

คำศัพท์ TOEIC หมวดเศรษฐศาสตร์ / การเงิน

คำศัพท์	ความหมาย	ตัวอย่างประโยค
assets (n.)	สินทรัพย์ (ซึ่งมีค่าแลกเปลี่ยนเป็นเงินหรือใช้หนี้ได้)	By the end of 2020 the company had assets of 200 billion dollars.
bank note (n.)	ธนบัตร	And occasionally small finds, some coins; a banknote in a pocket.
bank draft (n.)	ใบสั่งจ่ายเงินธนาคาร	Payment by cheque or cashier's cheque or bank draft dated within September 30, 2021.
bankrupt (adj.)	ล้มละลาย	Then he declares the company bankrupt before paying off the promissory note, canceling the debt.
bankruptcy (n.)	การล้มละลาย	I have to summarize all those cases in bankruptcy over there.
beneficiary (n.)	ผู้รับผลประโยชน์	The beneficiary will receive money on the same day or on the next working day.
benefit (n.)	ผลประโยชน์	Mutual trading will be the biggest benefit of both nations.
bill (n.)	ใบแจ้งหนี้	This is the bill from the hotel where we stayed.
cash (n.)	เงินสด	The shop charges less if the customer pays in cash.

charge (n.)	ค่าธรรมเนียม	There is a charge for the use of the swimming pool.
customs (n.)	ภาษีศุลกากร	Any customs or import duties are charged once the parcel reaches its destination country.
currency (n.)	เงินตรา	The bank can supply you with foreign currency.
debt (n.)	หนี้, หนี้สิน	She had debts of over £200,000.
debit (v.)	หักบัญชี	Please authorise us to debit your account and, where possible, give a day-time telephone number in case of query.
deflation (n.)	การชะลอตัวทางเศรษฐกิจ	Obviously a process of balanced deflation would entail no alteration of the real wage rate.
demand (n.)	ความต้องการ	It follows that their demand for bank deposits is also growing at twice the rate of growth of nominal income.
deposit (n.)	เงินฝาก	I'd like to make a deposit into my savings account.
donation (n.)	การบริจาค	Any donation however small, will be gratefully received.
earn (v.)	ได้รับ, ได้กำไร, มีรายได้	He earns nearly £10,000 a year.
earnings (n.)	รายได้, ผลกำไร	The company's earnings have dropped by 4% in the first quarter.

economic (adj.)	เกี่ยวกับเศรษฐกิจ	Economic growth is slow.
economical (adj.)	ประหยัด	Tim's a very economical person, . He always looks around for the best buys.
economics (n.)	เศรษฐศาสตร์	She received a master's degree in agricultural economics and a doctorate in economics and marketing from Chulalongkorn University.
economy (n.)	เศรษฐกิจ, การใช้เงินหรือทรัพย์สินอย่างประหยัด	Not insuring your belongings is a false economy
famine (n.)	ภาวะข้าวยากหมากแพง, ความอดอยาก	Millions of people in Africa continue to die because of war and famine.
fee (n.)	ค่าธรรมเนียม	You can use the gym and pool for a fee of £45 a month.
finance (n.)	การเงิน	He was an expert in finance and advised people where to invest their money.
fund (n.)	กองทุน	The government agreed to create a fund to help develop rural areas.
fundraising (n.)	การระดมทุน	Now she has joined the Breakthrough fundraising drive to build a research centre in Thailand.
hardship (n.)	ความทุกข์ยาก, ความยากลำบาก	Many students are suffering severe financial hardship.

heritage (n.)	มรดก	Our aim is to make the performing arts, museums and our heritage accessible to all.
income (n.)	รายได้	Braund's annual income is just over \$50,000.
inflation (n.)	การขยายตัว, ภาวะเงินเฟ้อ	The inflation rate rose to 4.5% last month.
invest (v.)	ลงทุน	I want to invest the money my aunt left me.
investment (n.)	การลงทุน	We have the largest investment in microelectronics technology of any company in the world.
joint venture (n.)	การร่วมลงทุน, การลงทุนร่วมกัน	Under the joint venture the council will pay nothing, while profits will accrue to Biomass
loan (n.)	เงินกู้, การกู้ยืม	I had to take out a loan to buy my car.
loan (v.)	ให้กู้	Can you loan me \$5?
lucrative (adj.)	ที่ให้กำไรงาม	Catering is a very lucrative business if you succeed in it.
landlord / landlady (n.)	เจ้าของที่ดิน, เจ้าของบ้านเช่า, เจ้าของอพาร์ทเมนต์	The newspaper is negotiating with its landlord to reduce its rent.
license (n.)	ใบอนุญาต	The vaccine has been licensed by the US Food and Drug Administration.

monetary (adj.)	เกี่ยวกับเงิน, ทางการเงิน	There's only one conclusion to make about this data on monetary growth.
mortgage (n.)	การจำนอง	We decided to use Fred's redundancy money to pay off the mortgage.
obligation (n.)	ภาระผูกพัน	Greater resources are needed to meet these obligations.
owe (v.)	ติดหนี้	I owe a great deal to my publishers, who helped me to finish writing the book.
overdraft (n.)	เงินเบิกเกินบัญชี	They had been given borrowing and overdraft facilities.
payment (n.)	การชำระเงิน	An overdraft offered more flexibility but higher cost.
prosperous (adj.)	ร่ำรวย, เฟื่องฟู	Deng was the son of a prosperous landowner.
profit (n.)	กำไร	The shop's daily profit is usually around \$400.
profitability (n.)	การได้กำไร	They plan to increase profitability by making the factory more efficient.
profitable (adj.)	ซึ่งได้ผลกำไร	It is a profitable business but there is evidence of some slack time, perhaps this is a learning curve effect.
recession (n.)	ภาวะเศรษฐกิจถดถอย	There is deep recession in the UK.
receipt (n.)	ใบเสร็จรับเงิน	Keep your receipt in case you want to bring it back.

repayment (n.)	การชำระคืน	They're demanding repayment for the cost of the uniforms.
savings (n.)	เงินออม, เงินสะสม	Under his original proposal, much of the savings would have gone to the wealthy.
taxation (n.)	ภาษีอากร	No order for costs save legal aid taxation.
transaction (n.)	ธุรกรรม	When the transaction is complete it will be at least two weeks before you receive your copy of the contract.
withdraw (v.)	ถอน (เงิน)	I'd like to withdraw £300 from my current account.

