

## TOEIC Part 7 Practice #17

Read the passages and choose the best answer to the questions about each passage.

### Questions 1-2 refer to the following memo.

TO: All Accounting Staff

FROM: Hannah Ortiz, CFO

RE: Expense Report Submission

Please submit your expense reports for the last quarter by Friday, June 7.

Reports must include receipts for all purchases over \$25. Any missing documentation will delay reimbursement. If you need assistance with the new

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How to inform: Write it in the Skype chat or the comments section when making a reservation.

(C) To introduce new employees

(D) To request budget proposals

2. What will happen if documentation is missing?

(A) Reports will be rejected automatically

(B) Staff will receive a warning

(C) Reimbursement may be delayed

(D) Finance will cover the expenses

### Questions 3-5 refer to the following business email.

**From:** Linda Carter lcarter@novaplastics.com  
**To:** Daniel Cho dcho@novaplastics.com  
**Date:** November 29, 2025  
**Subject:** Approval Needed for Equipment Purchase

Dear Daniel,

As discussed in last week's operations meeting, the injection-molding line in Plant 4 requires immediate replacement of its hydraulic pump. The supplier, AdvanceTech Industrial, has offered us a refurbished model for \$9,800 with a six-month warranty. A new model costs \$13,600 but comes with a two-year warranty and improved energy efficiency.

Because production delays have already cost us two contracts this quarter, I strongly recommend purchasing the new unit. It would reduce downtime and

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Thank you,

Linda Carter

Operations Manager

3. What is the purpose of this email?

- (A) To request approval for an equipment purchase
- (B) To schedule a meeting with suppliers
- (C) To complain about a service provider
- (D) To announce a new product

4. Which supplier is mentioned?

- (A) AdvanceTech Industrial

- (B) Nova Plastics
- (C) Plant 4 Logistics
- (D) Carter & Cho Consulting

5. Why does the writer recommend the new unit?

- (A) It has a longer warranty and greater efficiency
- (B) It is significantly cheaper than the refurbished model
- (C) It is available immediately from stock
- (D) It is compatible with all existing pumps

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**Questions 6–8 refer to the following job application form.**

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**Shift preference:** Standard office hours

**Relevant skills:** Strong quantitative and qualitative research abilities; advanced Excel and SPSS; fluent in Spanish; published two research articles in *Market Trends Quarterly*.

**Education:** M.A. Economics, University of Illinois at Urbana-Champaign, 2021.

**Work Experience:**

Aug 2022–Present — Research Associate, Valley Metrics, Chicago

Jun 2020–Aug 2022 — Junior Analyst, Horizon Data Group, Urbana

Internships: Consumer Insights Intern, Brightline Consulting, Summer 2019

## References:

Maria Lopez, Senior Analyst, Valley Metrics — (312) 555-3398

Thomas Reed, Professor of Economics, UIUC — (217) 555-1289

Where did you find this position? Company website, November 15.

I attest the information above is correct and may be verified.

**Signed:** Robert Stevens

**Date:** November 20, 2025

6. What position is Robert applying for?

- (A) Senior Analyst
- (B) Market Research Analyst
- (C) Consumer Insights Intern

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- (C) German
- (D) Italian

8. Where did Robert find the job posting?

- (A) Local newspaper ad
- (B) Referral from a professor
- (C) Online job board
- (D) Company website

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Questions 9–11 refer to the following newspaper article excerpt.

From The Financial Gazette, December 2, 2025

U.S. small businesses are reporting increasing challenges in securing short-term financing despite a year of stable interest rates. According to a survey conducted by the National Business Association, nearly 47 percent of small firms reported difficulty accessing credit lines to cover payroll, purchase inventory, and expand operations.

Economists suggest that regional banks, still cautious after last year's liquidity crisis, have tightened lending standards. This has particularly affected businesses in retail and hospitality, which typically rely on revolving credit. Analysts warn that prolonged restrictions on lending could slow hiring and consumer spending at a time when the broader economy shows signs of cooling.

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9. What problem do many small businesses face?

