# **INTEREST RATES AND YIELD**



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Yield commonly refers to the dividend, interest or return the investor receives

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## Difference between Yield and Interest Rate Yield vs

Yield. Interest rate. Meaning. Yield is the total earning made on an investment, including the interest. Interest rate is the percentage of amount to be gained or paid, over a principal amount.

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# Why Bond Prices and Yields Move in Opposite Directions

In other words, an upward change in the 10-year Treasury bond's yield from 2.2 percent to 2.6 percent indicates negative market conditions because the bond's interest rate moves up when the market trends down.

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The Relationship Between Bonds and Interest Rates. When you buy a bond, either directly or through a mutual fund, you're lending money to the bond's issuer, who promises to pay you back the principal (or par value) when the loan is due (on the bond's maturity date).

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If you buy a new bond and plan to keep it to maturity, changing prices, interest rates, and yields typically do not affect you, unless the bond is called.

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