

GeoGringo

GO WHERE LIFE IS GOOD · LIVE ON YOUR OWN TERMS

The Colombia Field Guide

*Real prices, real hospitals, real neighborhoods — six years of living it,
not a weekend visit and not an AI summary.*



Pereira, coffee country — where I live now.

2026 EDITION · v5.4

By **Shep** · 6 years in Colombia · lived in 5 cities, visited 26 · geogringo.com

Contents

1 Why People Come	— The real reasons Americans are looking south right now	4
2 The Numbers	— What your money actually buys here	5
3 Safety, With Real Data	— The crime numbers nobody shows you	7
4 Medical	— Procedures, hospitals, and how to not pick wrong	8
5 Investment	— What my Cartagena property actually taught me	9
6 Relocation	— Cities, visas, and daily life from six years in	10
7 The Costliest Mistakes	— Medical, investment, relocation	12
8 Your 90-Day Plan	— How the timeline actually breaks down	13
9 Resources & FAQs	— The tools I use and the questions I get most	14
10 What Comes Next	— Your next step from here	15
11 Appendix — 175+ More Spanish Words	— Bonus vocabulary, grouped by real life	16

How to use this guide

This guide tells you **what's real** about Colombia — the prices, the rules, the patterns. The **Ready Call** tells you **what applies to you** — your timeline, your budget, your visa path, the decision in front of you. Read the guide first. When your situation gets more specific than any guide can handle, that's the call.

Where you are	What you need	Cost
Still figuring out if Colombia is realistic	This guide (you're reading it)	Free
Ready for answers on your situation — city, visa, procedure, or property	Colombia Ready Call · 60 min	\$197

Deciding or decided, it's the same call. Book at geogringo.com/book-call.

Six Years, Not a Weekend

Everything here comes from actually living it. I have a Colombian visa. I've lived in Medellín, Barranquilla, Cali, Cartagena, and Pereira, and visited 26 Colombian cities in all. I bought a pre-construction apartment in Cartagena and sold it for a profit — went to the notary in person, twice. I use private Colombian clinics for everything, from serious cardiac care to dental implants. I've set up a brokerage and a Bancolombia account, been taxed by the DIAN, and learned a few things the hard way. When I tell you something costs \$3 or \$600, I have the receipt on my phone.

This guide is for anyone who wants real, first-hand experience before making a big decision — medical care, relocation, investment, or all three. It's built to be skimmed: hit the section you care about, grab the numbers, and move.

A NOTE ON THE NUMBERS

Visa thresholds, procedure costs, and property prices all change. Dollar figures here are converted at **3,150 pesos to the dollar**, the rate as of this edition. Visa thresholds are set in *pesos*, so they read differently in dollars as the rate moves — for any live figure, use the calculator at geogringo.com/move-to-colombia-calc. This is my experience, not medical, legal, or financial advice; for those, talk to a licensed professional.

“The wealthiest nation on earth ranks only 23rd for happiness. You were not imagining the disconnect.”

— World Happiness Report 2026

Why People Come

The American dream got expensive. A lot of people are quietly doing the math on somewhere else.

Rising costs outpace salaries, housing and healthcare have gone vertical, and Social Security doesn't feel as secure as it once did. So even after a lifetime of hard work and delayed gratification, it can still feel like it isn't enough. The point of this guide isn't to sell you an escape — it's to show you, honestly, what choosing a more affordable place actually looks like when someone's already done it.

People come for one of three reasons, or all three: **life-changing medical care** at a fraction of US prices, a **better daily life** on a budget that finally breathes, or a **place to invest** in a developing economy. Whatever brought you here, the rest of this guide takes the mystery and the fear out of the next step.

42%

of Americans have considered relocating abroad — Harris Poll, 2025 (6,300+ surveyed)

67%

of expats say life improved after moving abroad — AXA Global Healthcare

40–60%

average cost-of-living drop, US vs. Colombia — Numbeo, 2026

These aren't promises. They're the data. The rest of this guide is what the data feels like from the inside.

The Numbers

What you're paying in the US vs. what the same money buys here.

Before Colombia, look at what you're already paying just to keep a roof over your head in the US.

US City	Avg 1BR Rent / Month
San Jose, CA	\$3,214
San Francisco, CA	\$2,904
New York City, NY	\$2,597
Los Angeles, CA	\$2,450
Miami, FL	\$2,096

Source: Construction Coverage US Rent Report 2026 — and that's before car payments, insurance, groceries, or healthcare.

You spend \$15 on a fast-food combo. I just ordered a full *bandeja típica* — rice, beans, grilled chicken, plantain, salad, and arepa — delivered to my door for about **\$3.15** (COP 9,900), and I have the receipt on my phone. It was closer to \$2.40 when I first ordered it, before the peso strengthened. Not a trick — just geography.

What life here really costs: three budgets

Most people land in one of three tiers. These are the same numbers behind the free [cost-of-living calculator](#), so the guide and the tool tell you the same thing — pick the life you want, not a single mystery number.

