

INTEREST RATES

READING COMPREHENSION

Interest rates are the cost of borrowing money. They are expressed as a percentage of the amount borrowed. For example, if you borrow \$100 at an interest rate of 5%, you would have to pay \$5 in interest over the course of a year.

Interest rates can be fixed or variable. Fixed interest rates remain the same throughout the life of the loan. Variable interest rates can change over time, often based on a specific index or benchmark. For example, a variable interest rate might be based on the prime rate, which is the interest rate charged by banks to their most creditworthy customers.

Interest rates are important because they affect the cost of borrowing money. Higher interest rates mean that it costs more to borrow money, while lower interest rates mean that it costs less. This is why interest rates are often used as a tool to control inflation or stimulate economic growth.

Interest rates are also important for investment decisions. For example, if you are considering buying a house, you will need to take into account the interest rate on the mortgage you will be offered. Similarly, if you are saving for retirement, you will need to consider the interest rates offered by different investment vehicles.

Interest rates are also used to set the prices of many goods and services. For example, the interest rate on a car loan will affect the total cost of the car. Similarly, the interest rate on a credit card will affect the amount of interest you will pay on your purchases.

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Neil J. Anderson

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