

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. Understanding interest rates is crucial for individuals and businesses alike, as it affects decisions regarding saving, borrowing, and investing.

Passage 1: 02

How Interest Rates Impact the Economy

Interest rates play a critical role in shaping the economy. They influence borrowing, saving, and investment decisions, which in turn affect the overall economic activity.

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 stability. By adjusting interest rates, central banks can influence economic growth, inflation, and employment. For example, lowering interest rates can stimulate borrowing and spending, while raising them can help control inflation.

Passage 1: 04

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

Interest rates can be either fixed or variable. Fixed interest rates remain constant throughout the term of the loan, providing predictability in payments. Variable interest rates, on the other hand, fluctuate based on a benchmark rate, such as the prime rate. While fixed rates offer stability, variable rates can result in lower payments if the benchmark rate decreases. Understanding the difference between these two types of 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. Over time, interest rates evolved, influenced by factors such as the availability of capital, the risk of lending, and the economic conditions of the time. The modern interest rate system emerged in the 19th century, shaped by the Industrial Revolution and the rise of central banks. Today, interest rates continue to play a vital role in the global financial system, reflecting the complex interplay of economic forces.

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