Budget	What it buys	Monthly (USD)
Lean	A modest but real life — a decent 1-BR, groceries, and basic private insurance. Tradeoffs on location and extras.	\$1,300–1,500
Comfortable	The sweet spot most expats target — a good neighborhood, private healthcare, and eating out a few times a week.	\$1,500–2,000
Premium	A top neighborhood, a nicer place, domestic help, and regular travel — comfort with real margin.	\$2,000–3,500

Where you live drives the number more than anything else. Here's where the money goes in a **Comfortable** month:

Expense	Monthly (USD)
Furnished 1-bedroom in a good neighborhood	\$700–950
Groceries	\$220–320
Dining out 3–4× per week	\$130–250
Transportation (Uber + metro)	\$60–90
Private healthcare / insurance	\$70–130
Utilities + 200 Mbps fiber	\$80–110
Entertainment, coffee, social	\$170–250
Comfortable total	\$1,500–\$2,000

That's a full, enjoyable life — not a survival budget. An average US Social Security check (\$2,076/mo) covers a Comfortable budget in most cities with room to spare. Trim toward **Lean** by choosing a smaller place or a cheaper city; step up to **Premium** for a prime neighborhood and help around the house. These bands are a rule of thumb — they shift with the city, the neighborhood, and how you live.

HOW RENTING ACTUALLY WORKS

Rent is the biggest lever, and there are three paths. **Airbnb / short-term** is the priciest and swings with holidays and events, but it's flexible and needs no paperwork — how most people start. A **long-term furnished lease** is much cheaper per month, but landlords require a **fiador** (a local property-owning co-signer) or, since most foreigners can't get one, a **póliza** — a rental-guarantee policy you buy for about one month's rent. A **long-term unfurnished lease** is the cheapest monthly rent, same fiador/póliza rule, but you buy your own furniture up front. The budget above assumes a furnished long-term lease.

ON PROPERTY, BRIEFLY

A beachfront 2BR in Cartagena or Santa Marta runs roughly **\$280K–\$540K** versus \$700K–\$2M+ for comparable Miami Beach — a fraction of the HOA and insurance, zero hurricane deductible. Full buy-side comparison and the transaction sequence: the [Property Buyer's Guide \(\\$67\)](#), or the free [property blog](#).

Safety, With Real Data

Everyone asks the same question — is it safe? Here's the real answer, in numbers.



Source: Numbeo Crime Index 2025 — a crowd-sourced perception survey, higher = more dangerous.

Americans are statistically more at risk in certain US neighborhoods than in the Colombian cities where I've lived. That's not opinion — it's the crime index. Cali scores level with Baltimore; Pereira, Bucaramanga, Barranquilla, and Santa Marta don't crack the top 50 at all.

The rules I actually follow

Six years here, no serious safety incident. Not luck — habits:

- **Uber at night, always.** Never hail street taxis after dark.
- **Stay in established neighborhoods** — Laureles or Envigado in Medellín, Pinares or Los Álamos in Pereira, El Prado in Barranquilla, Bocagrande or Castillogrande in Cartagena.
- **No dar papaya.** Don't flash jewelry, a watch, or an expensive phone on the street — don't hand thieves a reason.
- **Learn functional Spanish.** Even 200 words changes how people treat you.
- **Join local expat groups.** They know which blocks to avoid in real time — not which blocks Reddit flagged in 2022.

This is the short version — the full set of safety rules is in the [safety & dating blog](#).

THE RISK NOBODY WARNS YOU ABOUT

The risk most likely to actually hurt a foreigner here isn't a mugging — it's a date. The US Embassy has warned about people meeting strangers on apps, ending up somewhere private, and being drugged with scopolamine and robbed. Two rules cover most of it: **first meeting is public, every time, and never accept an open drink or leave one unattended** (scopolamine has no taste or smell). This isn't "don't date here" — plenty build real relationships. It's "run the first few weeks with your eyes open." Full dos and don'ts: [the safety & dating blog](#).

Medical

The cardiac workup that would've cost an uninsured American \$3,000–\$8,000? I paid under \$300.

That's not an outlier — most elective procedures here run **50–80% below US prices** at the clinics that do them right. The whole game is finding the clinics that do them right. What follows is patient-level experience — the system as I've actually used it, including serious cardiac care and dental implants — not medical advice. Procedure and surgeon selection is between you and a qualified physician.

50–80%

typical savings on elective procedures at JCI-accredited facilities

2.1

infections per 1,000 patient-days at JCI hospitals — matches or beats US benchmarks

7

Colombian hospitals with current JCI accreditation

The three procedures Americans fly in for

Procedure	US cost	Colombia
Dental implant (per implant + crown)	\$4,000–\$6,000	\$900–\$1,500
Gastric sleeve / weight-loss surgery	\$15,000–\$25,000	\$5,500–\$8,500
Hair transplant (3,000–4,000 grafts)	\$8,000–\$15,000	\$2,500–\$4,500

Plan the recovery, not just the surgery: 10–14 days for a gastric sleeve, 3–5 for dental or hair, before it's safe to fly home.

