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day 33 companies & the economy

Talk about companies and the economy, and say what something depends on or what a source says with 에 따라 / 에 따르면.

Business news, company meetings and TOPIK reading texts all lean on 에 따르면 (according to) and 에 따라 (depending on); with them you can quote a source and compare cases like a professional.

words

word	romanisation	meaning	example
거래	georae	deal, trade, business (with)	그 회사와는 10년 넘게 거래를 하고 있어요. We've been doing business with that company for over ten years.
거래처	georaecheo	client, business partner	오늘 오후에 거래처 사람들과 회의가 있어요. I have a meeting with people from a client company this afternoon.
경영	gyeongyeong	management, running (a business)	아버지는 작은 식당을 경영하세요. My father runs a small restaurant.
기업가	gieopga	entrepreneur, business owner	그 기업가는 스무 살에 첫 회사를 만들었어요. That entrepreneur started his first company at twenty.
대기업	daegieop	big company, large corporation	민준 씨는 대기업에 다녀요. Minjun works for a big company.
벌이다	beorida	start, launch (a business, an event)	형은 사업을 크게 벌였다가 고생을 많이 했어요. My brother started a big business and had a really hard time.
본부	bonbu	headquarters, head office	본부는 서울에 있고 지점은 부산에 있어요. The head office is in Seoul and the branch is in Busan.
부문	bumun	division, sector; category	우리 회사는 해외여행 부문이 제일 커요. Overseas travel is our company's biggest division.
사업자	saeopja	business owner (registered)	가게를 열려면 먼저 사업자 등록을 해야 해요. To open a shop, you first have to register as a business.
설립	seollip	founding, establishment	이 학교는 100년 전에 설립되었어요. This school was founded a hundred years ago.
업계	eopgye	industry, the trade	여름에는 여행 업계가 제일 바빠요. The travel industry is busiest in summer.
업체	eopche	company, firm (supplier)	이사 업체를 어디로 할지 고민이에요. I can't decide which removal company to use.
영업	yeongeop	sales; business (hours)	이 가게는 밤 10시까지 영업해요. This shop is open until 10 p.m.
운영	unyeong	running, operation	누나가 작은 카페를 운영하고 있어요. My older sister runs a small café.

중소기업	jungsogieop	small or medium-sized company	중소기업에서 일하면 여러 가지 일을 배울 수 있어요. At a small company you get to learn all sorts of jobs.
경기	gyeonggi	the economy, business climate	경기{gyeonggi-2}가 안 좋아서 손님이 줄었어요. Business is bad, so we have fewer customers.
경제력	gyeongjeryeok	economic power, financial means	결혼하기 전에 경제력이 있어야 한다고 생각하는 사람이 많아요. Many people think you need to be financially stable before you marry.
공업	gongeop	industry, manufacturing	이 도시는 공업이 발달했어요. This city has a well-developed manufacturing industry.
금융	geumyung	finance, banking	제 친구는 금융 회사에 다녀요. My friend works at a finance company.
망하다	manghada	go under, go bankrupt; be ruined	손님이 없어서 그 식당은 1년 만{man=after (a period): N 만에}에 망했어요. With no customers, that restaurant went under within a year.
부	bu	wealth, riches	그는 젊었을 때부터 열심히 일해서 큰 부{bu-3}를 쌓았어요. He worked hard from a young age and built up great wealth.
상업	sangeop	commerce, trade	이 거리는 옛날부터 상업의 중심이었어요. This street has been a centre of trade since the old days.

pattern depending on; according to: N에 따라 / N에 따르면

noun | 에 따라 / 에 따르면 | it differs / they say ...

N에 따라 means “depending on N” or “in line with N”: 날씨에 따라 (depending on the weather), 규정에 따라 (in line with the rules). N에 따르면 means “according to N” and names a source; the sentence usually ends in a quote such as -대요 or -다고 합니다.

업체에 따라 연봉이 많이 달라요. **eopche e ttara yeonbong i mani dallayo** Salaries vary a lot from firm to firm.

신문에 따르면 올해는 경기가 좋아진대요. **sinmun e ttareumyeon olhae neun gyeonggi ga joajindaeyo**
According to the paper, the economy will pick up this year.

회사 규정에 따라 영업 시간은 저녁 6시까지예요. **hoesa gyujeong e ttara yeongeop sigan eun jeonyeok si kkaji yeyo** Under company rules, we're open until 6 p.m.

dialogue the first assignment

hyunwoo 안나 씨, 수빈 씨, 다음 달 본부 회의 전에 여행 업계 보고서를 하나 써 줄래요? 두 사람한테 처음으로 맡기는 큰 임무예요.

anna ssi subin ssi daeum dal bonbu hoeui jeon e yeohaeng eopgye bogoseo reul hana sseo jullaeyo du saram hante cheoeum euro matgineun keun immu yeyo · Anna, Subin, could you write me a report on the travel industry before next month's head-office meeting? It's the first big assignment I'm giving you.

subin 네, 과장님. 어떤 내용을 넣으면 될까요?

ne gwajang nim eotteon naeyong eul neoeumyeon doelkkayo · Yes, sir. What should we put in it?

hyunwoo 요즘 경기가 안 좋아서 업계 전체가 힘들어요. 업체마다 상황이 다르니까 대기업과 중소기업을 나눠서 조사하는 게 효율적일 거예요.

yojeum gyeonggi ga an joaseo eopgye jeonche ga himdeureoyo eopche mada sanghwang i dareunikka daegieop gwa jungsogieop eul nanwoseo josa haneun ge hyoyuljeok il geo yeyo · The economy's bad at the moment, so the whole industry is struggling. Every firm is in a different position, so it'd be efficient to look at big companies and small ones separately.

anna 뉴스에 따르면 작년에 작은 여행사가 많이 망했대요. 우리 회사는 괜찮아요? 왠지 예감이 안 좋아요.

nyuseu e ttareumyeon jangnyeon e jageun yeohaengsa ga mani manghaetdaeyo uri hoesa neun gwaenchanayo waenji yegam i an joayo · According to the news, lots of small travel agencies went under last year. Is our company all right? I've got a bad feeling.

hyunwoo 걱정 마요. 우리는 거래처와 오래 거래를 해 와서 영업이 안정적이에요. 사장님이 경영을 잘 하시거든요.

geokjeong mayo uri neun georaecheo wa orae georae reul hae waseo yeongeop i anjeong jeok ieyo sajangnim i gyeongyeong eul jalhasigeodeunyo · Don't worry. We've traded with our partners for years, so sales are steady. The boss runs the place well.

subin 사장님이 20년 전에 혼자 회사를 설립하셨다면서요? 처음에는 직원이 세 명뿐이었대요.

sajangnim i nyeon jeon e honja hoesa reul seollip hasyeotdamyeonseoyo cheoeum e neun jigwon i se myeong ppun ieotdaeyo · The boss founded the company on his own twenty years ago, didn't he? I heard there were only three staff at first.

hyunwoo 맞아요. 작은 사업자로 시작했는데 지금은 국내 부문과 해외 부문이 있죠. 힘들더라도 새 일을 계속 벌이셨대요.

majayo jageun saeopja ro sijak haenneunde jigeum eun gungnae bumun gwa haeoe bumun i itjyo himdeuldeorado sae il eul gyesok beorisyeotdaeyo · That's right. He started out as a small business owner, and now we have a domestic and an overseas division. They say he kept starting new things, however hard it got.

anna 와, 사장님은 정말 큰 업적을 이룩하신 분이네요.

wa sajangnim eun jeongmal keun eopjeok eul irukasin bun ineyo · Wow, the boss really has achieved great things.

subin 요즘은 우리나라 경제력이 커져서 해외여행을 가는 사람도 많잖아요. 그것도 넣을게요.

yojeum eun urinara gyeongjeryeok i keojyeoseo haeoeyeohaeng eul ganeun saram do manchanayo geugeot do neoeulgeyo · And now that Korea's economy is stronger, lots of people travel abroad. We'll put that in too.

anna 이번 임무도 꼭 해낼게요! 좋은 보고서를 쓰고자 열심히 조사하겠습니다.

ibeon immu do kkok haenaelgeyo joeun bogoseo reul sseugoja yeolsimhi josa hagetseumnida · We'll pull off this assignment too! We'll research it thoroughly so we can write a good report.

hyunwoo 하하, 좋아요. 지역에 따라 상황이 다르니까 그것도 꼭 확인하세요.

haha joayo jiyeok e ttara sanghwang i dareunikka geugeot do kkok hwagin haseyo · Ha ha, great. Things differ from region to region, so be sure to check that too.

write it trace the grey, then write your own

융 yung finance, banking														

good to know · 경기 in economic news is “business, the economy”: 경기가 좋다 / 나쁘다 / 살아나다. The 경기 you know from sport (축구 경기) is a different word with the same spelling. 대기업 (a big corporation) and 중소기업 (a small or medium-sized company) come up in every talk about jobs in Korea; most Koreans work for 중소기업.

You can now talk about how companies are doing and quote your sources like a pro. 상황에 따라 달라요: it depends, and now you can say on what.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

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day 34 profit, loss & shoppers

Korean TOPIK 4 in 122 days
unit 5 · business & the economy

Talk about money in and money out, shopping, deliveries and returns, and compare with 에 비해(서) / 에 비하면.

