

INTEREST RATES

READING COMPREHENSION

Section 1

Interest rates are the cost of borrowing money. They are expressed as a percentage of the amount borrowed. Interest rates can be fixed or variable. Fixed interest rates remain the same over the life of the loan, while variable interest rates can change over time.

Interest rates are determined by a number of factors, including the Federal Reserve's target rate, the market's perception of the risk of the borrower, and the length of the loan. Higher risk borrowers and longer term loans generally have higher interest rates.

Interest rates are an important part of the financial system. They help to allocate funds to the most productive uses and to encourage saving and investment.

Section 2

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Richard Bailey



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