คำศัพท์ TOEIC หมวดที่ทำงาน / ธุรกิจ

คำศัพท์	ความหมาย	ตัวอย่างประโยค
advertisement (n.)	การโฆษณา	The organizers of the concert had taken out a full page advertisement in 'The New York Times'.
advertise (v.)	ลงโฆษณา	Many companies will only advertise in the Sunday paper.
advantageous (adj.)	มีประโยชน์, ให้คุณ	Many bus companies provide advantageous fare tickets especially for tourists.

admittance (n.)	การอนุญาตให้เข้า, การรับเข้า	He was refused admittance into the country.
ability (n.)	ความสามารถ	No one doubts his ability to get work done quickly.
abroad (adv.)	ในต่างประเทศ	A lot of goods are imported from abroad.
aim (v.)	มุ่งหวัง	We aim to finish by Friday.
agency (n.)	บริษัทตัวแทน	She works for an advertising agency.
agenda (n.)	ระเบียบวาระการประชุม	A copy of the agenda is circulated to delegates a month before the conference.
agreement (n.)	ข้อตกลง	I am hopeful that we can come to an agreement.
agree (v.)	ตกลง	I agree with her analysis of the situation.
analyze (v.)	วิเคราะห์	The first step is to define and analyse the problem.
announcement (n.)	การประกาศ	The announcement of further job losses comes at a bad time.
annual (adj.)	ประจำปี	She organized this year's annual Christmas dinner dance.
alternative (n.)	ทางเลือก	His idea seemed to offer a possible alternative.

allow (v.)	อนุญาต	The law allowed companies to dismiss workers without any reason.
ambitious (adj.)	ทะเยอทะยาน	I am very ambitious. Nothing means more to me than winning.
assess (v.)	ประเมินผล	We are trying to assess how well the system works.
assistant (n.)	ผู้ช่วย	My assistant will now demonstrate the machine in action.
association (n.)	องค์กร, สมาคม	It was to be a free association of equal partners.
assign (v.)	มอบหมาย	They've assigned their best man to the job.
achievement (n.)	ความสำเร็จ	This conference in itself constitutes a solid achievement.
apology (n.)	คำขอโทษ	She finally received an apology from the company.
applicant (n.)	ผู้สมัคร	There were over 500 applicants for the job.
application (n.)	ใบสมัคร	You need to complete the online application form.
apprentice (n.)	ผู้ฝึกงาน	I was an apprentice in an upholstery shop when I was a teenager.
approximate (adj.)	ราว ๆ, ประมาณ	Construction was completed at an approximate cost of \$4.1 million.

approve (v.)	อนุมัติ	She didn't quite approve of the way he was running things.
appropriate (adj.)	เหมาะสม	Skills can be enhanced by the appropriate use of technology in certain circumstances.
appoint (v.)	แต่งตั้ง	She's been appointed British ambassador to the UN.
appointment (n.)	การนัดหมาย	Tom has been given an appointment at the local hospital.
attach (v.)	แนบ	I attach a copy of the spreadsheet.
attend (v.)	เข้าร่วม	He was invited to attend a seminar in Paris.
affordable (adj.)	ราคาไม่แพง	This model is relatively affordable at just \$85.
afford (v.)	จ่าย	She can well afford to pay for herself.
arrange (v.)	เตรียมการ, จัดเตรียม	The president arranged for a meeting in his office.
authority (n.)	อำนาจ	I'm the one with the authority here.
authorize (v.)	มอบอำนาจ	I have authorized him to act for me while I am away.
awareness (n.)	ความตระหนัก	Politicians now have much greater awareness of these problems.

bargain (v.)	ต่อรอง	He bargained hard and was stubborn.
bilingual (adj.)	ซึ่งพูดได้สองภาษา	She is bilingual in English.
bid (v.)	ประมูล, ให้ราคา	Two dealers bid against each other for the antique table.
board (n.)	คณะกรรมการ	The board is/are unhappy about falling sales.
borrow (v.)	ยืม	Members can borrow up to ten books from the library at any one time.
boost (n.)	การส่งเสริม	The tax cuts will give a much needed boost to the economy.
budget (n.)	งบประมาณ	All her projects are on time and on budget.
branch (n.)	สาขา	The store is opening more local branches.
briefing (n.)	การบรรยายสรุป	Captain Trent gave his men a full briefing.
briefcase (n.)	กระเป๋าเอกสาร	He wore a torn suit and carried a battered briefcase.
bulletin (n.)	แถลงการณ์, ประกาศ	The government will issue an official bulletin later this week.
campaign (v.)	รณรงค์	We campaign on behalf of consumers.

critical (adj.)	วิกฤติ	Industry leaders are working together to address this critical issue.
calculate (v.)	คำนวณ, คำนวณ	Benefit is calculated on the basis of average weekly earnings.
cancellation (n.)	การยกเลิก	We need at least 24 hours' notice of cancellation.
candidate (n.)	ผู้สมัคร	here were no suitable candidates for the position.
career (n.)	อาชีพ	She achieved a lot in her chosen career.
cause (n.)	สาเหตุ	It is not easy to separate cause and effect in this situation.
charity (n.)	การกุศล	She runs a charity for homeless young people.
client (n.)	ลูกค้า, ผู้ซื้อ	The company needs to focus on its biggest clients.
classify (v.)	แยกประเภท	We can classify machines in terms of their function.
code (n.)	รหัส	Tap your code number into the machine.
cost (n.)	ต้นทุน	The company is focused on lowering its operating costs.
confidential (adj.)	เป็นความลับ	There is concern about several confidential documents which have gone missing.

