TOEFL iBT 2026 — Full-Length Mock Test (Rising Difficulty)

Total Time: 100 minutes | 4 Sections | No scheduled break. *Questions progress from easier to harder within each section.*

SECTION 1: READING (35 minutes | 20 questions)

Adaptive format — Stage 1 determines Stage 2 difficulty. Answers cannot be revisited once Stage 2 begins.

STAGE 1 — Passage 1 (Easier) — 10 questions, 17 minutes

The Growth of Community-Supported Agriculture

Community-supported agriculture, commonly known as CSA, is a system in which consumers pay a local farm in advance for a share of its upcoming harvest. Instead of buying produce week by week at a store, members receive a box of seasonal vegetables and fruits directly from the farm, typically once a week during the growing season.

The model benefits both sides. Farmers receive funding early in the season, before planting even begins, which helps cover the cost of seeds, equipment, and labor. In return, members get fresh, often organically grown produce and a closer connection to where their food comes from. Many CSA programs also allow members to visit the farm, and some even offer opportunities to volunteer during harvest.

The arrangement is not without downsides. Because members commit to a share before the season starts, they take on some of the same risk farmers do — a poor growing season due to drought or pests can mean a smaller, less varied box than expected. Some members also find it difficult to use all the produce they receive, especially if a particular vegetable is overproduced that season.

Despite these challenges, CSA programs have grown steadily in popularity over the past twenty years, particularly in and around cities where demand for fresh, locally grown food has increased.

Questions:

1. What is community-supported agriculture? *(1 mark)*

A) A government subsidy program for farmers

B) A system where consumers pay in advance for a share of a farm's harvest

C) A method of growing crops indoors

D) An organization that inspects farms

2. How do farmers benefit from CSA programs? *(1 mark)*

   A) They receive funding before the growing season begins

   B) They pay lower taxes

   C) They avoid the need for equipment

   D) They sell only to restaurants

3. According to the passage, what do CSA members sometimes struggle with? *(1 mark)*

   A) Finding a farm near their home

   B) Using all the produce they receive

   C) Paying for their share

   D) Growing their own vegetables

4. The word "arrangement" in paragraph 3 refers to — *(1 mark)*

   A) the CSA system

   B) a type of flower display

   C) a farming tool

   D) a government policy

5. **Complete the Words:** "A poor growing season due to dr__ght or p_sts can reduce the harvest." *(1 mark)*

6. What risk do CSA members take on, according to the passage? *(1 mark)*

   A) The risk of the farm going out of business

B) The same seasonal risk farmers face, like poor harvests

C) The risk of paying twice for produce

D) The risk of receiving spoiled food

7. Where has CSA popularity grown the most? *(1 mark)*

A) In rural farming towns

B) In and around cities

C) In areas with no farms

D) Internationally, but not in the U.S.

8. What is one non-food benefit of CSA membership mentioned in the passage? *(1 mark)*

A) Free delivery

B) The chance to visit or volunteer at the farm

C) Discounted restaurant meals

D) Access to cooking classes

9. Which best describes the structure of the passage? *(1 mark)*

A) It presents only the benefits of CSA

B) It explains the CSA model, then discusses both its benefits and drawbacks

C) It compares CSA to grocery store shopping in detail

D) It argues that CSA should be banned

10. Based on the passage, why might a member receive a smaller box than usual? *(1 mark)*

A) The farm ran out of boxes

B) A poor growing season affected the harvest

C) The member didn't pay on time

D) The farm changed locations

STAGE 2 — Passage 2 (Harder — denser argument, abstract vocabulary) — 10 questions, 18 minutes

The Paradox of Choice in Consumer Behavior

Conventional economic theory holds that more options are unambiguously better for consumers, since a larger choice set can only increase the likelihood of finding a good that precisely matches one's preferences. Yet a growing body of behavioral research complicates this assumption, suggesting that beyond a certain threshold, an abundance of choice can diminish, rather than enhance, consumer satisfaction and decision-making capacity — a phenomenon popularly termed the "paradox of choice."

The most frequently cited empirical support for this idea comes from a 2000 study in which researchers set up sampling booths for jam at a grocery store, alternating between a display of 24 varieties and a display of only 6. While the larger display attracted more initial interest, it generated substantially fewer purchases: only 3% of shoppers who sampled from the 24-variety display made a purchase, compared to 30% of those who sampled from the smaller display. The researchers attributed this discrepancy to the cognitive burden of comparing numerous options, which can produce decision paralysis or post-purchase regret rooted in the nagging suspicion that a better, unchosen option existed.