How I vet a clinic

Most of what you read online about Colombian surgery is paid placement or curated testimonials. The referrals that matter are the ones nobody's paid to give — the woman three days post-op in the hotel hallway, calm and clear-eyed, telling you what she really paid and how recovery actually felt. You can't get that from a Google search, and you can't avoid meeting people who've had surgery here. A few rules: **shop around** (skip the surgeons whose feeds are all dance trends), and **verify two things every time** — JCI accreditation at jointcommissioninternational.org, and the surgeon's specialty registration (the SCCP directory for plastic surgery). The reddest flag is a firm price quoted on WhatsApp before any scan or exam.

Named clinics, hospital-by-city detail, and how to spot a garage clinic are in the [healthcare blog](#).

ON A READY CALL, FOR MEDICAL

Your case, before you wire a deposit

Still choosing between procedures and clinics, or already picked one and need the travel-to-recovery plan? We work through clinic comparison, realistic all-in cost, pre-op coordination, and when it's safe to fly. I've seen people wire \$6,000 to a Facebook clinic and spend \$20,000 in the US fixing the complication — most of that is avoidable with one good conversation first.

Book the Ready Call →

\$197 / 60 min · geogringo.com/book-call

Investment

I bought pre-construction in Cartagena and sold for a profit before the balloon came due. None of it was luck — all of it was sequence.

My apartment was in El Cabrero, between the walled city and Marbella — residential and walkable, not the Bocagrande tourist core where gringo pricing peaks. I moved my purchase funds through a Colombian brokerage so they cleared Banco de la República as foreign investment — the *only* path that qualifies you for the investor visa. My builder wanted me to pay by domestic transfer: faster, easier, and it would have put my money in Colombia but my visa eligibility nowhere. This is my experience as a buyer, not investment, tax, or legal advice.

The storm math

Florida has a 92% probability of a named storm each season and 65% of a hurricane landfall (Generali / NOAA 2025); premiums are up 30% statewide and major insurers are pulling out. Cartagena sits at 10° north — below the 15°–30° hurricane belt. **No hurricane has made landfall on mainland Colombia in recorded history.** A Miami condo is priced by a market *and* an insurance actuary watching the National Hurricane Center; a Cartagena condo is priced by a market and nothing else.

THE ONE THING THAT SHOCKED ME — THE BALLOON

On new construction bought directly from the builder on a payment plan, the monthly payments are 100% principal, no interest — but there's normally a **large balloon payment at the end**, often \$90K+. It's a good structure if you're running the math and have the capital ready; it's a trap if you assumed a traditional mortgage. One clean exit: sell before taking delivery, before the balloon is due.

The 2026 investor visa threshold

The investor visa has two peso-set routes, so both reset every January and drift with the exchange rate: the **property route** is 350× the minimum wage — about **COP 612.8M / \$195,000** at 3,150 COP/USD, August 2026 (I'd advise buying \$210K+ as a buffer against threshold creep) — and the **company route** is 100× — about **COP 175M / \$55,000**. Because these track the peso, verify the live number in the [calculator](#) before you commit.

The full transaction sequence — lawyer selection, Banco de la República registration, DIAN and US tax interplay, exit planning — is the [Property Buyer's Guide \(\\$67\)](#).

Conversions at 3,150 COP/USD · August 2026

ON A READY CALL, FOR PROPERTY

Put the deal in front of us

Whether you're deciding if a purchase makes sense at all (neighborhood, yield, residential vs. short-term) or you already have a developer in mind and need the sequence end to end. I've watched foreign buyers pay 30% above local comps trusting the seller's lawyer — on a \$300K place, that's \$90,000 gone. The moves that protect you aren't obvious from a listing.

[Book the Ready Call →](#)

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Relocation

The first time I applied for my visa it came back inadmitida. They don't tell you why — a passport photo needed enlarging. Two minutes to fix; two weeks to figure out what to fix.

That's what relocation actually feels like: the rules are real and the process works, but it doesn't hold your hand. Get the sequence right and you land running.

Six years, five cities — the honest take

City	The read	Budget / mo
Pereira	Eternal spring, 72°F year-round. Best overall value; where I live now. EST/CST aligned.	\$1,300–1,900
Medellín	Earned the reputation — and got expensive, but "Medellín" is a metro: Laureles, Envigado, or Sabaneta run estrato 5–6 for ~20–35% less than El Poblado. Know what it is now, not 2019.	\$1,500–2,200
Barranquilla	Raw, real, unfiltered. The heat tests you (90°F+); the people reward you. Lowest cost.	\$1,100–1,900
Cali	Salsa, soul, still itself. More awareness required, worth the trade. Take a salsa class — it's the fastest way in.	\$1,200–1,800
Cartagena	Stunning and touristy; brutally humid. Beautiful for a month, best for property, not my long-term base.	\$1,500–2,500

Full daily-life profiles — food, neighborhoods, social scene — are in the [5 Favorite Cities guide \(\\$37\)](#); the free overview is in the [relocation blog](#).