confusion (n.)	ความสับสน	There is some confusion about what the correct procedure should be.
connection (n.)	ความสัมพันธ์	I have some good business connections in New York.
consultant (n.)	ที่ปรึกษา	We brought in a management consultant to sort out the mess.
convince (v.)	โน้มน้าว, ชักจูง	You'll need to convince them of your enthusiasm for the job.
consignment (n.)	การส่งมอบ, การส่งของ	A consignment of medicines is on its way now.
consider (v.)	พิจารณา	It was a carefully considered decision.
consumer (n.)	ผู้บริโภค	We need to educate consumers about this technology.
consume (v.)	บริโภค	25 per cent of the world's population consumes 80 per cent of the planet's resources.
consult (v.)	ปรึกษา	If the pain continues, consult your doctor.
construction (n.)	การก่อสร้าง	Construction began this year and will take approximately 18 months.
contribute (v.)	ให้ (เพื่อช่วยเหลือ)	The company contributed \$50 000 towards training costs.

contribution (n.)	การบริจาค	We were asked to make a contribution towards the cost of the meal.
continual (adj.)	ต่อเนื่อง	He was in a continual process of rewriting his material.
concern (n.)	ความกังวล	He felt some concern for her safety.
complaint (n.)	การร้องเรียน	We received a number of complaints from customers about the lack of parking facilities.
competition (n.)	การแข่งขัน	We're going to have a competition to see who can swim the fastest.
corporation (n.)	บริษัท	The modern corporation has grown out of the industrial age.
criticize (v.)	วิจารณ์	The project has been criticized as a waste of money.
certification (n.)	ได้รับการรับรอง	She need some kind of certification for the jobs.
chairman (n.)	ประธาน	He steps down as chairman of the Federal Reserve next year.
chairperson (n.)	ประธาน	The chairperson has been associated with the organization for ten years.
criteria (n.)	เกณฑ์	She failed to meet the stringent selection criteria.

declare (v.)	ประกาศ,แถลง, แจ้ง	He will probably have to declare bankruptcy.
decrease (v.)	ลดลง	The price of wheat has decreased by 5 per cent.
defect (n.)	ข้อบกพร่อง	There is evidence that air pollution can cause birth defects.
defective (adj.)	มีข้อบกพร่อง	Her vision is severely defective.
definite (adj.)	แน่นอน, แน่ชัด, ชัดเจน	He was pretty definite about the price.
delay (n.)	ความล่าช้า	We apologize for the delay in answering your letter.
department (n.)	แผนก	She used to work in the IT department.
depend on (phrv.)	ขึ้นอยู่กับ	The outcome seems to depend on the type of soil used.
determine (v.)	กำหนด	It should be possible to determine the level of interest.
deterioration (n.)	การเสื่อมสภาพ	a serious deterioration in relations between the two countries
discount (v.)	ลดราคา	The news reports were being discounted as propaganda.
discount (n.)	ส่วนลด	You can get a substantial discount off your car insurance.
dismiss (v.)	ไม่สนใจ	He dismissed the opinion polls as worthless.

discussion (n.)	การสนทนา	I discovered something interesting during a family discussion.
discrepancy (n.)	ความคลาดเคลื่อน	There were wide discrepancies in the evidence.
disruption (n.)	การหยุดชะงัก	We might have a disruption of our little project.
downturn (n.)	ซาลง, แนวโน้มที่แย่ลง	The building industry is experiencing a severe downturn in its workload.
developer (n.)	ผู้พัฒนา	A local developer is planning to build a supermarket on the site.
development (n.)	การพัฒนา, ความก้าวหน้า	The company can offer a number of opportunities for career development.
develop (v.)	พัฒนา	The aim is to develop your personal skills.
drastic (adj.)	รุนแรง	The government is threatening to take drastic action.
drastically (adv.)	อย่างรุนแรง	Things have started to go drastically wrong.
drop (v.)	หล่น	Be careful not to drop that plate.
duration (n.)	ระยะเวลา	The next contract will be of shorter duration.
effective (adj.)	มีประสิทธิภาพ	We find advertising on the radio very effective.

effectively (adv.)	อย่างได้ผล	he company must reduce costs to compete effectively.
effectiveness (n.)	ประสิทธิผล	Quickly established an effectiveness and popularity within the community.
element (n.)	องค์ประกอบ	There are three important elements to consider.
electricity (n.)	กระแสไฟฟ้า	They are looking to develop more efficient ways of converting the energy from sunlight into electricity.
employment (n.)	การจ้างงาน	The company was one of the first to offer meaningful employment to the blind.
employ (v.)	จ้าง	His company currently employs 135 workers in total.
employer (n.)	นายจ้าง	They're very good employers.
endurance (n.)	ความอดทน	She showed great endurance in the face of pain.
endure (v.)	อดทน	He had to endure the racist taunts of the crowd.
evaluate (v.)	ประเมิน	The trial will evaluate the effectiveness of the different drugs.
engineer (n.)	วิศวกร	We worked with a team of scientists and engineers.
environment (n.)	สิ่งแวดล้อม	We aim to provide a pleasant working environment.

enthusiastic (adj.)	กระตือรือร้น	He was quite enthusiastic about the idea.
entitlement (n.)	สิทธิ	Holiday entitlements for temporary workers are less than for permanent staff.
enroll (v.)	ลงทะเบียน	You need to enroll before the end of August.
enthusiastically (adv.)	อย่างกระตือรือร้น	'The new program is really well designed,' she says enthusiastically.
enterprise (n.)	องค์กร	They plan to privatize over 100 state-owned enterprises.
equivalent (adj.)	เท่ากัน, เท่ากับ	the price we would pay elsewhere for a broadly equivalent house
expansion (n.)	การขยายตัว	Despite the recession the company is confident of further expansion.
expand (v.)	ขยายตัว	I needed to expand my possibilities of making a living.
expense (n.)	ค่าใช้จ่าย	We were taken out for a meal at the company's expense.
experience (n.)	ประสบการณ์	I have over ten years' experience as a teacher.
express (adj.)	ด่วน	Customers expressed interest in trying the product.
expect (v.)	คาดหวัง	She confidently expects to win.

