

Round 5

Question Master Script/LifeSmarts Competition Difficulty: 2

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.

We'll begin with the individual questions. Each participant will be asked one question. You must answer it yourself and you may not confer with your team members. You have 10 seconds to respond. Each correct answer is worth five points.

Teams, are you ready?

Let's begin.

1st Individual Question to Team 1

10260

Youth employment rules prohibit teens younger than 18 years old from doing certain jobs. Which of the following jobs is NOT prohibited for young workers?

- a. Driving a forklift
- b. Delivery driving
- c. Operating a tractor

Correct Answer: c. Operating a tractor

1st Individual Question to Team 2

16802

About one-third of working high school students says that their jobs:

- a. Make them work harder in school
- b. Mean they spent more time studying
- c. Limit their involvement in sports and other extracurricular activities

Correct Answer: c. Limit their involvement in sports and other extracurricular activities

1st Individual Question to Team 3

16810

You are a 14-year-old worker who has a job after school. How late may you work?

- a. 7 p.m.
- b. 9 p.m.
- c. Midnight

Correct Answer: a. 7 p.m

2nd Individual Question to Team 1

7238

A serving of 100 grams of beef that contains less than 5 grams of fat would be considered:

- a. Lean
- b. Choice
- c. Extra lean

Correct Answer: c. Extra lean

2nd Individual Question to Team 2

7256

What is true about frozen meat?

- a. Nutrients are not destroyed
- b. The nutritional value of frozen meat increases
- c. Nutrients are negatively altered when frozen

Correct Answer: a. Nutrients are not destroyed

2nd Individual Question to Team 3

7257

Most vegetables that freeze well require:

- a. No cooking before they are frozen
- b. A quick blanching before they are frozen
- c. Being boiled for 10 minutes or more before being frozen

Correct Answer: b. A quick blanching before they are frozen

3rd Individual Question to Team 1

15372

If you put your phone number on the National Do Not Call Registry to avoid unwanted telemarketing solicitations, which type of telemarketer can still call you?

- a. Companies that you bought something from within the last 18 months
- b. Companies that sell home improvement products and services
- c. Companies that are not located in the state where you live

Correct Answer: a. Companies that you bought something from within the last 18 months

3rd Individual Question to Team 2

15379

Which of these describes the scam of phishing?

- a. Someone illegally tapping in to your cable service
- b. Someone physically stalking you
- c. Someone trying to trick you into providing your personal information

Correct Answer: c. Someone trying to trick you into providing your personal information

3rd Individual Question to Team 3

15551

In the American marketplace, price-fixing is an example of:

- a. Consumer recourse
- b. Antitrust violations
- c. Rebates and warranties

Correct Answer: b. Antitrust violations

4th Individual Question to Team 1

12810

To minimize the amount of spam you receive, you should:

- a. Unsubscribe to spam sent to you
- b. Never reply to spam even if it is to unsubscribe
- c. Forward spam to another user

Correct Answer: b. Never reply to spam even if it is to unsubscribe

4th Individual Question to Team 2

12778

In a digital camera, LCD refers to:

- a. The battery
- b. The screen
- c. The lens

Correct Answer: b. The screen

4th Individual Question to Team 3

12781

The Entertainment Software Rating Board (ESRB) has developed a rating system for what type of technology:

- a. Video Games
- b. Movies
- c. Computer Software

Correct Answer: a. Video Games

(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. In this round, each question is worth five points. You can discuss your answer with your team members and the captain will give the answer.

Let's begin.

1st Team Question to Team 1

11571

Those states that have laws requiring bike riders to wear helmets generally require helmets to be worn by:

- a. All riders
- b. Those riders under the age of 18
- c. Only riders under age 5

Correct Answer: b. Those riders under the age of 18

1st Team Question to Team 2

14483

Almost two-thirds of the children injured by fireworks last year in the US received:

- a. Lacerations
- b. Contusions
- c. Burns

Correct Answer: c. Burns

1st Team Question to Team 3

14517

What common cooking ingredient can be used to extinguish food fires?

- a. Baking soda
- b. Flour
- c. Water

Correct Answer: a. Baking soda

2nd Team Question to Team 1

13223

You own a mutual fund that had a negative return last year. Which of the following statements is true:

- a. You most likely still incurred costs, even though the fund lost money
- b. You do not owe any fees when the fund loses money
- c. You will not owe any capital gains taxes if the fund lost money last year

Correct Answer: a. You most likely still incurred costs, even though the fund lost money

2nd Team Question to Team 2

13059

On a tax return, an amount subtracted directly from the amount of tax owed is a:

- a. Tax deduction
- b. Tax credit
- c. Tax refund

Correct Answer: b. Tax credit

2nd Team Question to Team 3

10329

When you deposit a check, you know that it is good if:

- a. The teller accepts the check
- b. You can't tell if a check is good when you deposit it
- c. It is a cashier's check

Correct Answer: b. You can't tell if a check is good when you deposit it

3rd Team Question to Team 1

14266

Biodiesel is a fuel made primarily from:

- a. Corn
- b. Wheat
- c. Soybeans

Correct Answer: c. Soybeans

3rd Team Question to Team 2

14435

One characteristic of lead particles is that they:

- a. Persist for many years before eventually breaking down
- b. Breakdown if processed properly by lead removal professionals
- c. Never break down

Correct Answer: c. Never break down

3rd Team Question to Team 3

16046

Excess fertilizers, herbicides, and insecticides from agricultural lands and residential areas are an example of what type of pollution?