The four visa paths Americans actually use

All start with a valid US passport. Processing 1–3 months, fees \$200–\$400. Income thresholds are peso-set: the nomad and pensioner visas both need 3× the minimum wage — **COP 5,252,715/mo**, about **\$1,668** at the ~3,150 rate stamped below — and they rise every January, so the dollar figure moves. For the live number, use the [calculator](#).

Visa	Best for	Minimum	Duration
Digital Nomad (V)	Remote workers earning USD	≈\$1,668/mo	Up to 2 yrs
Pensioner / Retirement (M)	Social Security / pension	≈\$1,668/mo	1–3 yrs
Student (V)	Testing the lifestyle, learning Spanish	\$5,500 savings	1 yr
Investor (M)	Property buyers	COP 612.8M / \$195K	3 yrs

The average US Social Security check (\$2,080/mo) clears the ~\$1,668/mo pensioner threshold (COP 5,252,715) — the most underused visa strategy for Americans 55+. Full execution depth — document checklists, apostille sequencing, the rejection traps — is [The Visa Playbook \(\\$37\)](#).

Conversions at 3,150 COP/USD · August 2026

Healthcare & banking, quickly

Private all-risk insurance is required for most visas — **\$60–120/mo** (SafetyWing is the nomad starter; AXA is better for ongoing conditions; Sura is excellent once you're resident). A private GP visit runs \$20, a specialist

\$90. For money, **Wise** is the starting answer for USD→COP at near-interbank rates; a local bank account (Bancolombia, Davivienda, BBVA) becomes useful once you're on a long-term visa.

ON OVERSTAYING

Overstays draw an officer-set fine — a couple hundred dollars for a short one, several thousand for a long one — and in serious cases deportation with a re-entry ban of **6 months to 10 years**. Both are avoidable, and the avoiding happens in the planning. Same with picking the wrong neighborhood: people burn six months of rent before they figure it out.

ON A READY CALL, FOR RELOCATION

Your move, around your timeline

Still choosing between cities and visa paths, or already know your city and want the move-in-by-date plan? We build it around your budget, your income mix, and your calendar.

Book the Ready Call →

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The Costliest Mistakes

The expensive ones I see foreigners make, and the one-line fix for each.

Medical

- **Picking by price alone.** The cheapest Facebook quote is rarely the cheapest total — a complication fixed in the US erases the savings. *Fix: verify JCI accreditation and the surgeon in RETHUS + the specialty society.*
- **Booking surgery without planning recovery.** Flying home too early is a real complication risk. *Fix: book the return on the clinic's guidance, not your work calendar.*
- **Assuming US insurance covers complications abroad.** Most plans don't. *Fix: buy travel insurance that specifically covers elective-surgery complications.*

Investment

- **Accepting the gringo price.** Foreign-heavy corridors trade 20–40% above comps a few blocks away, and it doesn't come back at resale. *Fix: independent appraisal, sold comps, push on the ask.*
- **Using the builder's lawyer.** One lawyer for both sides is standard — and a conflict. *Fix: pay \$800–\$2,000 for your own attorney.*
- **Skipping Banco de la República registration.** No foreign-investment registration means no investor-visa eligibility for that purchase. *Fix: confirm your lawyer filed it; get the confirmation document.*

Relocation

- **Overstaying the tourist stamp.** "I'll fix it later" becomes an officer-set fine and, in serious cases, a 6-month-to-10-year ban. *Fix: plan your visa on Day 1; set a reminder 60 days out.*
- **Skipping apostilles and translations.** An unapostilled FBI check is rejected instantly — 2–6 months of reset. *Fix: order, apostille, and translate three months before you move.*
- **Moving into the tourist neighborhood.** El Poblado and Getsemaní mean high rent, noise, and a gringo bubble. *Fix: 30-day Airbnb in your target neighborhood before signing any lease.*

There's more depth on each in the blogs and the paid guides — the point here is that nearly every one is avoidable with a little sequence.

Your 90-Day Plan

Whichever path you're on, ninety days is enough — if you run it in the right order.

Days	Medical	Investment	Relocation
1–30 Prepare	Gather records; shortlist 2–3 JCI clinics; book virtual consults; buy travel insurance covering complications.	Pick the neighborhood; hire your own attorney; tour 5+ sold comps; order an independent appraisal.	Order & apostille the FBI check; choose your visa path; buy all-risk insurance; book a 30-day Airbnb.
31–60 Commit	Pick the clinic; confirm the date with a deposit; book recovery lodging; schedule the in-person pre-op.	Offer 10–20% under ask; understand the balloon math; set up Wise; confirm the Banco de la República filing.	Arrive; get a SIM; register at a clinic; track real costs for two weeks; scout permanent neighborhoods.
61–90 Execute	Arrive early; do the procedure; attend every follow-up; fly home only with clinic clearance.	Wire with foreign-investment coding; sign at the notary with your lawyer; register the deed; apply for the visa.	Sign the lease in person; apply for the long-term visa; open a bank account; build routines.

