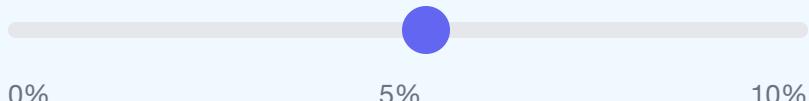


Interest Rate Impact Calculator

See how Fed rate changes affect your personal finances

Federal Funds Rate

5.25%



Mortgage (30-year)

Rate	7.0%
Monthly (\$300K loan)	\$1,996
Total Interest	\$418,527



Auto Loan (5-year)

Rate	7.5%
Monthly (\$30K loan)	\$601
Total Interest	\$6,045



Credit Card

APR	22.0%
Monthly Interest (\$5K)	\$92
Annual Cost	\$1,100



Savings Account

APY	4.5%
Annual Earnings (\$10K)	\$450
5-Year Growth	\$2,462

Key Takeaway

At the current rate, borrowing is expensive but savings earn meaningful returns. Higher rates help savers but hurt borrowers with variable-rate debt.