

## Round 2

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

Note to Coordinators: Use the opening script in Round 1 (Pages 1-2) for at least the opening round of the competition. The scripts throughout the rest of the document are shorter versions of the rules.

**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 for this round are the same.**

**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 16963

If you are going to use a loan to buy a car, it is better to research available loans:

- Before you buy the car
- After you buy the car
- With the assistance of a dealership business manager

Correct Answer: a. Before you buy the car

#### 1st Individual Question to Team 2 16954

How old must someone be to open an IRA?

- 16 years
- 18 years
- There is no age requirement

Correct Answer: c. There is no age requirement

#### 1st Individual Question to Team 3 16951

In selecting a baby's type of diapering, which method is the least expensive?

- Disposable diapers
- Cloth diapers
- They both are equally as expensive

Correct Answer: b. Cloth diapers

#### 2nd Individual Question to Team 1 12036

A USDA study found that this meal would generally contain the least amount of sodium:

- A meal eaten at home
- A meal eaten at a fast food restaurant
- A meal eaten at school

Correct Answer: a. A meal eaten at home

#### 2nd Individual Question to Team 2 10420

You are concerned about biological pollutants in your home. Where are you most likely to find dust mites?

- In the air conditioner
- In the refrigerator
- In bedding

Correct Answer: c. In bedding

**2nd Individual Question to Team 3**

9719

Skipping breakfast will:

- a. Deplete glycogen stores, leading to a feeling of fatigue
- b. Contribute to weight loss by lowering daily calorie intake
- c. Increase your metabolic rate as your body uses its stored calorie for energy

Correct Answer: a. Deplete glycogen stores, leading to a feeling of fatigue

**3rd Individual Question to Team 1**

14605

What is true about the chicken that we eat?

- a. Inspection is mandatory but grading is voluntary
- b. Inspection is voluntary but grading is mandatory
- c. Inspection and grading are both voluntary

Correct Answer: a. Inspection is mandatory but grading is voluntary

**3rd Individual Question to Team 2**

14097

What is the most common bloodborne infection in the United States?

- a. HIV
- b. Hepatitis C
- c. Hepatitis B

Correct Answer: b. Hepatitis C

**3rd Individual Question to Team 3**

13893

When consumed, which one of the following does not yield useable energy when broken down?

- a. Carbohydrates

- b. Vitamins
- c. Proteins

Correct Answer: b. Vitamins

**4th Individual Question to Team 1**

11330

A program or computer that is set up to provide users or clients access to files stored on a computer is referred to as a:

- a. Software
- b. Operating System
- c. Server

Correct Answer: c. Server

**4th Individual Question to Team 2**

11236

ASCII (pronounced “ask-ee”) is the most common format for:

- a. Text files
- b. Graphic files
- c. Internet files

Correct Answer: a. Text files

**4th Individual Question to Team 3**

11299

To start or restart your computer is also known as:

- a. Fetching
- b. Booting
- c. Recalling

Correct Answer: b. Booting

(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**  
11855

Of the three primary ways to check your home for lead, which is the least reliable?

- a. Paint inspection
- b. Risk assessment
- c. Home test kit

Correct Answer: c. Home test kit

**1st Team Question to Team 2**  
14302

Radon gas is:

- a. Phosphorescent
- b. Radioactive
- c. Detectable by smell

Correct Answer: b. Radioactive

**1st Team Question to Team 3**  
14363

What is the name for water that flows from land into a stream?

- a. Acid rain
- b. Groundwater
- c. Runoff

Correct Answer: c. Runoff

**2nd Team Question to Team 1**  
13909

Assume that your state has a utility consumer advocate. Whose interest does the advocate represent?

- a. The public utility commission's
- b. Residential consumers and small businesses
- c. The utility industry's

Correct Answer: b. Residential consumers and small businesses

**2nd Team Question to Team 2**  
15796

The USDA regulates raw agricultural products such as meat sold at the wholesale level and fresh fruits and vegetables. Which of the following government agencies regulates processed foods?

- a. The Environmental Protection Agency
- b. The Food and Drug Administration
- c. The Federal Trade Commission

Correct Answer: b. The Food and Drug Administration

**2nd Team Question to Team 3**  
16497

Although it is an independent agency, to which entity does the FTC report to on its actions?

