

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 influenced by several factors, including the Federal Reserve's monetary policy, the state of the economy, and the creditworthiness of the borrower. 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.

Interest rates are also influenced by the supply and demand for loans. When the demand for loans is high, interest rates tend to rise. When the supply of loans is high, interest rates tend to fall.

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