Subsequent attempts to replicate these findings, however, have yielded inconsistent results. A 2010 meta-analysis spanning over fifty studies found that the choice-overload effect was highly sensitive to contextual moderators: it emerged reliably only under specific conditions, such as when options were difficult to compare, when consumers lacked strong pre-existing preferences, or when time pressure was absent. Under other conditions, expanded choice sets produced no measurable decrease in satisfaction, and in some cases modestly increased it.

This inconsistency has led some researchers to argue that the "paradox of choice" is not a universal psychological law but rather a context-dependent effect whose prominence in popular discourse outstrips the strength of its empirical foundation. Nonetheless, the underlying insight — that choice architecture, not merely the number of options, shapes decision quality — has proven durable and continues to inform fields ranging from retail design to public policy, particularly in contexts such as retirement plan enrollment, where simplifying default options has been shown to improve outcomes regardless of whether "choice overload" in the strict sense is present.

Questions:

11. What does conventional economic theory assume about consumer choice? *(1 mark)*

A) Fewer options lead to better decisions

B) More options are always better because they increase the chance of a good match

C) Choice does not affect satisfaction

D) Consumers prefer to have no choice at all

12. What is the "paradox of choice"? *(1 mark)*

A) The idea that people always want more options

B) The idea that too much choice can reduce satisfaction and decision-making ability

C) A mathematical theory about probability

D) A marketing strategy used by grocery stores

13. In the jam study, what was the key finding? *(1 mark)*

A) The larger display generated more purchases

B) The smaller display generated a higher purchase rate despite less initial interest

C) Both displays produced identical results

D) Shoppers avoided the smaller display entirely

14. According to the passage, why might a large number of choices lead to fewer purchases? *(1 mark)*

A) Shoppers run out of time

B) The cognitive burden of comparison can cause decision paralysis or regret

C) Larger displays are less visually appealing

D) Shoppers assume expensive options are lower quality

15. The word "discrepancy" in paragraph 2 most nearly means — *(1 mark)*

A) similarity

B) difference

C) agreement

D) prediction

16. What did the 2010 meta-analysis find? *(1 mark)*

A) The choice-overload effect is universal and always occurs

B) The effect depends heavily on context and specific conditions

C) The original jam study was fabricated

D) Choice overload only affects grocery shopping

17. **Complete the Words:** "The effect emerged mainly when consumers lacked strong pre-ex_st_ng pr_f_r_nces." *(1 mark)*

18. What do some researchers now argue about the paradox of choice? *(1 mark)*

A) It is a strict, universal psychological law

B) It is context-dependent and possibly overstated in popular discourse

C) It has been completely disproven with no exceptions

D) It only applies to online shopping

19. According to the final paragraph, what insight has remained useful despite the inconsistent findings? *(1 mark)*

A) That choice should always be eliminated

B) That choice architecture, not just the number of options, shapes decisions

C) That retirement plans should offer unlimited options

D) That jam sales data is unreliable

20. Which best describes the overall tone of the passage? *(1 mark)*

A) Strongly promotional of a single theory

B) Critically balanced, weighing evidence for and against a popular idea

C) Dismissive of all behavioral research

D) Purely narrative, with no analysis

SECTION 2: LISTENING (29 minutes | 28 questions)

Part A — Listen and Choose a Response (Easier — 6 items, audio only)

1. You hear: "Is the campus café open on weekends?" *(1 mark)*

   A) "Yes, from 9 to 5 on Saturdays and Sundays."

   B) "The café serves coffee and sandwiches."

   C) "I usually eat at the dining hall."

2. You hear: "Could you tell me where the registrar's office is?" *(1 mark)*

   A) "It's on the third floor of the admin building."

   B) "I registered last week."

   C) "The office opens at 9."

3. You hear: "Did you get the email about the schedule change?" *(1 mark)*

   A) "Yes, I saw it this morning."

   B) "I don't use email much."

   C) "The schedule looks busy."

4. You hear: "Are you free to study together this evening?" *(1 mark)*

   A) "Sure, how about 7 PM at the library?"

   B) "I studied all morning."

   C) "The library closes early on weekends."

5. You hear: "How was your presentation today?" *(1 mark)*

   A) "It went well, though I was nervous at first."

   B) "The presentation is tomorrow."

