

Round 6

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.

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

7659

A line of credit that may be used repeatedly until a certain limit is reached is an example of:

- a. Open end credit
- b. Open end balance
- c. Closed end account

Correct Answer: a. Open end credit

1st Individual Question to Team 2

13023

The pattern of how you have used credit in the past is called your:

- a. Credit history
- b. Credit score
- c. Debt load

Correct Answer: a. Credit history

1st Individual Question to Team 3

15635

Your credit card statement arrives in the mail. When you read it, you find you've been billed for merchandise you never received. What do you do?

- a. Wait for your next month's statement to see if the charge is still there
- b. Contact the credit card issuer at the address or phone number for "billing inquiries"
- c. Call the credit card issuer and tell them you won't pay any part of your bill until the charge you're disputing is taken off

Correct Answer: b. Contact the credit card issuer at the address or phone number for "billing inquiries"

2nd Individual Question to Team 1

16043

Which items should not be included in a compost pile?

- a. Meat and fish scraps and bones
- b. Coffee grounds and filters
- c. Fruit and vegetable scraps

Correct Answer: a. Meat and fish scraps and bones

2nd Individual Question to Team 2

16093

One important thing homeowners can do for the environment, regardless of the refrigerant used for their home air conditioning, is to select a reputable dealer that employs service technicians who are:

- a. County-certified to handle refrigerants
- b. State-certified to handle refrigerants
- c. EPA-certified to handle refrigerants

Correct Answer: c. EPA-certified to handle refrigerants

2nd Individual Question to Team 3

16140

What is not a major part of the earth's atmosphere?

- a. Nitrogen
- b. Sulfur
- c. Carbon Dioxide

Correct Answer: b. Sulfur

3rd Individual Question to Team 1

1563

To check for a pulse on an infant, feel the:

- a. side of the neck
- b. upper arm between the elbow and the shoulder
- c. thumb side of the wrist

Correct Answer: b. upper arm between the elbow and the shoulder

3rd Individual Question to Team 2

1569

A victim has a large piece of glass sticking out of her leg. For first aid, you should:

- a. leave the glass in the leg, control bleeding and call EMS
- b. put pressure on the glass
- c. remove the glass and then control bleeding

Correct Answer: a. leave the glass in the leg, control bleeding and call EMS

3rd Individual Question to Team 3

1571

To care for a severely bleeding open wound:

- a. allow the wound to bleed in order to minimize infection

- b. apply direct pressure and elevate the injured area
- c. use a tourniquet to stop all blood flow

Correct Answer: b. apply direct pressure and elevate the injured area

4th Individual Question to Team 1

17529

Malicious programs that can cause damage to your computer come in several forms. This sort of malicious program at first appears to be useful software:

- a. Virus
- b. Worm
- c. Trojan Horse

Correct Answer: b. Worm

4th Individual Question to Team 2

16672

Which one of the following is not a type of e-commerce?

- a. Online transaction processing
- b. Internet marketing
- c. Web surfing

Correct Answer: c. Web surfing

4th Individual Question to Team 3

16699

You want to use a webcam to interact with someone virtually. You should do which of the following:

- a. Know the person you are talking with
- b. Ask your parents for permission
- c. Both A and B

Correct Answer: c. Both A and B

(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
7850

Water towers are tall in order to:

- a. Be easy for people to locate from a distance
- b. Take advantage of the pressure provided by gravity
- c. Prevent people from tampering with the water

Correct Answer: b. Take advantage of the pressure provided by gravity

1st Team Question to Team 2
7856

High-density polyethylene, or HDPE plastic, can be recycled into:

- a. A milk jug
- b. A laundry detergent bottle
- c. A Styrofoam cup

Correct Answer: b. A laundry detergent bottle

1st Team Question to Team 3
7857

Municipal solid waste is waste gathered from:

- a. Homes and businesses
- b. Government facilities only
- c. Industrial plants only

Correct Answer: a. Homes and businesses

2nd Team Question to Team 1
13449

When you purchase a car, a key piece of price information is:

- a. dealer sticker price
- b. sticker price
- c. retail price

Correct Answer: b. sticker price

2nd Team Question to Team 2
10206

You believe a debt collector violated the law. Which agency could you contact for help?

- a. State Attorney General's Office
- b. Federal Deb Collection Agency
- c. Both A and B are correct

Correct Answer: a. State Attorney General's Office

2nd Team Question to Team 3
13567

The finance charge on a credit card is:

- a. The total amount you pay to use the credit
- b. The annual percentage rate or APR
- c. The monthly service fee

Correct Answer: a. The total amount you pay to use the credit

3rd Team Question to Team 1
7251

You go to the store and purchase eggs, a chicken and a pound of hamburger. Which of these items can be stored safely in your refrigerator for the longest amount of time?

