CHINESE BOOST

Money and finance Chinese vocabulary: Intermediate (HSK 4-6)

50 words with pinyin, 繁體 and meanings, 50 of them with an example sentence.
Every word here links to its entry on the site.

Money and finance Chinese vocabulary: Intermediate (HSK 4-6) on the web
The same words as a CSV, for Anki or a spreadsheet
A free account, which keeps 简体 or 繁體, pinyin or 注音 and the rest of how you read Chinese on every device

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Words

存
cún to deposit / to store / to keep / to exist / to survive
> 你存了多少钱?
> Nǐ cúnle duōshǎo qián?
> How much money did you save?

取
qǔ to take / to get / to fetch / to choose
> 他们去了鸟取。
> Tāmen qùle niǎo qǔ.
> They went to Tottori.

密码 密碼
mìmǎ cipher / secret code / password / PIN
> 你知道密码吗?
> Nǐ zhīdào mìmǎ ma?
> Do you know the password?

现金 現金
xiànjīn cash
> 我想付现金。
> Wǒ xiǎng fù xiànjīn.
> I'd like to pay in cash.

收入
shōurù income / revenue / to take in
> 他的收入不错。
> Tā de shōurù búcuò.
> He has a fair income.

赚 賺
zhuàn to earn / to make a profit
zuàn to cheat / to swindle
> 我想赚多点。
> Wǒ xiǎng zhuàn duō diǎn.
> I'd like to earn more.

零花钱 零花錢
línghuāqián pocket money / allowance
> 我每个星期有二十块零花钱。
> Wǒ měige xīngqī yǒu èrshí kuài línghuāqián.
> I get twenty yuan in pocket money every week.

账户 賬戶
zhànghù account
> 你的账户空了。
> Nǐ de zhànghù kōng le.
> Your account is empty.

存款
cúnkuǎn to deposit money (in a bank etc) / bank savings / bank deposit
> 我想去银行存款。
> Wǒ xiǎng qù yínháng cúnkuǎn.
> I want to go to the bank to deposit some money.

汇率 匯率
huìlǜ exchange rate
> 汇率是多少?
> Huìlǜ shì duōshǎo?
> What is the exchange rate?

资金 資金
zījīn funds / capital
> 开店的资金从哪儿来?
> Kāidiàn de zījīn cóng nǎr lái?
> Where will the money for opening the shop come from?

欠
qiàn to owe / to lack / to be deficient in / yawn / to raise slightly (a part of one's body)
> 她欠你多少?
> Tā qiàn nǐ duōshǎo?
> How much does she owe you?

利润 利潤
lìrùn profits
> 利润这么低，他们还做吗?
> Lìrùn zhème dī, tāmen hái zuò ma?
> With profits this low, are they still going to do it?

保险 保險
bǎoxiǎn insurance / to insure / safe / secure / be sure / be bound to
> 他给自己投了保险。
> Tā gěi zìjǐ tóule bǎoxiǎn.
> He insured himself.

风险 風險
fēngxiǎn risk / hazard

> 我不担心风险。
> Wǒ bù dānxīn fēngxiǎn.
> I don't worry about the risk.

消费 消費
xiāofèi to consume (goods and services, resources etc)

> 在日本生活消费很高。
> Zài Rìběn shēnghuó xiāofèi hěn gāo.
> Life in Japan is expensive.

节省 節省
jiéshěng saving / to save / to use sparingly / to cut down on

> 我们很节省地旅行。
> Wǒmen hěn jiéshěng de lǚxíng.
> We are traveling on a tight budget.

人民币 人民幣
rénmínbì Renminbi, the official currency of the PRC (currency codes: RMB or CNY)

> 他给了我两百人民币。
> Tā gěi le wǒ liǎng bǎi rénmínbì.
> He gave me two hundred Renminbi.

美元
měiyuán American dollar / US dollar

> 他给他四美元。
> Tā gěi tā sì měiyuán.
> He paid him four dollars.

赔 賠
péi to compensate for loss / to suffer a financial loss / to indemnify

> 他做生意赔了不少钱。
> Tā zuòshēngyì péile bùshǎo qián.
> He lost quite a lot of money in business.

定期
dìngqī at set dates / at regular intervals / periodic / limited to a fixed period of time / fixed term

> 她以前定期来看我。
> Tā yǐqián dìngqī láikàn wǒ.
> She used to visit me regularly.

黄金 黃金
huángjīn gold / golden (opportunity) / prime (time)

> 银行里可以买黄金吗?
> Yínháng lǐ kěyǐ mǎi huángjīn ma?
> Can you buy gold at the bank?

税 稅
shuì taxes / duties
tuì to observe mourning belatedly / to change

> 听好了，不加税!
> Tīng hǎole, bù jiā shuì!
> Read my lips, no new taxes!

富
fù rich / wealthy / abundant / surname Fu

> 他们家很富，住大房子。
> Tāmen jiā hěn fù, zhù dà fángzi.
> Their family is rich and lives in a big house.

富有
fùyǒu rich / wealthy / affluent / to be rich in / to be replete with

> 我哥哥很富有。
> Wǒ gēge hěn fùyǒu.
> My brother is rich.