Comparing is at the heart of every report, review and complaint: “compared with last year”, “compared with other shops”. 에 비해 is the phrase TOPIK graphs and news reports use for it.

words

word	romanisation	meaning	example
소득	sodeuk	income	소득이 늘면 소비도 늘어요. When income goes up, spending goes up too.
손해	sonhae	loss, damage	이 가격에 팔면 우리가 손해예요. If we sell at this price, we lose money.
이익	iik	profit; benefit	올해는 회사 이익이 크게 늘었어요. The company's profits rose sharply this year.
이해관계	ihaegwangye	(conflicting) interests	두 회사는 이해관계가 달라서 합의가 어려워요. The two companies' interests differ, so it's hard to reach an agreement.
자본	jabon	capital (money)	자본이 없으면 사업을 시작하기 힘들어요. Without capital, it's hard to start a business.
재산	jaesan	property, fortune, assets	할아버지는 재산을 모두 학교에 주셨어요. Grandfather gave his whole fortune to a school.
적자	jeokja	deficit, loss; in the red	그 가게는 3년째 적자예요. That shop has been losing money for three years.
조	jo	trillion	그 회사는 1년에 100조{jo} 원 넘게 벌어요. That company makes over a hundred trillion won a year.
주식	jusik	stock, shares	민준 씨는 월급의 일부로 주식을 사요. Minjun buys shares with part of his salary.
투자	tuja	investment	주식에 투자할 때는 조심해야 해요. You have to be careful when you invest in shares.
공급	gonggeup	supply	공급이 부족해서 채소 가격이 올랐어요. Supply is short, so vegetable prices have gone up.
과소비	gwasobi	overspending	세일 기간에는 과소비를 조심하세요. Watch out for overspending during the sales.
구매	gumae	purchase, buying	구매 후 7일 안에 교환할 수 있어요. You can exchange it within seven days of purchase.
단골	dangol	regular (customer); favourite (shop)	이 식당은 제 단골집이에요. This restaurant is my usual place.

반품	banpum	return (of goods)	사이즈가 안 맞아서{matda=fit} 반품했어요. It was the wrong size, so I sent it back.
배송	baesong	delivery, shipping	오늘 주문하면 내일 배송돼요. If you order today, it's delivered tomorrow.
불친절	bulchinjeol	unkindness, rudeness	직원이 불친절해서 다시는 안 가요. The staff were rude, so I'm never going back.
사들이다	sadeurida	buy up, buy in (in quantity)	그 회사는 땅을 많이 사들였어요. That company bought up a lot of land.
상가	sangga	shopping arcade, row of shops	우리 아파트 앞에 큰 상가가 있어요. There's a big shopping arcade in front of our apartment block.
상담원	sangdamwon	customer service agent, adviser	상담원과 통화하려면 0번을 누르세요. To speak to an agent, press 0.
선호	seonho	preference	요즘 사람들은 작은 집을 선호해요. People prefer small homes these days.
소비	sobi	consumption, spending	소득에 비해 소비가 너무 많아요. Your spending is too high for your income.

pattern compared with: N에 비해(서) / N에 비하면

noun | 에 비해(서) / 에 비하면 | more, less, better ...

N에 비해(서) means “compared with N” and is followed by a comparison: 작년에 비해 많아요 (more than last year). N에 비하면 is “if you compare it with N” and often sounds a little more personal. Both are common in speech, in the news and in descriptions of graphs.

작년에 비해 인터넷 구매가 크게 늘었어요. **jangnyeon e bihae inteonet gumae ga keuge neureosseoyo** Online purchases have gone up sharply compared with last year.

소득에 비해 소비가 너무 많아요. **sodeuk e bihae sobi ga neomu manayo** Your spending is too high for your income.

서울에 비하면 제 고향은 물가가 싼 편이에요. **seoul e bihamyeon je gohyang eun mulga ga ssan pyeonieyo** Compared with Seoul, prices in my home town are quite low.

dialogue a bad day for minjun

minjun 아, 오늘 기분이 별로예요. 주식에 투자했다가 손해를 많이 봤어요.
a oneul gibun i byeollo yeyo jusik e tuja haetda ga sonhae reul mani bwasseoyo · Oh, I'm in a bad mood today. I invested in shares and lost a lot of money.

anna 정말요? 어떻게 된 거예요?
jeongmaryo eotteoke doen geo yeyo · Really? What happened?

minjun 지난달에 한 회사 주식을 잔뜩 사들였는데 그 회사가 올해 적자래요. 경영에 문제가 있대요.
jinandal e han hoesa jusik eul jantteuk sadeuryeonneunde geu hoesa ga olhae jeokja raeyo gyeongyeong e munje ga itdaeyo · Last month I bought up loads of shares in one company, and now it turns out it's in the red this year. Apparently there are problems with the way it's run.

anna 아이고. 주식은 원래 위험하잖아요. 재산을 다 잃은 건 아니죠?
aigo jusik eun wollae wiheom hajanayo jaesan eul da ireun geon ani jyo · Oh no. Shares are always risky. You haven't lost everything, have you?

minjun 그 정도는 아니에요. 그래도 소득에 비해 너무 많이 투자했어요. 그냥 은행에 저축할걸 그랬어요. 주식은 다시는 마구 사지 않을 거예요.
geu jeongdo neun anieyo geuraedo sodeuk e bihae neomu mani tuja haesseoyo geunyang eunhaeng e jeochuk halgeol geuraesseoyo jusik eun dasi neun magu saji aneul geo yeyo · It's not that bad. But I invested too much for what I earn. I should have just put it in the bank. I'm never buying shares recklessly again.

anna 저도 첫 월급을 타고 나서 과소비가 늘어서 걱정이에요. 인터넷으로 자꾸 구매하게 돼요.
jeo do cheot wolgeup eul tago naseo gwasobi ga neureoseo geokjeong ieyo inteonet euro jakku gumae hage dwaeyo · I've been spending too much myself since I got my first pay, and I'm worried. I keep buying things online.

minjun 요즘은 배송이 빨라서 다들 상가에 가는 것보다 인터넷 쇼핑을 선호하잖아요.
yojeum eun baesong i ppallaseo da deul sangga e ganeun geot boda inteonet syoping eul seonho hajanayo · Deliveries are so fast now that everyone prefers online shopping to going to the shops.

anna 맞아요. 그런데 어제 반품하려고 전화해서 용건을 말했는데 상담원이 너무 불친절했어요.
majayo geureonde eoje banpum haryeogo jeonhwa haeseo yonggeon eul mal haenneunde sangdamwon i neomu bulchinjeol haesseoyo · True. But yesterday I rang to return something, and when I explained what I wanted, the agent was really rude.

minjun 그럼 다른 데서 사든지 직접 가게에 가든지 하세요. 저는 동네 가게 단골로서 거기만 가요.
geureom dareun deseo sadeunji jikjeop gage e gadeunji haseyo jeo neun dongne gage dangol roseo geogi man gayo · Then either buy somewhere else or go to a shop in person. As a regular at my local shop, I only go there.

anna 그것도 좋네요. 아, 이 이야기를 보고서에 쓰면 좋겠어요! 여행 업체들도 손님 불만에 대처할 방안을 찾고 있거든요.
geugeot do jonneyo a i iyagi reul bogoseo e sseumyeon jokesseoyo yeohaeng eopche deul do sonnim bulman e daecheo hal bangan eul chatgo itgeodeunyo · That's a good idea. Oh, this would be great for my report! Travel firms are looking for ways to deal with customer complaints too.

good to know · Korean money words grow in steps of four zeros: 만 (10,000), 억 (100 million), 조 (a trillion). Company profits and the national budget are counted in 억 and 조. 손해를 보다 (to lose out) and 이익을 보다 (to make a profit) use 보다, “to see”: you “see” a loss or a gain.

Profit, loss, deliveries and returns: you can now hold your own in a money talk. 작년에 비해 your Korean has come a long way.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 35 new products

Talk about products, prices and the market, spot a fake, and give a cause in formal Korean with (으)로 인해.

News reports, notices and TOPIK reading texts give causes with (으)로 인해: “due to the snow”, “because of fake goods”. You'll see it every day on screens in the subway.

words

word	romanisation	meaning	example
인하다	inhada	be caused by: (으)로 인해	사고로 인해 길{gil}이 많이 막혀요. The roads are badly jammed because of an accident.
소비자	sobija	consumer	소비자는 싸고 좋은 물건을 원해요. Consumers want things that are cheap and good.
수요	suyo	demand	여름에는 에어컨 수요가 늘어요. Demand for air conditioners rises in summer.
시중	sijung	the market, the shops	이 물건은 시중에서 쉽게 구할 수 있어요. You can easily get this in the shops.
유통	yutong	distribution (of goods)	유통 과정이 짧으면 가격도 싸져요{ssada}. The shorter the distribution chain, the cheaper the price.
장사	jangsa	trade, business (selling)	요즘 장사는 잘돼요? How's business these days?
추가	chuga	addition, extra	음료를 추가하면 2,000원을 더 내야 해요. If you add a drink, you pay 2,000 won more.
판매자	panmaeja	seller, vendor	궁금한 건 판매자에게 직접 물어보세요. Ask the seller directly if you have questions.
가짜	gajja	fake	이 가방은 가짜예요. This bag is a fake.
고급	gogeup	high-class, luxury	특별한 날이라서 고급 식당에 갔어요. It was a special day, so we went to a fancy restaurant.
고급스럽다	gogeupseureopda	classy, elegant, luxurious	이 호텔은 정말 고급스러워요. This hotel is really classy.
국산	guksan	made in Korea, domestic	이 김치는 국산 재료로만 만들었어요. This kimchi is made only with Korean ingredients.
대량	daeryang	large quantity; mass	이 과자는 공장에서 대량으로 만들어요. These snacks are made in bulk in a factory.
미니	mini	mini	방이 작아서 미니 냉장고를 하나 샀어요. My room is small, so I bought a mini fridge.
부품	bupum	part, component	부품이 없어서 고칠 수 없대요. They say it can't be fixed because there are no parts.

생산	saengsan	production	이 공장은 하루에 차{cha-2} 500대를 생산해요. This factory produces 500 cars a day.
선전	seonjeon	advertising, promotion	텔레비전에서 새 라면 선전을 봤어요. I saw an ad for a new instant noodle on TV.
소형	sohyeong	small(-sized), compact	혼자 살면 소형 세탁기로 충분해요. If you live alone, a small washing machine is enough.
수입품	suippum	imported goods	수입품은 국산보다 비싼 편이에요. Imported goods tend to cost more than Korean ones.
신-	sin-	new- (prefix)	신{sin}학기에는 가방이 잘 팔려요. Bags sell well at the start of the new term.
신상품	sinsangpum	new arrival, new item (in a shop)	이번 주에 신상품이 많이 들어왔어요. Lots of new items came in this week.
신제품	sinjepum	new product (just launched)	그 회사는 다음 달부터 신제품을 팔아요. That company starts selling its new product next month.

pattern because of, due to: N(으)로 인해

noun (a cause) | (으)로 인해(서) / 인하여 | result

N(으)로 인해 gives the cause of something, usually something bad: 사고로 인해 (because of an accident). It is formal and written: the news, notices, reports. 인하여 is even more formal, and N(으)로 인한 N describes a noun: 눈으로 인한 사고 (accidents caused by snow). In chat, use 때문에.

