



Korean Ladder Study Note

현금이 부족해요

Asking to Pay Part in Cash and Part by Card

Level	Topic	Focus
A1 · Beginner TOPIK 1	Conversation Shopping	현금이 부족해요 Asking to Pay Part in Cash and Part by Card

Study Links

Open this lesson on Korean Ladder

<https://www.koreanladder.com/lesson.html?id=KOR-A1-CONV-SHP-019>

Watch the full video on YouTube

<https://www.youtube.com/watch?v=yTozI2Op238>

Visit [koreanladder.com](https://www.koreanladder.com) for all free lessons

<https://www.koreanladder.com>

Core Idea

Okay, real story. I was at a little shop in Seoul. The total was twelve thousand won, and I only had a five thousand won bill. I wanted to pay five thousand in cash and the rest by card, and I just froze.

That happens a lot. Most shops in Korea can do this. You only need two or three short sentences.

So what do I say first? I don't want to just wave my card around and hope.

첫 문장은 이거예요. 현금이 부족해요. In English, 'I don't have enough cash.'

Conversation Snapshot

Speaker	Korean	Meaning
Junho	총 만 이천 원입니다. —	That's 12,000 won in total.
Hana	아, 현금이 좀 부족해요. —	Oh, I'm a little short on cash.



Speaker	Korean	Meaning
Hana	현금이랑 카드로 나눠서 계산해도 돼요? —	Can I split it between cash and card?
Junho	네, 가능해요. 현금은 얼마 내시겠어요? —	Yes, that's fine. How much will you pay in cash?
Hana	현금으로 오천 원, 나머지는 카드로요. —	5,000 won in cash, and the rest by card.
Junho	네, 칠천 원은 카드로 결제해 드릴게요. —	Okay, I'll put 7,000 won on the card for you.
Hana	감사합니다. —	Thank you.

Vocabulary & Useful Expressions

Word	Meaning	Example
-(으)로 -(eu)ro	by, with (the way you pay)	좋은 질문이에요. 으로 or 로 means 'by' or 'with.' 현금으로 is 'with cash.' 카드로 is 'by card.'
현금 + 으로 → 현금으로 / 카드 + 로 → 카드로 —	after a consonant: 으로 · after a vowel: 로	현금 ends with a consonant, the letter 미음. So we add 으로. 카드 ends with a vowel, so just 로.
카드로 + 요 → 카드로요 —	By card. (polite)	맞아요. And at the very end, 카드로요. The 요 just makes the short phrase polite.
오천 원 · 만 원 · 만 이천 원 · 칠천 원 ocheon won · man won · man icheon won · chilcheon won	5,000 · 10,000 · 12,000 · 7,000 won	오천 원 is five thousand won. 만 원 is ten thousand. 만 이천 원 is twelve thousand. And 칠천 원 is seven thousand.
현금이 부족해요 hyeongeumi bujokaeyo	Asking to Pay Part in Cash and Part by Card	이제 따라 해 보세요. Repeat after me. 현금이 부족해요.
현금으로 오천 원, 나머지는 카드로요 hyeongeumeuro ocheon won, nameojineun kadeuroyo	Asking to Pay Part in Cash and Part by Card	다음 문장이에요. Slowly first, then natural. 현금으로 오천 원, 나머지는 카드로요.
카드로요 ✕ → 카드로 ✓ —	After a vowel, just 로.	Yes, the little ending. Some learners say 카드로요. That's not right. 카드 ends in a vowel, so it's 카드로.
일만 원 ✕ → 만 원 ✓ —	10,000 won	그리고 숫자도 조심하세요. Ten thousand is 만 원, not 일만 원. Just 만 원. So twelve thousand is 만 이천 원.



Grammar / Structure Notes

현금이 부족해요.

현금이 부족해요. — I don't have enough cash.

부족하다 = to be short, not enough

현금이랑 카드로 나눠서 계산해도 돼요?

현금이랑 카드로 나눠서 계산해도 돼요? — Can I split the payment between cash and card?

나눠서 = splitting it

현금으로 오천 원, 나머지는 카드로요.

현금으로 오천 원, 나머지는 카드로요. — 5,000 won in cash, and the rest by card.

나머지 = the rest

현금이 부족해요.

현금 + 이 + 부족해 + 요. — I don't have enough cash.

Let's take the first one apart, slowly. 현금이 부족해요.

현금이 부족해요.

현금 + 이 + 부족해 + 요. — I don't have enough cash.

현금은 'cash.' 부족해요는 'it's not enough.' So word for word, 'cash is short.'

Pronunciation Loop

Phrase	How to practice
[현그미 부족캐요]	hyeongeumi bujokaeyo
[현그므로 오처원, 나머지는 카드로요]	hyeongeumeuro ocheon won, nameojineun kadeuroyo
[현그미랑 카드로 나눠서 계산해도 돼요ㄱ]	hyeongeumirang kadeuro nanwoseo gyesanhaedo dwaeyo?

Self-Check

- 1 Say 현금이 부족해요 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
그냥 구경할게요 / 생각해 볼게요 Browsing Without Buying	A1 Conversation: compare 그냥 구경할게요 / 생각해 볼게요 with this lesson so the boundary becomes clearer.	Open lesson https://www.koreanladder.com/lesson.html?id=KOR-A1-CONV-SHP-007
세일해요 Asking About Sales and Discounts	A1 Conversation: compare 세일해요 with this lesson so the boundary becomes clearer.	Open lesson https://www.koreanladder.com/lesson.html?id=KOR-A1-CONV-SHP-004
시식은 괜찮아요 Declining Free Samples Politely	A1 Conversation: compare 시식은 괜찮아요 with this lesson so the boundary becomes clearer.	Open lesson https://www.koreanladder.com/lesson.html?id=KOR-A1-CONV-SHP-009
시식해도 돼요 Asking for Samples and Taste Tests	A1 Conversation: compare 시식해도 돼요 with this lesson so the boundary becomes clearer.	Open lesson https://www.koreanladder.com/lesson.html?id=KOR-A1-CONV-SHP-006

My Notes

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