- (A) High equipment costs
- (B) Rising interest rates
- (C) Increasing labor shortages
- (D) Difficulty obtaining credit lines

10. Which industries are most affected, according to the article?

- (A) Retail and hospitality
- (B) Technology and manufacturing
- (C) Agriculture and mining
- (D) Transportation and energy

11. What measure have some state governments taken?

- (A) Lowered interest rates
- (B) Reduced corporate tax rates
- (C) Introduced loan guarantee programs
- (D) Provided free advertising campaigns

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**Questions 12–14 refer to the following contract.**

### **Consulting Services Agreement**

This agreement is made between ClearPath Consulting, LLC (“Consultant”) and Meadowridge Software, Inc. (“Client”), effective January 5, 2026.

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**Confidentiality:** Consultant shall maintain strict confidentiality of all Client data and proprietary information. Any breach will constitute grounds for termination.

**Termination:** Either party may terminate this agreement with 30 days' written notice. Upon termination, Client shall pay Consultant for all services rendered up to the date of termination.

**Governing Law:** This agreement shall be governed by the laws of the State of Illinois.

Signed,

Jennifer Morris, CEO, ClearPath Consulting

12. When does the agreement take effect?

- (A) January 5, 2026
- (B) December 2, 2025
- (C) January 1, 2026
- (D) February 5, 2026

13. What is the monthly fee for the services?

- (A) \$150
- (B) \$8,500
- (C) \$30,000
- (D) \$1,500

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- (D) At the request of state regulators

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**Questions 15-17 refer to the following article.**

A recent study released by the Pacific Business Review shows that community-based grocery cooperatives are becoming an important economic driver in several mid-sized cities across the United States. These cooperatives, owned by members who pay a small joining fee, reinvest their earnings directly back into local communities.

According to the report, member-owned stores have grown by 18 percent nationwide over the past three years. While traditional supermarkets still

dominate the retail food market, cooperatives are gaining popularity for their emphasis on locally sourced produce and fair labor practices. In addition, shoppers often benefit from lower prices because profits are not directed to outside investors.

One notable success story is the NorthPoint Cooperative in Portland, Oregon. Since opening in 2019, it has expanded its customer base to more than 4,000 households. The store partners with over 60 nearby farms, creating new distribution channels for small producers who might otherwise struggle to compete with national chains. Analysts suggest that if growth continues, cooperatives could account for nearly 10 percent of the grocery sector by 2030.

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16. According to the article, how do cooperatives differ from traditional supermarkets?

- A. They import goods from abroad.
- B. They have higher joining fees.
- C. They reinvest profits locally.
- D. They offer limited product selections.

17. What is mentioned about the NorthPoint Cooperative?

- A. It recently closed some locations.
- B. It partners with dozens of nearby farms.
- C. It has fewer than 500 members.
- D. It relies on national suppliers.

**Questions 18-20 refer to the following letter.**

September 8

Dear Ms. Alvarez,

Thank you for your recent inquiry regarding the delivery of your office furniture order. After reviewing your account, we have confirmed that the shipment left our central warehouse on September 5 and is scheduled to arrive at your office in Dallas by September 12.

Please note that our logistics partner, QuickLine Freight, will contact you one day in advance to arrange a convenient delivery window. If you require

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Jordan Thomas

Client Services Manager

18. What is the purpose of this letter?

- A. To advertise a new product line
- B. To request payment for an order
- C. To provide delivery details for a shipment
- D. To offer an employment opportunity

19. Who will contact the customer before delivery?

- A. Jordan Thomas
- B. QuickLine Freight

- C. Ms. Alvarez
- D. The warehouse supervisor

20. What additional action is mentioned in the letter?

- A. The order will be canceled.
- B. A voucher will be provided.
- C. A discount will be issued.
- D. The furniture will be replaced.

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### Questions 21-24 refer to the following article.

The Global Entrepreneurship Network has released new findings showing that

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perspectives. Second, women-led businesses are showing particular strength in areas such as health technology, education services, and sustainable energy solutions.

One example is SunWave Solutions, a Kenyan company providing solar-powered refrigeration units for rural farmers. The firm recently secured \$8 million in funding from a group of European investors. Analysts say projects like these not only generate profits but also address global challenges such as food security and climate change.