- a. Congress
- b. President
- c. Department of Commerce

Correct Answer: a. Congress

**3rd Team Question to Team 1**  
18092

VoIP, or Voice over Internet Protocol, also goes by other names. Which of the following is not one of them:

- a. Broadband phone
- b. Internet telephony
- c. Landline phone (correct)

Correct Answer: c. Landline phone (correct)

### 3rd Team Question to Team 2

14951

Roughly 700 MB of data can be stored on a:

- a. Hard drive
- b. CD
- c. DVD

Correct Answer: b. CD

### 3rd Team Question to Team 3

11297

When speaking of computers, an application is most similar to a:

- a. Hard drive
- b. Program
- c. SCSI (pronounced “skuzzy”)

Correct Answer: b. Program

### 4th Team Question to Team 1

16898

Which of the following bank products is insured against investment losses by the U.S. government?

- a. Annuities
- b. Regular Checking Accounts
- c. Mutual Funds

Correct Answer: b. Regular Checking Accounts

### 4th Team Question to Team 2

16913

Your credit score is a number that is used to:

- a. Predict how likely you are to repay future debts
- b. Gauge how many times you have been late paying a debt
- c. Calculate how long you have had credit

Correct Answer: a. Predict how likely you are to repay future debts

### 4th Team Question to Team 3

16863

The prime rate is:

- a. The interest rate banks charge their most qualified borrowers
- b. The interest rates banks charge their least qualified borrowers
- c. The universal rate for all borrowers

Correct Answer: a. The interest rate banks charge their most qualified borrowers

### 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**

Acid rain, ozone damage to trees and crops, mercury contamination, and global warming are all the result of what type of pollution?

Answer: Air pollution

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 component of ground-level ozone is emitted from motor vehicles, power plants and other sources of combustion?

Answer: Nitrogen oxide; nitrogen oxides

### **If Add-on #1 is answered correctly, ask Add-on #2**

For five more points, Ozone depletion means more of this type of ray from the sun gets to the ground, leading to more cases of skin cancer, cataracts, and other health problems. What type of ray is this?

Answer: Ultraviolet (UV)

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

How many cups are in a gallon?

Answer: 16 cups

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 metric measurement is equal to 3,280 feet?

Answer: Kilometer

### **If Add-on #1 is answered correctly, ask Add-on #2**

For five more points,

You are doing a 5K walk for charity. Roughly how many miles will you be walking?

Answer: Three miles

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

If you are hit in the temple by a high speed paintball, there is a good chance that you will suffer from a:

Answer: Concussion

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 device that quickly turns off the power if someone is about to get electrocuted is being required by many electrical inspectors in bathrooms and for outdoor outlets?

Answer: GFCI or Ground Fault Circuit Interrupter

### **If Add-on #1 is answered correctly, ask Add-on #2**

For five more points,

What is the difference between electric plugs with two prongs and those with three prongs?

Answer: Two-prong plugs do not have a grounding pin; three-prong plugs have a grounding pin

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

The outstanding balance of a loan, not counting interest and other charges, is called:

Answer: Principal

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**

Property accepted as security for a loan is called:

Answer: Collateral

#### **If Add-on #1 is answered correctly, ask Add-on #2**

For five more points,

A credit account in which the amount of the payment and the number of payments are predetermined or fixed is called:

Answer: An installment loan

(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**

12981

The smallest amount you can pay to your credit card company each month to keep your account in good standing is called the:

Correct Answer: Minimum monthly payment

#### **Challenge Question 2**

15147

This tiny square of video information helps make an overall picture. It comes from the combination of the words "picture" and "element". This is known as:

Correct Answer: Pixel; a pixel

#### **Challenge Question 3**

4079

A temporary absence from work given to women when they give birth is most commonly called:

Correct Answer: maternity leave; pregnancy leave; disability leave; parental leave

**Challenge Question 4**  
8836

Describe how direct deposit works?

Correct Answer: Your paycheck or other check is deposited directly into your checking or savings account; you do not get a physical check

**Challenge Question 5**  
8706

Gasoline accounts for about 17 percent of the energy consumed in the US. What is the primary use of gasoline?

Correct Answer: Fuel for cars and trucks

**Challenge Question 6**  
16579

Your credit card company invited you to skip a payment without a penalty fee. Why might this be a poor financial decision?

