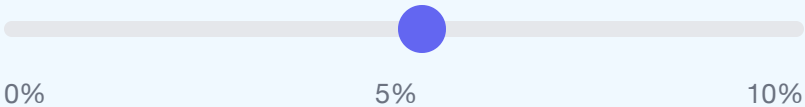


Interest Rate Impact Calculator

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.