excess (n.)	จำนวนที่มากเกินไป	In an excess of enthusiasm I agreed to work late.
excessive (adj.)	ซึ่งมากเกินไป, ซึ่งมากเกินไปกว่าจะยอมรับได้	They complained about the excessive noise coming from the upstairs flat.
executive (n.)	ผู้บริหาร	He's a senior executive in a computer firm.
engage (v.)	มีส่วนร่วม	The party is attempting to engage young voters politically.
establish (v.)	สร้าง, จัดตั้ง	The committee was established in 1912.
estimate (v.)	ประมาณการ	All variables can be estimated from the data.
extend (v.)	ต่ออายุ, ขยายเวลา	The proposal was to extend paid leave to six months.
extension (n.)	การยืดขยาย	The bank plans various extensions to its credit facilities.
external (adj.)	ภายนอก	The lotion is for external use only.
examination (n.)	การตรวจสอบ	Careful examination of the ruins revealed an even earlier temple.
examine (v.)	ไต่สวน, สอบสวน, ตรวจสอบ	It is necessary to examine how the proposals can be carried out.
exploration (n.)	การสำรวจ	Extensive exploration was carried out using the latest drilling technology.

experiment (n.)	การทดลองทางวิทยาศาสตร์	The results of the experiment were inconclusive.
especially (adv.)	โดยเฉพาะอย่างยิ่ง	The car is quite small, especially if you have children.
fault (n.)	ความผิด, ข้อผิดพลาด	They believe an electricity fault was the cause.
factor (n.)	ปัจจัย	We have identified a few key factors in the project's success.
factory (n.)	โรงงาน	The factory closed down ten years ago.
fail (v.)	ล้มเหลว	Many diets fail because they are boring.
facilitate (v.)	อำนวยความสะดวก, ให้ความสะดวกสบาย	Computers can be used to facilitate language learning.
found (v.)	ก่อตั้ง	The town was founded by English settlers in 1790.
former (adj.)	ก่อนหน้านี้, ก่อน, ในอดีต	The former teacher, a lady, was too indulgent.
foreign (adj.)	เกี่ยวกับต่างประเทศ	I went to the bank to get some foreign currency.
functional (adj.)	ซึ่งสามารถนำไปใช้เป็นประโยชน์	The office was large and functional rather than welcoming.
function (n.)	หน้าที่	The club serves a useful function as a meeting place.
faithfulness (n.)	ความซื่อสัตย์, ความภักดี	She had doubts about his faithfulness.

farewell (n.)	การอำลา, การกล่าวลา	She said her farewells and left.
flaw (n.)	ข้อบกพร่อง	There is still a basic flaw in your selection procedure.
flexible (adj.)	ซึ่งยืดหยุ่นได้, คล่องตัว	You need to be more flexible and imaginative in your approach.
fruition (n.)	การบรรลุผล, การเกิดผล	After months of hard work, our plans finally came to fruition.
fluctuate (v.)	ขึ้น ๆ ลง ๆ, ผันผวน	The rate of inflation has been fluctuating around 4% for some time.
firm (n.)	บริษัท	She works for a firm of management consultants based in London.
goods (n.)	สินค้า	The goods will be delivered within ten days.
grievance (n.)	ข้อข้องใจ	He had a personal grievance against the professor.
growth (n.)	การเจริญเติบโต	Remove dead leaves to encourage new growth.
gradually (adv.)	ค่อยๆ	Women have gradually become more involved in the decision-making process.
GUIDE (v.)	แนะนำ	He guided me in my research.

guideline (n.)	แนวทาง	The guidelines require this information to be made available to the public.
gather (v.)	ชุมนุม, รวมตัว, รวบรวม	he whole family gathered together at Ray's home.
global (adj.)	ระดับโลก, ทั่วทั้งโลก	This year the global economy will grow by about 4 per cent.
handle (v.)	จัดการ, รับมือ	He decided to handle things himself.
haphazard (adj.)	ซึ่งไม่เป็นระบบ, ซึ่งไม่มีการวางแผน	In the early years training was haphazard.
hardware (n.)	เครื่องมือ, อุปกรณ์คอมพิวเตอร์	The laptop drawing tablet is a very useful piece of hardware.
harmonious (adj.)	ซึ่งเข้ากันได้ดี, สัมคคี	A harmonious alliance between management and workers
hasten (v.)	รีบ, เร่ง	I hasten to add that I knew nothing of the fraud at the time.
haste (n.)	ความเร่งรีบ	In her haste to complete the work on time, she made a number of mistakes.
haggle (v.)	ต่อรอง	You can sometimes haggle a good discount.
hesitate (v.)	ลังเล	I didn't hesitate about working with Mali.
head office (n.)	สำนักงานใหญ่	Their head office is in New York.

headquarters (n.)	สำนักงานใหญ่	I'm now based at headquarters.
hire (v.)	จ้าง	We only want to hire permanent staff.
host (n.)	เจ้าภาพ	The college is playing host to a group of visiting Russian scientists.
hybrid (n.)	สิ่งที่เกิดจากการผสมขึ้นมา	The music was a hybrid of Western pop and traditional folk song.
insure (v.)	ประกัน	The company can refuse to insure a property that does not have window locks.
institute (n.)	สถาบัน, องค์กร	He is a member of the Institute of Chartered Accountants.
include (v.)	รวม, มี	The festival is expanding to include more fringe events.
incompetent (adj.)	ซึ่งไร้ความสามารถ	She worked for years under an incompetent manager.
itemize (v.)	ลงรายละเอียด	We had to provide an itemized list of what had been stolen.
ideal (adj.)	ซึ่งอยู่ในอุดมคติ	She's the ideal candidate for the job.
identification (n.)	การแสดงตัว, การระบุ	Biometric identification methods include fingerprints and facial recognition scanners.

