

Colombian Cash Culture Cheat Sheet



**Your Guide to Money Phrases, Tipping Customs, and
Bargaining Scripts in Colombia**

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TABLE OF CONTENTS

Introduction.....	Page 3
Colombian Currency Basics.....	Page 3
Essential Money Phrases.....	Page 5
Tipping Customs.....	Page 6
Bargaining Tips and Scripts.....	Page 7
Conclusion.....	Page 9
Quick Reference Cheat Sheet.....	Page 10

Introduction & Currency Basics

Welcome to the Colombian Cash Culture Cheat Sheet!

Navigating money matters in Colombia can **make or break your travel experience**. Understanding local customs helps you connect respectfully with Colombians while avoiding awkward faux pas.

This guide covers essential Spanish phrases with **easy pronunciations, tipping etiquette, and bargaining strategies**. All tips are tailored for real situations like shopping, dining, and taking taxis.

Whether you're a first-time visitor or a seasoned traveler, these insights will empower you to **handle cash like a local**. Remember, Colombians value politeness and relationships over strict efficiency. Approach interactions with a smile!

Disclaimer: This guide is for informational purposes only. Customs may vary by region or situation. Always observe local norms. Last updated: October 2025.

Colombian Currency Basics

Get familiar with the basics to avoid confusion.

Currency Overview

- Colombia uses the **Colombian Peso (COP)**, abbreviated as \$. It's not USD, so always confirm!
- As of 2025, 1 USD equals approximately 4,000 to 4,500 COP
- Bills range from 1,000 to 100,000 COP. Coins range from 50 to 1,000 COP

Where to Get Money

- **ATMs** (cajeros automáticos) are widespread in cities. Use banks like Bancolombia for safety
- Avoid street exchanges
- Cards (Visa/Mastercard) work in urban areas, but cash is king in markets and rural spots

Cultural Note: *Time is flexible ("hora colombiana"), but money transactions are direct. Count your change politely.*

Currency Basics & Essential Phrases

Etiquette Tips

- Carry small bills (billetes pequeños) for taxis and vendors. They often lack change
- Don't flash cash. Use a money belt for safety
- Pay in COP only. USD is rarely accepted except in touristy areas
-

Common Denominations

Denomination	Common Use
1,000 COP	Small purchases, tips
5,000 COP	Meals, taxis
50,000 COP	Larger shopping, but break it early

Essential Money Phrases with Pronunciation Guides

Master these phrases for smooth transactions. Pronunciations are approximate. Practice with a smile!

General Money Phrases

- **Plata** (PLAH-tah) – Money (slang)
- **Billete** (bee-YEH-teh) – Bill/note
- **Luca** (LOO-kah) – 1,000 pesos (colloquial)
- **¿Cuánto es?** (KWAHN-toh ehs) – How much is it?

Shopping Situations

- **¿Cuánto cuesta esto?** (KWAHN-toh KWEHS-tah EHS-toh) – How much does this cost? (In a store/market)
- **Quiero comprar esto.** (KYEH-roh kohm-PRAHR EHS-toh) – I want to buy this
- **¿Aceptan tarjeta/crédito?** (ahk-SEHP-tahn tahr-HEH-tah/KREH-dee-toh) – Do you accept cards/credit? (Common in cities)

Cultural Note: *In informal markets, use cash and build rapport with greetings like "¡Buenas!" (BWEH-nahs) which means Hello!*

Payment and Tipping Customs

Payment and Change

- **La cuenta, por favor.** (lah KWEHN-tah, pohr fah-VOHR) – The bill, please (In restaurants)
- **¿Me da cambio?** (Meh dah KAHM-bee-oh) – Can you give me change?
- **Gracias, quédese con el cambio.** (GRAH-see-ahs, KEH-deh-seh kohn ehl KAHM-bee-oh) – Thanks, keep the change (For small tips)

Quick Phrase Reference

Situation	Phrase	Pronunciation
Asking Price	¿Cuánto vale?	KWAHN-toh VAH-leh
Paying Cash	Pago en efectivo.	PAH-goh ehn eh-fehk-TEE-voh
No Change	No tengo suelto.	Noh TEHN-goh SWEL-toh (I don't have small change)

Tipping Customs:

Tipping (propina) isn't mandatory in Colombia but shows appreciation. It's optional and modest. Over-tipping can seem showy.

General Rule

Tip 10% of the bill if service is good. Many restaurants add a "propina voluntaria" (voluntary tip) line. Pay it unless dissatisfied. No tip is expected for poor service.

