

# INTEREST RATES

## READING COMPREHENSION

Section 1

Interest rates are the cost of borrowing money. They are expressed as a percentage of the amount borrowed. The higher the interest rate, the more expensive it is to borrow money.

Interest rates are determined by a number of factors, including the risk of the borrower, the length of the loan, and the current state of the economy. The Federal Reserve Bank sets the benchmark interest rate, which influences the rates charged by banks and other financial institutions.

Interest rates can be fixed or variable. Fixed rates remain the same throughout the term of the loan, while variable rates can change over time based on market conditions.

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**Terry C. Jones**



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