

## STRUCTURAL AND SEMANTIC FEATURES OF ENGLISH FINANCIAL IDIOMS

Idioms belong to expressive means widely used in different spheres and domains to make our speech brighter and more influential. They provide us with ready-made recipes how to present our ideas in a figurative way with the help of the code familiar to representatives of certain cultures and communities. So an idiom is a type of phrase or expression that has a meaning that cannot be deciphered by defining the meaning of individual words that belong to its structure. The word “idiom” itself comes from ancient Greek and means “peculiar phraseology.”

There are different classifications of idioms based on varied criteria. According to their size idioms are divided into short and long. Short idioms consist of a word or two, e.g. *money talks* (a phrase emphasizing the persuasive power of money; money gives one power and influence to help get things done or get one's own way), *daylight robbery* (a situation in which one is charged an exorbitant price), *fast buck* (money made quickly and/or without effort, often through dishonest, unscrupulous, or ethically dubious means), *flat broke* (having no money), *go Dutch* (divide a check or bill so that each person contributes to it), *gravy train* (a state, position, or job in which one makes an excessive amount of money without expending much or any effort), *nest egg* (an allotment of money that is set aside for the future), *cheapskate* (someone who is reluctant to spend money). While long idioms contain more than two words. Here are some examples of long financial idioms: *to cost an arm and a leg* (to be very expensive), *to put all one's eggs in one basket* (to invest, devote, or commit all of one's every day resources onto a single venture, opportunity, or goal, generally at the risk of losing everything in the event that that thing fails or does not come to fruition), *to bring home the bacon* (to earn money to support one's family).

According to their grammatical structure idioms are divided into:

1) nominal phrases which can be represented by different models such as N+N, e.g. *penny pincher* (someone who is very reluctant or unwilling to spend), *money grubber* (someone who obsessively and aggressively attempts to accumulate, hoard, and protect their money); N+of+N, e.g. *color of one's money* (one's ability to pay for something); N+and+N, e.g. *bread and butter* (a job or task that provides one with a steady income); Adj.+N, e.g. *red cent* (the smallest possible amount of money), *mad money* (a small sum of cash money kept aside

or in reserve for emergencies, unforeseen expenses, or impulsive purchases), *a pretty penny* (a large amount of money);

2) verbal phrases which can be formed by such models as V + N, e.g. *pick up the tab* (to pay the cost of something, especially as a treat or favor for someone else), *break the bank* (be very expensive); V+Prep.+N/Adj., e.g. *go into the red* (go into debt), *pay through the nose* (pay an exorbitant amount of money for something, especially more than is reasonable);.

3) whole sentences, e.g. *money doesn't grow on trees* (money should not be wasted because it is not something that can be replenished whenever one wants), *He who pays the piper calls the tune* (the person who pays for something will or should dictate how something should be done).

Idiom examination from semantic perspective allowed us to distinguish the following thematic groups:

1) idioms for saving money, e.g. *cut back* (to reduce or decrease), *tighten one's belt* (limit one's budget), *squirrel away* (hoard something for future use);

2) idioms for spending money, e.g. *shop till you drop* (to spend an exorbitant or unrestrained amount of time shopping and buying things).

3) idioms for earning money: e.g. *rake in the dough* (make a lot of money), *make a killing* (earn a large profit), *cash cow* (a business or investment that generates a large or consistent profit), *feather one's nest* (make oneself rich, especially by taking unfair advantage of others), *strike it rich* (become wealthy very quickly or suddenly);

4) idioms for investing money, e.g. *hedge your bets* (take an action in order to offset a potential future loss), *strike while the iron is hot* (make most of an opportunity or favourable conditions while one has the chance to do so), *play the long game* (take the actions in the present with the aim of yielding desired results in the future), *buy low, sell high* (financial advice to buy low-priced stocks and then sell then when their price is higher, thus making a profit);

5) idioms for donating money, e.g. *give a hand up, not a handout*;

6) idioms for retiring with money, e.g. *well-heeled* (wealthy).

To sum up, it should be noted that English financial idioms are represented by different structures that help represent the most common situations and phenomena of different aspects of financial sphere. They can involve specific financial vocabulary or contain only words of general domain. English financial idioms can either have direct and full Ukrainian equivalents or completely lack them and be rendered in a descriptive manner only.

#### References

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