

# Round 1

## Question Master Script/LifeSmarts Competition Difficulty: 1-2

**Welcome to LifeSmarts: The Ultimate Consumer Challenge!**

**Hello, I am \_\_\_\_\_ (introduce yourself) from \_\_\_\_\_ and I am the Question Master for this round of competition. I would like to ask the other officials to introduce themselves. (Indicate that the official nearest to you may begin.)**

**Before we begin, we would also like to meet you. Please introduce yourselves and tell us what grade you are in. Captains, please introduce your coach and tell us a little bit about your school. (Start with the student closest to you.) \_\_\_\_\_ (Name) would you please introduce yourself.**

(After student introductions...)

**Thank you.**

**Now let's review the rules.**

**The first round of competition is individual questions. Each participant will be asked one question. You are the only person who may answer the question. You must give your answer within 10 seconds. Each correct answer is worth five points.**

**The second round is team questions. Each team will get four team questions. You can talk with your team members, and captains will give the answers. You must give your answer within 10 seconds. Each correct answer is worth five points. Next we'll have the team-plus questions. The person who gives the correct answer will win control of the question and the player's team will have the opportunity to answer two additional questions.**

**The third round is the challenge round. Here you'll use the buzzers. The first person to buzz in will answer the question. But please, do not give an answer until I have called your name. If you give an answer before your name has been called, you forfeit your opportunity to answer the question. Once your name is called, you have five seconds to give your answer. If the first person to buzz in gives an incorrect answer, the buzzers will immediately be reset and players on the other teams can buzz in at any time. If needed, I will read the question again for the remaining teams. Correct answers are worth 10 points. There are 15 questions in the challenge round.**

**If there is a tie, we will play a tiebreaker of three open-ended questions. Each correct answer is worth one point in the tiebreaker round.**

**Are you ready teams? Audience, cheer them on, but please don't give away any answers. Let's begin with the individual questions.**

### **1st Individual Question to Team 1**

17004

You were around pesticides and are afraid some got into your eye. What is the best first aid?

- a. Use eye drops
- b. Rinse eye with running water
- c. Close your eye and rub it gently

Correct Answer: b. Rinse eye with running water

### **1st Individual Question to Team 2**

17010

What is the meaning of the acronym OPEC?

- a. Organization of the Petroleum Exporting Countries
- b. Organization of People Exporting Coal
- c. Organization of Private Ethanol Companies

Correct Answer: a. Organization of the Petroleum Exporting Countries

### **1st Individual Question to Team 3**

14377

Chemicals made to improve and maintain quality in fuels are known as:

- a. Additives
- b. Adjusters
- c. Supplements

Correct Answer: a. Additives

**2nd Individual Question to Team 1**

14198

Which of the following is one of the three types of audits conducted by the IRS?

- a. Correspondence audits
- b. Internet audits
- c. Arbitration audits

Correct Answer: a. Correspondence audits

**2nd Individual Question to Team 2**

14199

When do you pay sales tax?

- a. When you buy a product
- b. When you fill out a W-4
- c. When you pay for utilities like water or electricity

Correct Answer: a. When you buy a product

**2nd Individual Question to Team 3**

15537

You just signed a one-year lease on your first apartment. Which of the following is considered a fixed expense?

- a. Long distance telephone bill
- b. Electricity bill
- c. Rent payments

Correct Answer: c. Rent payments

### **3rd Individual Question to Team 1**

14880

Which of the following does the Food and Drug Administration suggest doing to lower your drug bill?

- a. Ask your doctor about generic drugs
- b. Ask your doctor for free drug samples
- c. Import drugs from foreign countries

Correct Answer: a. Ask your doctor about generic drugs

### **3rd Individual Question to Team 2**

14884

CFCs, or chlorofluorocarbons, are being phased out of use in consumer products because they reduce ozone. A new FDA rule prohibiting CFC use in inhalers will impact patients with:

- a. diabetes
- b. asthma
- c. lung cancer

Correct Answer: b. asthma

### **3rd Individual Question to Team 3**

14893

Which of the following diseases can be prevented by washing your hands?

