

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 will 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.

Interest rates are used to calculate the total cost of a loan. The formula for calculating interest is: $I = P \times R \times T$, where I is the interest, P is the principal (the amount borrowed), R is the interest rate, and T is the time period.

Interest rates are often used to determine the cost of credit cards, mortgages, and other loans. They can also be used to calculate the yield on bonds and other investment vehicles.

Interest rates are an important factor in the economy. They can affect the cost of borrowing for individuals and businesses, and can influence the overall level of economic activity.

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