WHERE THE PLAN GETS PERSONAL

The version built around your Day 1

This is the map. The Ready Call turns it into *your* calendar — your income mix, your health, your timeline, your city — so you're not reverse-engineering it alone at every step.

Book the Ready Call →

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Resources & Straight Answers

The tools I actually use, and the questions I get asked most.

Every tool below is one I use myself; the links are affiliate, so I earn a small commission at no cost to you — it never changes your price.

Wise — money transfers

Near-interbank USD→COP. Daily use. geogringo.com/wise

SafetyWing / AXA — health insurance

SafetyWing \$40–60/mo (nomad starter); AXA \$80–120/mo (ongoing conditions). [/safetywing](https://safetywing.com) · [/axa](https://axa.com)

NordVPN — US streaming + café-WiFi security

Daily. geogringo.com/nordvpn

Booking.com — 30-day furnished stays

Best rates for the scout month. geogringo.com/booking

Memrise / Busuu / iTalki — Spanish

15 minutes a day. Even 200 words changes how Colombia receives you.

Reality vs. expectation

The internet says	The reality
"Live in Medellín for \$800/mo"	\$1,500–\$2,000 in 2026. Anyone quoting under \$1,000 hasn't been here recently.
"Colombia is dangerous"	Memphis is #9 on the global crime ranking. Medellín, Pereira, Barranquilla, and Santa Marta aren't in the top 50.
"You need a million dollars to live abroad"	The pensioner visa needs about \$1,668/mo (COP 5,252,715); the average Social Security check (\$2,080) clears it.
"Just get a tourist visa and figure it out"	Overstays trigger officer-set fines and, in serious cases, a 6-month-to-10-year ban. Plan the visa on day one.

Can I live well on Social Security income?

Many do. Social Security averages \$2,080/mo; the pensioner visa needs about \$1,668/mo (COP 5,252,715 at the ~3,150 rate). In Pereira or Barranquilla that funds a genuinely good life with money left over.

Is surgery here actually safe?

At JCI-accredited hospitals, infection rates match or beat US benchmarks and many surgeons trained in the US, Canada, or Europe. Safety comes down to execution: the right clinic, an honest quote, a realistic recovery plan.

Do I need to speak Spanish?

You can survive without it; you can't thrive without it. Even 200 words changes how people treat you and the deals you get — and Colombia is EST/CST with 200+ Mbps fiber, so remote work runs on US hours with zero adjustment.

What Comes Next

You made it this far for a reason.

When your life flashes before your eyes at the end, it won't be the square footage you owned. It'll be the sunset from a rooftop, the broken-Spanish conversation that turned into a three-hour friendship, the morning you woke up with no alarm and felt quietly at peace for the first time in years. That life isn't a fantasy. It's a flight away.

Two ways to take the next step

IF YOU'RE SERIOUS — WITHIN ABOUT 12 MONTHS

Book the **Colombia Ready Call (\$197 / 60 min)**. We go through your situation — timeline, budget, visa path, the decision in front of you — and you leave with a clear plan and an honest answer on whether Colombia is right for you. geogringo.com/book-call

IF YOU'RE STILL RESEARCHING

Keep going with the guides and the blog below, and watch the real footage on YouTube. When your questions get specific, the call will be here.

Keep reading

What to do next	What it is	URL
Check your visa eligibility	Free 60-second calculator, live rates	move-to-colombia-calc
Book the Ready Call	\$197 / 60 min — deciding or ready to go	book-call
Get the Property Buyer's Guide	\$67 — the full buying sequence	buying-property-in-colombia-guide
Get the Visa Playbook	\$37 — all four paths, checklists, traps	visa-playbook
Get the 5 Favorite Cities guide	\$37 — city selection, daily life	5-favorite-cities-colombia
Watch on YouTube	Real expat life, honest budgets, six years of footage	@geogringotv

Sources: Harris Poll via Yahoo Finance 2025 · AXA Global Healthcare Expat Wellbeing Study · Numbeo Cost of Living & Crime Index 2025–2026 · Construction Coverage US Rent Report 2026 · World Happiness Report 2026 · Medical Tourism Packages 2025 · Instituto Nacional de Salud · Joint Commission International · Redfin / CondoBlackBook / TheLatininvestor / Camacol Bolívar (property) · First Street Foundation via NBC News · Generali / NOAA 2025 · Migración Colombia · Cancillería de Colombia.

Prices current as of 2026, converted at 3,150 COP/USD (this edition). Visa thresholds, procedure costs, and property prices change — verify at migracioncolombia.gov.co, cancilleria.gov.co, and jointcommissioninternational.org, and check live conversions at geogringo.com/move-to-colombia-calc, before acting.

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175+ More Words & Phrases

The words that come after your first 200 — grouped by real life.

These are the everyday words and phrases beyond the 200 in the free Colombian Spanish trainer at geogringo.com/learn-colombian-spanish. I have grouped them by the situation you will actually use them in, and after each group there is one natural phrase that strings the words together the way locals really talk. Pronunciations are an easy English approximation — the stressed syllable is in CAPS.

