



Amigos de la Gente de Edad

## Glossary of Spanish financial terminology

Acciones (f,pl)	Shares
Accionista (m)	Shareholder
Ajustado/a al coste de la vida	Index-linked
Amparo (m) fiscal	Tax shelter
Año (m) fiscal	Financial/tax year
Arruinar	To bankrupt
Asesor/a fiscal	Tax consultant
Asesoría	Consultancy firm
Atrasado/a	Overdue
Atrasos (m,pl)	Arrears
Aval	Guarantee, warranty
Avalar	Underwrite, guarantee
Bancarrota	Bankruptcy
Beneficio (m)	Profit
Beneficioso/a	Cost effective
Bolsa	Stock exchange/market
Contratar	To sign a contract
Contrato (m)	Contract
Calcular	To calculate
Calcular mal	Miscalculate
Calcular un precio	Quote, estimate costs
Calculadora (f)	Calculator

Cobertura (f)	Insurance cover
Contable (m,f)	Accountant, bookkeeper
Contrato	Contract
Preparar/redactar un contrato	Draw up a contract
Rescindir un contrato	Cancel a contract
Convenio (m)	Agreement, covenant
Cuota (f)	Fee
Daños (m,pl)	Damages
Declaración	Declaration, return
Declaración de renta	Tax return
Deducciones (f,pl) personales	Personal deductions
Defensor/a del pueblo	Ombudsman
Demanda (f)	Demand, claim
Demandar	To sue
Depositar	To deposit
Depósito (m)	Bank deposit, down payment, store
Depósito (no) reembolsable	(Non) refundable deposit
Depreciación (f)	Depreciation, loss of value
Descontar	To discount, deduct
Descuento (m)	Discount
Deuda (f)	Debt
Deudas pendientes	Outstanding debts
Endeudarse	To get into debt
Endeudado/a	Indebted
Doble imposición (f)	Double taxation
Ejercicio económico/fiscal	Financial/tax year
Emolumentos (m,pl)	Fee for services
Escritura (f)	Deed
Extención (f) fiscal	Tax exemption
Factura (f)	Bill, invoice
Financiar	Finance, fund
Firmar como testigo	To witness (a document)
Fondo (m)	Fund
Fondo de caja	Cash float
Formulario (m)	Form
Ganancia (f)	Gain, profit, return
Ganancias	Earnings
Ganar	To earn, profit
Gasto (m)	Expense, outlay, expenditure

Gastos	Charges
Honorarios (m,pl)	Fees (for services)
Impuesto (m)	Tax
Evasión de impuestos	Tax avoidance/evasion
Impuesto atrasado	Back tax
Impuestos de sociedades	Corporation tax
Impuesto de venta	Purchase tax
Impuesto de timbre	Stamp duty
Impuesto sobre bienes inmuebles (IBI)	Property tax
Impuesto sobre el consumo	Excise duty
Impuesto sobre el valor añadido (IVA)	Value added tax (VAT)
Impuesto sobre la renta	Income tax
Impuesto sobre la venta	Sales tax
Impuestos incluidos	Inclusive of tax
Impuestos retenidos en el origen	Tax deducted at source
Libre de impuestos	Duty-free, tax free
Recaudación (f) de impuestos	Tax collection, levy
Tasa de impuestos normal	Standard rate of tax
Incumplir los pagos	Default on payments
Índice de precios al consumo	Consumer price index
Interés (m)	Interest
El tipo de interés	Interest rate
El tipo de interés fijo	Fixed interest rate
El tipo de interés variable	Variable interest rate
Ingresos (m,pl)	Earnings, revenue, income, receipts
Insolvencia (f)	Bankruptcy
Inversión (f)	Investment
Invertir	To invest
Mandamiento/Mandato (m)	Writ
Multa (f)	Fine
Negocio (m)	Business, bargain, deal
Pago (m)	Payment, settlement
Pago a cuenta	Interim payment, payment on account
Pago al contado	Payment in cash
Pago (m) en metálico/en efectivo	Payment in cash
Paraíso (m) fiscal	Tax haven
Plusvalía (f)	Capital gains
Póliza	Policy
Póliza de seguros	Insurance policy

Póliza a todo riesgo	All-risks policy
Póliza provisional	Cover note
Presupuesto (m)	Estimate, quote, quotation, budget
Prima (f) por ausencia de siniestralidad	No-claims bonus
Proceso (m) judicial	Lawsuit, legal proceedings
Propina (f)	Tip
Quebrado (m)	Bankrupt
Quiebra (f)	Bankruptcy
Reclamación (f)	Claim, request/demand for payment
Rédito	Interest, yield, return
Rendimiento (m)	Return, profit, yield
Renta (f)	Income, rent
Renta de inversiones	Investment income
Renta fija	Fixed income
Renta imponible	Taxable income
Rentabilidad	Profitability
Retenciones (f,pl)	Income tax
S.A. (sociedad anónima)	Public limited company
S.L. (sociedad limitada)	Limited liability company
Seguro (m)	Insurance
Asegurado	Insured
Asegurador/a	Insurer
Hacerse un seguro	To take out a policy
Prima de seguros	Insurance premium
Seguro a todo riesgo	Comprehensive insurance
Sobreprima (f)	Additional premium
Sobretasa (f)	Surcharge
Último requerimiento de pago	Final demand
Valoración de daños	Assessment of damages
Vencido(a)	Due, overdue
Vencimiento	Expiry
Venta (f)	Sale, selling
Venta al contado	Cash sale
A la venta	On sale
En venta	For sale

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