

LifeSmarts Practice Round: Difficult 1

**State Varsity LifeSmarts Competition 2013
Question Master Script/Round Difficulty: 2-3**

The rules remain the same. The first round of competition is the team-plus round, then the lightning round, and then the team activity. We'll finish with the 20-question challenge round.

Before we begin, let's test the buzzers.

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

All right, this question is to the first player on each team.

Let's begin.

Team-Plus Questions #1
For the first player on each team

19523 – Personal Finance

Stockholders receive returns from dividends and capital gains. What are capital gains?

Correct Answer: The profit when stock is sold; the amount of the sale price of stock that exceeds the original price paid by the stockholder

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

13235 – Personal Finance

Your mutual fund makes a capital gains distribution to all shareholders at the end of the year. Name one of the two things you can usually do with the money.

Correct Answer: Reinvest the money (in more shares); take the money

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

15516 – Personal Finance

When do you pay taxes on capital gains?

Correct Answer: When you sell an asset for a profit; after you have sold an asset on which you have made money

Team-Plus Questions #2
For the second player on each team

17417 – Environment

Tobacco smoke, cooking smoke, unvented or malfunctioning space heaters, cleaning supplies, and pesticides in the home contribute to this problem. Identify this type of pollution that can seem harmless but can lead to serious health problems.

Correct Answer: Indoor 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

14440 – Environment

The EPA lists three basic strategies for handling indoor air pollution. Name one:

Correct Answer: Source control; improve ventilation; use air cleaners

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

09956 – Environment

Volatile organic compounds, also known as VOC's, are a common source of indoor air pollution. Name two household products that commonly contain VOC's.

Correct Answer: Paint; paint strippers; solvents; wood preservatives; aerosol sprays; cleansers; disinfectants; moth repellents; air fresheners; fuels; automotive products; hobby supplies; dry-cleaned clothing

Team-Plus Questions #3
For the third player on each team

09246 – Technology

Name two risks of buying something from an online auction site.

Correct Answer: An individual can pay the seller and then never receive the product; the product wasn't as advertised; the product is defective; the seller doesn't ship the item within the agreed upon time; you don't know who you are doing business with; hard to check up on the seller; your credit card number may be intercepted and used fraudulently

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

11476 – Technology

When using online auctions, what does an escrow service do?

Correct Answer: Escrow services hold the buyer's money until the seller's item has reached the buyer; once the buyer approves of the item the escrow releases the money to the seller

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

09328 – Technology

Aside from using a credit card and/or an escrow service, name one other way you could protect yourself against online auction fraud.

Correct Answer: Purchase insurance protection

Team-Plus Questions #4
For the fourth player on each team

07203 – Health and Safety

To keep frozen food safe, your freezer should be set to below what temperature Fahrenheit?

Correct Answer: Zero degrees Fahrenheit

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

03309 – Health and Safety

You've discovered white, dried out patches on the surface of some frozen food. The food has suffered from what condition?

Correct Answer: Freezer burn

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

17296 – Health and Safety

Explain the statement “freezer burn is a food quality issue, not a food safety issue.”

Correct Answer: Freezer burn does not mean food is unsafe; food that is freezer burned may be less flavorful; freezer burn does not indicate the presence of contamination or bacteria

(End of Team-Plus Questions)

Great round! Let's check the scores.

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

The next round is the Lightning Round. This round has four categories, and each category contains 10 related questions. The team that wins the toss-up challenge question will select a category. The team has two minutes to answer all the questions. Time's up when the timer buzzes, even if we haven't finished the entire set. Questions are open-ended and each correct answer is worth 5 points, and judges can award partial credit. You may discuss your answers as a team, but the captain must give the answers. Once your answer is given I will begin reading the next question. The judges will track your correct answers and give us your score at the end of the category.

Everyone should grab a buzzer. The toss-up question is worth 5 points:

Toss-up #1

13840 – Consumer Rights

Every year, Daylight Savings Time begins at 2:00 AM on the second Sunday of which month?

