

# **Round 10**

## **Question Master Script/LifeSmarts Competition Difficulty: 2-3**

**I would like to invite our teams to come forward.**

(Wait while the teams are seated on the stage.)

**My name is \_\_\_\_\_ and I will be the Question Master for this round of competition. I would like to ask the other officials working with me to introduce themselves.**

**Thank you.**

**The rules are the same as they've been all day.**

**We'll begin with the individual questions.**

**Teams, are you ready?**

**Let's begin.**

**1st Individual Question to Team 1**

13130

What is true when you open a bank account?

- a. You need a Social Security number
- b. You need to prove you are applying for a Social Security number
- c. You only need a Social Security number if you are older than 18

Correct Answer: a. You need a Social Security number

**1st Individual Question to Team 2**

10223

Unemployment benefits are generally provided for how many weeks?

- a. 20 weeks
- b. 26 weeks
- c. 34 weeks

Correct Answer: . 26 weeks

**1st Individual Question to Team 3**

10230

You are a 15-year-old employee. Federal child labor laws say that during the school week you may work no more than:

- a. 15 hours
- b. 18 hours
- c. 30 hours

Correct Answer: b. 18 hours

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

5749

Reclaimed wastewater is mainly used for:

- a. Irrigation
- b. Drinking
- c. Watering public land such as golf courses

Correct Answer: a. Irrigation

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

5858

What is true about R-value? The greater the R-value

- a. The greater the insulating properties
- b. The greater the energy created
- c. The greater the heat generated

Correct Answer: a. The greater the insulating properties

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

5871

You have a 19" television and a 36" television. What is true about the power they use?

- a. They use roughly the same amount of power
- b. The bigger television uses more power
- c. The smaller television uses more power

Correct Answer: b. The bigger television uses more power

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

13076

What is true about mileage and automobile insurance rates?

- a. The more you drive, the less you pay for insurance
- b. The more you drive, the more you pay for insurance
- c. Mileage has no impact on the cost of insurance

Correct Answer: b. The more you drive, the more you pay for insurance

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

13081

You are in a car accident and need to file a claim with your insurance company. Who will handle your claim?

- a. Broker
- b. Agent
- c. Adjuster

Correct Answer: c. Adjuster

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

13190

Most automobile insurance policies are for:

- a. One month or three months
- b. Six months or a year
- c. One year or two years

Correct Answer: b. Six months or a year

**4th Individual Question to Team 1**

11669

In most states, what age does an individual need to be for an AMBER alert to be issued?

- a. 10 and under
- b. 13 and under
- c. 17 and under

Correct Answer: c. 17 and under

**4th Individual Question to Team 2**

11497

Which of these is a predictor of an approaching tornado:

- a. Hail
- b. Lightening
- c. Neither A nor B

Correct Answer: c. Neither A nor B

**4th Individual Question to Team 3**

14505

Ground-Fault Circuit-Interrupters – GFCIs – can help prevent what?

- a. Power outages
- b. Telecommunication interruptions.
- c. Electrocutions

Correct Answer: c. Electrocutions

(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**

12794

What type of computer infection attaches itself to a real program or document and causes problems when these programs are running?

- a. A worm
- b. A virus
- c. A cookie

Correct Answer: b. A virus

**1st Team Question to Team 2**

12954

Your computer is more susceptible to hackers if you have this type of connection:

- a. Dial up
- b. Narrowband
- c. Broadband

Correct Answer: c. Broadband

**1st Team Question to Team 3**

14988

When speaking of computers, GIF is a:

- a. Zipped text document
- b. Horizontal graphic file
- c. Compressed image file format

Correct Answer: c. Compressed image file format

**2nd Team Question to Team 1**

12540

You watch television for four hours one day. How many ads will you see during this time?

- a. 50
- b. 100
- c. 150

Correct Answer: b. 100

**2nd Team Question to Team 2**

12352

Which of the following US states is in the top 10 for producing agricultural exports?

- a. Indiana
- b. Florida
- c. South Dakota

Correct Answer: a. Indiana

**2nd Team Question to Team 3**

13888

How long does a patent normally last?

- a. 10 years
- b. 20 years
- c. Indefinitely

Correct Answer: b. 20 years

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

7268

The average American eats less than this amount of lamb each year:

- a. One pound
- b. Five pounds
- c. Ten pounds

Correct Answer: a. One pound

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

7282

What is true about food that is pasteurized?

- a. All foods need to be pasteurized for the same amount of time
- b. All foods are pasteurized at 160 degrees
- c. The time and temperatures vary with each food

Correct Answer: c. The time and temperatures vary with each food

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

7258

You take a steak out of the freezer and notice freezer burns on the surface.  
Freezer burn:

- a. Makes food unsafe
- b. Dries food out in places
- c. Is not a quality issue for the food

Correct Answer: b. Dries food out in places

**4th Team Question to Team 1**

16758

Your monthly telephone bill represents what type of credit?

- a. Installment credit
- b. Revolving credit
- c. Single payment credit

Correct Answer: c. Single payment credit

**4th Team Question to Team 2**

10354

An Individual Retirement Account (IRA) has what advantage over other types of non-retirement savings accounts:

- a. They usually come with higher interest payments
- b. The earnings are tax-deferred
- c. Dividends can be reinvested

Correct Answer: b. The earnings are tax-deferred

**4th Team Question to Team 3**

13119

For purposes of financial planning, credit card debt is considered:

- a. Depreciation
- b. Short-term debt
- c. Long-term debt

Correct Answer: b. Short-term debt

**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.**

**Remember, I must call your name before you give your answer. You have five seconds to answer the first question, and ten seconds to answer the second and third questions in the group.**

**Let's begin.**

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

What natural things help to absorb indoor air pollution in a house?

