

INTEREST RATES

READING COMPREHENSION

Passage 1: 01

Understanding Interest Rates: The Basics

Interest rates are a fundamental concept in finance and economics. They represent the cost of borrowing money, typically expressed as a percentage of the principal amount. Interest rates are influenced by various factors, including the central bank's policy, market conditions, and the creditworthiness of the borrower. There are two main types of interest rates: fixed and variable. Fixed rates remain constant throughout the term of the loan, while variable rates fluctuate based on changes in the benchmark interest rate. Understanding interest rates is crucial for making informed financial decisions, such as choosing between different types of loans or investments.

Passage 1: 02

How Interest Rates Impact the Economy

Interest rates play a crucial role in shaping the economy. They influence borrowing, saving, and investment decisions.

Passage 1: 03

The Role of Central Banks in Setting Interest Rates

Central banks are key institutions responsible for managing a country's monetary policy. They control the money supply, regulate banks, and oversee financial markets. One of their primary functions is setting the benchmark interest rate, which influences the rates charged by commercial banks.

Passage 1: 04

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

Interest rates can be either fixed or variable, and this choice is crucial for borrowers. Fixed rates remain constant throughout the term of the loan, providing predictability in payments. Variable rates, on the other hand, fluctuate based on changes in the benchmark interest rate. While fixed rates offer stability, variable rates can result in lower payments if interest rates decrease. Understanding the difference between these two types of rates is essential for making informed financial decisions.

Passage 1: 05

The History of Interest Rates From Ancient Times to Modern Day

Interest rates have a long and fascinating history, dating back to ancient civilizations. In ancient Mesopotamia, around 2000 BC, interest rates were typically set at 20% per year. Over time, interest rates have evolved significantly, influenced by factors such as technological advancements, economic growth, and government intervention. The introduction of paper money and the establishment of central banks in the 19th century marked a turning point in the history of interest rates. Today, interest rates are a critical component of financial markets and economic policy.

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