatized

5279 **4499**<sup>8836</sup> *nn1*

2438 **10296**<sup>2951</sup> *vvi*

1150 **17976**<sup>1291</sup> *vv0*