identify (v.)	ระบุชื่อ, ระบุตัว	She was able to identify her attacker.
indicate (v.)	บ่งบอก, แสดง	A yellowing of the skin indicates jaundice.
ignore (v.)	ละเลย, ไม่ใส่ใจ, เพิกเฉย	I made a suggestion but they chose to ignore it.
illogical (adj.)	ซึ่งไม่มีเหตุผล, ซึ่งไร้เหตุผล	She has an illogical fear of insects.
illustrious (adj.)	โดดเด่น, มีชื่อเสียง	The composer was one of many illustrious visitors to the town.
individual (adj.)	รายบุคคล, แต่ละบุคคล	We interviewed each individual member of the community.
individually (adv.)	เป็นรายบุคคล	The hotel has 100 individually designed bedrooms.
incentive (n.)	แรงจูงใจ	There is little incentive for firms to increase the skills of their workers.
inconvenience (n.)	ความไม่สะดวก	We apologize for the delay and regret any inconvenience it may have caused.
intend (v.)	ตั้งใจ	We intend that production will start next month.
imitate (v.)	เลียนแบบ, ทำตามอย่าง	No computer can imitate the complex functions of the human brain.
impression (n.)	ความประทับใจ	My first impression of him was favourable.

immediate (adj.)	ทันทีทันใด	The company announced the immediate availability of an updated version of the software.
impel (v.)	ผลักดัน, บังคับ	There are various reasons that impel me to that conclusion.
imply (v.)	บ่งบอกถึง, บอกเป็นนัย	I never meant to imply any criticism.
impact (n.)	ผลกระทบ	The project's impact on the environment should be minimal.
impediment (n.)	การขัดขวาง, สิ่งกีดขวาง, อุปสรรค	The level of inflation is a serious impediment to economic recovery.
improve (v.)	ปรับปรุง, พัฒนา, ดีขึ้น	Engineers are working to improve this technology.
improvement (n.)	การปรับปรุง	The economy has shown significant improvement over the past 6 months.
invite (v.)	เชิญ	Let's invite them all for dinner.
inexperienced (adj.)	ซึ่งไร้ประสบการณ์	She was inexperienced in teaching art.
information (n.)	ข้อมูล	More detailed information is not yet available.
install (v.)	ติดตั้ง	They're planning to install a new drainage system.
installation (n.)	การติดตั้ง	Installation of the new system will take several days.

inventory (n.)	สินค้าคงคลัง	The inventory lists many rare items.
invoice (n.)	ใบแจ้งหนี้	Please pay the final invoice within two weeks.
issue (n.)	ปัญหา	This is a big issue; we need more time to think about it.
journal (n.)	วารสาร	The journal comes out five times a year.
joint (adj.)	ร่วมกัน	The two sides agreed to establish a joint working group.
jobless (adj.)	ไม่มีงานทำ	The company has plans to make more people jobless.
judgment (n.)	การพิจารณา, การตัดสิน,	I don't think he's dishonest, but I question his judgement.
justification (n.)	การให้เหตุผล	I can see some justification for her remarks.
knowledge (n.)	ความรู้	He has a wide knowledge of painting and music.
knowledgeable (adj.)	มีความรู้	She is very knowledgeable about plants.
lease (n.)	สัญญาเช่า	The company holds the building on a long lease.
labor (n.)	แรงงาน	The workers voted to withdraw their labor.
landlord / landlady (n.)	เจ้าของที่ดิน, เจ้าของบ้านเช่า, เจ้าของอพาร์ทเมนต์	The newspaper is negotiating with its landlord to reduce its rent.

license (n.)	ใบอนุญาต	The vaccine has been licensed by the US Food and Drug Administration.
label (n.)	ฉลาก	The washing instructions are on the label.
lay off (phrv.)	ปลด	Lay off bullying Jack.
liability (n.)	ความรับผิดชอบ	The company cannot accept liability for any damage caused by natural disasters.
local (adj.)	ในประเทศ	It was difficult to understand the local dialect.
manufacture (n.)	การผลิตด้วยเครื่องจักร	The date of manufacture of the jewellery has not been authenticated.
manufacture (v.)	ผลิต	This company manufactures the equipment used to make contact lenses.
maintain (v.)	รักษาไว้	He emphasized the need to maintain the status quo.
maintenance (n.)	การซ่อมบำรุง, การรักษาสภาพ	The building has received no regular maintenance since it was vacated in 1998.
marketing (n.)	การตลาด	She works in sales and marketing.
mention (v.)	กล่าวถึง	She didn't mention the economy in her speech.

meeting (n.)	การประชุม	A public meeting about the proposal takes place on Monday.
memorandum (n.)	บันทึกข้อความ	The memorandum was dated 23 August, 2001.
merge (v.)	ผสาน	The company announced plans to merge with its biggest rival.
merger (n.)	การควบรวมกิจการ	There are local companies ripe for merger or acquisition.
merchandise (n.)	สินค้า	These tokens can be exchanged for merchandise in any of our stores.
motivation (n.)	แรงจูงใจ	Most people said that pay was their main motivation for working.
nominate (v.)	เสนอชื่อ	She has been nominated for the presidency.
numeral (n.)	ตัวเลข	You could present inputs of numeral images with the expected outputs.
numerical (adj.)	เป็นตัวเลข, เกี่ยวกับตัวเลข	The drive towards numerical and managerial performance indicators has already been mentioned.
objective (n.)	วัตถุประสงค์	We succeeded in our prime objective of cutting costs.
objection (n.)	การคัดค้าน	My one objection is that I don't think such an amendment is necessary.

occupant (n.)	ผู้เช่าอาศัย, ผู้ครอบครอง, ผู้อยู่อาศัย	There are many empty offices seeking new occupants.
official (adj.)	อย่างเป็นทางการ	You have to get official permission to build a new office.
offer (n.)	ข้อเสนอ	I refer to your recent application and interview and am pleased to offer you the post of editor.
officer (n.)	เจ้าหน้าที่	He's a retired army intelligence officer.
operate (v.)	ปฏิบัติ	Solar panels can only operate in sunlight.
opinion (n.)	ความคิดเห็น	In my personal opinion, it's a very sound investment.
opportunity (n.)	โอกาส	There'll be plenty of opportunity for relaxing once the work is done.
opponent (n.)	คู่แข่ง, ฝ่ายตรงข้าม, คู่ต่อสู้	She proved a formidable opponent in the debating chamber.
occur (v.)	เกิดขึ้น, มีอยู่	These symptoms occur in some patients but not in others.
overview (n.)	ภาพรวม	The second chapter will provide an overview of the issues involved.
overdue (adj.)	เกินกำหนด	The rent is now overdue.
outline (n.)	เค้าโครง	You should draw up a plan or outline for the essay.