Answer: Living plants

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**

Benzene is a known human carcinogen. Name one of the main indoor sources of this chemical in your home:

Answer: (Environmental) tobacco smoke, stored fuels, paint supplies, automobile emissions in attached garages

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

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

For five more points,

Name one group of people shown to be more susceptible to indoor air pollution?

Answer: Infants, children, the elderly; people with chronic respiratory or cardiovascular illness or immune system diseases

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

In addition to having a good driving record, give two examples of ways to save money on auto insurance:

Answer: Shop around, check into insurance costs before buying a car, ask for higher deductibles, reduce coverage on older cars, seek out safe driver discounts, ask about other discounts

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**

Your auto insurance policy includes liability coverage described as 20/40/10. Explain what the 20 stands for:

Answer: \$20,000 is the limit for injuries to any one person from one accident

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

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

For five more points,

Optional auto insurance coverage that pays for damage to the policy holder's car, due to an accident, is called:

Answer: Collision coverage

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

Which federal agency regulates boats and other watercraft for safety?

Answer: US Coast Guard; Coast Guard

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

The US Armed Forces include five branches. One is the Coast Guard. Name two others:

Answer: Army, Navy, Air Force, Marines

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

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

**Add-on #2**

For five more points,

Of the US military branches, which currently has the most active duty personnel?

Answer: Army

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

Your neighbors have a trampoline that you use regularly. Name one of the four most common accidents kids have while using a trampoline?

Answer: Colliding with another person on the trampoline; landing improperly while doing stunts on the trampoline; falling or jumping off the trampoline; falling on the trampoline's springs or frame

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**

Your school is inspecting the playground for safety. To provide adequate clearance, what should be the maximum number of swings per bay on a swing set?

Answer: 2 swings

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

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

For five more points,

Accidental strangulation has happened on playground equipment. What should be removed from children's clothing to prevent this?

Answer: drawstrings; ties on hoods

(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. If the first person to buzz in gives an incorrect answer, or does not answer within five seconds, players on the other team(s) can buzz in at any time.**

**There are 15 questions, so it's still anyone's game!**

**Let's begin.**

### **Challenge Question 1**

15522

You owe your broker commission. How is the commission usually figured?

Correct Answer: As a percentage of sales; as a percentage of the amount you spent

### **Challenge Question 2**

15588

Your purchasing power is a measure of your ability to do what?

Correct Answer: Buy goods and services; make purchases; make purchases in the marketplace

### **Challenge Question 3**

15630

What is a “courtesy overdraft-protection,” or a “bounce coverage,” plan?

Correct Answer: A plan wherein you pay an overdraft fee and/or interest until you deposit money to cover the check or a bounce coverage fee and/ or interest until you deposit money to cover the check for each item, but you avoid the merchant’s returned-check fee and will stay in good standing with the people you do business with

### **Challenge Question 4**

9698

In addition to the addictive drug nicotine, name two ingredients one would find in smokeless (or chewing) tobacco:

Correct Answer: N-Nitrosamines; Formaldehyde; Cadmium; Arsenic; Lead; Cyanide; Benzene; Polonium 210

### **Challenge Question 5**

14983

You post a “flame” on an Internet bulletin board. This is what type of message?

Correct Answer: Offensive, mean, overly emotional, like a tantrum, a rant

### **Challenge Question 6**

13169

On your credit card statement you see the payment due date. Name one charge you can avoid if you pay your balance in full by this date?

Correct Answer: Late charges; finance charges

### **Challenge Question 7**

12038

Teenage boys tend to overconsume cholesterol compared to younger boys or teenage girls. What is the main reason for this?

Correct Answer: Teenage boys tend to eat more food than others

### **Challenge Question 8**

12481

You receive a letter in the mail that tells you to make four copies of the letter and mail the copies to four friends. This is what kind of letter?

Correct Answer: A chain letter

## **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**

12300

The Department of Homeland Security issues advisories to warn Americans about the threat of terrorist attack. The advisory system has five levels.

Name two of them:

Correct Answer: Severe (Red); High (Orange); Elevated (Yellow); Guarded (Blue); Low (Green)

### **Challenge Question 10**

14935

Describe what the term “bundled” software means:

Correct Answer: Free software that comes with a hardware purchase; usually a variety or “suite” of software programs that come with purchase of something else

### **Challenge Question 11**

13906

Under the Patriot Act, signed into law in 2006, cold medications containing what ingredient must now be kept behind the pharmacy counter?

Correct Answer: Pseudoephedrine

### **Challenge Question 12**

13800

According to FTC Rules, if you buy a car and the sales discussion is conducted in Spanish, you are entitled to see and keep a Spanish version of what document?

Correct Answer: Buyer’s Guide

### **Challenge Question 13**

8787

Explain what is meant if a plant or animal is considered a native species:

Correct Answer: They occur naturally in a given area or region

### **Challenge Question 14**

15469

A buyer's market is said to exist for securities when supply exceeds demand and prices go in which direction?

Correct Answer: Down

### **Challenge Question 15**

15431

You reconcile your checking account. What does that mean?

Correct Answer: Review your checkbook and bank statement until you get the balances to match; review and adjust your checkbook so that it shows the amount you have to spend

(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**

6092

The technique of inserting thin needles through the skin at specific points in the body to control pain or other symptoms is called:

Correct Answer: acupuncture

### **Question #2**

9534

A food may use the word "healthy" on the label if it meets certain nutrition standards. FDA looks at four nutrient content levels to make this determination. Name one:

Correct Answer: Fat, saturated fat, sodium, or cholesterol

### **Question #3**

8645

How does a clothes dryer with a moisture sensor save energy?

Correct Answer: It shuts off the dryer when the clothes are dry