태풍으로 인해 비행기가 취소되었습니다. **taepung euro inhae bihaenggi ga chwiso doeeotseumnida** The flight was cancelled due to the typhoon.

수요 증가로 인해 가격이 올랐어요. **suyo jeungga ro inhae gagyeok i ollasseoyo** Prices have risen because of increased demand.

가짜 상품으로 인한 피해가 늘고 있습니다. **gajja sangpum euro inhan pihae ga neulgo itseumnida** Losses caused by fake goods are increasing.

dialogue a bargain bag

subin 안나 씨, 이 가방 좀 보세요. 어제 인터넷에서 시중 가격보다 훨씬 싸게 샀어요.

anna ssi i gabang jom boseyo eoje inteonet eseo sijung gagyeok boda hwolssin ssage sasseoyo · Anna, look at this bag. I got it online yesterday for much less than the shop price.

anna 와, 정말 고급스럽네요! 이런 고급 가방이 그렇게 쌌어요? 진짜 맞나요?

wa jeongmal gogeupseureomneyo ireon gogeup gabang i geureoke ssasseoyo jinjja mannayo · Wow, it looks really classy! A luxury bag like that was so cheap? Is it the real thing?

subin 판매자는 진짜라고 했는데… 자세히 보니까 가짜 같아요. 글자가 좀 이상해요. 제가 속았어요.

panmaeja neun jinjja rago haenneunde jasehi bonikka gajja gatayo geulja ga jom isang haeyo jega sogasseoyo · The seller said it was real… but looking closely, I think it's a fake. The lettering's a bit odd. I've been had.

anna 뉴스에서 '가짜 상품으로 인해 진짜를 만드는 회사가 큰 손해를 본다'고 했어요. 상담원한테 전화해서 반품하세요.

nyuseu eseo gajja sangpum euro inhae jinjja reul mandeuneun hoesa ga keun sonhae reul bonda go haesseoyo sangdamwon hante jeonhwa haeseo banpum haseyo · The news said, 'Real makers suffer big losses because of fakes.' Call customer service and send it back.

subin 그래야겠어요. 값도 싸고 해서 그냥 샀는데 후회돼요. 이것도 과소비예요.

geuraeyagesseoyo gap do ssago haeseo geunyang sanneunde huhoe dwaeyo igeot do gwasobi yeyo · I'd better. It was cheap and everything, so I just bought it, and now I regret it. That was overspending too.

anna 저는 요즘 국산이든 수입품이든 믿을 수 있는 단골 가게에서만 사요.

jeo neun yojeum guksan ideun suippum ideun mideul su inneun dangol gage eseo man sayo · These days I only buy from shops I trust, where I'm a regular, whether it's Korean-made or imported.

subin 맞아요. 우리 부모님도 제주도에서 귤 장사를 하시는데 가짜 제주도 귤 때문에 이익이 줄어서 힘들어하세요.

majayo uri bumonim do jejudo eseo gyul jangsa reul hasineunde gajja jejudo gyul ttaemun e iik i jureoseo himdeureo haseyo · Right. My parents sell tangerines on Jeju, and fake "Jeju" tangerines are eating into their profits.

anna 제주도 귤은 수요가 많으니까 그렇겠네요. 그럼 유통은 어떻게 하세요?

jejudo gyul eun suyo ga maneunikka geureokenneyo geureom yutong eun eotteoke haseyo · Jeju tangerines are in big demand, so I can see why. So how do they get them to customers?

subin 상가에 가게를 낼 자본이 없어서 요즘은 인터넷으로 직접 판매하세요. 손님에 따라 미니 상자도 보내 드리고요.

sangga e gage reul nael jabon i eopseoseo yojeum eun inteonet euro jikjeop panmae haseyo sonnim e ttara mini sangja do bonae deurigo yo · They don't have the capital to open a shop in an arcade, so these days they sell direct online. And they send mini boxes too, depending on the customer.

anna 좋은 생각이네요! 그것도 보고서에 넣어도 될까요?

joeun saenggak ineyo geugeot do bogoseo e neoeodo doelkkayo · What a good idea! Can I put that in the report too?

subin 물론이죠! 소비자들이 직접 사는 걸 선호한다고 써 주세요.

mullon ijyo sobija deul i jikjeop saneun geol seonho handago sseo juseyo · Of course! Write that consumers prefer to buy direct.

good to know · 신- is "new" at the front of a word: 신제품 (new product), 신상품 (new item in a shop), 신학기 (new term). Shops love the short form 신상, "just in". 고급 (luxury, high-end) works before a noun: 고급 호텔, 고급 식당. 고급스럽다 is "looks classy": 고급스러운 가방. Idiom: 귀가 얇다, "thin ears": easily talked into things, someone who believes every advert or sales pitch.

Real or fake, home-made or imported: you can now talk about what's on the market and why, and nobody will sell you a fake again.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

wishyou.today learning

day 36 prices & promotions

Korean TOPIK 4 in 122 days
unit 5 · business & the economy

Understand promotions, prize draws, fees and loans, talk about living within your means, and read formal reasons with -(으)므로.

Notices, terms and conditions and official letters give their reasons with -(으)므로, and the TOPIK reading paper is full of them. Knowing it, you can read the small print.

words

word	romanisation	meaning	example
이벤트	ibenteu	event, promotion, prize draw	오늘까지 할인 이벤트를 해요. There's a discount promotion until today.
제작	jejak	production, making (films, goods)	이 영화는 제작 기간이 3년이었어요. This film took three years to make.
최신	choesin	the latest, the newest	최신 휴대폰은 너무 비싸요. The latest phones are too expensive.
캠페인	kaempein	campaign	회사에서 종이컵 안 쓰기{sseuda-3} 캠페인을 하고 있어요. The company is running a no-paper-cups campaign.
-품	-pum	-goods, -article (suffix)	중고품{pum}을 사면 돈을 아낄 수 있어요. You can save money if you buy second-hand goods.
헌	heon	old, used, worn-out	헌 옷은 이 상자에 넣어 주세요. Please put old clothes in this box.
홍보	hongbo	publicity, promotion (PR)	인터넷으로 새 상품을 홍보해요. We promote new products online.
값싸다	gapssada	cheap, inexpensive	값싸고 맛있는 식당을 알아요. I know a cheap, tasty restaurant.
계산기	gyesangi	calculator	계산기 좀 빌려줄래요? Could I borrow your calculator?
꾸다	kkuda	borrow (money)	친구한테 돈을 좀 꿨어요{kkuda-2}. I borrowed a bit of money from a friend.
낭비	nangbi	waste	그건 시간 낭비예요. That's a waste of time.
넉넉하다	neongneokada	plenty, enough; generous	시간이 넉넉하니까 천천히 가요. We have plenty of time, so let's go slowly.
당첨	dangcheom	winning (a draw, a lottery)	이벤트에 당첨돼서 영화표를 받았어요. I won a prize draw and got cinema tickets.
대가	daega	price, cost (paid for something)	열심히 일한 대가로 보너스를 받았어요. I got a bonus as a reward for working hard.
대비	daebi	preparation (for), getting ready	시험 대비{daebi-2}로 문제집을 샀어요. I bought a workbook to prepare for the exam.

대출	daechul	loan	집을 사려고 은행에서 대출을 받았어요. I took out a bank loan to buy a house.
등기	deunggi	registered mail	중요한 서류는 등기로 보내세요. Send important documents by registered mail.
-료	-ryo	-fee, -charge (suffix)	배송료{ryo}는 3,000원이에요. Delivery is 3,000 won.
마련	maryeon	getting ready, raising (money)	등록금을 마련하려고 아르바이트를 해요. I have a part-time job to raise my tuition fees.
반값	bangap	half price	오늘은 모든 빵이 반값이에요. All bread is half price today.
분수	bunsu	one's means, one's place	분수에 맞게 돈을 써야 해요. You should spend within your means.
빚	bit	debt	빚을 다 갚아서 마음이 편해요. I've paid off all my debts, so I feel at ease.

pattern because (formal, written): -(으)므로

verb / adjective stem | -(으)므로 • N이므로 | result, request

-(으)므로 gives a reason in formal writing: notices, rules, reports and speeches. After a consonant use -으므로 (많으므로), after a vowel or ㄹ -므로 (오므로, 길므로), after a noun 이므로. It can also take the past: 끝났으므로. In conversation you'd say -아서 or -니까 instead.

날씨가 추우므로 따뜻하게 입고 오십시오. **nalssi ga chuumeuro ttatteutage ipgo osipsio** It is cold, so please dress warmly.

내일은 휴일이므로 사무실 문을 닫습니다. **naeil eun hyuil imeuro samusil mun eul datseumnida** Tomorrow is a holiday, so the office will be closed.