信用
xìnyòng trustworthiness / credit / to trust and appoint

> 做生意，信用最重要。
> Zuòshēngyì, xìnyòng zuì zhòngyào.
> In business, trustworthiness matters most.

亏 虧
kuī to lose (money) / to have a deficit / luckily / fortunately / thanks to / to treat unfairly / to be deficient / (used to introduce an ironic remark about sb who has fallen short of expectations)

> 亏你提醒我，不然就忘了。
> Kuī nǐ tíxǐng wǒ, bùrán jiù wàngle.
> Thanks to your reminder, or I would have forgotten.

账号 賬號
zhànghào account number / account / username

> 我有一个推特账号。
> Wǒ yǒu yí gè Tuītè zhànghào.
> I have a Twitter account.

取款
qǔkuǎn to withdraw money from a bank

> 你取款时别忘了拿卡!
> Nǐ qǔkuǎn shí bié wàngle ná kǎ!
> Don't forget to take your card when you withdraw money!

利息
lìxī interest (on a loan)

> 我每个月都要还利息。
> Wǒ měige yuè dōu yào hái lìxī.
> I have to pay the interest every month.

贷款 貸款
dàikuǎn a loan / to provide a loan (e.g. bank) / to raise a loan (from e.g. a bank)

> 我不需要贷款了。
> Wǒ bù xūyào dàikuǎn le.
> I do not need a loan anymore.

储蓄 儲蓄
chǔxù to save money (in a bank) / savings

> 你每个月储蓄多少钱?
> Nǐ měige yuè chǔxù duōshǎo qián?
> How much money do you save each month?

理财 理財
lǐcái to manage wealth / to manage finances / money management

> 你有没有想过开始理财?
> Nǐ yǒuméiyǒu xiǎngguo kāishǐ lǐcái?
> Have you ever thought about starting to manage your money?

投资 投資
tóuzī investment / to invest

> 你投资多少?
> Nǐ tóuzī duōshǎo?
> How much do you have invested?

股票
gǔpiào share certificate / stock (finance)

> 他玩股票赔了。
> Tā wán gǔpiào péile.
> He lost a fortune in the stock market.

基金
jījīn fund

> 这笔基金是用来修学校的。
> Zhè bǐ jījīn shì yònglái xiū xuéxiào de.
> This fund is used to build a school.

支出
zhīchū to spend / to pay out / expenses / expenditure

> 他一个月支出两千块。
> Tā yí gè yuè zhīchū liǎng qiān kuài.
> He spends two thousand yuan a month.

财产 財產
cáichǎn property / assets / estate

> 这是我的财产。
> Zhè shì wǒ de cáichǎn.
> This is my property.

金融
jīnróng banking / finance / financial

> 他在一家金融公司工作。
> Tā zài yìjiā jīnróng gōngsī gōngzuò.
> He works at a financial company.

汇款 匯款
huìkuǎn to remit money / remittance

> 他每个月给家里汇款。
> Tā měige yuè gěi jiālǐ huìkuǎn.
> He remits money to his family every month.

账单 賬單
zhàngdān bill

> 我认为你要看账单。
> Wǒ rènwéi nǐ yào kàn zhàngdān.
> I guess you want to see the bill.

货币 貨幣
huòbì currency / monetary / money

> 银行正在调整货币政策。
> Yínháng zhèngzài tiáozhěng huòbì zhèngcè.
> The bank is adjusting its monetary policy.

股市
gǔshì stock market

> 最近股市很不稳定。
> Zuìjìn gǔshì hěn bù wěndìng.
> The stock market has been very unstable lately.

炒股
chǎogǔ to speculate in stocks

> 他炒股赚很多钱。
> Tā chǎogǔ zhuàn hěn duō qián.
> He's raking it in on the stock market.

收益
shōuyì earnings / profit

> 他每个月的收益不太稳定。
> Tā měige yuè de shōuyì bú tài wěndìng.
> His monthly earnings are not very stable.

回报 回報
huíbào return / reciprocation / payback / retaliation / to report back / to reciprocate

> 努力学习一定会有回报。
> Nǔlì xuéxí yídìng huì yǒu huíbào.
> Studying hard will surely pay off.

亏损 虧損
kuīsǔn deficit / loss

> 这家公司今年的亏损很大。
> Zhè jiā gōngsī jīnnián de kuīsǔn hěn dà.
> This company's deficit this year is very large.

资产 資產
zīchǎn property / assets

> 他把所有资产都放在银行里了吗?
> Tā bǎ suǒyǒu zīchǎn dōu fàng zài yínháng lǐ le ma?
> Did he put all his assets in the bank?

分期
fēnqī by stages / staggered / step by step / in installments

> 我想分期买这台电脑。
> Wǒ xiǎng fēnqī mǎi zhè tái diànnǎo.
> I'd like to buy this computer in installments.

余额 餘額
yú'é balance (of an account, bill etc) / surplus / remainder

> 付完房租，卡里的余额不多了。
> Fù wán fángzū, kǎ lǐ de yú'é bù duō le.
> After paying the rent, there's not much balance left on the card.