- a. Flu
- b. Hepatitis A
- c. Both A and B

Correct Answer: c. Both A and B

#### **4th Individual Question to Team 1**

13758

Your flight is delayed due to weather. Who sets the policies for what the airline must do for you during your delay?

- a. The airline
- b. The federal government
- c. Consumer advocacy groups

Correct Answer: a. The airline

#### **4th Individual Question to Team 2**

13871

How long is the term for a U.S. senator?

- a. 2 years
- b. 4 years
- c. 6 years

Correct Answer: c. 6 years

#### **4th Individual Question to Team 3**

14562

The U.S. Consumer Product Safety Commission Provides:

- a. Information on products that are the best value for customers
- b. Information on products reported as unsafe or harmful to the consumer
- c. Automobile crash-test ratings

Correct Answer: b. Information on products reported as unsafe or harmful to the consumer

(At the end of the individual questions...)

**That's the end of the first round. Great match! Let's check the scores.**

(Read the scores or ask the scorekeeper to read the scores.)

**Do we have any alternates?** (Wait for alternates to be seated with their teams.)

**Now we will move to the team round of competition.**

**Each team will be asked four questions.**

**Let's begin.**

**1st Team Question to Team 1**

11162

The grounding feature provided by a 3-hole electric receptacle is a safety feature designed to:

- a. Prevent fires
- b. Lessen the risk of shock
- c. Prevent sudden cardiac arrest

Correct Answer: b. Lessen the risk of shock

**1st Team Question to Team 2**

11208

What is the nation's single most common natural disaster and can happen in every U.S. state and territory?

- a. Tornadoes
- b. Hurricanes
- c. Flooding

Correct Answer: c. Flooding

**1st Team Question to Team 3**

11524

For safety, the Consumer Product Safety Commission recommends using extension cords:

- a. Only on a temporary basis
- b. Only when necessary
- c. Both A and B

Correct Answer: c. Both A and B

### **2nd Team Question to Team 1**

15120

There are many different ways to access the Internet. If you go online using DSL broadband, how does the signal reach your computer?

- a. Copper wires used to transmit land-line telephone calls
- b. Radio waves used to transmit satellite television
- c. Coaxial cables made of copper and aluminum used to transmit cable television

Correct Answer: a. Copper wires used to transmit land-line telephone calls

### **2nd Team Question to Team 2**

15152

Which of the following is considered an example of enhanced TV?

- a. Sitting one foot away from the screen while watching a television show
- b. Purchasing a product seen on a television show
- c. Answering questions at the show's website while watching the show

Correct Answer: c. Answering questions at the show's website while watching the show

### **2nd Team Question to Team 3**

15156

Since 1996, television stations have been broadcasting what kind of television programming on a separate channel, in addition to their normal broadcasts?

- a. Commercial-free broadcasts
- b. Digital television broadcasts
- c. Closed-captioned broadcasts

Correct Answer: b. Digital television broadcasts

### **3rd Team Question to Team 1**

13983

Health insurance policies are most likely to cover which of the following:

- a. Prescription drugs
- b. Mental health visits
- c. Doctor visits

Correct Answer: c. Doctor visits

### **3rd Team Question to Team 2**

14045

Group health coverage for COBRA participants is generally:

- a. more expensive than health coverage for active employees
- b. the same expense as health coverage for active employees
- c. less expensive than health coverage for active employees

Correct Answer: a. more expensive than health coverage for active employees

### **3rd Team Question to Team 3**

13780

Which employee is more likely to be covered by a pension?

- a. A low-income worker
- b. A high-income worker
- c. They will both be covered because this is required by federal law

Correct Answer: b. A high-income worker

**4th Team Question to Team 1**

12064

Seven in 10 adult Americans:

- a. Exercise too much
- b. Exercise regularly
- c. Do not exercise regularly

Correct Answer: c. Do not exercise regularly

**4th Team Question to Team 2**

12079

What provides an estimate of the next day's level of UV rays?