- a. Nonpoint source
- b. Land source
- c. Watershed source

Correct Answer: a. Nonpoint source

4th Team Question to Team 1

14026

Typically, the higher your credit score:

- a. The greater risk you pose to credit grantors
- b. The less risk you pose to credit grantors
- c. The more likely you are to need help in obtaining credit

Correct Answer: b. The less risk you pose to credit grantors

4th Team Question to Team 2

7667

You are traveling to Europe while the U.S. dollar is weak. Which of the following statements is true?

- a. You will find traveling abroad more costly
- b. You will find traveling abroad less costly
- c. The weakness or strength of the U.S. dollar does not affect prices abroad

Correct Answer: a. You will find traveling abroad more costly

4th Team Question to Team 3

8894

Deflation is considered a negative economic trend because it generally is accompanied by:

- a. Falling interest rates
- b. Rising unemployment
- c. Surplus cash in the economy

Correct Answer: b. Rising unemployment

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 is the name for energy produced by Earth's internal heat?

Answer: geothermal

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

Fuel is any material that can be burned to create this:

Answer: Energy

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

This odorless, colorless gas is the most abundant element in the universe:

Answer: Hydrogen

Team-Plus Question #2

Besides yourself and a potential credit grantor, name one other person or entity that may legally request your credit report:

Answer: Landlord; Employer (potential employer); insurance company; credit companies who wish to monitor an account you have with them

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

When a creditor evaluates your character, the creditor is looking at what?

Answer: Your attitude toward paying debts; whether or not you have been responsible in repaying past debt

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

Describe what is meant by a person's purchasing power?

Answer: The person's ability to buy goods and services; the money a person has available to spend

Team-Plus Question #3

Illegally copied software is commonly referred to as:

Answer: Bootleg; bootleg software; pirated software

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

You write data onto your hard disk, but you “burn” data onto:

Answer: CD; DVD

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

When you install a new program on your computer, the information is typically written where?

Answer: To the hard disk, to the hard drive; to the hard disk drive

Team-Plus Question #4

Smoking is the most common risk factor for this type of cancer, which is also the leading cause of death in the US:

Answer: Lung cancer; lung

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 drug naturally found in tobacco is primarily responsible for the addictive nature of smoking?

Answer: Nicotine

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

A substance that is believed to cause cancer is called a:

Answer: Carcinogen

(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

10600

Lyme disease is caused by the bite of what animal?

Correct Answer: Tick; deer tick; western blacklegged tick

Challenge Question 2

16562

What type of card allows you to make retail purchases and directly removes money from your account?

Correct Answer: Debit card

Challenge Question 3

16570

A vehicle that is fuel efficient is good for your wallet and the environment. Name one federal agency that provides consumers with information about fuel economy:

Correct Answer: EPA Environmental Protection Agency; DOE Department of Energy; NHTSA National Highway Traffic Safety Administration

Challenge Question 4

13321

Profits from the sale of assets that are not taxed until the asset is sold are known as:

Correct Answer: Capital gains

Challenge Question 5

11861

What term is used to describe an area of land where all of the water that is under it, or drains off of it, goes into the same place?

Correct Answer: Watershed

Challenge Question 6

14219

In order to save energy, it is generally recommended to lower the thermostat on your hot water heater to what temperature?

Correct Answer: 120° F

Challenge Question 7

15626

Why should you obtain a copy of your free credit report?

Correct Answer: make sure the information is accurate; make sure the information is complete; make sure the information is up-to-date; good to review it before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job; alert you to potential identity theft

Challenge Question 8

15636

Describe one risk or hidden cost of using gift cards:

Correct Answer: Extra fees; expiration dates; balance may go down; could lose the balance if not used quickly enough

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

15576

On the loan you just took out to buy a house you got a fixed interest rate. What does this mean?

Correct Answer: The interest rate is set; the interest rate will not change over the life of the loan; you have locked in at this rate

Challenge Question 10

13741

You regret a purchase you made at a home show, so you use your three-day right to cancel the purchase. The seller has how many days to refund your money?

Correct Answer: Ten days

Challenge Question 11

15275

An economic law that states that, all other factors being equal, as the price of a good or service increases, consumer desire for the good or service will decrease, is known as the law of:

Correct Answer: Demand

Challenge Question 12

12939

If you use only a wireless phone at home, name one thing you should do to ensure that you can make calls in emergencies:

Correct Answer: Keep the batteries charged; test to make sure the service works from your home

Challenge Question 13

16385

Instead of using a regular phone line, VoIP allows you to make telephone calls using what?

Correct Answer: Internet connection; computer and Internet connection; computer

Challenge Question 14

15973

What do parents consistently cite as the main reason for the decline in walking and bicycling to school?

Correct Answer: Safety issues; traffic danger

Challenge Question 15

15893

Name two things that the Fair Labor Standards Act does:

Correct Answer: protects workers, establishes minimum wage, establishes overtime pay, enforces child labor standards

(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

14398

If your vehicle starts to hydroplane during wet weather, what should you do?

Correct Answer: Gently take your foot off of the accelerator

Question #2

11646

Name one of the dangers of using your cell phone while driving:

Correct Answer: taking your eyes off the road while dialing, placing attention on the phone conversation and not the road, taking your hands off the wheel

Question #3

13910

Sometimes a company may legally call you to market goods and services to you even if you are on the National Do Not Call list. Name one time this is legal:

Correct Answer: When the consumer has given prior (expressed) permission; when a call is made by (or on behalf of) a tax-exempt non-profit organization; or when a call is from a person or organization with whom the consumer has an established business relationship (an established business relationship exists if you have made an inquiry, application, purchase, or transaction regarding products or services offered by the person or entity involved within the last 18 months)