   C) "I have three presentations this week."

6. You hear: "Do you need help carrying those boxes?" *(1 mark)*

   A) "Sure, thanks — that would help a lot."

   B) "The boxes are in the truck."

   C) "I moved last weekend."

Part B — Listen to a Conversation (Medium — 2 conversations × 2 questions)

Conversation 1 — *A student speaks with a financial aid officer.*

> **Student:** Hi, I received a notice that my scholarship renewal application is missing a document. I'm not sure which one.
>
> **Officer:** Let me check... it looks like we're missing your updated tax information. It was due last month.
>
> **Student:** Oh no, I didn't realize there was a separate deadline for that. Is there still time to submit it?
>
> **Officer:** Yes, there's a grace period until the end of this month, but after that, your renewal could be delayed by a full semester.
>
> **Student:** Okay, I'll upload it today. Thank you for catching that.

7. What problem does the student have?

   A) They lost their scholarship entirely

   B) They are missing a required document for renewal

   C) They applied for the wrong scholarship

D) They missed a class *(1 mark)*

8. What does the officer say will happen if the deadline is missed? *(1 mark)*

   A) The scholarship will be cancelled permanently

   B) The renewal could be delayed by a semester

   C) Nothing — there is no consequence

   D) The student will be charged a fee

Conversation 2 — *Two students discuss internship applications.*

Student A: Have you heard back from any of the internships you applied to?
Student B: Just one so far — they want me to come in for an interview, but it's scheduled during my afternoon lab.

Student A: Can you ask to reschedule the interview?

Student B: I could, but I don't want to seem difficult this early in the process. I might just talk to my lab instructor instead and see if I can make up the lab later.
Student A: That's probably a safer bet.

9. What is Student B's dilemma? *(1 mark)*

   A) They didn't get any interviews

   B) An interview conflicts with their lab schedule

   C) They failed their lab

   D) They don't want the internship anymore

10. What does Student B decide to do? *(1 mark)*

    A) Reschedule the interview

    B) Skip the interview

    C) Talk to the lab instructor about making up the lab

    D) Turn down the internship *(1 mark)*

Part C — Listen to an Announcement (Medium — 2 announcements × 2 questions)

Announcement 1

> "Just a reminder to everyone that course registration for next semester opens this Friday at 8 AM. Make sure you've met with your advisor beforehand, since advising holds will prevent you from registering until they're cleared."

11. What is required before students can register? *(1 mark)*

    A) Paying a registration fee

    B) Clearing an advising hold by meeting with their advisor

    C) Submitting a course wishlist

    D) Attending an orientation session

12. When does registration open? *(1 mark)*

    A) Monday at 8 AM

    B) Friday at 8 AM

    C) Friday at 5 PM

    D) Next month

Announcement 2

> "Attention residents of North Hall: the fire alarm system will be tested this afternoon between 2 and 4 PM. This is a routine test — no evacuation is necessary unless you hear an announcement over the intercom instructing you to leave the building."

13. What is the purpose of the announcement? *(1 mark)*

    A) To report an actual fire

    B) To inform residents of a routine alarm test

    C) To announce a building closure

D) To request volunteers

14. What should residents do if they hear the alarm during the test window? *(1 mark)*

 A) Evacuate immediately regardless of instructions

 B) Ignore it unless told to leave via the intercom

 C) Call campus security

 D) Leave through the nearest window

Part D — Academic Lecture (Harder — 2 lectures, 7 questions)

Lecture 1 — *Economics: Behavioral vs. Classical Models*

> "Classical economic models generally assume that individuals act as rational agents, consistently maximizing their own utility based on complete information. Behavioral economics challenges this assumption, drawing on psychological research to demonstrate that people routinely make decisions that deviate systematically — not randomly, but in predictable patterns — from what strict rationality would predict.
>
> Take loss aversion, for instance, one of the most well-documented findings in the field. Studies consistently show that the psychological pain of losing a given amount of money is roughly twice as intense as the pleasure derived from gaining the same amount. This asymmetry has significant implications: it explains why investors often hold onto declining stocks far longer than a purely rational calculation would justify, hoping to avoid 'locking in' a loss, even when selling and reinvesting elsewhere would be the more logical move.
>
> Critics of behavioral economics argue that while these deviations are real, they don't necessarily invalidate classical models for the purposes of large-scale, aggregate predictions — individual irrationality, they claim, can average out across a large population. Behavioral economists counter that certain biases, including loss aversion, tend to move in the same direction across most individuals, meaning they compound rather than cancel out at the aggregate level, which is precisely why they matter for policy design."

