

# 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.

Interest rates are used to calculate monthly payments for loans such as mortgages, car loans, and credit cards. They also play a role in determining the cost of savings accounts and other investment options.

Interest rates are often used to compare different financial products. For example, if you are considering a mortgage, you might look at the interest rates offered by different lenders to find the best deal.

Interest rates can also be used to assess risk. For example, if a company has a high interest rate on its debt, it may be considered a higher-risk investment.

Interest rates are an important part of the economy. They can affect everything from the cost of borrowing to the cost of saving. By understanding interest rates, you can make informed decisions about your financial future.

Interest rates are a key factor in determining the cost of borrowing. They are also used to calculate monthly payments for loans. By understanding interest rates, you can make informed decisions about your financial future.

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**JS Bruner**

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