Warmth, feelings & sweet talk

Spanish	What it means	Say it like
Mi cielo	My darling (lit. "my sky")	mee SYEH-loh
Te quiero	I love you / I care about you	teh KYEH-roh
Besos	Kisses (warm sign-off)	BEH-sohs
Qué lindo/a	How lovely / how sweet	keh LEEN-doh
Muy amable	Very kind (of you)	mwee ah-MAH-bleh
Me encanta	I love it	meh en-KAHN-tah
Estoy agradecido/a	I'm grateful	es-TOY ah-grah-deh-SEE-doh
Gracias a Dios	Thank God	GRAH-syahs ah dyohs
Estoy molesto/a	I'm annoyed / upset	es-TOY moh-LES-toh
¿Estás molesto/a?	Are you upset?	es-TAHS moh-LES-toh
Triste	Sad	TREES-teh
¡Ay, no!	Oh no!	eye noh
Asustarse	To get scared	ah-soos-TAR-seh
Déjame	Let me... (déjame ver = let me see)	DEH-hah-meh
¿Salimos? / salir	Want to go out? / to go out	sah-LEE-mohs
Una cita	A date	OO-nah SEE-tah
Cariño	Sweetheart / dear (term of affection)	kah-REE-nyoh

TALKING ABOUT DATES

A romantic **date** is *una cita*; to ask someone out, say *¿Salimos?* A calendar **date** is *la fecha*. And *una salida* just means a casual outing.

SAY IT LIKE A LOCAL *Mi cielo, te quiero — qué lindo, muy amable.* — "Sweetheart, I love you — how sweet, that's so kind."

Everyday connectors & small talk

Spanish	What it means	Say it like
Una pregunta	A quick question (opener)	OO-nah preh-GOON-tah

Spanish	What it means	Say it like
Espero que sí	I hope so	es-PEH-roh keh see
Todo bien	All good	TOH-doh byen
O sea	I mean / like (filler)	oh SEH-ah
¿Viste?	See? / Right?	BEES-teh
¿Oíste?	Did you hear? / Got it?	oh-EES-teh
Cierto	Right / true	SYER-toh
¿Entendiste bien?	Did you get it?	en-ten-DEES-teh byen
Cuéntame	Tell me (what's up)	KWEN-tah-meh
Dime	Tell me / go ahead	DEE-meh
¿Me escuchas?	Can you hear me?	meh es-KOO-chahs
Nos vemos	See you	nohs BEH-mohs
Hablamos más tarde	We'll talk later	ah-BLAH-mohs mahs TAR-deh
Más tarde	Later	mahs TAR-deh
Adelante	Come in / go ahead	ah-deh-LAHN-teh
Con gusto	With pleasure / my pleasure	kohn GOOS-toh
Buen provecho	Enjoy your meal	bwen proh-BEH-choh
Genial	Great / awesome	heh-NYAL
Qué mal	That's too bad	keh mahl
Bienvenido/a	Welcome	byen-beh-NEE-doh
Chao	Bye	chow
Dígame	Tell me / go ahead (also "hello?" on the phone)	DEE-gah-meh
Tranquilo/a	Relax / no worries	tran-KEE-loh
Deletrear	To spell (out)	deh-leh-treh-AR
Fecha	Date (on the calendar)	FEH-chah

SAY IT LIKE A LOCAL *Una pregunta: ¿nos vemos más tarde? — Dale, hablamos más tarde. — "Quick question: are we meeting later? — Sure, we'll talk later."*

Money & paying (the Colombia-specific stuff)

Spanish	What it means	Say it like
¿Cuántas cuotas?	How many installments? (card)	KWAN-tahs KWOH-tahs
Una	One (your answer)	OO-nah
Sencillo	Small change / small bills	sen-SEE-yoh
Cajero (automático)	ATM	kah-HEH-roh ow-toh-MAH-tee-koh
Cambio de dinero	Money change / exchange	KAHM-byoh deh dee-NEH-roh

Spanish	What it means	Say it like
Dinero en efectivo	Cash	dee-NEH-roh en eh-fek-TEE-boh
Nequi	Nequi (mobile-pay app)	NEH-kee
Transferencia	Bank transfer	trans-feh-REN-syah
Descuento	Discount	des-KWEN-toh
¿Me cancela la cuenta?	Can I pay the bill?	kan-SEH-lah lah KWEN-tah
Diez · veinte · cincuenta · cien	10 · 20 · 50 · 100	dyes · BAYN-teh · seen-KWEN-tah · syen
Estafa	Scam / rip-off	es-TAH-fah

LOCAL HEADS-UP

When you pay by card the cashier asks "*¿Cuántas cuotas?*" — how many monthly installments. As a visitor you almost always answer "**Una**" (one). And *cancelar la cuenta* isn't "cancel" — in Colombia it means **to pay the bill**.

SAY IT LIKE A LOCAL *¿Cuántas cuotas? — Una, por favor. ¿Tiene sencillo? Voy a pagar en efectivo.* — "How many installments? — One, please. Do you have change? I'll pay cash."

