Tissimo

LISTEN
Scan to hear every example
tissimo.co/worksheets/borrowed-chords

Borrowed chords

A piece in C major can borrow a chord from **C minor**, its parallel minor (Handout 74). The home note stays the same; for a moment the color turns darker.

WHERE THEY COME FROM: THREE FLATS

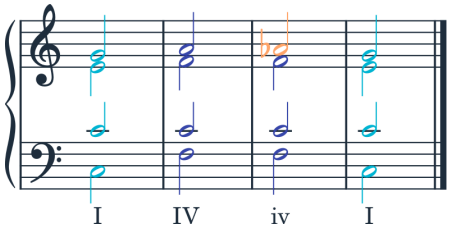


C minor keeps C as home but lowers three notes a half step: **E♭**, **A♭** and **B♭**. A chord built with them is a **borrowed chord**. Secondary dominants bring sharps that rise (Handout 235); these flats mostly **fall**: A♭ to G, B♭ to A, E♭ to D.

FOUR FAVORITES IN C MAJOR

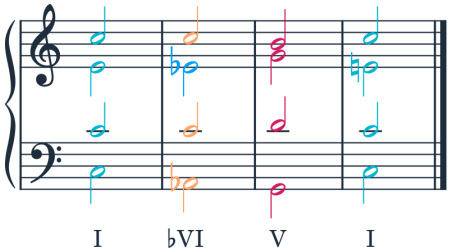
Each chord wears the color of its root: I **cyan**, IV **indigo**, V **magenta**. A borrowed note keeps its own color, as in the flats above.

iv F minor



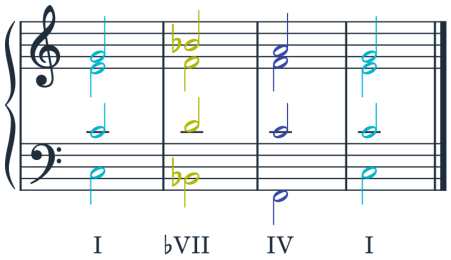
IV with its A lowered. The soprano sings **A, A♭, G**: a darker amen cadence (Handout 72).

♭VI A♭ major



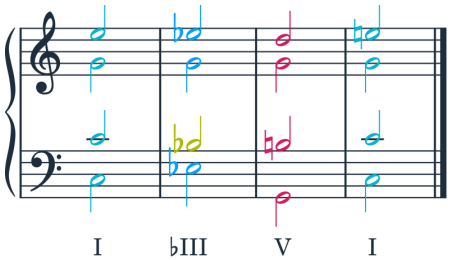
Built on the lowered 6th. The alto slides E to **E♭**; the bass **A♭** falls to G, the root of V. The **E♭** then rises to G: falling to D would make parallel 5ths with the bass.

♭VII B♭ major



Built on the lowered 7th. The soprano's **B♭** falls to A as the music moves on to IV.

♭III E♭ major



Built on the lowered 3rd. The soprano slides **E, E♭, D** on its way to V.

HEARD IN YOUR PIECES



Burgmüller, *La Candeur*, left hand, bars 17–19 (Handout 344): **I – iv6/4 – I**. The bass C is not the F-minor chord's root, so it keeps its own color.

At the end of *La Candeur* the left hand rocks from C major to **F minor over C** and back (bars 17–20), its **A♭** falling to G: the "F-minor color" of its form map, and a pedal 6/4 (Handout 383).

More: Fm/A♭ in *The Entertainer*, bar 18 (Handout 208); the E♭ of Clementi's Sonatina, bar 17 (Handout 239); the olive-gold F major chords near the end of the *Gymnopédie* (Handout 75).

Borrowing works both ways: a **minor** piece that ends on a **major** tonic chord has borrowed its 3rd. That is a **Picardy third**.

Try it Play C – F – Fm – C and sing the top line: G, A, A♭, G. Then play *Twinkle, Twinkle* with F minor under "how I" (bar 3), but keep F major under "little" (bar 2), where the tune sings A.

© 2026 Tissimo. All rights reserved.