The report concludes that while overall progress is encouraging, women-led businesses still receive less than 20 percent of total venture capital worldwide. Advocacy groups are therefore urging policymakers and financial institutions to expand programs that level the playing field.

21. What is the main topic of the article?

- A. Government policies to reduce climate change
- B. Growth in funding for women-led startups
- C. Declines in health technology companies
- D. New regulations for international investors

22. According to the article, what is one reason for the trend?

- A. Lower costs of running a startup
- B. Investor interest in diverse perspectives
- C. Reduced competition in the market
- D. Increased government subsidies

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24. What concern is noted in the article?

- A. Investors are moving away from renewable energy.
- B. Companies are facing higher interest rates.
- C. Most startups are not profitable after two years.
- D. Women-led firms receive a relatively small share of funding.

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**Questions 25-28 refer to the following notice.**

**Notice to All Employees – Facility Updates**

Beginning October 1, the corporate fitness center on the lower level will undergo renovations to improve safety and add new equipment. The project is expected to last approximately six weeks. During this time, the fitness center will be closed to all staff members.

As an alternative, employees may use the temporary exercise area set up in Conference Room B between 6:00 a.m. and 8:00 p.m. Please bring your own towels and water bottles, as supplies will not be provided.

Additionally, the building's parking garage will undergo routine maintenance on October 15. On that day, vehicles must be removed by 6:00 a.m., and staff are advised to park in the East Lot across the street.

We appreciate your cooperation and apologize for any inconvenience caused. For questions, please contact the Facilities Department.

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D. Employees will receive free equipment.

26. Where can staff exercise during the renovations?

- A. In the East Lot
- B. In Conference Room B
- C. In the parking garage
- D. In the lobby lounge

27. What must employees provide for themselves?

- A. Parking passes
- B. Exercise equipment
- C. Towels and water bottles

## D. Fitness schedules

28. What is stated about the parking garage?

- A. It will be relocated to the East Lot.
- B. It will close for six weeks.
- C. It will have maintenance on October 15.
- D. It will be open only at night.

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**Questions 29–33 refer to the following letter and reply.**

March 4, 2025

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How to inform: Write it in the Skype chat or the comments section when making a reservation.

Tel. (206) 333-0274

Dear Ms. Chen,

I am writing on behalf of the **Northwest Trade Association (NTA)** regarding our upcoming **Annual Supplier Conference**, which will be held on **June 13–15, 2025**, at the Seattle Convention Center. We are interested in contracting HarborView Event Solutions to provide event management services, particularly in the areas of **audio-visual coordination, on-site logistics, and vendor liaison support**.

The conference is expected to attract more than **500 attendees** from across the region, including suppliers, distributors, and logistics professionals. Given the size of the event, it is crucial that we work with a team that has experience

managing high-volume registration, coordinating multiple breakout sessions, and ensuring smooth transitions between keynote addresses, workshops, and networking receptions.

We would like to request a detailed **service proposal** by **March 18**, including a cost breakdown, staffing plan, and contingency procedures in case of unexpected disruptions. Additionally, please confirm your availability for a virtual planning meeting during the week of March 24.

Thank you for your attention. We look forward to reviewing your proposal and, if agreeable, moving forward with your team.

Sincerely,  
David Nolan  
Conference Chair

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How to inform: Write it in the Skype chat or the comments section when making a reservation.

Conference Chair  
Northwest Trade Association  
PO Box 5571  
Portland, OR 97228

Dear Mr. Nolan,

Thank you for considering HarborView Event Solutions for your upcoming Supplier Conference. We have extensive experience supporting trade events of this scale, having recently managed the **Pacific Logistics Expo** with 650 attendees and 45 exhibitors.

We are confident that we can meet your requirements. Our proposal, which we will submit by **March 15**, will outline three package options:

- **Standard Coordination Package** (basic AV and session support).
- **Comprehensive Management Package** (includes dedicated vendor liaison staff and advanced AV equipment).
- **Premium Event Partnership Package** (adds enhanced contingency planning, real-time event monitoring dashboards, and a dedicated emergency response team).

In advance of the proposal, please be assured that we will assign at least **six on-site staff members**, two AV specialists, and one logistics coordinator. We also employ a **mobile scheduling app** that allows participants to receive live updates about room changes or speaker substitutions.