oversee (v.)	ควบคุม, ตรวจสอบ	He personally oversaw the design of all the rooms.
overtime (n.)	เวลาพิเศษที่นอกเหนือจากเวลาทำงานปกติ	The overtime costs alone have used up the public safety budget.
own (v.)	เป็นเจ้าของ, ครอบครอง	He owns and operates an eco-tourism company.
oblige (v.)	บังคับ	Circumstances had obliged him to sell the business.
package (n.)	บรรจุภัณฑ์	I sent the books in one big package.
pact (n.)	สัญญา, ข้อตกลง	They have made a pact with each other not to speak about their differences in public.
parcel (n.)	พัสดุ	She went to collect her parcel from the depot.
participant (n.)	ผู้เข้าร่วม	Participants were asked to choose one of four topics for the lunch sessions.
partner (n.)	หุ้นส่วน, ผู้ร่วมมือ	He has recently been made a junior partner in the family business.
parking lot (n.)	ที่จอดรถ	Found him in a parking lot in Brentwood.
personnel (n.)	พนักงาน, บุคลากร	There is a severe shortage of skilled personnel.
personal (adj.)	ส่วนบุคคล	I need my own personal space.

permanent (adj.)	ถาวร	We decided to make the arrangement permanent.
proposal (n.)	ข้อเสนอ	The proposal for a new high-speed railway met with strong opposition.
productive (adj.)	มีประสิทธิภาพ, ที่เกิดผล	The aim was to maximize the machine's productive capacity.
prohibit (v.)	ห้าม	Smoking is strictly prohibited inside the factory.
prohibition (n.)	ข้อห้าม, การห้าม	Prohibition of drugs, they say, works no better than prohibition of alcohol did in the United States.
priority (n.)	การจัดลำดับความสำคัญ	The department must start setting priorities.
price (n.)	ราคา	The price of crude oil has risen over the last few months.
principle (n.)	ทฤษฎี, กฎ	There are three fundamental principles of teamwork.
private (adj.)	ที่เป็นส่วนตัว	The hotel has 110 bedrooms, all with private bathrooms.
predict (v.)	ทำนาย	We can predict with absolute confidence how the newspapers will react.
permit (v.)	อนุญาต	The owners have been unwilling to permit the use of their land.
permit (n.)	ใบอนุญาต	My parking permit was due to be renewed.

permission (n.)	การอนุญาต, ความยินยอม	They applied for permission to put up a temporary structure.
purchase (v.)	ซื้อ	We recently purchased a home just outside Las Vegas.
policy (n.)	นโยบาย	He implemented an aggressive monetary policy to stimulate the economy.
premises (n.)	ที่ดินและสิ่งปลูกสร้าง	The company is looking for larger premises.
press (v.)	กด	Only press the buzzer if you have the right answer.
process (n.)	กระบวนการ	The company has introduced a new process for handling complaints.
profile (n.)	ข้อมูลส่วนตัว	We first build up a detailed profile of our customers and their requirements.
profession (n.)	อาชีพ	She was at the very top of her profession.
progress (v.)	ความคืบหน้า	We will continue to monitor progress over the next few months.
progressive (adj.)	ซึ่งก้าวหน้า	Supporters of a progressive income tax argue that it is fairer.
promote (v.)	เลื่อนตำแหน่ง	Dad said he'd be promoted to section manager next year.
promotion (n.)	การเลื่อนตำแหน่ง	The new job is a promotion for him.

publicize (v.)	ประชาสัมพันธ์, เผยแพร่	They will publicize the publishing house and the cafe as well.
probability (adv.)	ความน่าจะเป็นไปได้	The probability is that prices will rise rapidly.
polite (adj.)	สุภาพ	Our waiter was very polite and helpful.
postponement (n.)	การเลื่อนเวลาออกไป	Riots led to the postponement of local elections.
plumber (n.)	ช่างประปา	I think we'll have to call the plumber to fix that tap.
quote (v.)	อ้างอิง	She quotes extensively from the author's diaries.
qualification (n.)	คุณสมบัติ	In this job, experience counts for more than paper qualifications.
qualified (adj.)	ที่มีคุณสมบัติ	She is now qualified as a teacher.
question (n.)	คำถาม	That's a very interesting question.
rate (n.)	อัตรา	The costs of the project are rising at an alarming rate.
rate (v.)	ประเมินค่า	The show was rated (as) a success by critics and audiences.
realize (v.)	ตระหนักถึง	I hope you realize the seriousness of this crime.

recruit (v.)	รับสมัคร	They recruited more staff to deal with the complaints.
recruit (n.)	การรับสมัคร	They are stepping up attempts to attract new recruits to the nursing profession.
register (v.)	ลงทะเบียน	She is officially registered disabled.
reimburse (v.)	คืนเงิน	We will reimburse any expenses incurred.
renovate (v.)	การปรับปรุงใหม่, การทำขึ้นใหม่	There will be extensive renovations to the hospital.
result (n.)	ผลลัพธ์	We have worked very hard, and the result is amazing.
refund (v.)	คืนเงิน	We will refund you your money in full.
refund (n.)	การคืนเงินให้	She received a refund on the unused tickets.
relevant (adj.)	ที่เกี่ยวข้อง	These comments are not directly relevant to this inquiry.
regular (adj.)	ประจำ	We also hold a regular monthly meeting.
recommendation (n.)	ข้อเสนอแนะ	The major recommendation is for a change in the law.
reception (n.)	แผนกต้อนรับ	For more information, please contact the reception desk.

