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Li: Oh...

Finn: Hi Li.

Li: I wish I could afford one of these...

Finn: Maybe one day Li. I'm just trying to get my foot on the ladder.

Li: Ladder? 梯子, 你想爬什么梯子啊?

Finn: It means to take a first small step and gradually you take bigger and bigger steps until you can buy your dream home.

Li: Get your foot on the ladder 登上房产的阶梯。Great phrase!

Finn: Here is how you use it. I finally got my foot on the ladder... my new home!

Li: Oh getting your foot on the ladder is hard in recession!

Finn: You can also talk about jobs and careers. You need to get your foot on the ladder - the job ladder 登上事业的阶梯。

Li: Finn 你是对的。我觉得要实际一点, 首先我们要搞定房贷。I need a mortgage first.

Finn: But which one? Lots of factors: downpayment.

Li: 首期。

Finn: Interest rate.

Li: 利率。

Finn: Repayment period.

Li: 偿还期。

Finn: You really have to shop around to get the best one.

Li: 比比价 shop around, great phrase.

Finn: Here's how you use it.

You need to shop around for the best deal.

Li: I shopped around to find a good tv.

Finn: I'm going to shop around to find a mobile phone .

Li: I've been shopping around for so long and finally I've got my mortgage!!!
Well – I got it. 我先是货比三家 I shopped around, 找到了最好的房贷 the best mortgage, 然后我登上了房产的阶梯 I got my foot on the ladder. 最后梦想实现了! 瞧, 这就是我的海边别墅! Cheers!