15. What is the main contrast drawn in the lecture? *(1 mark)*

 A) Behavioral economics vs. classical economics

B) Domestic vs. international markets

C) Rational agents vs. irrational animals

D) Micro vs. macroeconomics

16. What does classical economic theory assume about individuals? *(1 mark)*

A) They act randomly

B) They consistently maximize utility based on complete information

C) They are influenced primarily by emotion

D) They rarely make financial decisions

17. What is loss aversion? *(1 mark)*

A) A tendency to avoid all financial risk

B) The tendency for losses to feel psychologically more painful than equivalent gains feel pleasurable

C) A preference for gains over losses of any size

D) A bias that only affects professional investors

18. According to the lecture, how does loss aversion affect investor behavior? *(1 mark)*

A) Investors sell declining stocks too quickly

B) Investors hold onto declining stocks longer than rational calculation would justify

C) Investors avoid the stock market entirely

D) Investors don't respond to losses at all

19. What counterargument do critics of behavioral economics raise? *(1 mark)*

A) Loss aversion doesn't exist

B) Individual irrationality may average out at a large scale

C) Classical economics has been fully disproven

D) Behavioral economics only applies to jam sales

20. How do behavioral economists respond to that counterargument? *(1 mark)*

    A) They agree and abandon the theory

    B) They argue biases often move in the same direction and compound rather than cancel out

    C) They claim the criticism is irrelevant to policy

    D) They argue classical models are entirely correct

21. What is the lecture's overall purpose? *(1 mark)*

    A) To promote investing in the stock market

    B) To explain a key behavioral economics concept and the debate around its implications

    C) To criticize psychological research methods

    D) To argue that all economic models are useless

(Items 22–28 continue in the same format at adaptive Stage 2 difficulty.)

SECTION 3: SPEAKING (16 minutes | 4 tasks)

Task 1 & 2: Listen and Repeat (~4 minutes)

Task 1 (Easier):

> "The new library opens at eight o'clock every weekday morning." *(2 marks)*

Task 2 (Harder — longer, subordinate clause):

> "Although the committee had initially rejected the proposal, they reconsidered it after receiving additional data from the research team." *(2 marks)*

Task 3 & 4: Take an Interview (~12 minutes)

Task 3 (Easier — personal/familiar topic):

> **Prompt:** "A friend asks: 'What's your favorite way to spend a weekend, and why?' Respond naturally." *(Response time: 60 seconds, with an adaptive follow-up question.) (5 marks)*

Task 4 (Harder — requires justification and abstract reasoning):

> **Prompt:** "Your professor asks: 'Some people believe technology has made students more distracted, while others believe it has made learning more accessible. Which view do you find more convincing, and why?' Respond as if speaking directly to your professor, with a clear position and supporting reasoning." *(Response time: 60 seconds, followed by an adaptive follow-up question that may challenge your position.) (5 marks)*

SECTION 4: WRITING (20 minutes | 3 tasks)

Task 1: Build a Sentence (~3 minutes)

Easier:

1. "the / weekends / library / is / open / on / too"

Harder (more clauses, subordinate structure): 2. "the / researchers / results / cautioned / conclusions / despite / that / promising / further / study / needed / were / the / was" *(2 marks each)*

Task 2: Write an Email (~7 minutes)

> **Prompt:** You are working on a group project, but one team member has not responded to messages in over a week and has missed two meetings. Write an email to your professor explaining the situation and asking for guidance. (~80–120 words) *(5 marks — Task Achievement, Coherence, Grammatical Accuracy)*

Task 3: Academic Discussion (Harder — abstract policy topic, ~10 minutes)

> **Professor's Prompt:** "As artificial intelligence tools become more capable of writing essays and solving problems, should universities redesign how they assess student learning?"
>
> **Classmate 1 (Priya):** "I think assessments need to change completely — take-home essays don't measure real understanding anymore if AI can write them."

Classmate 2 (Tomás): "I'd push back a little. The tools themselves are becoming part of how professionals work, so maybe the goal should be teaching students to use them responsibly rather than banning them from assessments."

Write a response that states your own position and directly engages with at least one classmate's point. *(5 marks*) (100–150 words, *Task Achievement, Coherence, Lexical Resource, Grammatical Accuracy)*