reduce (v.)	ลด	Costs have been reduced by 20% over the past year.
reminder (n.)	การแจ้งเตือน	We were sent a reminder about the next meeting.
rival (n.)	คู่แข่ง	She has no rivals for the job.
salary (n.)	เงินเดือน	The CEO received a salary of \$1 million.
sanction (n.)	การอนุมัติ, การอนุญาตอย่างเป็นทางการ	Their ideas received official sanction at the meeting.
satisfaction (n.)	ความพึงพอใจ	The company is trying to improve customer satisfaction.
schedule (n.)	กำหนดการ, ตารางรายการ	I have no time available in my regular schedule.
session (n.)	การประชุม	We still have a number of weeks before the current legislative session ends.
secretary (n.)	เลขานุการ	Please contact my secretary to make an appointment.
specialist (n.)	ผู้เชี่ยวชาญ	She is a specialist in children's literature.
specialize (v.)	เชี่ยวชาญ, ชำนาญ	He specialized in criminal law.
scheme (n.)	แบบแผน, แผนผัง	The scheme allows customers to trade in their own computer against the cost of a new one.

specify (v.)	ระบุ, บ่งชี้	She did not specify precisely how many people were involved in the incident.
stationery (n.)	เครื่องเขียน	Let's go to the stationery store first.
strategy (n.)	กลยุทธ์	The company will now focus its strategy on its core business areas.
strike (n.)	การนัดหยุดงาน	The strike paralysed the port.
submit (n.)	ส่ง, เสนอ, ยื่น (เอกสาร, งาน)	Six groups were invited to submit proposals for the research.
subsidiary (n.)	บริษัทสาขา	It's a subsidiary of bixton ganic food.
systematic (adj.)	เป็นระบบ	She was thorough and systematic in her acquisition of the collection.
target (n.)	เป้าหมาย	The firm is on track to achieve its growth target for the year.
tackle (v.)	จัดการแก้ปัญหา	I think I'll tackle the repairs next weekend.
take over as (phrv.)	เข้าทำงานต่อ, รับตำแหน่งต่อ	Mitch is angling to oust you and take over as ceo.
task (n.)	ภารกิจ	The first task for the new leader is to focus on the economy.

tardily (adv.)	ช้ากว่ากำหนด	I am responding tardily to your letter of last month.
technical (adj.)	ที่เกี่ยวข้องเฉพาะทาง, ในเชิงเทคนิค	The organization provides technical assistance to farmers.
technician (n.)	เจ้าหน้าที่เทคนิค, ช่างเทคนิค	I'm a technician and a doctor.
transfer (v.)	โอน, ย้าย	His superiors transferred him to easier assignments.
tenant (n.)	ผู้เช่า	They had evicted their tenants for non-payment of rent.
temporary (adj.)	ชั่วคราว	I'm looking for some temporary work.
transmit (v.)	ส่งผ่าน, ถ่ายทอด	The data will be automatically transmitted from one part of the system to another.
transportation (n.)	การขนส่ง	The strike brought the transportation system to a halt.
TURNOVER (n.)	อัตราการลาออก	The new offices have reduced the very high rates of staff turnover.
unconditional (adj.)	โดยไม่มีเงื่อนไข, โดยไม่มีข้อจำกัด	They demanded the unconditional withdrawal of military forces.
unify (v.)	ทำให้เป็นหน่วยเดียวกัน	The new leader hopes to unify the country.
understand (v.)	เข้าใจ	She didn't understand the form she was signing.

unfavorable (adj.)	เสียเปรียบ	The country's geographical position is highly unfavourable.
vacancy (n.)	ตำแหน่งว่าง	There's a vacancy in the accounts department.
vacation (n.)	วันหยุดพักผ่อน	We're planning a summer vacation to Europe next year.
valid (adj.)	สมบูรณ์	Vouchers are only valid for races taking place before 31 December.
vendor (n.)	ผู้ขาย	Get a list of vendors who deliver frozen food.
wage (n.)	ค่าจ้าง	He made a good wage as a trader.
warn (v.)	เตือน	I did try to warn you.
share (n.)	หุ้น	The company purchased 5.5m shares of the stock this week.
dividend (n.)	เงินปันผล	Shareholders will receive an interim dividend payment of 50 cents a share.
Shareholder (n.)	ผู้ถือหุ้น	Company shareholders approved the merger.
wealth (n.)	ความมั่งคั่ง	She is a woman of untold wealth.
workforce (n.)	แรงงาน, คนทำงาน	Companies are under pressure to hire a more diverse workforce.

wholesale (adv.)	โดยขายส่ง	We buy the building materials wholesale.
worth (adj.)	ซึ่งมีค่า, ซึ่งมีมูลค่า	This order is potentially worth millions of pounds to the company.
xerox (v.)	ถ่ายเอกสาร	Could you xerox this letter, please?
yield (n.)	ผลผลิต, ผลตอบแทน	This will give a yield of 10% on your investment.

คำศัพท์ TOEIC หมวดท่องเที่ยว

คำศัพท์	ความหมาย	ตัวอย่างประโยค
apologize (v.)	ขอโทษ	I'm so sorry, I do apologize.
arrival (n.)	การมาถึง	A deposit is payable on arrival.
arrive (v.)	มาถึง	Give me a call to let me know you've arrived safely.
aircraft (n.)	เครื่องบิน, อากาศยาน	Eventually a man from the tower arrived, and a little bus came to take us to the aircraft.
aisle (n.)	ทางเดินระหว่างที่นั่ง	Would you like a window seat or an aisle seat
appetizer (n.)	อาหารเรียกน้ำย่อย	In general, the appetizers are better than the entrees.
baggage (n.)	กระเป๋าเดินทาง	Check your baggage in at the desk.