I am available for a planning meeting on **March 26** at 10:00 a.m. Pacific Time, or another time of your convenience. We look forward to working with you to

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29. What is the main purpose of Mr. Nolan's letter?

- (A) To request a discount on services
- (B) To solicit a service proposal
- (C) To announce a venue change
- (D) To confirm a scheduled event

30. What kind of event is being planned?

- (A) A supplier conference
- (B) A corporate training workshop
- (C) A fundraising gala

(D) A product launch

31. What is included in HarborView's "Premium Event Partnership Package"?

- (A) A discount for early booking
- (B) Expanded vendor registration support
- (C) Emergency planning and real-time monitoring
- (D) Free marketing materials

32. How many attendees are expected at the NTA event?

- (A) 200
- (B) More than 500
- (C) 500

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- (C) March 24
- (D) March 26

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Questions 34–38 refer to the following notice and response.

The **Green City Initiative** is launching its annual “**Eco-Office Challenge**”, a program encouraging local businesses to reduce waste and energy usage. Companies that enroll will receive free training materials, monthly progress audits, and eligibility for the **Eco-Office Award**, which will be presented at a public ceremony in October.

Enrollment is open until **April 10, 2025**. Participants must commit to at least three measurable improvements, such as:

- Reducing paper usage by implementing digital document management.
- Installing LED lighting or motion-sensor controls.
- Establishing a workplace recycling and composting program.

Each participating business must submit baseline data on energy and material consumption and agree to quarterly reporting. Recognition will be given to companies that demonstrate measurable reductions and innovative approaches to sustainability.

Interested companies should send an enrollment form to [challenge@greencity.org](mailto:challenge@greencity.org) or contact the program office at (503) 555-4422.

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program.

We plan to focus on three primary areas of improvement:

1. **Paperless Transactions:** Transitioning 80% of our client reports and statements to digital-only format by the end of Q3.
2. **Energy Efficiency:** Replacing all remaining fluorescent bulbs with LED lighting in our office suites. We expect this to reduce our electricity consumption by approximately 15%.
3. **Recycling Expansion:** Adding designated bins for plastics, metals, and compostable materials on every floor, paired with monthly awareness workshops.

We will provide baseline figures on our current paper usage and energy bills in our first report. Additionally, our office manager, Julia Hayes, will serve as the point of contact for audit coordination and data submission.

We are excited about the opportunity to improve our sustainability practices and look forward to receiving confirmation of our enrollment.

Sincerely,  
Michael Roberts  
Managing Partner  
Summit Financial Advisors

34. What is the purpose of the notice?

(A) To encourage businesses to join a sustainability program

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- (A) Baseline data on resource use
- (B) Letters of recommendation
- (C) Proof of tax compliance
- (D) Annual employee surveys

36. According to the notice, what is required of all participants?

- (A) Hosting training sessions
- (B) Installing solar panels
- (C) Reporting progress quarterly
- (D) Hiring a sustainability consultant

37. What is one change Summit Financial Advisors plans to make?

- (A) Expand office space
- (B) Provide carpool services
- (C) Switch to digital reporting
- (D) Outsource waste collection

38. Who will serve as Summit Financial Advisors' point of contact?

- (A) David Nolan
- (B) Julia Hayes
- (C) Michael Roberts
- (D) Evelyn Chen

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How to inform: Write it in the Skype chat or the comments section when making a reservation.

Date: April 2, 2020

Subject: Mandatory Online Safety Training

As part of our annual compliance requirements, all employees must complete the **Workplace Safety and Hazard Awareness Training**. The training is hosted on our internal learning platform, accessible at [intranet.companyportal.com/training](http://intranet.companyportal.com/training).

The training consists of **five modules** covering:

1. Safe handling of equipment and warehouse materials.
2. Fire prevention and emergency response procedures.
3. Ergonomics and safe workstation setup.
4. Chemical storage and labeling requirements.

## 5. Incident reporting and investigation protocols.

Employees are required to finish the modules and achieve a **minimum score of 80%** on the final assessment. The deadline for completion is **April 30, 2025**.

