



Korean Ladder Study Note

카드로 할게요 / 현금이요

Paying by Card or Cash at the Counter

Level	Topic	Focus
A1 · Beginner TOPIK 1	Conversation Shopping	카드로 할게요 / 현금이요 Paying by Card or Cash at the Counter

Study Links

Open this lesson on Korean Ladder

<https://www.koreanladder.com/lesson.html?id=KOR-A1-CONV-SHP-003>

Watch the full video on YouTube

<https://www.youtube.com/watch?v=MJzAs8mWXQ8>

Visit koreanladder.com for all free lessons

<https://www.koreanladder.com>

Core Idea

Okay, real talk. I can ask 얼마예요?, but then the clerk looks at me and I freeze. Do I say card? Cash? What if they ask something about 일시불?

많은 학습자가 여기서 멈춰요. In English, a lot of learners freeze right at payment. Today we fix that with a few short lines.

오늘의 핵심 패턴은 '카드로 할게요'예요. In English, I'll pay by card. The particle 로 marks the method.

So 로 is the method slot. Card plus 로 plus 할게요. 카드로 할게요.

Conversation Snapshot

Speaker	Korean	Meaning
Hana	카드 돼요? —	Do you take cards?
Junho	네, 됩니다. —	Yes, we do.



Speaker	Korean	Meaning
Hana	카드로 할게요. —	I'll pay by card.
Junho	일시불로 하시겠어요? —	One payment?
Hana	네, 일시불로 할게요. —	Yes, one payment please.
Hana	카드 돼요? —	Do you take cards?
Junho	네, 됩니다. —	Yes, we do.
Hana	카드로 할게요. —	I'll pay by card.

Vocabulary & Useful Expressions

Word	Meaning	Example
카드로 할게요 kadeuro halgeyo	I'll pay by card	오늘의 핵심 패턴은 '카드로 할게요'예요. In English, I'll pay by card. The particle 로 marks the method.
현금이요 hyeongeumiyo	Cash. / It's cash	현금을 쓸 때는 짧게 말해요. 현금이요. In English, cash, or it's cash.
현금으로 할게요 hyeongeumeuro halgeyo	I'll pay with cash	더 완전한 문장도 있어요. 현금으로 할게요. In English, I'll pay with cash. Same pattern as card.
카드로 / 현금으로 kadeuro / hyeongeumeuro	by card / with cash	모음이나 리을 받침 뒤에는 로를 써요. 나머지 받침 뒤에는 으로를 써요. In English, after a vowel or 리을, use 로; after other final consonants, use 으로. So 카드로, and 현금으로.
네, 일시불로 할게요 ne, ilsibullo halgeyo	Yes, I'll pay in one payment	초보자는 거의 항상 이렇게 답하면 돼요. 네, 일시불로 할게요. In English, yes, one payment please.
일시불 ilsibul	one lump-sum payment	So 일시불 is not a scary bank word. It just means pay all at once.
일시불로 할게요 ilsibullo halgeyo	I'll pay in one payment	맞아요. 할부는 나중예요. For beginners, remember 일시불로 할게요.
카드 주세요 kadeu juseyo	Please give me a card (wrong for paying)	카드 주세요 means please give me a card. That is not payment. Payment is 카드로 할게요.



Grammar / Structure Notes

카드로 할게요

카드로 할게요 — I'll pay by card

로 marks the payment method

카드로 할게요

카드 + 로 + 할게요 — I'll pay by card

하나씩 나눠 볼게요. 카드 is card. 로 means by or with that method. 할게요 means I'll do it. Together: 카드로 할게요.

카드로 할게요

카드로 할게요 — I'll pay by card

method + 로 + 할게요

현금이요

현금이요 — Cash. / It's cash

short cash answer at checkout

현금이요

현금 + 이요 — It's cash. / Cash.

현금 means cash, and 이요 finishes the short polite phrase. So 현금이요 is a natural cash answer.

Pronunciation Loop

Phrase	How to practice
카드로 할게요	kadeuro halgeyo
현금이요	hyeongeumiyo
네, 일시불로 할게요	ne, ilsibullo halgeyo

Self-Check

- 1 Say 카드로 할게요 / 현금이요 three times: slow, natural, then inside a short sentence.
- 2 Write one original sentence that was not in the video.
- 3 Rewatch the YouTube lesson and pause when the same pattern appears.

Related / Subsequent Studies



Lesson	Why study it next	Link
얼마예요 Asking the Price and Getting a Bag	A1 Conversation: compare 얼마예요 with this lesson so the boundary becomes clearer.	Open lesson https://www.koreanladder.com/lesson.html?id=KOR-A1-CONV-SHP-002
이거 주세요 Asking for This One	A1 Conversation: compare 이거 주세요 with this lesson so the boundary becomes clearer.	Open lesson https://www.koreanladder.com/lesson.html?id=KOR-A1-CONV-SHP-001
입어 봐도 돼요 Trying Clothes On	A2 Conversation: compare 입어 봐도 돼요 with this lesson so the boundary becomes clearer.	Open lesson https://www.koreanladder.com/lesson.html?id=KOR-A2-CONV-SHP-002
좀 깎아 주세요 / 더 주세요 Bargaining and Asking for Extra at a Market	A2 Conversation: compare 좀 깎아 주세요 / 더 주세요 with this lesson so the boundary becomes clearer.	Open lesson https://www.koreanladder.com/lesson.html?id=KOR-A2-CONV-SHP-001

My Notes

Your ladder to fluent Korean. This PDF, the website, and the video lessons are free for personal study.