Situation-Specific Tipping

- **Restaurants/Bars:** 10% (5,000 to 10,000 COP). For bars, leave small change (1,000 COP)
- **Taxis/Rideshares:** Round up to the nearest 1,000 COP (e.g., 12,300 becomes 13,000). No tip for metered taxis if exact
- **Hotels:** 2,000 to 5,000 COP per bag for bellhops. 5,000 COP per day for housekeeping
- **Tours/Guides:** 10,000 to 20,000 COP per person/day for excellent service
- **Street Food/Vendors:** No tip needed. It's not customary

Cultural Context: Tipping rewards good service but isn't a salary supplement. In rural areas, it's less common. Always tip in cash (pesos). If no "propina" line, say "Incluya la propina" (Include the tip).

Tipping Etiquette & Bargaining Tips

Tipping Do's and Don'ts

DO: ✓	DON'T: ✗
<ul style="list-style-type: none">• Tip discreetly• Say "Gracias"• Use cash in pesos• Check for included tips	<ul style="list-style-type: none">• Tip in USD• Insist if refused• Over-tip to show off• Tip for poor service

Bargaining Tips and Scripts

Bargaining (regateo) is fun and expected in markets like Paloquemao (Bogotá) or with street vendors. Don't try it in malls or fixed-price stores. Be friendly because it's a social dance!

Bargaining Tips

- Start at 50% of the asking price and meet in the middle
- Shop around first. Don't seem too eager
- Bargain for groups of items to get better deals
- Walk away politely if the price is too high. They may call you back

Cultural Note: Keep it light-hearted. Aggression turns people off. In Colombia, it's more collaborative than cutthroat. Avoid bargaining in formal settings like supermarkets.

Situation-Specific Scripts

Starting Bargain:

¿A cuánto lo deja? (Ah KWAHN-toh loh DEH-hah) What's your best price?

Countering High Price:

Es muy caro. ¿Me hace un descuento? (Ehs MOO-ee KAH-roh. Meh AH-seh oon dehs-KWEHN-toh) It's too expensive. Can you give a discount? (In markets for crafts/souvenirs)

Negotiating Lower:

¿Lo puede bajar un poco? (Loh PWEH-deh bah-HAHR oon POH-koh) Can you lower it a bit? Follow with your offer: "Le doy [amount] pesos." (Leh doy [amount] PEH-sohs) which means I'll give you [amount] pesos.

Closing Deal:

Está bien, lo compro. (Ehs-TAH bee-EHN, loh KOHM-proh) Okay, I'll buy it.

If No Deal:

Gracias de todos modos. (GRAH-see-ahs deh TOH-dohs MOH-dohs) Thanks anyway. (Walk away smiling)

Bargaining Scenarios

Scenario	Script Example	Tip
Market Stall	"¿Cuánto? – 50,000. ¿40,000?"	Smile and chat first
Taxi Fare	"¿Me lleva por 15,000?" (Will you take me for 15,000?)	Agree upfront if no meter

Conclusion

You've now got the tools to navigate Colombian cash culture with confidence! By using these phrases, respecting tipping norms, and bargaining politely, you'll save money and build genuine connections with locals.

Remember, it's about the experience. Embrace the warmth of Colombian hospitality. Safe travels, and download more guides from kamtravels.net!

"En Colombia, el dinero es secundario; las relaciones son lo primero."

In Colombia, money is secondary. Relationships come first.

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Essential Phrases At-a-Glance

English	Spanish	Pronunciation
How much?	¿Cuánto es?	KWAHN-toh ehs
The bill, please	La cuenta, por favor	lah KWEHN-tah, pohr fah-VOHR
Do you accept cards?	¿Aceptan tarjeta?	ahk-SEHP-tahn tahr-HEH-tah
Keep the change	Quédese con el cambio	KEH-deh-seh kohn ehl KAHM-bee-oh
Too expensive	Es muy caro	Ehs MOO-ee KAH-roh
Your best price?	¿A cuánto lo deja?	Ah KWAHN-toh loh DEH-hah

Quick Tipping Guide

Service	Amount
Restaurants	10% (5,000-10,000 COP)
Taxis	Round up to nearest 1,000
Hotel Bellhop	2,000-5,000 COP per bag
Tour Guides	10,000-20,000 COP per day

Bargaining Quick Tips

- ✓ Start at 50% of asking price
- ✓ Shop around first
- ✓ Bundle items for better deals
- ✓ Walk away if price is too high
- ✗ Don't bargain in malls or supermarkets

Need More Help?

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