Home ▶ All Journals ▶ The Engineering Economist ▶ List of Issues ▶ Volume 60, Issue 2 ► A Note on Equivalent Fixed Rate and Vari

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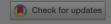
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A Note on Equivalent Fixed Rate and Variable Rate Loans; Borrower's Perspective

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Abstract

A common situation is where a borrower is offered the choice of two types of loans—a fixed interest rate loan for a fixed period or a variable interest (floating interest) rate loan. Usual wisdom and advice is that the borrower opts for the fixed rate loan if interest rates are anticipated to rise in the future or opts for the variable rate loan if

interest rates are anticipated to fall. However, depending on the magnitude of the rates

offered,

founded

rate



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