Health & the pharmacy

Spanish	What it means	Say it like
Sangre	Blood	SAHN-greh
Dolor de cabeza	Headache	doh-LOR deh kah-BEH-sah
Me duele	It hurts (me)	meh DWEH-leh
Fiebre	Fever	FYEH-breh
Gripa	Cold / flu (locals say gripa)	GREE-pah
Tos	Cough	tohs
Paracetamol	Acetaminophen / Tylenol	pah-rah-seh-tah-MOL
Diente	Tooth	DYEN-teh
Dentista	Dentist	den-TEES-tah
Pasta de dientes	Toothpaste	PAHS-tah deh DYEN-tehs
Cepillar los dientes	To brush your teeth	seh-pee-YAR lohs DYEN-tehs

SAY IT LIKE A LOCAL *Tengo fiebre, gripa y tos, y me duele la cabeza. ¿Tiene paracetamol?* — "I have a fever, a cold, and a cough, and my head hurts. Do you have acetaminophen?"

Emergencies

Spanish	What it means	Say it like
Incendio	Fire	een-SEN-dyoh
Bomberos	Firefighters / fire dept.	bom-BEH-rohs
Ataque al corazón	Heart attack (also infarto)	ah-TAH-keh ahl koh-rah-SOHN
Caer(se)	To fall	kah-ER-seh

SAVE THIS NUMBER

In an emergency anywhere in Colombia, dial **123** — one line for police, fire, and ambulance.

SAY IT LIKE A LOCAL *¡Se cayó! ¡Llaman al 123 — creo que es un ataque al corazón!* — "He fell! Call 123 — I think it's a heart attack!"

Directions & getting around

Spanish	What it means	Say it like
Salida	Exit / way out	sah-LEE-dah
Lejos	Far	LEH-hohs
Direcciones	Directions	dee-rek-SYOH-nes
Ubicación	Location (share on WhatsApp)	oo-bee-kah-SYON
Barrio	Neighborhood	BAH-ryoh
Perdido/a	Lost	per-DEE-doh
Mucho tráfico	Lots of traffic	MOO-choh TRAH-fee-koh
¡Pare!	Stop! (to a driver)	PAH-reh
Rápido	Fast / quick	RAH-pee-doh
Velocidad	Speed	beh-loh-see-DAHD
¡Corre! / correr	Run! / to run	KOH-reh

SAY IT LIKE A LOCAL *Estoy perdido — ¿queda lejos? Hay mucho tráfico. ¡Pare aquí, por favor!* — "I'm lost — is it far? There's a lot of traffic. Stop here, please!"

Around the apartment

Spanish	What it means	Say it like
Cargador	Charger	kar-gah-DOR
Cargar el celular	To charge the phone	kar-GAR el seh-loo-LAR
Encender la luz	Turn on the light	en-sen-DER lah loos
Apagar la luz	Turn off the light	ah-pah-GAR lah loos
El control	The remote	el kon-TROL
Canales	(TV) channels	kah-NAH-les
Ventana	Window	ben-TAH-nah
Mesa	Table	MEH-sah
Sábanas	Sheets	SAH-bah-nahs
Cobija	Blanket	koh-BEE-hah
Almohadas	Pillows	al-moh-AH-dahs
Pluma	Pen	PLOO-mah
Papel	Paper	pah-PEL

Spanish	What it means	Say it like
Papel de baño	Toilet paper (papel higiénico)	pah-PEL deh BAH-nyoh
Puerta	Door	PWER-tah

SAY IT LIKE A LOCAL *¿Me regala el cargador? Voy a cargar el celular. — ¿Apago la luz? —* "Can you hand me the charger? I'm going to charge my phone. — Should I turn off the light?"

People, clothes & appearance

Spanish	What it means	Say it like
Caballero	Gentleman / sir	kah-bah-YEH-roh
Cabello	Hair	kah-BEH-yoh
Ancho/a	Wide / loose	AHN-choh
Angosto/a	Narrow / tight	ahn-GOS-toh
Gordo/a	Chubby / heavy	GOR-doh
Flaco/a	Skinny	FLAH-koh
Chico/a	Small / kid	CHEE-koh
Muchacho/a	Young guy / girl	moo-CHAH-choh
Mesero/a	Waiter / waitress	meh-SEH-roh
Jefe/a	Boss	HEH-feh
Amigo/a	Friend	ah-MEE-goh
Traje	Suit / outfit	TRAH-heh
Traje de baño	Swimsuit / bikini	TRAH-heh deh BAH-nyoh
Medias	Socks	MEH-dyahs
Chancas	Flip-flops	CHAHN-klahs
Joya	Jewel / jewelry	HOH-yah
Maquillaje	Makeup	mah-kee-YAH-heh
Limpio/a	Clean	LEEM-pyoh
Afeitar / depilar	To shave / to wax	ah-fay-TAR / deh-pee-LAR
Gritar	To shout	gree-TAR

SAY IT LIKE A LOCAL *El mesero es muy amable. — ¿El traje de baño te queda ancho o angosto? —* "The waiter is very kind. — Does the swimsuit fit you loose or tight?"