- a. Hamburger
- b. Chicken
- c. Eggs

Correct Answer: c. Eggs

3rd Team Question to Team 2

13665

Over-the-counter drugs can cause unwanted results and allergic reactions. Which of the following sections of an over-the-counter drug product label lists potential side effects or allergic reactions?

- a. Purpose
- b. Directions
- c. Warnings

Correct Answer: c. Warnings

3rd Team Question to Team 3

10603

Ligaments connect:

- a. Bone to bone
- b. Bone to muscle
- c. Muscle to muscle

Correct Answer: a. Bone to bone

4th Team Question to Team 1

13873

Which amendment to the U.S. constitution guards citizens from unreasonable searches and seizures?

- a. 4th Amendment
- b. 5th Amendment
- c. 6th Amendment

Correct Answer: a. 4th Amendment

4th Team Question to Team 2

15384

When identity thieves send emails that look like they are from well-known companies to trick people into providing their personal information, this is called:

- a. Online marauding
- b. Phishing
- c. Browser diving

Correct Answer: b. Phishing

4th Team Question to Team 3

10964

If you purchase an item in your home worth more than \$25 you have three business days to cancel your purchase thanks to the:

- a. American Consumers Act
- b. Consumer Redress Act
- c. Federal Cooling-Off Rule

Correct Answer: c. Federal Cooling-Off Rule

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.

Remember, I must call your name before you give your answer.

You may work as a team to solve the next two questions. The captain will give me the answer for the second and third question. 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 Questions #1

The bald eagle, gray wolf, and alligator are all examples of species that:

Answer: Have been removed from the Endangered Species List; have recovered; are no longer classified as endangered

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

Potentially active volcanoes exist mainly in three areas of the United States. Name two of these areas:

Answer: Hawaii, Alaska, the Pacific Northwest

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

For five more points,

Pollution of coastal watersheds poses a threat to the existence of what ecosystem, which is second only to tropical rain forests in plant and animal diversity?

Answer: Coral reefs

Team-Plus Questions #2

Online Banking refers to?

Answer: The practice of making bank transactions or paying bills via the Internet

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

Any computer can be turned into a Web server. Name one thing you would need to do to turn your PC into a Web server?

Answer: Install server software; connect your computer to the Internet

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

For five more points,

When you are using your computer, a search engine helps you do what?

Answer: Find information on the Web or Internet

Team-Plus Questions #3

When a member of Congress wishes to add something to a bill, the person offers this:

Answer: An amendment

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

Six US constitutional Amendments have helped extend voting privileges to more and more Americans. Provide the number of one of these six amendments:

Answer: 15th; 17th; 19th; 23rd; 24th; 26th

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

For five more points,

The first ten amendments of the federal Constitution are called the:

Answer: Bill of Rights

Team-Plus Questions #4

When the interest rate goes up for money held in savings accounts, what effect does this have on consumer saving rates?

Answer: Saving tends to increase; consumers save more; this encourages saving

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 mutual fund charges you when you sell your shares. This is what type of load?

Answer: Back-end load; back-end

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

For five more points,

Last year the \$1000 CD you invested in earned \$25. What is the Annual Percentage Yield?

Answer: 2.5 percent; 2 ½ percent

(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

9994

The atmospheric condition at any given time or place is better known as:

Correct Answer: Weather

Challenge Question 2

14701

Name one of the five primary reasons a food additive may be used:

Correct Answer: Preserve; add flavor; blend; thicken; and add color to food

Challenge Question 3

16741

When a potential creditor looks at your credit history to see if you pay your bills on time, the creditor is assessing you based on which of the "Three C's"?

Correct Answer: Character

Challenge Question 4
5544

What federal holiday do Americans celebrate on July 4?

Correct Answer: Independence Day

Challenge Question 5
17920

You like to order your clothes online. Sellers must ship your items during what timeframe?

Correct Answer: As promised; within 30 days (if no delivery date is promised)

Challenge Question 6
6845

What is one reason workers get injured in the workplace?

Correct Answer: Unsafe work environment; unsafe equipment; toxic chemicals; too little safety training; not properly staffed

Challenge Question 7
10825

What are two examples of unsafe methods that people use to lose as much weight as possible or to keep their weight down?

Correct Answer: Taking diuretics (or water pills), taking laxatives, self-induced vomiting, taking diet pills, over exercising; not eating; not eating a healthy diet

Challenge Question 8
5919

Washing empty glass and plastic jars to store items reduces solid waste by what method?

