

INTEREST RATES

READING COMPREHENSION

Passage 101

Understanding Interest Rates: The Basics

Interest rates are a fundamental concept in finance and economics. They represent the cost of borrowing funds or the return on lending. When you borrow money, you must pay an interest rate as a percentage of the amount borrowed. In a bank, the interest rates paid by depositors are often lower than the interest rates charged to borrowers. This is because banks use interest rates to manage their risk profiles. There are many types of interest rates, including nominal, real, risk-free, and nominal rates. These rates are used to calculate various financial metrics, such as the yield to maturity of a bond or the internal rate of return of an investment.

Understanding interest rates is crucial for investors, especially for long-term planning. They affect investment decisions and savings decisions.

Passage 102

How Interest Rates Impact the Economy

Interest rates play a crucial role in shaping the economy. They influence economic activity, savings, and investment decisions.

Interest rates can be used to manage the risk of lending. For example, when a bank lends money to a company, it can charge a higher interest rate if it believes the company is at risk of default. This is because the bank wants to be compensated for the risk of not getting paid back.

Interest rates also affect the cost of borrowing for individuals. Higher interest rates make it more expensive to take out a loan, such as a mortgage or a car loan. This can lead to lower consumer spending and lower economic growth.

Interest rates also impact the value of a currency. Higher interest rates can attract foreign investment, which can lead to a stronger currency.

Passage 103

The Role of Central Banks in Setting Interest Rates

Central banks are key institutions responsible for managing the economy and setting interest rates. Their primary role is to maintain stability and promote economic growth.

Central banks have the power to set interest rates. They can do this by changing the reserve interest rates, which are the rates at which commercial banks can borrow from the central bank. They can also change the reserve interest rates to encourage or discourage certain types of lending.

Central banks can also use other tools to manage the economy, such as quantitative easing or interest rate caps. These tools can be used to manage inflation or stimulate economic growth.

Passage 104

Fixed vs. Variable Interest Rates: What's the Difference?

Interest rates can be fixed or variable, and they refer to how much money is paid back over time. A fixed interest rate remains the same throughout the loan term, providing predictability to investors. Variable interest rates, on the other hand, change over time and are based on market factors. These rates can affect the cost of borrowing and investment decisions.

For example, when a company borrows money to build a new factory, it can choose to take out a fixed-rate loan or a variable-rate loan. If interest rates rise, the company will have to pay more interest on its variable-rate loan, but it will have a fixed interest rate on its fixed-rate loan.

Choosing between fixed and variable rates depends on individual financial goals, risk tolerance, and market conditions. Understanding the differences helps investors make informed decisions.

Passage 105

The History of Interest Rates: From Ancient Times to Modern Day

Interest rates have a long and interesting history, dating back to ancient civilizations. In ancient Mesopotamia, around 2000 BC, interest rates were charged on loans of grain or other crops at 10% to 15%. Similarly, in ancient Greece and Rome, interest rates were common. Though they were often controlled by philosophers like Aristotle.

During the Middle Ages, interest rates in Europe were controlled by the Church, which imposed a 10% limit on usury. However, the Renaissance brought greater economic and financial freedom, which allowed for the establishment of central banks, such as the Bank of England, as well as a growing power for the regulation of interest rates.

In the 19th century, interest rates became a key tool for managing economies. Central banks could raise or lower inflation and stabilize economies. Today, interest rates are influenced by global markets, government policies, and economic conditions, reflecting their continued importance in finance.

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Fluency and Reading Comprehension in Typical Readers

and Dyslexics Readers Simone A. Capellini, Giseli D. Germano, 2018-02-22. Reading involves decoding and comprehension components and to become efficient it requires a large number of cognitive and linguistic processes. Among those the phonological awareness, the alphabetic principle, the decoding, the fluency, the lexical development and the text comprehension development. The reading comprehension is strongly related with the development of vocabulary, oral language, linguistic skills, memory skills and ability to make inferences and the world experiences of each individual. These processes become important only when the professional needs to deal with students presenting difficulties in learning how to read. The difficulty using the knowledge of conversion rules between grapheme and phoneme to the word reading construction characterizes the dyslexia which is a specific learning disorder with a neurological source. These difficulties presented by students with dyslexia interfere in their learning process impairing the learning development. Knowing and following the reading development and its processes as well as obtaining the punctuation of fluency abilities and students' comprehension allow us to understand what happens when the student presents difficulties to read. This could help in the identification of learning disabilities and in the development of intervention programs.

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