이번 캠페인은 반응이 좋았으므로 다음 달에도 계속합니다. **ibeon kaempein eun baneung i joasseumeuro daeum dal e do gyesok hamnida** This campaign went down well, so it will continue next month.

dialogue tom needs a loan

tom 안나야, 미안한데 돈 좀 꿔 줄 수 있어? 다음 달에 꼭 갚을게.

anna ya mian hande don jom kkwo jul su isseo daeum dal e kkok gapeulge · Anna, sorry, but could you lend me some money? I'll definitely pay you back next month.

anna 또? 지난번에 꾼 돈도 아직 안 갚았잖아. 뭐 사려고?

tto jinanbeon e kkun don do ajik an gapatjana mwo saryeogo · Again? You still haven't paid back what you borrowed last time. What do you want to buy?

tom 최신 스마트폰이 시중에 나왔거든. 카메라가 지난 모델에 비해 훨씬 좋아.

choesin seumateupon i sijung e nawatgeodeun kamera ga jinan model e bihae hwolssin joa · The latest smartphone's in the shops. The camera's way better than the last model's.

anna 그 회사는 선전을 정말 잘하네. 네 휴대폰도 아직 괜찮잖아. 그건 낭비야. 분수에 맞게 살아야지.

geu hoesa neun seonjeon eul jeongmal jal hane ne hyudaepon do ajik gwaenchanchana geugeon nangbi ya bunsu e matge sarayaji · That company's really good at advertising. Your phone's still fine. That's a waste. You've got to live within your means.

tom 나도 고급 모델이 그렇게 비싼 줄 몰랐어. 은행에서 대출이라도 받을까?

na do gogeup model i geureoke bissan jul mollasseo eunhaeng eseo daechul irado badeulkka · I didn't know the top model would be that expensive either. Should I get a bank loan or something?

anna 휴대폰 때문에 빚을 지면 안 되지. 돈을 넉넉하게 마련한 다음에 사.

hyudaepon ttaemun e bit eul jimyeon an doeji don eul neongneokage maryeon han daeum e sa · You can't go into debt for a phone. Buy it once you've saved up enough.

tom 아, 맞다! 그 회사에서 이벤트를 한대. 헌 휴대폰을 가져가면 새 휴대폰을 반값에 준대. 일석이조야!

a matda geu hoesa eseo ibenteu reul handae heon hyudaepon eul gajyeogamyeon sae hyudaepon eul bangap e jundae ilseogijo ya · Oh, right! That company's running a promotion. If you bring in your old phone, they give you a new one at half price. Two birds with one stone!

anna 우리 회사 캠페인이랑 비슷하네. 우리는 이벤트에 당첨된 사람한테 제주도 여행을 줘.

uri hoesa kaempein irang biseutane uri neun ibenteu e dangcheom doen saram hante jejudo yeohaeng eul jwo · That's like our company's campaign. Our prize-draw winner gets a trip to Jeju.

tom 제주도? 나도 신청할래! 돈이야 다음 달에 월급 받으면 되고.

jejudo na do sincheong hal rae don iya daeum dal e wolgeup badeumyeon doego · Jeju? I'm entering! As for money, I'll have my pay next month anyway.

anna 하하, 계산기로 먼저 계산해 봐. 네 소득에 비해 너무 비싸. 미래를 위한 대비는 안 해?

haha gyesangi ro meonjeo gyesan hae bwa ne sodeuk e bihae neomu bissa mirae reul wihan daebi neun an hae · Ha ha, do the sums on a calculator first. It's too expensive for what you earn. Aren't you putting anything by for the future?

write it trace the grey, then write your own

캠
kaem
campaign

헌
heon
old, used, worn-out

넉
neok
plenty, enough; generous

첨
cheom
winning (a draw, a lottery)

good to know · -료 at the end of a word is a fee: 배송료 (delivery charge), 입장료 (entrance fee), 연체료 (late fee). -품 is goods: 중고품 (second-hand goods), 화장품 (cosmetics), 수입품 (imports). 돈을 꾸다 is the casual twin of 돈을 빌리다; 꿔 줄래? (will you lend me?) is what friends say. The 꾸다 of dreams (꿈을 꾸다) is spelled the same.

Promotions, prize draws, loans and the small print: nothing in a Korean notice can catch you out now. And remember: 분수에 맞게!
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 37 budgets & bills

Talk about budgets, bills, tax and ways to pay, read a trend in a graph, and join ideas in writing with -(으)며 and list things with N(이)며.

Rent, bills and card payments are part of every month in Korea, and reports describe graphs with -(으)며 (“and”, “while”). N(이)며 N(이)며 is how people complain that everything, from this to that, costs more.

words

word	romanisation	meaning	example
이며	imyeo	and (listing); and (written)	옷이며{imyeo} 신발이며{imyeo} 사야 할 게{geot} 너무 많아요. Clothes, shoes... there's so much to buy.
세금	segeum	tax	월급에서 세금을 내고 나면 남는 게{geot} 별로 없어요. Once tax comes out of my salary, there isn't much left.
소유	soyu	ownership, possession	이 땅은 우리 가족 소유예요. This land belongs to our family.
싸구려	ssaguryeo	cheap stuff, junk	싸구려 우산이라서 금방 고장 났어요. It was a cheap umbrella, so it broke straight away.
싼값	ssangap	low price	중고 책을 싼값에 샀어요. I bought second-hand books cheaply.
액수	aeksu	amount, sum (of money)	액수가 커서 깜짝 놀랐어요. The amount was so big that I got a shock.
연체	yeonche	late payment, arrears	카드값이 연체되지 않게 조심하세요. Be careful your card bill doesn't go overdue.
연체료	yeoncheryo	late fee	책을 늦게 돌려줘서 연체료를 냈어요. I returned the book late, so I paid a late fee.
예산	yesan	budget	이번 여행 예산은 100만 원이에요. The budget for this trip is a million won.
일시불	ilsibul	paying in full (at once)	일시불로 하시겠어요, 할부로 하시겠어요? Would you like to pay in full or in instalments?
입금	ipgeum	deposit, payment (into an account)	월급이 아직 입금이 안 됐어요. My salary hasn't been paid in yet.
지불	jibul	payment	카드로 지불해도 돼요? Can I pay by card?
지출	jichul	spending, expenses	이번 달은 지출이 너무 많았어요. I spent far too much this month.
지폐	jipye	banknote, paper money	만 원짜리 지폐 한 장 있어요? Do you have a 10,000-won note?
큰돈	keundon	a lot of money, big money	큰돈을 쓸 때는 가족과 먼저 이야기해요. When I spend a lot of money, I talk it over with my family first.

할부	halbu	instalments	노트북을 6개월 할부로 샀어요. I bought a laptop in six monthly instalments.
형편	hyeongpyeon	circumstances, (financial) situation	형편이 어려워도 늘 웃으며 살아요. Even when times are hard, they live with a smile.
감소	gamso	decrease, fall	인구가 해마다 감소하고 있어요. The population is falling every year.
경향	gyeonghyang	tendency, trend	요즘 젊은 사람들은 혼자 여행하는 경향이 있어요. Young people these days tend to travel alone.
그래프	geuraepeu	graph, chart	이 그래프를 보면 차이가 잘 보여요. This graph shows the difference clearly.
급증	geupjeung	sharp rise, surge	여름에 관광객이 급증했어요. Tourist numbers shot up in summer.
낮추다	natchuda	lower, reduce, turn down	가격을 조금 낮춰 주실 수 있어요? Could you lower the price a little?

pattern and; while (written): -(으)며 • N(이)며 N(이)며

verb / adjective stem | -(으)며 | and … / while …

-(으)며 joins two facts like -고 (“and”) or two actions at the same time like -(으)면서 (“while”). It is formal and written: reports, news, descriptions. After a noun it is (이)며: 교사이며 작가 (a teacher and a writer). In speech, N(이)며 N(이)며 lists things with a sigh: 옷이며 신발이며 (clothes, shoes, the lot).

이 카페는 커피가 맛있으며 값도 싸다. **i kape neun keopi ga masisseumyeo gap do ssada** This café has good coffee, and it's cheap too.

그는 음악을 들으며 일을 한다. **geu neun eumak eul deureumyeo il eul handa** He works while listening to music.

가방이며 신발이며 다 반값에 샀어요. **gabang imyeo sinbal imyeo da bangap e sasseoyo** Bags, shoes… I got it all at half price.

dialogue the rent

choi 안나 학생, 이번 달 하숙비가 아직 입금이 안 됐던데요.
anna haksaeng ibeon dal hasukbi ga ajik ipgeum i an dwaetdeondeyo · Anna, this month's rent hasn't come in yet.

anna 어머, 죄송해요! 월급날이 바뀌어서 깜빡 잊어 버렸어요. 오늘 바로 보낼게요.
eomeo joesonghaeyo wolgeup nal i bakkwieoseo kkamppak ijeo beoryeosseoyo oneul baro bonaelgeyo · Oh no, I'm so sorry! My payday changed and I completely forgot. I'll send it today.

choi 괜찮아요. 요즘 다들 형편이 어렵잖아요. 물가며 세금이며 안 오른 게 없어요.
gwaenchanayo yojeum da deul hyeongpyeon i eoryeopjanayo mulga myeo segeum imyeo an oreun ge eopseoyo · That's all right. Everyone's hard up these days. Prices, taxes... everything's gone up.

anna 맞아요. 지난달에는 전화 요금을 늦게 내서 연체료까지 냈어요.
majayo jinandal e neun jeonhwa yogeum eul neutge naeseo yeoncheryo kkaji naesseoyo · That's true. Last month I paid my phone bill late and even got a late fee.

choi 연체가 계속되면 큰일 나요. 이제부터 예산을 세워서 지출을 관리해야지요.
yeonche ga gyesok doemyeon keunil nayo ije buteo yesan eul sewoseo jichul eul gwalli haeyajiyo · If you keep paying late, you'll be in real trouble. From now on you should set a budget and keep track of your spending.

anna 그래야지요. 빚이 생기면 큰일이니까 큰돈이 드는 물건은 할부로 사지 않으려고요.
geuraeyajiyo bit i saenggimyeon keunil inikka keundon i deuneun mulgeon eun halbu ro saji aneuryeogo yo · I really must. Getting into debt would be a disaster, so I'm going to stop buying expensive things in instalments.

choi 잘 생각했어요. 할부는 편하지만 나중에 갚을 액수가 커져요. 대출도 마찬가지예요.
jal saenggak haesseoyo halbu neun pyeonhajiman najung e gapeul aeksu ga keojyeoyo daechul do machangaji yeyo · Good thinking. Instalments are convenient, but the amount you have to pay back grows. It's the same with loans.

anna 지난번 노트북도 일시불로 할걸 그랬어요. 싼값에 싸구려를 여러 개 사는 것도 낭비니까 그만 할 거예요.
jinanbeon noteubuk do ilsibul ro halgeol geuraesseoyo ssangap e ssaguryeo reul yeoreo gae saneun geot do nangbi nikka geuman hal geo yeyo · I should have paid for my laptop in full too. And buying lots of cheap junk is a waste as well, so I'm going to stop.

choi 좋아요. 그리고 이번 달 하숙비 액수가 얼마였는지 기억나요?
joayo geurigo ibeon dal hasukbi aeksu ga eolma yeonneunji gieongnayo · Good. And do you remember how much this month's rent was?

anna 음… 정확히 기억이 안 나요. 다시 알려 주시겠어요?
eum jeonghwaki gieok i an nayo dasi allyeo jusigesseoyo · Um... I don't remember exactly. Could you tell me again?

write it trace the grey, then write your own

빚
bit
debt

싼
ssan
low price

good to know · At the till, a card payment comes with a question: 일시불로 하시겠어요, 할부로 하시겠어요? (in full or in instalments?). For small sums just say 일시불이요. 급증 (a sharp rise) and 감소 (a fall) are graph words. With -하다 they become verbs: 급증했다, 감소했다.

