

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 individuals and businesses alike, as it helps them make informed decisions about borrowing and investing.

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. 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 curb price increases. On the other hand, during periods of economic downturn, central banks 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. One of their primary functions is setting the benchmark interest rate, which influences the rates charged by commercial banks. Central banks use various tools to achieve their goals, including open market operations, discount rate adjustments, and reserve requirements. The goal is to maintain price stability and promote sustainable economic growth. In times of crisis, central banks may also act as a lender of last resort, providing liquidity to financial institutions. Understanding the role of central banks is essential for grasping how interest rates are determined and how they affect the economy.

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 payments. This is often preferred for long-term loans, such as mortgages, where the borrower wants to lock in a low rate. Variable interest rates, on the other hand, fluctuate based on changes in the benchmark interest rate. These rates are typically lower than fixed rates initially but carry the risk of increasing over time. Borrowers with variable rates may benefit from a decrease in the benchmark rate, but they also face the potential for higher payments if the rate rises. Understanding the difference between fixed and variable interest rates is crucial 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% for silver and 33% for grain. These rates were often regulated by the government to prevent exploitation. In ancient Greece and Rome, interest rates were also regulated, with the Romans setting a maximum rate of 12%. During the Middle Ages, interest rates were often set by the church, which considered charging interest to be sinful. However, as trade and commerce grew, the need for a more practical system became apparent. The establishment of the first banks in the 16th century led to the development of modern interest rate systems. Today, interest rates are influenced by a variety of factors, including global economic conditions, government policies, and market forces. Understanding the history of interest rates provides valuable context for understanding their role in the modern economy.

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Huangqi Zhang



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