belongings (n.)	สมบัติส่วนตัว, ข้าวของ	They packed all their belongings into the car and left the city that night.
beverage (n.)	เครื่องดื่ม	Non-alcoholic beverages will be on sale in the foyer.
cabin crew (n.)	ลูกเรือ	The airline will run 13 former Dan Air short-haul routes from Gatwick, using 412 of its existing flight and cabin crew.
capital (n.)	เมืองหลวง	Washington D.C., the capital of the United States
cashier (n.)	พนักงานรับจ่ายเงิน	Go to the cashier to settle the account, and go to the pharmacy to pick up the prescription.
celebration (n.)	การเฉลิมฉลอง	The show is a celebration of new young talent.
celebrate (v.)	ฉลอง	It's Dad's birthday and we're going out for a meal to celebrate.
climate (n.)	ภูมิอากาศ	Los Angeles' warm dry climate
cruise (n.)	การท่องเที่ยวเรือ	Last year cruise sales rose by 20 percent in Britain to 100,000 passengers.
danger (n.)	ภัย, อันตราย	Danger! No boats beyond this point.
dangerous (adj.)	ซึ่งอันตราย	It was a highly dangerous situation.
destination (n.)	จุดหมายปลายทาง	The Greek islands are a favourite destination for people who enjoy the sun and the sea.

departure (n.)	การออกเดินทาง, ขาออก	There was a delay in the departure of our plane.
itinerary (n.)	กำหนดการเดินทาง	Again she went over the first few days of their itinerary in her mind.
facility (n.)	สิ่งอำนวยความสะดวก	She has an amazing facility for languages.
fare (n.)	ค่าเดินทาง/อาหาร	I had to walk home because I didn't have enough money for the fare.
harbor (n.)	ท่าเรือ	About 1,000 yachts had been in the harbour for days to get the best view.
passenger seat (n.)	ที่นั่งผู้โดยสาร	A couch behind the passenger seat easily folds out to a bed, albeit a short one.
reservation (n.)	การจอง	Customers are advised to make seat reservations well in advance.
timetable (n.)	ตารางเวลา	The timetable said there was another train at 6.15.
excursion (n.)	การเที่ยว	The resort also offers daily excursions to nearby towns.
exhibit (v.)	จัดแสดง	The gallery will exhibit some of Monet's paintings.
field (n.)	ทุ่งนา, สนาม	We passed cows grazing in the fields.
luxury (n.)	หรูหรา	He was leading a life of luxury in France.
monument (n.)	อนุสาวรีย์	At daybreak or dusk, the pyramids most resemble the limestone

		monuments seen by the old explorers.
napkin (n.)	ผ้าเช็ดปาก	Her napkin was of pure silk with a neatly monogrammed corner.
neighborhood (n.)	บริเวณใกล้เคียง, ย่าน	The hotel is situated in a peaceful residential neighbourhood.
passenger (n.)	ผู้โดยสาร	The airport was jammed with thousands of passengers from delayed or cancelled flights.
popularity (n.)	ความนิยม	Country music is growing in popularity.
popular (adj)	เป็นที่นิยม	Coffee is probably the most popular drink in the world.
scenery (n.)	ทัศนียภาพ	The best part of the trip was the fantastic scenery.

คำศัพท์ TOEIC หมวดสุขภาพ / ร่างกาย

คำศัพท์	ความหมาย	ตัวอย่างประโยค
elderly (adj.)	สูงอายุ	A group of elderly ladies sat drinking coffee in the cafeteria.
emergency (n.)	กรณีฉุกเฉิน	In an emergency, dial 119 for police, the fire department or an ambulance.
intern (n.)	แพทย์ฝึกหัด	She refused to be treated by an intern and demanded to see a qualified doctor.
internal (adj.)	ภายใน	The doctor said they found some signs of internal bleeding.

medical certificate (n.)	ใบรับรองแพทย์	If you're sick you have to get a medical certificate.
medical (adj.)	ทางการแพทย์	The partnership plans to invest mainly in West Coast media, medical products, biotechnology and information-technology companies.
medicine (n.)	ยา	Have you been taking your medicine?
prevention (n.)	การป้องกัน	Educating new drivers is important for the prevention of accidents.
youth (n.)	วัยรุ่น	Many of these people had used drugs in their youth.

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appeal (v.)	อุทธรณ์, ร้องขอ	The police have issued a new appeal for information.
claim (v.)	เรียกร้อง	If you're still not satisfied, you may be able to claim compensation.
claimant (n.)	โจทก์, ผู้เรียกร้องสิทธิ	The company will settle the lawsuit and provide compensation for claimants.
compromise (v.)	ประนีประนอม	They compromised by alternating days on which each chose the activity.
conduct (n.)	ความประพฤติ	The Senator's conduct is being investigated by the Ethics Committee.

coverage (n.)	ขอบเขตคุ้มครองในการประกันภัย	Make sure the policy gives adequate coverage against burglary.
damage (n.)	ความเสียหาย, การทำร้าย	The damage to his reputation was considerable.
decision (n.)	การตัดสิน, คำพิพากษา	The judges' decision is final
dispute (n.)	ข้อพิพาท, ความขัดแย้ง	The firm is involved in a legal dispute with a rival company.
evidence (n.)	หลักฐาน	Murrow's evidence was enough to convict Hayes of murder.
force (n.)	กำลัง	The police used force to overpower the demonstrators.
fuel (n.)	เชื้อเพลิง	The fuel tank holds 14 gallons.
investigate (v.)	สืบสวน	We sent our reporter, John, to investigate.
investigation (n.)	การตรวจสอบหาความจริง	The investigation continued for nearly two years.
judge (n.)	ผู้พิพากษา	The judge advised the governor that the law violated the First Amendment rights of teachers.
justice (n.)	ความยุติธรรม	His people came to him demanding justice.
justification (n.)	การให้เหตุผล	There is no justification for holding her in jail.
misrepresent (v.)	บิดเบือนความจริง	He was found guilty of misrepresenting the true position of his accounts.

oblige (v.)	บังคับ	Circumstances had obliged him to sell the business.
patent (n.)	สิทธิบัตร	He applied for a patent for a new method of removing paint.
pollute (v.)	ก่อให้เกิดมลพิษ	The factory pollutes the air and water.