Budgets, bills and graphs: Anna's month is back under control, and so is your Korean.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 38 up and down

Read statistics and describe rises, falls, averages and shares, and talk about what would happen "if" with -는다면.

TOPIK writing task 53 asks you to describe a graph, and every business plan asks "what if?". -는다면 lets you imagine a case; the graph words let you report the numbers.

words

word	romanisation	meaning	example
넓어지다	neolbeojida	widen, get wider	길{gil}이 넓어져서 차{cha-2}가 덜 막혀요. The road has been widened, so there's less traffic.
넓히다	neolpida	widen, broaden, expand	가게를 넓혀서 손님을 더 받을 수 있어요. We've made the shop bigger, so we can take more customers.
달하다	dalhada	reach, amount to	행사에 온 사람이 천 명에 달했어요. The number of people at the event reached a thousand.
변동	byeondong	change, fluctuation	일정{iljeong-2}에 변동이 있으면 연락 드릴게요. I'll let you know if the schedule changes.
분포	bunpo	distribution, spread	이 지도는 나라의 인구 분포를 보여 줘요. This map shows how the country's population is spread out.
비율	biyul	ratio, proportion, rate	우리 반{ban-2}은 남녀 비율이 비슷해요. Our class has about as many men as women.
비중	bijung	share, weight, importance	생활비에서 집세의 비중이 제일 커요. Rent makes up the biggest share of my living costs.
상반기	sangbangi	first half (of the year)	상반기에 신제품을 두 개 냈어요. We launched two new products in the first half of the year.
상승	sangseung	rise, increase	기온 상승으로 여름이 길어졌어요. Rising temperatures have made summers longer.
연간	yeongan	annual, per year	이 공원은 연간 백만 명이 넘게 찾아요. Over a million people visit this park every year.
월말	wolmal	end of the month	월말에는 늘 일이 많아요. There's always a lot of work at the end of the month.
인상	insang	rise, increase (in price)	다음 달부터 버스 요금이 인상{insang-2}된대요. They say bus fares are going up from next month.
인하	inha	cut, reduction (in price)	가격 인하 소식에 손님이 많이 왔어요. Lots of customers came when they heard about the price cut.
적어지다	jeogeojida	become fewer, decrease	요즘은 결혼하는 사람이 점점 적어지고 있어요. Fewer and fewer people are getting married these days.

좁히다	jopida	narrow (a gap, a difference)	두 사람은 대화로 의견 차이를 좁혔어요. The two of them narrowed their differences by talking.
줄어들다	jureodeulda	shrink, decrease, dwindle	아이들 수가 계속 줄어들고{jureodeulda} 있어요. The number of children keeps falling.
축소	chukso	reduction, cutback	회사가 해외 사업을 축소했어요. The company scaled back its overseas business.
통계	tonggye	statistics	통계에 따르면 혼자 사는 사람이 늘고 있대요. According to statistics, more people are living alone.
평균	pyeonggyun	average	한국 사람은 하루 평균 7시간 잔대요. They say Koreans sleep seven hours a night on average.
확대	hwakdae	expansion, enlargement	사진을 확대해서 보세요. Zoom in on the photo.
확장	hwakjang	extension, expansion (of space)	도로 확장 공사 때문에 차{cha-2}가 많이 막혀요. Traffic is bad because of the road-widening works.
개발	gaebal	development	요즘 새 메뉴를 개발하고 있어요. We're developing a new menu at the moment.

pattern if, supposing: -는다면

verb / adjective / noun | -는다면 • -다면 • (이)라면 | what would happen

-는다면 imagines a case: “if (it turned out that) …”. It feels more hypothetical than -(으)면. Verbs take -는다면 after a consonant and -ㄴ다면 after a vowel (먹는다면, 간다면), adjectives -다면 (있다면, 좋다면), nouns (이)라면, and the past -었다면. 만약 (if) often comes first.

새 상품을 개발한다면 어떤 상품이 좋을까요? **sae sangpum eul gaebal handamyeon eotteon sangpum i joeulkkayo** If we develop a new product, what kind would be good?

월급이 적어진다면 어떻게 하시겠어요? **wolgeup i jeogeojindamyeon eotteoke hasigesseoyo** What would you do if your salary went down?

두 회사가 차이를 좁힌다면 합의할 수 있을 거예요. **du hoesa ga chai reul jopindamyeon habui hal su isseul geo yeyo** If the two companies narrow their differences, they'll be able to agree.

dialogue reading the numbers

subin 안나 씨, 통계 자료는 다 찾았어요? 월말까지 보고서를 내야 하잖아요.
anna ssi tonggye jaryo neun da chajasseoyo wolmal kkaji bogoseo reul naeya hajanayo · Anna, have you found all the statistics? We have to hand in the report by the end of the month.

anna 네. 보시다시피 상반기에 해외로 여행한 사람이 작년에 비해 20% 늘었어요.
ne bosidasipi sangbangi e haeoe ro yeohaeng han saram i jangnyeon e bihae neureosseoyo · Yes. As you can see, the number of people who travelled abroad in the first half rose 20% compared with last year.

subin 와, 상승이 대단하네요. 평균 여행 기간은요?
wa sangseung i daedanhaneyo pyeonggyun yeohaeng gigan eunyo · Wow, that's quite a rise. What about the average length of a trip?

anna 평균 5일이고요, 여행 비용은 1인당 연간 200만 원에 달해요. 지출이 꽤 커요.
pyeonggyun il igoyo yeohaeng biyong eun in dang yeongan man won e dalhaeyo jichul i kkwae keoyo · Five days on average. And the annual travel spend comes to two million won per person. That's quite a big outlay.

hyunwoo 좋네요. 다만 비행기 표 가격은 변동이 크므로 그것도 꼭 넣으세요. 다음 달에 요금 인상이 있대요.
jonneyo daman bihaenggi pyo gagyeok eun byeondong i keumeuro geugeot do kkok neoeuseyo daeum dal e yogeum insang i itdaeyo · Good. But air fares fluctuate a lot, so be sure to include that. They say there's a price rise next month.

subin 과장님, 만약 요금이 더 오른다면 여행하는 사람이 줄어들까요?
gwajang nim manyak yogeum i deo oreundamyeon yeohaeng haneun saram i jureodeulkkayo · If fares go up even more, do you think fewer people will travel?

hyunwoo 그럴 수도 있어요. 하지만 우리가 가격 인하 이벤트를 열고 적극 홍보한다면 손님을 지킬 수 있을 거예요.
geureol su do isseoyo hajiman uri ga gagyeok inha ibenteu reul yeolgo jeokgeuk hongbo handamyeon sonnim eul jikil su isseul geo yeyo · They might. But if we hold a price-cut promotion and advertise it actively, we should be able to keep our customers.

anna 국내 여행 상품의 비중을 높인다면 위험도 줄일 수 있을 것 같아요.
gungnae yeohaeng sangpum ui bijung eul nopindamyeon wiheom do juril su isseul geot gatayo · And if we increase the share of domestic tours, I think we could reduce the risk too.

hyunwoo 좋은 생각이에요. 고객의 목소리를 듣는 한 우리 회사는 괜찮을 거예요.
joeun saenggak ieyo gogaek ui moksori reul deunneun han uri hoesa neun gwaenchaneul geo yeyo · Good thinking. As long as we listen to our customers, the company will be fine.

subin 그런데 과장님, 내년에 부산 지점을 확장한다면서요?
geureonde gwajang nim naenyeon e busan ji jeom eul hwakjang handamyeonseoyo · By the way, I heard we're expanding the Busan branch next year. Is that right?

hyunwoo 네. 다만 예산 문제가 있어서 아직 확실하지 않아요.
ne daman yesan munje ga isseoseo ajik hwaksilhaji anayo · Yes. But there's a budget issue, so it's not certain yet.

good to know · Graph verbs come in pairs: 상승하다 / 하락하다 (rise / fall), 증가하다 / 감소하다 (increase / decrease), 확대하다 / 축소하다 (expand / scale back), 넓히다 / 좁히다 (widen / narrow). 인상 and 인하 are a pair for prices and fees: 요금 인상 (a fare rise), 가격 인하 (a price cut).

Rises, falls, averages and "what ifs": you can now read a graph and argue a plan. If you keep going like this, TOPIK task 53 will be easy.
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day 39 keeping up

Talk about competition, crises and progress, say who did something with 에 의해, and cite a source with 에 의하면.

Reports, the news and TOPIK reading texts name their sources with 에 의하면 and their agents with 에 의해: “according to a survey”, “built by a Korean firm”. They make your own writing sound well founded.

words

word	romanisation	meaning	example
의하다	uihada	by; according to: 에 의해 / 의하면	일기 예보에 의하면 내일 비가 온대요. According to the weather forecast, it will rain tomorrow.
개선	gaeseon	improvement	서비스를 개선해 주세요. Please improve your service.
건설	geonseol	construction (of buildings, roads)	여기에 새 아파트가 건설될 거예요. New apartments will be built here.
경쟁	gyeongjaeng	competition	그 대학은 입학 경쟁이 아주 심해요. Competition to get into that university is fierce.
경쟁력	gyeongjaengnyeok	competitiveness, competitive edge	가격이 싸면{ssada} 경쟁력이 생겨요. A low price gives you a competitive edge.
극복	geukbok	overcoming	그는 어려움을 극복하고 꿈을 이뤘어요. He overcame his difficulties and made his dream come true.
기존	gijon	existing	기존 고객에게는 할인을 해 드려요. We give existing customers a discount.
도입	doip	introduction, bringing in (a system)	우리 회사는 주 4일 근무를 도입했어요. Our company has brought in a four-day week.
뒤떨어지다	dwitteoreojida	fall behind, be behind (the times)	이 디자인은 유행에 좀 뒤떨어져요. This design is a bit out of fashion.
뒤지다	dwijida	fall behind, trail	우리 팀이 지금 1점{jeom} 뒤지고 있어요. Our team is one point behind right now.
보급	bogeup	spread, supply (to everyone)	스마트폰이 보급되면서 생활이 많이 바뀌었어요. As smartphones spread, everyday life changed a lot.
보완	bowan	supplement, making up for	부족한 부분을 보완해서 다시 내세요. Fill in the weak parts and hand it in again.
선진	seonjin	advanced, developed	그 병원은 선진 의료로 유명해요. That hospital is famous for its advanced medicine.
선진국	seonjinguk	developed country	한국은 짧은 시간에 선진국이 되었어요. Korea became a developed country in a short time.
앞서다	apseoda	be ahead, lead; go ahead	그 회사는 디자인에서 다른 회사보다 앞서{apseoda} 있어요.

