

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, such as the Federal Reserve's rate. Understanding interest rates is crucial for individuals and businesses alike, as it affects the cost of borrowing and the return on investments.

Passage 1: 02

How Interest Rates Impact the Economy

Interest rates play a crucial role in shaping the economy. When interest rates are low, borrowing becomes cheaper, which encourages businesses and individuals to spend and invest. This can lead to increased economic growth and job creation. Conversely, when interest rates are high, borrowing becomes more expensive, which can slow down economic activity and lead to higher unemployment. Central banks use interest rates as a tool to manage inflation and stabilize the economy. For example, during periods of high inflation, central banks may raise interest rates to reduce the money supply and cool down the economy. Conversely, during periods of low growth, they may lower interest rates to stimulate borrowing and spending.

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 and setting interest rates. Their primary goal is to maintain price stability and promote sustainable economic growth. Central banks use various tools to achieve these goals, with interest rates being one of the most powerful. By adjusting the benchmark interest rate, central banks can influence the overall level of borrowing and spending in the economy. For example, if the economy is slowing down, a central bank might lower the interest rate to encourage more borrowing and investment. On the other hand, if the economy is overheating and inflation is rising, the central bank might raise the interest rate to reduce borrowing and slow down growth.

Passage 1: 04

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

Interest rates can be either fixed or variable, and this choice has significant implications for borrowers. Fixed interest rates remain constant throughout the term of the loan, providing predictability in the amount of payments. This makes fixed rates a popular choice for borrowers who want to lock in a low interest rate and avoid the risk of future rate increases. Variable interest rates, on the other hand, fluctuate based on changes in the benchmark interest rate. While they often start at a lower rate than fixed rates, they can increase significantly if the benchmark rate rises. Borrowers with variable rates need to be prepared for potential increases in their monthly payments. Understanding the difference between fixed and variable interest 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. In ancient Greece and Rome, interest rates were often higher, sometimes reaching 12% or more. Throughout history, interest rates have been influenced by various factors, including the state of the economy, the power of central banks, and the needs of borrowers. In the 16th century, the first central bank, the Bank of England, was established, and it played a key role in setting interest rates. Over time, central banks have become more powerful, and interest rates have become a primary tool for managing the economy. Today, interest rates are closely monitored by governments and financial markets, and they continue to play a vital role in shaping the global economy.

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McDevitt, Jeanne E. Ormrod**



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