Correct Answer: Reuse

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
16808

You are a 15-year-old who works during the school year. You can work up to how many hours per week?

Correct Answer: 18 hours

Challenge Question 10
16041

What method of reusing yard waste involves spreading thin layers of dry organic waste around the base of plants to prevent weed growth, retain water, regulate soil temperature, and add nutrients back to the soil?

Correct Answer: Mulching

Challenge Question 11
15346

What is the scheme called where you send money to a person at the top of the list and move your name up, and the people below you send you money?

Correct Answer: A pyramid scheme; a pyramid; a chain letter; a gifting club

Challenge Question 12
17610

Name two steps you can take to prevent causing recreational water illnesses at the pool:

Correct Answer: Don't swim if you have diarrhea; Don't swallow pool water; Practice good hygiene (shower with soap before swimming, wash your hands after using the toilet or changing diapers)

Challenge Question 13
15809

According to federal ozone standards, what color represents the lowest level of alert?

Correct Answer: Green

Challenge Question 14
15548

When income exceeds expenses, you have what type of cash flow?

Correct Answer: Positive; positive cash flow

Challenge Question 15
14219

When talking about energy resources, some are described as renewable. What does that mean?

Correct Answer: They can be replenished

(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
8667

Name two major effects of acid rain:

Correct Answer: Damages forests; damages lakes, rivers, and streams (bodies of water); damages automotive paint; corrosion of metals and stone; reduces visibility; and damages human health

Question #2
13242

You invest in stocks. When do you pay capital gains?

Correct Answer: When you sell the stock; when you sell the stock and have a capital gain

Question #3
9599

The oldest and least expensive over-the-counter drug is:

Correct Answer: Aspirin

Tiebreakers #2

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

Question #1

9663

If you are currently taking any prescription or OTC medication and you want to take a dietary supplement, whom should you first consult?

Correct Answer: Your doctor, pharmacist, nurse, or other health care professional

Question #2

12516

A guarantee of the soundness of a product or service is its:

Correct Answer: Warranty

Question #3

14992

The common use of the term "Hacker" today describes someone who:

Correct Answer: Gains unauthorized access to other computers

Extra Multiple Choice Questions

Question #1

8770

What is true about DDT today?

- a. It is legal to use it in the US
- b. It is legal to manufacture it in the US
- c. It is illegal to use it anywhere in the world

Correct Answer: b. It is legal to manufacture it in the US

Question #2

F2

You are paying by check for a purchase at a local store. The merchant informs you that your check will be used for an electronic check conversion. To avoid this you will have to:

- a. Provide an alternative means of payment
- b. Contact your financial institution to deny the charge
- c. Cite your rights under Regulation E

Correct Answer: a. Provide an alternative means of payment

Question #3

H2

The recommended way to reduce the possibility of any problems that may arise from the long-term use of a computer is to:

- a. have typing lessons so that you can type fast
- b. have frequent intervals where you are involved in other types of activities
- c. drink plenty of fluids

Correct Answer: b. have frequent intervals where you are involved in other types of activities

Question #4

R3

You are thinking about investing in a new company. How can you find out who audits their books?

- a. You can't, this is private information
- b. You can find out online through the SEC web site
- c. You can only find out by attending the annual meeting of the company

Correct Answer: b. You can find out online through the SEC web site

Extra Open-Ended Questions

Question #1

15053

When speaking of technology, what is SPAM?

Correct Answer: Junk email; irrelevant postings to newsgroups or bulletin boards; unsolicited email

Question #2
15353

Who would you check with to find out if someone has stolen your identity and opened accounts in your name?

Correct Answer: Credit bureau; credit reporting bureau

Question #3
10520

Name two signs or symptoms you might experience if you fracture a bone:

Correct Answer: Pain, tenderness, discoloration, swelling deformity, loss of function, and grating

Question #4
16125

How are children tested to determine whether their bodies have high levels of lead?

Correct Answer: With a blood test

Question #5
15616

Name one instance when it makes more sense for you to lease than buy a new car:

Correct Answer: When you need lower monthly payments; if you trade your car every two or three years; if your employer leases a car for you; if you only need a car for a short period (such as 2-3 years); if you don't drive a lot of miles in a year

Question #6
14325

Breathing ozone can trigger a variety of health problems. Name two:

Correct Answer: Chest pain, coughing, throat irritation, congestion; worsen bronchitis, worsen emphysema, worsen asthma, reduce lung function, inflame the linings of the lungs, permanently scar lung tissue