Correct Answer: March

Congratulations to _____(team name)_____. You may pick the first category.

The categories are:

- **Cars (questions are about automobiles & auto safety)**
- **Cards (questions are about credit & debit cards)**
- **Card Readers (questions are about computer equipment)**

(Ask the Captain of the team that wins the toss-up to choose a category, the captain of the next team will choose from the last two. The third category is to be used only as a backup to the other categories.)

(Once all teams have picked their category, start with the team that correctly answered the Toss-Up.)

We'll start with the team that won the toss-up. Remember, you can work as a team, but the captain will give the answer. As soon as the captain gives an answer I will immediately ask the next question. The judges will be recording your answers as we go along. Each correct answer is worth five points.

Let's begin.

(After the round is finished:)

While the judges are adding up the scores, let's quickly go over the answers.

(Ask the audience if they know the answers; audience participation is encouraged. If time is short, you can skip this part.)

Lightning Round: Health and Safety “Cars”

Team: _____

Question	Correct Answer	Answer Given	Points*
What car safety feature inflates when you are in an accident?	Air bags		
Which federal agency crashes vehicles into barriers and uses the data from the crash test dummies to issue safety ratings?	NHTSA; National Highway Traffic Safety Administration		
Why should you never leave your pets in a parked vehicle?	Extreme temperatures; overheating or freezing could kill your pet		
An injury to the neck often suffered by passengers and drivers during rear-end collisions is called:	Whiplash		
It is recommended that children under this age sit only in the back seat of a car:	13		
If you encounter a safety problem with your vehicle, you should notify three entities. Name two of them:	The dealer who sold you the car; the automobile manufacturer; NHTSA		
Explain the benefit of rotating your vehicle’s tires.	It reduces irregular wear on the tires		
Not including fuel, name three of the six fluids found in most cars that should be regularly checked and maintained:	Engine oil; brake fluid; antifreeze (coolant); transmission fluid; windshield wiper fluid; power steering fluid		
If your vehicle starts to hydroplane during wet weather, what should you do?	Gently take your foot off the accelerator		
Why should you keep your gas tank reasonably full during cold weather?	To minimize condensation in the gas tank		

Point Total: _____

Lightning Round: Personal Finance “Cards”

Team: _____

Question	Correct Answer	Answer Given	Points*
Your credit card allows charges up to a certain amount. This is your:	Credit limit		
The “free period” that allows you to avoid finance charges if you pay your balance before the due date:	Grace period		
The amount of money a creditor lends you is called the:	Principal		
If you fail to make payments on a loan, you are said to be in:	Default		
How is an installment loan repaid?	On a fixed schedule; with a set amount due each payment		
If you are late with your payments, your creditor may hire a company to get the money. These companies are called:	Debt collectors; collection agencies		
A consumer must dispute an incorrect credit card charge within how many days?	60 days		
Combining all your loans and debts into one loan is called:	Consolidation; debt consolidation		
In most cases, what percentage of credit card interest payments is deductible from your federal income taxes?	None; credit card interest is not deductible		
Credit can be a valuable tool if you use it wisely. Name one way to use credit wisely:	Know the real cost of debt; don't use credit to live beyond your means; read the fine print when comparing credit options; pay your bill in full each month; keep your total credit payments to less than 10% of your monthly income		

Point Total:_____

Lightning Round: Technology “Card Readers”

Team: _____

Question	Correct Answer	Answer Given	Points*
A card reader is a term used to describe any device that reads data from what?	A memory card; external memory		
The physical parts of a computer system are more commonly known as:	Hardware		
Name one of the three most common output peripherals used with personal computers.	Monitor; printer; external hard drive		
The place where information goes in and out of a computer is called a:	Port		
Does the sound card in your computer provide audio input, audio output, or both?	Both audio input and audio output		
What does a service set identifier, also known as S S I D, identify?	A particular Wi-Fi network; your router		
What is a keylogging device?	Software or hardware that logs the key strokes a user makes, sending that information to another device		
Why would someone use a keyboard, video, and mouse switch, also known as a KVM switch:	To use multiple computers with the same mouse, keyboard, and video display		
Name one reason HDMI cables produce higher quality picture and sound:	HDMI cables are less prone to interference; HDMI eliminates the analog-to-digital conversion		
What is “assistive technology”?	Specialized technology that helps people with mobility impairments or disabilities to use computers		

Point Total _____

(End of Lightning Round)

Great round! Let's check the scores.