- a. UV Index
- b. Ray Radar
- c. UV Indicator

Correct Answer: a. UV Index

**4th Team Question to Team 3**

12053

You want to donate blood at the upcoming blood drive in your community.  
You must meet this requirement:

- a. Weigh at least 150 pounds
- b. Pass the physical and health history examination prior to donating
- c. Be at least 10 years old

Correct Answer: b. Pass the physical and health history examination prior to donating

**Question Master Script**  
(End of Team Questions)

**Next we'll move into our Team-Plus Questions. Before we begin, let's test the buzzers.**

(Ask all students to test their buzzers, starting with the student nearest you and going down the line. The timekeeper will reset the buzzers after each student tests his/her buzzer.)

**Thank you.**

**This first question is for the first player on each team. The person who buzzes in and gives me the correct answer wins control of the question, and that team will have a chance to answer two additional questions on the same subject.**

**Remember, I must call your name before you give your answer. If the first person to buzz in gives an incorrect answer, or does not answer within five seconds, the first player on the other team(s) can buzz in at any time.**

**After your team gains control of the question, you may work as a team to solve the next two questions. You must correctly answer the second question in order to be asked the third question. The captain will give me the answer for the second and third question. All questions are open-ended. You have ten seconds to give your answer for the second and third question.**

**Each correct answer is worth five points. All right, this is for the first player on each team. Grab your buzzers!**

**Let's begin.**

### **Team-Plus Question #1**

A sole proprietorship, limited liability company, and general partnership are all types of:

Answer: Businesses; business structures

Now you have a chance to add five more points to your score. You can work with your teammates on this one.

#### **Add-on #1**

The trend for people, firms and governments around the world to become increasingly dependent on and integrated with each other is called:

Answer: Globalization

#### **If Add-on #1 is answered correctly, ask**

#### **Add-on #2**

For five more points,

The activity of attracting public attention to a product or business, as by paid announcements in the print, broadcast, or electronic media, is known as:

Answer: Advertising

## **Team-Plus Question #2**

Question Name one type of infection that antibiotics are not able to fight?

Answer: Infections caused by viruses; colds; flu; most coughs; bronchitis; sore throats (unless caused by strep)

Now you have a chance to add five more points to your score. You can work with your teammates on this one.

### **Add-on #1**

Which vitamin should pregnant women take daily to prevent major birth defects?

Answer: Folic acid; Vitamin B

**If Add-on #1 is answered correctly, ask**

### **Add-on #2**

For five more points,

Vegetarians are at risk for what mineral deficiency?

Answer: Iron

### **Team-Plus Question #3**

If you qualify, overtime pay is required after how many hours of work in a workweek?

Answer: 40 hours

Now you have a chance to add five more points to your score. You can work with your teammates on this one.

#### **Add-on #1**

What laws are designed to ensure that employees who are injured or disabled on the job are provided with fixed monetary awards?

Answer: Workers' compensation laws

#### **If Add-on #1 is answered correctly, ask**

#### **Add-on #2**

For five more points,

If you have a disability and are qualified to do a job, what federal law protects you from job discrimination on the basis of your disability?

Answer: The Americans with Disabilities Act

### **Team-Plus Question #4**

Composting is an example of which environmental “R”?

Answer: Recycling

Now you have a chance to add five more points to your score. You can work with your teammates on this one.

#### **Add-on #1**

Gasoline is refined from:

Answer: Crude oil

**If Add-on #1 is answered correctly, ask**

#### **Add-on #2**

For five more points,

Water freezes at zero degrees on what temperature scale?

Answer: Celsius or Centigrade

(End of Team Questions)

**Great round! Let's check the scores.**

(Read the scores or ask the scorekeeper to read the scores.)

**Do we have any alternates?** (Wait for alternates to be seated.)

**The next round is the challenge round. Before we begin, let's test the buzzers.**

(Ask all students to test their buzzers, starting with the student nearest to you and going down the line. The timekeeper will reset the buzzers after each student tests his/her buzzer.)