			That company is ahead of the others in design.
위기	wigi	crisis	회사가 큰 위기를 맞았어요. The company faced a major crisis.
진출	jinchul	advance, entry (into a market)	그 가수는 해외 진출을 준비하고 있어요. That singer is preparing to go international.
추진	chujin	pushing forward (a plan)	시{si-2}에서 새 공원 건설을 추진하고 있어요. The city is pushing ahead with building a new park.
향상	hyangsang	improvement, rise (in level)	매일 연습해서 실력이 많이 향상되었어요. My skills improved a lot because I practised every day.
현대적	hyeondaejeok	modern	이 건물은 아주 현대적이에요. This building is very modern.
-화	-hwa	-ization (suffix)	공장의 자동화{hwa-3}로 일자리가 줄었어요. Automation in the factories has meant fewer jobs.

pattern by; according to: n에 의해 / n에 의하면

noun | 에 의해(서) / 에 의하면 | done by … / says …

N에 의해 names who or what did something, usually with a passive verb: 회사에 의해 건설되었다 (was built by the company). N에 의하면 names a source, like 에 따르면, and is followed by what it says: 조사에 의하면 …다고 한다. Both are formal and written; 에 의한 N describes a noun: 사람에 의한 사고.

일기 예보에 의하면 내일은 맑을 거라고 합니다. **ilgi yebo e uihamyeon naeil eun malgeul geo rago hamnida**
According to the weather forecast, tomorrow will be clear.

그 프로그램은 대학생들에 의해 개발되었다. **geu peurogeuraem eun daehaksaeng deul e uihae gaebal doeeotda** The program was developed by university students.

새 예약 방법의 도입에 의해 서비스가 많이 개선되었다. **sae yeyak bangbeop ui doip e uihae seobiseu ga mani gaeseon doeeotda** Service has improved a lot since the new booking system came in.

dialogue the first draft

hyunwoo 보고서 잘 읽었어요. 내용은 좋은데 몇 부분은 보완이 필요해요. 그래프도 더 넣으면 좋겠어요.

bogoseo jal ilgeosseoyo naeyong eun joeunde myeot bubun eun bowan i piryo haeyo geuraepeu do deo neoeumyeon jokesseoyo · I've read your first draft. The content's good, but a few parts need filling out. And I'd like more graphs.

anna 어떤 부분을 개선하면 될까요?

eotteon bubun eul gaeseon hamyeon doelkkayo · Which parts should we improve?

hyunwoo 고객 조사에 의하면 우리 예약 방법이 다른 회사에 비해 뒤떨어져 있어요. 그 부분을 강조해 주세요.

gogaek josa e uihamyeon uri yeyak bangbeop i dareun hoesa e bihae dwitteoreojyeo isseoyo geu bubun eul gangjo hae juseyo · According to the customer survey, our booking system is behind other companies'. Please highlight that.

subin 네. 스마트폰이 널리 보급되어서 휴대폰으로 예약하는 사람이 급증했어요. 그래서 사장님이 새 예약 방법 도입을 추진하신대요.

ne seumateupon i neolli bogeup doeeoseo hyudaepon euro yeyak haneun saram i geupjeung haesseoyo geuraeseo sajangnim i sae yeyak bangbeop doip eul chujin hasindaeyo · Yes. Smartphones are everywhere now, so the number of people booking on their phones has shot up. That's why the boss is pushing to bring in a new booking system, I hear.

seoyeon 그리고 다들 들었어요? 내년에 우리 회사가 일본에 진출한대요! 해외 부문도 확대하고요.

geurigo da deul deureosseoyo naenyeon e uri hoesa ga ilbon e jinchul handaeyo haeoe bumun do hwakdae hagoyo · And have you all heard? Next year the company is going into Japan! And the overseas division is expanding too.

anna 정말요? 우리 같은 중소기업이 해외에 진출한다니, 대단하네요! 일본 손님의 비중도 늘 거예요.

jeongmaryo uri gateun jungsogieop i haeoe e jinchul handani daedanhaneyo ilbon sonnim ui bijung do neul geo yeyo · Really? A small company like ours going abroad, that's amazing! The share of Japanese customers will go up too.

hyunwoo 업계 경쟁이 점점 심해지기에 경쟁력을 키우지 않으면 위기를 극복할 수 없어요.

eopgye gyeongjaeng i jeomjeom simhaejigie gyeongjaengnyeok eul kiuji aneumyeon wigi reul geukbok hal su eopseoyo · Competition in the industry is getting fiercer, so if we don't sharpen our edge, we won't get through the crisis.

seoyeon 대기업에 뒤지지 않으려면 서비스 질이며 직원 교육이며 다 향상시켜야죠.

daegieop e dwijiji aneuryeomyeon seobiseu jil imyeo jigwon gyoyuk imyeo da hyangsang sikyeoyajyo · If we don't want to fall behind the big companies, we have to raise everything, from the quality of our service to staff training.

hyunwoo 맞아요. 작은 것이라도 하나씩 바꿔 나간다면 기존 고객도 지킬 수 있을 거예요.

majayo jageun geot irado hana ssik bakkwo nagandamyeon gijon gogaek do jikil su isseul geo yeyo · Exactly. If we change things one by one, even small things, we'll keep our existing customers too.

subin 선진국의 여행사들이 어떻게 하는지도 조사해서 본부 회의 전에 보고서에 넣을게요. 해외 선진 기업들의 방법을 보면 도움이 될 거예요.

seonjinguk ui yeohaengsa deul i eotteoke haneunji do josa haeseo bonbu hoeui jeon e bogoseo e neoeulgeyo haeoe seonjin gieop deul ui bangbeop eul bomyeon doum i doel geo yeyo · We'll look into how travel agencies in developed countries do it and add that to the report before the head-office meeting. Seeing how leading companies abroad work should help.

good to know · -화 turns a noun into "-ization": 현대화 (modernisation), 자동화 (automation), 국제화 (internationalisation). Add 되다 or 하다: 현대화되다. 향상 (improvement in a level) goes with 되다 and 시키다: 실력이 향상되다 (skills improve), 질을 향상시키다 (improve quality).

Competition, crisis, progress: you can now say who did what and back it up with a source. Your report is nearly ready.
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day 40 mission: the market report

Korean TOPIK 4 in 122 days
unit 5 · business & the economy

Follow a business project from start to finish in Korean: plan a report, interview shoppers, read a market summary, survive a crisis and give a presentation at head office.

Everything from unit 5 in one story: companies, money, prices, statistics and competition, with every grammar point of the unit, the kind of Korean you need at work and in the TOPIK reading paper.

chapter 1 ten days to go

hyunwoo 여러분, 이번 월말 회의는 본부에서 합니다. 사장님과 각 부문 책임자들이 모두 참석하십니다.

yeoreobun ibeon wolmal hoeui neun bonbu eseo hamnida sajangnim gwa gak bumun chaegimja deul i modu chamseok hasimnida · Everyone, this month-end meeting is at head office. The boss and the heads of every division will all be there.

subin 과장님, 저희 보고서도 그날 발표하는 거죠?

gwajang nim jeohui bogoseo do geunal balpyo haneun geo jyo · Sir, we're presenting our report that day too, aren't we?

hyunwoo 네. 신입사원으로서 첫 발표니까 긴장되겠지만, 준비한 대로 하면 돼요.

ne sinipsawon euroseo cheot balpyo nikka ginjang doegetjiman junbi han daero hamyeon dwaeyo · Yes. It's your first presentation as new staff, so you'll be nervous, but just do it the way you've prepared.

seoyeon 걱정 마요. 사장님은 20년 전에 작은 사업자로 회사를 설립하신 기업가예요. 경기가 나빠도 새 일을 계속 벌이시고, 회사를 운영하실 때 신입사원 의견도 잘 들어 주세요.

geokjeong mayo sajangnim eun nyeon jeon e jageun saeopja ro hoesa reul seollip hasin gieopga yeyo gyeonggi ga nappado sae il eul gyesok beorisigo hoesa reul unyeong hasil ttae sinipsawon uigyeon do jal deureo juseyo · Don't worry. The boss is an entrepreneur who founded the company as a small business owner twenty years ago. Even when the economy's bad he keeps starting new things, and he really listens to new staff when he runs the company.

anna 보고서는 업계 상황, 소비자 경향, 그리고 우리 회사의 경쟁력, 이렇게 세 부분으로 나눴어요.

bogoseo neun eopgye sanghwang sobija gyeonghyang geurigo uri hoesa ui gyeongjaengnyeok ireoke se bubun euro nanwosseoyo · We've split the report into three parts: the state of the industry, consumer trends and our company's competitive edge.

seoyeon 자료가 부족하다면 영업부에 있는 거래처 자료도 보여 줄게요. 업체별 이익이며 적자며 다 나와 있어요.

jaryo ga bujok hadamyeon yeongeop bu e inneun georaecheo jaryo do boyeo julgeyo eopche byeol iik imyeo jeokja myeo da nawa isseoyo · If you're short of data, I'll show you the client files in the sales department too. Profits, losses, the lot, firm by firm.

anna 와, 감사합니다! 대기업과 중소기업을 비교하려고 그런 자료를 찾고 있었어요.

wa gamsa hamnida daegieop gwa jungsogieop eul bigyo haryeogo geureon jaryo reul chatgo isseosseoyo · Oh, thank you! We were looking for exactly that, to compare big and small companies.

hyunwoo 그리고 통계를 넣는다면 그래프로 보여 주는 게 좋아요. 숫자만 있으면 이해하기 어렵거든요.

