

# 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 cost of funds, the risk of the borrower, and the term of the loan. The Federal Reserve Bank sets the benchmark interest rate, which influences the rates that banks charge for loans. Higher interest rates make borrowing more expensive, which can lead to a decrease in borrowing and a slowdown in economic growth. Lower interest rates make borrowing cheaper, which can lead to an increase in borrowing and a boost in economic growth.

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