Supervisors will receive weekly progress reports and may follow up with employees who have not yet logged in. Failure to complete the training by the deadline may result in disciplinary action, including suspension of access to certain work areas.

If you experience technical issues, please submit a support ticket through the IT help desk portal or call extension 5521.

### Completion Report:

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Module	Completion Rate (%)	Pass Rate (%)	Feedback
Fire & Emergency	76%	80%	Several staff requested more clarity on evacuation routes.
Ergonomics	91%	89%	Many employees rated this module as the most useful.
Chemical Storage	69%	77%	This module had the highest failure rate; common errors in labeling rules.
Incident Reporting	85%	83%	A few employees skipped sections on digital reporting systems.

### Overall Division Status:

- **Average completion rate:** 80.6%

- **Average test score:** 83%
- **Employees fully certified:** 78
- **Employees not started:** 22

Supervisors are urged to follow up with employees who have not completed Module 4, as this represents the most significant compliance risk.

39. What is the main subject of the instruction memo?

- (A) A new employee scheduling policy
- (B) Warehouse restructuring plans
- (C) Annual performance reviews
- (D) Mandatory online safety training

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How to inform: Write it in the Skype chat or the comments section when making a reservation.

- (D) Pass Module 4 with 100%

41. Which module has the lowest completion rate?

- (A) Ergonomics
- (B) Fire & Emergency
- (C) Incident Reporting
- (D) Chemical Storage

42. What action may supervisors take if employees do not complete training?

- (A) Offer monetary penalties
- (B) Issue final certificates

(C) Reassign them to another department

(D) Suspend access to certain areas

43. As of April 15, how many employees had not yet started the training?

(A) 42

(B) 22

(C) 78

(D) 120

**Questions 44–48 refer to the following data and analysis.**

Quarterly Sales Report – GlobalTech Office Supplies, Inc.

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Office Furniture	\$725,000	\$655,000	-9.7%	Lower demand after Q1 renovation season.
Stationery & Paper	\$310,000	\$295,000	-4.8%	Increased digital adoption among clients.
IT Accessories (mice, keyboards, cables)	\$260,000	\$340,000	+30.8%	Significant rise due to remote work upgrades.
Cleaning & Maintenance Supplies	\$185,000	\$210,000	+13.5%	Driven by corporate hygiene initiatives.

**Total Sales:**

- Q1: \$1,960,000
- Q2: \$2,015,000

- Overall Growth: **+2.8%**

### **Analyst's Commentary:**

Despite only modest overall growth, sales distribution reveals several important trends. **IT Accessories** showed the most significant increase (+30.8%), largely attributed to bulk purchases of webcams and headsets from clients expanding hybrid work policies. This category is likely to remain strong through Q3.

**Office Furniture**, in contrast, fell nearly 10%. Sales surged in Q1 as businesses completed renovation projects at the start of the fiscal year, but demand tapered off. To counteract this, the sales team is advised to promote **modular furniture packages** and limited-time discounts in Q3.

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44. What was the company's total sales in Q2?

- (A) \$1,960,000
- (B) \$2,100,000
- (C) \$2,015,000
- (D) \$2,085,000

45. Which category experienced the sharpest percentage increase?

- (A) Printers & Scanners

- (B) IT Accessories
- (C) Office Furniture
- (D) Cleaning Supplies

46. Why did Office Furniture sales decline in Q2?

- (A) Rising raw material costs
- (B) Seasonal supply shortages
- (C) Staff shortages in sales teams
- (D) Fewer renovation projects

47. According to the commentary, what strategy is suggested to boost furniture sales?

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- (A) Consistent growth each quarter
- (B) Declining due to digital adoption
- (C) Rising because of eco-friendly promotions
- (D) Unchanged compared to last year

# Answers

1. A	31. C
2. C	32. D
3. A	33. D
4. A	34. A
5. A	35. A
6. B	36. C
7. B	37. C
8. D	38. B
9. D	39. D
10. A	40. A
11. C	41. D
12. ^	42. D

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18. C	48. B
19. B	
20. C	
21. B	
22. B	
23. A	
24. D	
25. A	
26. B	
27. C	
28. C	
29. B	
30. A	