geurigo tonggye reul neonneundamyeon geuraepeu ro boyeo juneun ge joayo sutja man isseumyeon ihae hagi eoryeopgeodeunyo · And if you include statistics, it's better to show them as graphs. Numbers on their own are hard to follow.

subin 네, 상반기 통계와 연간 평균을 그래프로 만들게요.

ne sangbangi tonggye wa yeongan pyeonggyun eul geuraepeu ro mandeulgeyo · Right, we'll turn the first-half figures and the annual averages into graphs.

hyunwoo 좋아요. 시간도 없고 해서 오늘부터 바쁘겠네요. 힘내요, 두 사람!

joayo sigan do eopgo haeseo oneul buteo bappeugenneyo himnaeyo du saram · Good. There isn't much time and all, so you'll be busy from today. Keep at it, you two!

chapter 2 asking the shoppers

anna 민준 씨, 주말인데 같이 와 줘서 고마워요. 오늘은 상가 사람들 이야기를 직접 들어 보고 싶어요.

minjun ssi jumal inde gachi wa jwoseo gomawoyo oneul eun sangga saramdeul iyagi reul jikjeop deureo bogo sipeoyo · Minjun, thanks for coming with me on a weekend. Today I want to hear from the people in the arcade myself.

minjun 저야 좋죠. 이 상가는 옛날부터 상업의 중심이었는데 요즘은 장사가 안돼서 망한 가게도 많대요.

jeo ya jochyo i sangga neun yennal buteo sangeop ui jungsim ieonneunde yojeum eun jangsa ga an dwaeseo manghan gage do mantaeyo · I'm happy to. This arcade has been a centre of trade for years, but they say business is so bad now that lots of shops have gone under.

anna 옷 가게 사장님 말씀에 따르면 손님이 많이 줄었대요. 다들 인터넷으로 구매하는 걸 선호하니까요.

ot gage sajangnim malsseum e ttareumyeon sonnim i mani jureotdaeyo da deul inteonet euro gumae haneun geol seonho hanikkayo · According to the woman who runs the clothes shop, customers have dropped off a lot. Everyone prefers to buy online.

minjun 배송이 빠르고 반품도 쉬우니까요. 그래도 단골손님들은 직접 와서 신상품을 입어 본대요. 전자 제품도 최신 소형 신제품은 직접 보고 사는 사람이 많대요.

baesong i ppareugo banpum do swiunikkayo geuraedo dangol sonnim deul eun jikjeop waseo sinsangpum eul ibeo bondaeyo jeonja jepum do choesin sohyeong sinjepum eun jikjeop bogo saneun saram i mantaeyo · Because delivery's quick and returns are easy. Still, she says her regulars come in to try on the new arrivals. And plenty of people still want to see the latest compact gadgets in person before they buy.

anna 인터넷에는 가짜도 많고 판매자가 불친절할 때도 있잖아요. 상담원하고 통화하기도 어렵고요.

inteonet e neun gajja do manko panmaeja ga bulchinjeol hal ttae do itjanayo sangdamwon hago tonghwa hagi do eoryeopgo yo · There are lots of fakes online, and sellers can be rude. And it's hard to get through to an agent, too.

minjun 맞아요. 그래서 가게들이 반값 이벤트며 헌 옷 교환 캠페인이며 여러 가지 홍보를 해요.

majayo geuraeseo gage deul i bangap ibenteu myeo heon ot gyohwan kaempein imyeo yeoreo gaji hongbo reul haeyo · Exactly. That's why the shops are running all kinds of promotions: half-price events, old-clothes swap campaigns, you name it.

anna 저 가게는 국산 제품만 판대요. 수입품에 비해 비싸지만 품질이 좋고 고급스러워요.

jeo gage neun guksan jepum man pandaeyo suippum e bihae bissajiman pumjil i joko gogeupseureowoyo · That shop only sells Korean-made goods, apparently. They cost more than imports, but the quality's good and they look classy.

minjun 옆 가게는 공장에서 대량으로 생산한 싸구려를 싼값에 사들여서 판대요. 그래서 반품이 많대요.

yeop gage neun gongjang eseo daeryang euro saengsan han ssaguryeo reul ssangap e sadeuryeoseo pandaeyo geuraeseo banpum i mantaeyo · The one next door buys in mass-produced cheap stuff at low prices and sells it on. That's why they get lots of returns.

anna 소비 경향이 바뀌고 있네요. 요즘 소비자들은 값싼 물건보다 믿을 수 있는 물건에 돈을 쓰는 것 같아요. 참, 민준 씨 주식은 어떻게 됐어요?

sobi gyeonghyang i bakkwigo inneyo yojeum sobija deul eun gapssan mulgeon boda mideul su inneun mulgeon e don eul sseuneun geot gatayo cham minjun ssi jusik eun eotteoke dwaesseoyo · Spending habits are changing. Shoppers today seem to spend on things they can trust rather than cheap things. Oh, by the way, Minjun, what happened with your shares?

minjun 다 팔았어요. 손해를 좀 봤지만 재산을 다 잃은 건 아니에요. 투자는 분수에 맞게 해야 한다는 걸 깨달았어요. 이제 과소비도, 낭비도 안 할 거예요.

da parasseoyo sonhae reul jom bwatjiman jaesan eul da ireun geon anieyo tuja neun bunsu e matge haeya handa neun geol kkaedarasseoyo ije gwasobi do nangbi do an hal geo yeyo · I sold them all. I lost a bit, but not

everything I own. I learned that you have to invest within your means. No more overspending or wasting money for me.

chapter 3 reading it out

subin 안나 씨, 요약 부분 다 썼어요? 한번 읽어 봐요.

anna ssi yoyak bubun da sseosseoyo hanbeon ilgeo bwayo · Anna, have you finished the summary? Read it out to me.

anna '여행 업계 보고서 요약. 첫째, 우리나라의 경제력이 커지면서 여행을 즐기는 사람이 늘었다. 통계에 의하면 올해 상반기에 해외로 여행한 사람의 수는 작년에 비해 20% 증가하였으며 1인당 연간 여행 비용은 평균 200만 원에 달했다. 소득이 높을수록 여행 지출의 비중이 크며, 나이별 분포를 보면 20대와 30대의 비율이 가장 높다.'

yeohaeng eopgye bogoseo yoyak cheotjjae urinara ui gyeongjeryeok i keojimyeonseo yeohaeng eul jeulgineun saram i neureotda tonggye e uihamyeon olhae sangbangi e haeoe ro yeohaeng han saram ui su neun jangnyeon e bihae jeungga hayeosseumyeo in dang yeongan yeohaeng biyong eun pyeonggyun man won e dalhaetda sodeuk i nopeulsurok yeohaeng jichul ui bijung i keumyeo nai byeol bunpo reul bomyeon dae wa dae ui biyul i gajang nopda · 'Travel industry report: summary. First, as Korea's economy has grown stronger, more people are travelling for pleasure. According to statistics, the number of people who travelled abroad in the first half of this year rose 20% on last year, and annual travel spending reached two million won per person on average. The higher the income, the bigger the share of spending that goes on travel, and by age, people in their twenties and thirties make up the largest share.'

subin 좋네요! 다음 부분도 읽어 봐요.

jonneyo daeum bubun do ilgeo bwayo · Nice! Read the next part too.

anna '둘째, 높은 물가와 비행기 요금 인상으로 인해 국내 여행 수요는 감소하는 경향을 보였다. 가격 변동이 크므로 고객들은 더 싼 상품을 찾고 있다. 셋째, 스마트폰의 보급으로 인터넷 구매가 급증하였으나 우리 회사의 예약 방법은 다른 회사에 비해 뒤떨어져 있다. 대기업은 넉넉한 자본으로 사업을 확대하고 있으며 일부 중소기업은 사업을 축소하거나 문을 닫았다. 따라서 우리 회사는 기존 예약 방법을 개선하고 새 상품을 개발하여 경쟁력을 향상시켜야 한다.'

duljjae nopeun mulga wa bihaenggi yogeum insang euro inhae gungnae yeohaeng suyo neun gamso haneun gyeonghyang eul boyeotda gagyeok byeondong i keumeuro gogaek deul eun deo ssan sangpum eul chatgo itda setjjae seumateupon ui bogeup euro inteonet gumae ga geupjeung hayeosseuna uri hoesa ui yeyak bangbeop eun dareun hoesa e bihae dwitteoreojyeo itda daegieop eun neongneokan jabon euro saeop eul hwakdae hago isseumyeo ilbu jungsogieop eun saeop eul chukso hageona mun eul dadatda ttaraseo uri hoesa neun gijon yeyak bangbeop eul gaeseon hago sae sangpum eul gaebal hayeo gyeongjaengnyeok eul hyangsang sikyeoya handa · 'Second, high prices and rising air fares have led to a downward trend in domestic travel demand. Because prices fluctuate so much, customers are looking for cheaper deals. Third, with the spread of smartphones, online purchases have soared, but our booking system lags behind other companies'. Big companies are expanding with ample capital, while some small companies have scaled back or closed down. We therefore need to improve our existing booking system and develop new products to become more competitive.'

subin 와, 정말 보고서 같아요! 그런데 호텔 공급이 부족해서 가격이 오른 이야기도 넣는 게 어때요? 요금 상승은 그래프로 보여 주고요.

wa jeongmal bogoseo gatayo geureonde hotel gonggeup i bujok haeseo gagyeok i oreun iyagi do neonneun ge eottaeyo yogeum sangseung eun geuraepeu ro boyeo jugo yo · Wow, it really sounds like a report! But how about adding that hotel prices went up because of a shortage of rooms? And showing the price rises in a graph.

anna 아, 맞다. 유통 과정이 길어서 비싸진 것도 써야겠네요.

a matda yutong gwajeong i gireoseo bissajin geot do sseoyagenneyo · Oh, right. And I should mention that prices went up because of the long supply chain.

hyunwoo 어디 봐요. 음, 이 정도라면 본부에서도 좋아하겠네요. 다만 위기를 극복할 방법을 하나 더 보완하면 좋겠어요.