**Thank you.**

**Remember: you may buzz in at any time during the question. However, I will stop reading the question when you buzz in.**

**Please do not give an answer until I call your name, or you will forfeit your opportunity to answer the question. If the first person to buzz in gives an incorrect answer, or does not answer within five seconds, the other teams can buzz in at any time.**

**Correct answers are worth 10 points. There are 15 questions, so it's still anyone's game!**

**Let's begin.**

### **Challenge Question 1**

14203

How can you save water when washing dishes by hand?

Correct Answer: Use two basins (one for washing and one for rinsing); don't let the water run

### **Challenge Question 2**

11930

Propane imported from Canada generally travels in two ways. Name one:

Correct Answer: Pipeline; railcar (trains)

### **Challenge Question 3**

13317

Debt obligations of corporations or the government are called:

Correct Answer: Bonds

### **Challenge Question 4**

15434

In accounting, liquidity refers to how easily and quickly assets can be converted into this:

Correct Answer: Cash; cash, with little to no loss of principal

**Challenge Question 5**

15453

In your family's budget the income equals the expenditures for the month. This is known as what type of budget?

Correct Answer: Balanced budget

**Challenge Question 6**

14473

For fire safety, how often should you have your chimney cleaned?

Correct Answer: Once a year

**Challenge Question 7**

11426

Television programs intended for a general audience are given what rating?

Correct Answer: TV-G

**Challenge Question 8**

14640

Body mass index is the method to determine what in people?

Correct Answer: Whether people are overweight, obese or a healthy weight

## **Question Master Script**

**We're about halfway through the Challenge Round, so let's stop and check the scores.**

(Ask the scorekeeper to give the scores.)

**There are seven questions remaining. Good luck teams!**

**Let's continue.**

### **Challenge Question 9**

16020

Around the house, cedar chips, lavender flowers, rosemary, mint, or white peppercorns can be used as a healthier and more environmentally-friendly alternative to what product?

Correct Answer: Moth balls

### **Challenge Question 10**

13998

You filed your taxes a few weeks late last year, and you owed money to the IRS. Name one penalty you may be charged:

Correct Answer: Late payment penalty; interest on the unpaid tax; a late filing penalty

### **Challenge Question 11**

15327

Name one reason why you need a Social Security number?

Correct Answer: To get a job; collect Social Security benefits; receive other government services; receive credit from businesses like banks and credit card companies

### **Challenge Question 12**

10515

When defrosting meat on the counter, what liquid is it best to put the meat in?

Correct Answer: Cold water; cold water that is changed every 30 minutes)

**Challenge Question 13**

11301

When speaking of computers, what does the acronym FAQ stand for?

Correct Answer: Frequently Asked Questions

**Challenge Question 14**

12506

The process by which a foreign-born person becomes a citizen is:

Correct Answer: Naturalization

**Challenge Question 15**

13959

Who owns a credit union?

Correct Answer: Its members; members

(At the end of the Challenge Round)

**Great Competition! Let's check the scores.**

(Read each team's score.)

**The scores show that \_\_\_\_\_ is the winning team. Congratulations!**

## **Tiebreakers #1**

**We have a tied score between \_\_\_\_\_ and \_\_\_\_\_ (name the teams with the tied score). We'll play a tiebreaker round of 3 open-ended questions. Only the tied teams will play. Each correct answer is worth 1 point.**

**Ready? Let's begin.**

### **Question #1**

15178

In computer terminology, what is a jitter?

Correct Answer: Flickering on the screen, distortion of a signal or image caused by poor synchronization of the program, delay of audio or visual signals

### **Question #2**

8619

Scientists say the disintegration of a Rhode Island-sized ice chunk off the Antarctic Peninsula in 2002 was most likely the result of:

Correct Answer: global warming

### **Question #3**

10962

How many amendments to the American Constitution are in the Bill of Rights?

Correct Answer: Ten