Feifei
I love this shop, Rob! 这家店铺真是我的大爱！It has everything you need and then things you don't even know you need. Look at this suitcase! Real leather. Very smart. I'm getting the beige one. Take the black one for yourself, Rob.

Rob
I can't buy anything at the moment, Feifei. I haven't got any money.

Feifei
You should save some money so you can buy things like this. Here - this one is a bit smaller and costs less… Oh, mine is big and luxurious though…

Rob
You see, I saved some money, but I lent it to a friend last month and I'm still waiting to be paid back.

Feifei
Oh, Rob. 你可不能随便就借钱给你不熟悉的人。You shouldn't lend money to just anybody… Oh! I love that handbag too…

Rob
Really?! Yes, last month someone came to me and said she needed some cash desperately for the rent.

Feifei
Oh…. Oh, that's right! It was me… Sorry, Rob. 真是不好意思，上个月我借了 Rob 的钱，还没还。

Rob
Well, finally the penny dropped!

Feifei
Penny dropped? 在哪儿掉钱了？没钱还掉钱！You shouldn't be dropping your pennies if you need cash! Let me help you get them.
Rob
It's not on the floor, Feifei. In English when we say 'the penny dropped' we mean somebody has finally realised or understood something.

Feifei
在英语里表达里，如果某人说 the penny dropped，那意思就是“恍然大悟，话终于听明白了”。Well, let's hear some examples of how this expression is used.

Examples
Susan keeps postponing the wedding, Joe. When is the penny going to drop? She doesn't love you!

If your boss doesn't appreciate you why not leave a job advert from another company on your desk? That will make the penny drop!

Feifei
The penny drops 是个非正式的口语表达，很有趣的一个说法。I'll pay you back, Rob. I promise.

Rob
Thank you. I'm glad because I want to buy one of these suitcases and they cost a pretty penny.

Feifei
Oh! Enough penny expressions for today, Rob. Bye.

Rob
Bye bye!