Beach, sun & outdoors

Spanish	What it means	Say it like
Sol	Sun	sohl
Luna	Moon	LOO-nah
Atardecer	Sunset	ah-tar-deh-SER

Spanish	What it means	Say it like
Piscina	Pool	pee-SEE-nah
Nadar	To swim	nah-DAR
Bloqueador	Sunscreen	bloh-keh-ah-DOR
Bronceador	Tanning lotion	bron-seh-ah-DOR
Ventoso	Windy	ben-TOH-soh
Gimnasio	Gym	heem-NAH-syoh
Parque	Park	PAR-keh
Mosco / zancudo	Mosquito	MOS-koh / san-KOO-doh
Araña	Spider	ah-RAH-nyah
Hormiga	Ant	or-MEE-gah
Gorro	Cap / beanie	GOH-roh

SAY IT LIKE A LOCAL *Vamos a la piscina — no olvides el bloqueador. Qué lindo atardecer.* — "Let's go to the pool — don't forget sunscreen. What a lovely sunset."

Food & drink

Spanish	What it means	Say it like
Jugo	Juice	HOO-goh
Leche	Milk	LEH-cheh
Sin leche	Without milk	seen LEH-cheh
Postre	Dessert	POS-treh
Mantequilla	Butter	man-teh-KEE-yah
Limonada de coco	Coconut lemonade	lee-moh-NAH-dah deh KOH-koh
Limonada de hierbabuena	Mint lemonade	...deh yer-bah-BWEH-nah
Limonada cerezada	Cherry lemonade	...seh-reh-SAH-dah
Fresa	Strawberry	FREH-sah
Maracuyá	Passion fruit	mah-rah-koo-YAH
Plátano	Plantain	PLAH-tah-noh
Yuca	Cassava	YOO-kah
Salchipapa	Fries topped with sausage	sal-chee-PAH-pah
Arepa con huevo	Arepa with egg	ah-REH-pah kon WEH-boh
Bandeja paisa	Big Paisa platter	ban-DEH-hah PYE-sah
Huevos / pan	Eggs / bread	WEH-bohs / pahn
Tocineta	Bacon	toh-see-NEH-tah
Hamburguesa	Hamburger	am-boor-GEH-sah

Spanish	What it means	Say it like
Perros calientes	Hot dogs	PEH-rohs kah-LYEN-tehs
Res	Beef	rehs
Arroz de coco	Coconut rice	ah-ROS deh KOH-koh
Meriendas	Snacks	meh-RYEN-dahs
Tomar algo	To grab a drink / bite	toh-MAR AHL-goh
Caliente	Hot (temperature)	kah-LYEN-teh
Aguacate	Avocado	ah-gwah-KAH-teh
Cebolla	Onion	seh-BOH-yah
Ensalada	Salad	en-sah-LAH-dah
Salsa de ensalada	Salad dressing	SAHL-sah deh en-sah-LAH-dah
Frijoles	Beans	free-HOH-les

SAY IT LIKE A LOCAL *Un jugo de maracuyá sin leche y una limonada de coco, por favor. Y una bandeja paisa.* — "A passion-fruit juice without milk and a coconut lemonade, please. And a bandeja paisa."

Fun, sports & free time

Spanish	What it means	Say it like
Fútbol	Soccer	FOOT-bol
Fútbol americano	(American) football	...ah-meh-ree-KAH-noh
Al cine	To the movies	ahl SEE-neh
Bolos	Bowling	BOH-lohs
Billar	Pool / billiards	bee-YAR
Deportes	Sports	deh-POR-tehs
Estadio	Stadium	es-TAH-dyoh
Partido	Match / game	par-TEE-doh
Concierto	Concert	kon-SYER-toh
Libro	Book	LEE-broh

SAY IT LIKE A LOCAL *¿Vamos al cine o a un partido de fútbol?* — *Genial.* — "Movies or a soccer game? — Awesome."

Talking about the past (starter verbs)

Spanish	What it means	Say it like
Fui / fuiste	I went / you went (also "was")	fwee / FWEES-teh
Ayer	Yesterday	ah-YER
Anoche	Last night	ah-NOH-cheh
Terminar	To finish / end	ter-mee-NAR

SAY IT LIKE A LOCAL *¿Viste el partido anoche? — Fui ayer al estadio.* — "Did you see the game last night? — I went to the stadium yesterday."

Handy extras

Spanish	What it means	Say it like
Blanco/a	White	BLAHN-koh
Mentiras	Lies / "no way!"	men-TEE-rahs
Grosero/a	Rude	groh-SEH-roh
Colegio	School (K–12)	koh-LEH-hyoh
Tiempo	Time / weather	TYEM-poh
Regálame tu número	Give me your number	reh-GAH-lah-meh too NOO-meh-roh

SAY IT LIKE A LOCAL *¿Me regalas tu número? Hablamos más tarde.* — "Can I get your number? We'll talk later."

Want to hear these out loud? Every one of the 200 words in the trainer has audio at geogringo.com/learn-colombian-spanish — tap the speaker on any card.