

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 charged by banks and other financial institutions.

Interest rates are an important part of the financial system. They help to allocate resources and encourage investment. Higher interest rates can lead to higher savings and lower borrowing, while lower interest rates can lead to higher borrowing and lower savings.

Section 2

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