eodi bwayo eum i jeongdo ramyeon bonbu eseo do joahagenneyo daman wigi reul geukbok hal bangbeop eul hana deo bowan hamyeon jokesseoyo · Let me see. Hmm, head office will like this. But I'd like you to add one more way of getting through the crisis.

anna 그럼 해외 진출 계획도 넣을까요? 선진국 여행사들은 그 나라 업체와 거래를 많이 한대요. 우리도 선진 기업들처럼 부산 지점을 확장한다면 앞서 나갈 수 있을 거예요.

geureom haeoe jinchul gyehoek do neoeulkka yo seonjinguk yeohaengsa deul eun geu nara eopche wa georae reul mani handaeyo uri do seonjin gieop deul cheoreom busan ji jeom eul hwakjang handamyeon apseo nagal su isseul geo yeyo · Then shall we add the plans to expand abroad? Travel agencies in developed countries do a lot of business with local firms, apparently. If we expand the Busan branch like the leading companies do, we could get ahead.

hyunwoo 좋아요. 그리고 사장님이 추진하시는 새 예약 방법 도입도 꼭 넣어요. 다른 회사에 뒤지지 않으려면 그게 제일 중요하니까요.

joayo geurigo sajangnim i chujin hasineun sae yeyak bangbeop doip do kkok neoeoyo dareun hoesa e dwijiji aneuryeomyeon geuge jeil jungyo hanikkayo · Good. And be sure to include the new booking system the boss is pushing for. If we don't want to fall behind other companies, that matters most.

subin 알겠습니다! 이렇게 다 같이 노력하는 한 걱정할 게 없겠네요.

algetseumnida ireoke da gachi noryeok haneun han geokjeong hal ge eopgenneyo · Got it! As long as we all pull together like this, there's nothing to worry about.

chapter 4 a lost file

anna 지호야, 큰일 났어! 노트북이 갑자기 꺼져서 파일이 다 없어져 버렸어.
jiho ya keunil nasseo noteubuk i gapjagi kkeojyeoseo pail i da eopseojyeo beoryeosseo · Jiho, disaster! My laptop suddenly died and the whole file's gone.

jiho 뭐? 발표가 내일이잖아. 혹시 다른 사람한테 메일로 보낸 거 없어?
mwo balpyo ga naeil ijana hoksi dareun saram hante meil ro bonaen geo eopseo · What? The presentation's tomorrow. Didn't you email it to anyone?

anna 수빈 씨한테 보낸 게 있긴 한데 오늘 고친 부분이 없어. 이 노트북 할부도 아직 안 끝났는데…
subin ssi hante bonaen ge itgin hande oneul gochin bubun i eopseo i noteubuk halbu do ajik an kkeunnanneunde · I did send one to Subin, but it doesn't have today's changes. And I haven't even finished paying for this laptop…

jiho 고급 노트북이라고 하지 않았어? 서비스 센터에 전화해 봐.
gogeup noteubuk irago haji anasseo seobiseu senteo e jeonhwa hae bwa · Didn't you say it was a top-of-the-range laptop? Ring the service centre.

anna 상담원 말에 의하면 부품을 바꿔야 해서 일주일이나 걸린대. 고치는 비용도 큰돈이고. 이번 달은 지출이 너무 많아서 형편이 어려운데. 할부 연체료까지 내면 큰일이야.
sangdamwon mal e uihamyeon bupum eul bakkwoya haeseo iljuil ina geollindae gochineun biyong do keundon igo ibeon dal eun jichul i neomu manaseo hyeongpyeon i eoryeounde halbu yeoncheryo kkaji naemyeon keunil iya · The agent says they need to replace a part, so it'll take a whole week. And the repair costs a fortune. I've spent so much this month I'm already hard up. If I end up paying a late fee on the instalments too, I'm done for.

jiho 돈이 모자라면 내가 좀 꿔 줄게. 대출이나 빚은 절대 안 돼. 일단 내 노트북으로 써. 처음부터 다시 쓴다면 몇 시간 걸려?
don i mojaramyeon naega jom kkwo julge daechul ina bit eun jeoldae an dwae ildan nae noteubuk euro sseo cheoeum buteo dasi sseundamyeon myeot sigan geollyeo · If you're short, I'll lend you some. No loans, no debts. For now, use my laptop. If you start again from scratch, how long will it take?

anna 고마워, 지호야. 월급이 입금되면 바로 갚을게. 기억나는 대로 쓰면 세 시간쯤 걸릴 것 같아.
gomawo jiho ya wolgeup i ipgeum doemyeon baro gapeulge gieongnaneun daero sseumyeon se sigan jjeum geollil geot gata · Thanks, Jiho. I'll pay you back as soon as my salary comes in. If I write it down as I remember it, it'll take about three hours.

choi 안나 학생, 아직 안 자요? 배고프죠? 라면 좀 끓여 줄까요?
anna haksaeng ajik an jayo baegopeujyo ramyeon jom kkeuryeo julkkayo · Anna, still up? You must be hungry. Shall I make you some ramyeon?

anna 아주머니, 감사해요. 오늘은 늦게까지 해야 할 것 같아요.
ajumeoni gamsa haeyo oneul eun neutge kkaji haeya hal geot gatayo · Thank you, Mrs Choi. I think I'll be up late tonight.

choi 시간이 넉넉하지 않을수록 더 천천히 해야 해요. 그래야 실수가 없어요.
sigan i neongneokaji aneulsurok deo cheoncheonhi haeya haeyo geurae ya silsu ga eopseoyo · The less time you have, the more slowly you have to go. That way you won't make mistakes.

chapter 5 in front of the boss

anna 안녕하십니까? 저는 국내 여행 부문의 신입사원 안나입니다. 오늘은 여행 업계의 상황과 우리 회사의 계획에 대해 발표하고자 합니다.

annyeong hasimnikka jeo neun gungnae yeohaeng bumun ui sinipsawon anna imnida oneul eun yeohaeng eopgye ui sanghwang gwa uri hoesa ui gyehoek e daehae balpyo hagoja hamnida · Good morning. I'm Anna, a new member of staff in the domestic travel division. Today I'd like to present the state of the travel industry and our company's plans.

anna 그래프에서 보시다시피 해외여행은 크게 증가하였으며 국내 여행 수요는 줄어들고 있습니다. 높은 물가로 인해 소비자들이 지출을 줄였기 때문입니다.

geuraepeu eseo bosidasipi haeoeyeohaeng eun keuge jeungga hayeosseumyeo gungnae yeohaeng suyo neun jureodeulgo itseumnida nopeun mulga ro inhae sobija deul i jichul eul juryeotgi ttaemun imnida · As you can see from the graph, overseas travel has risen sharply, while demand for domestic travel is falling. That's because consumers have cut their spending as prices have risen.

hyunwoo 질문 있습니다. 경쟁 업체들이 가격을 낮춘다면 우리도 가격 인하를 해야 합니까?

jilmun itseumnida gyeongjaeng eopche deul i gagyeok eul natchundamyeon uri do gagyeok inha reul haeya hamnikka · A question. If our competitors lower their prices, do we have to cut ours too?

subin 가격 경쟁만으로는 중소기업이 대기업을 이길 수 없으므로 저희는 서비스로 경쟁하고자 합니다. 그래야 대기업과의 차이를 좁힐 수 있습니다.

gagyeok gyeongjaeng man euro neun jungsogieop i daegieop eul igil su eopseumeuro jeohui neun seobiseu ro gyeongjaeng hagoja hamnida geurae ya daegieop gwa ui chai reul jopil su itseumnida · A small company can't beat the big ones on price alone, so we intend to compete on service. That's how we can close the gap with the big companies.

seoyeon 새 상품 개발 계획도 있습니까? 위기에 대한 대비도 궁금합니다.

sae sangpum gaebal gyehoek do itseumnikka wigi e daehan daebi do gunggeumhamnida · Do you have plans for new products as well? And I'd like to know how we're preparing for a crisis.

anna 네. 주말에 갈 수 있는 미니 여행 상품을 개발하고, 단골 고객에게는 추가 할인을 드리려고 합니다. 부산에 새로 건설되는 현대적인 호텔들과 거래한다면 상품도 더 다양하게 만들 수 있습니다. 예약 방법의 현대화를 위한 예산도 이미 마련했습니다.

ne jumal e gal su inneun mini yeohaeng sangpum eul gaebal hago dangol gogaek ege neun chuga harin eul deuriryeogo hamnida busan e saero geonseol doeneun hyeondaejeok in hotel deul gwa georae handamyeon sangpum do deo dayang hage mandeul su itseumnida yeyak bangbeop ui hyeondae hwa reul wihan yesan do imi maryeon haetseumnida · Yes. We plan to develop mini tours you can take at the weekend, and to give our regular customers an extra discount. If we work with the modern hotels being built in Busan, we can offer a wider range of tours too. And we have already set aside a budget to modernise our booking system.

subin 홍보도 바꾸겠습니다. 텔레비전 선전에 비해 비용이 적은 인터넷 영상을 직접 제작하고, 당첨되신 분께 제주도 여행을 드리는 이벤트도 하겠습니다.

hongbo do bakkugetseumnida tellebijeon seonjeon e bihae biyong i jeogeun inteonet yeongsang eul jikjeop jejak hago dangcheom doesin bun kke jejudo yeohaeng eul deurineun ibenteu do hagetseumnida · We'll change our publicity too. We'll make our own online videos, which cost much less than TV advertising, and run a prize draw with a trip to Jeju for the winner.

hyunwoo 좋습니다. 사장님께서도 아주 좋은 보고서라고 하셨습니다.

joseumnida sajangnim kkeseo do aju joeun bogoseo rago hasyeotseumnida · Excellent. The boss also said it was a very good report.

anna 감사합니다. 저희는 그저 열심히 조사했을 따름입니다.

gamsa hamnida jeohui neun geujeo yeolsimhi josa haesseul ttareum imnida · Thank you. We simply did our research as carefully as we could.

seoyeon 두 사람, 정말 잘했어요! 오늘 저녁은 제가 약속한 대로 살게요.

du saram jeongmal jalhaesseoyo oneul jeonyeok eun jega yaksok han daero salgeyo · You two were brilliant! Dinner's on me tonight, as promised.

That's unit 5: companies, money, markets, graphs and competition. You've read a market report and survived your first big presentation in Korean. Next: Minjun's new flat.
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