Correct Answer: Interest charges are still accumulating, finance charges might accumulate

**Challenge Question 7**  
15194

You are cutting and pasting in a word processing application. When you cut the block of text, where does it go?

Correct Answer: In a buffer; a storage unit in random-access memory (RAM); on the clipboard

**Challenge Question 8**  
10546

Name one disease the DTP vaccine protects against?

Correct Answer: Diphtheria, tetanus, and pertussis (also known as Whooping Cough)

**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**  
16697

Web sites where people interact with each other online are referred to as:

Correct Answer: Social networking websites

**Challenge Question 10**  
11640

In the US, which season has the most electrical fires due to an increase of appliance use?

Correct Answer: winter

**Challenge Question 11**  
11116

If someone has been poisoned it is imperative to stay calm and call which organization?

Correct Answer: The poison control center

**Challenge Question 12**  
17923

You were the victim of identity theft so you filed a police report. What was your main reason for doing this?

Correct Answer: Your creditors may require it; creditors may require it to verify your case

**Challenge Question 13**  
9454

Name one of the Department of Homeland Security's 3 primary missions:

Correct Answer: Prevent terrorist attacks within the United States; reduce America's vulnerability to terrorism; minimize the damage from potential attacks and natural disasters

**Challenge Question 14**  
15272

An organization of wage earners formed for the purpose of serving the members' interests with respect to wages and working conditions is known as:

Correct Answer: A labor union; a union; a trade union

**Challenge Question 15**  
17662

Name one of the three most common food additives used in the US:

Correct Answer: Salt, sugar, corn syrup

(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**  
11699

Hundreds of Americans die accidentally every year from this type of poisoning that is caused by malfunctioning or improperly used fuel-burning appliances:

Correct Answer: Carbon monoxide poisoning; carbon monoxide

**Question #2**  
12889

In terms of Internet technology, what does DSL stand for?

Correct Answer: Digital subscriber line

**Question #3**  
13033

To legally force a tenant to vacate a rental unit before the lease has expired is:

Correct Answer: Eviction; to evict

**Tiebreakers #2**

**Wow. Close match! We'll play another round of tiebreakers. Good luck teams.**

**Question #1**  
11016

Money paid to a former spouse by court order in a divorce decree is called:

Correct Answer: Alimony

**Question #2**

15976

If you must bike at night, name one thing that the Consumer Product Safety Commission recommends you do to make biking as safe as possible:

Correct Answer: Add reflectors to your bike; add a light to your bike; wear reflective clothing; only ride in areas familiar to you; ride in brightly lit areas or streets

**Question #3**

11377

The folder that stores the pages, graphics, sounds, and URLs of places you visit online is called the:

Correct Answer: Cache (usually pronounced “cash”)

**Extra Multiple Choice Questions**

**Question #1**

T2

Which of these could Radio Frequency Identification be used for?

- a. Paying for something electronically
- b. Getting better radio reception
- c. Keeping food fresher

Correct Answer: a. Paying for something electronically

**Question #2**

R2

You are roasting vegetables in an oven at 450 degrees Fahrenheit. This equates to approximately what temperature on the Celsius scale?

- a. 150
- b. 200
- c. 230

Correct Answer: c. 230

**Question #3**

F2

If you are unable to pay or file your taxes in full by April 15, you should:

- a. File bankruptcy
- b. Wait until the IRS contacts you
- c. File for an extension and then call or write to the IRS to explain your situation

Correct Answer: c. File for an extension and then call or write to the IRS to explain your situation

**Question #4**

E2

Storm drains, such as those you would see on a residential street, often lead to:

- a. A treatment facility
- b. Water Tower
- c. Local ponds, lakes, and other waterways

Correct Answer: c. Local ponds, lakes, and other waterways

**Extra Open-Ended Questions**

**Question #1**

16314

What should you determine before purchasing more RAM for your computer?

Correct Answer: What type of RAM your computer uses; how many slots your computer has; if it can accommodate more memory/RAM

**Question #2**

14347

Water vaporizes or boils at what temperature on the Celsius or Centigrade scale?

Correct Answer: 100 degrees

**Question #3**

7960

What is the most effective way to reduce emissions from an automobile?

Correct Answer: Drive it less

**Question #4**

11501

In the US, what federal agency issues tornado forecasts nationwide?

Correct Answer: The National Weather Service (NWS)