Do we have any alternates? (wait for alternates to rotate in)

(Welcome new team members – ask them to introduce themselves)

Next we'll have the team activity.

Right now each team will receive an envelope with a short activity inside. Teams will have two minutes to discuss your answers and complete the activity you've been given. Judges may award up to 40 points to each team.

Does each team have something to write with? Timekeeper, are you ready? Teams, are you ready?

You may begin.

(Start the clock. While the teams are working, explain the activity to the audience—just don't give any answers away.)

Okay, time's up! While the judges are scoring your work, let's go over the answers.

(Review the questions with the audience, and let them shout the answers. Audience participation is encouraged. If time is short, then this can be skipped.)

Team: _____ Score: _____

Scoring: Award 4 points per correct answer for a total possible of 40 points.

What's My Age Again?

Read each statement and use the corresponding word bank to determine what the age requirement is for each activity. Some answers may be used more than once.

14 16 18 20 21 26

At any age

	Statement	Age
1	You may legally consume alcohol in the U.S. after you reach this age.	
2	You may receive the youth minimum wage if you are under this age.	
3	Your work hours are no longer subject to federal restrictions.	
4	You may vote in federal elections.	
5	You may deliver newspapers or perform in live theater.	
6	You can work at any job, and child labor protections no longer apply.	
7	Men must register with Selective Service within 30 days of this birthday.	
8	Federal law sets this as the minimum age for employment.	
9	If you have not registered for Selective Service, you may lose benefits such as federal student aid or federal job training.	
10	Under the Affordable Care Act, you may remain on your parents' health insurance until this birthday.	

Team: _____ Score: _____

Scoring: Award 4 points per correct answer for a total possible of 40 points.

What's My Age Again? – KEY

Read each statement and use the corresponding word bank to determine what the age requirement is for each activity. Some answers may be used more than once.

14 16 18 20 21 26
At any age

	Statement	Age
1	You may legally consume alcohol in the U.S. after you reach this age.	21
2	You may receive the youth minimum wage if you are under this age.	20
3	Your work hours are no longer subject to federal restrictions.	16
4	You may vote in federal elections.	18
5	You may deliver newspapers or perform in live theater.	At any age
6	You can work at any job, and child labor protections no longer apply.	18
7	Men must register with Selective Service within 30 days of this birthday.	18
8	Federal law sets this as the minimum age for employment.	14
9	If you have not registered for Selective Service, you may lose benefits such as federal student aid or federal job training.	26
10	Under the Affordable Care Act, you may remain on your parents' health insurance until this birthday.	26

(End of Team Activity)

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.

You may buzz in at any time during the question.

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, the other teams can buzz in at any time.

Correct answers are worth 10 points. There are 20 questions, so it's still anyone's game!

Let's begin.

Challenge Question 1

22711 – Health and Safety

A clot blocks the flow of blood to the brain, causing part of the brain to be damaged. What is this event called?

Correct Answer: A stroke; a transient ischemic attack

Challenge Question 2

22026 – Personal Finance

Even if your employer keeps track of your hours, why is it important to keep track of your own hours, wages, and overtime?

Correct Answer: To prevent pay discrepancy; to make sure you are paid what you are owed; to protect yourself from wage theft

Challenge Question 3

23104 – Technology

When using the school's Internet, what is the purpose of an A U P?

Correct Answer: To set guidelines for the ways in which a network site or system may be used; to restrict the ways a Web site or system may be used; to reduce the potential for illegal action that may be taken by a user; to establish a contract between a site or system and its user

Challenge Question 4

22285 – Environment

How does recycling help fight climate change?

Correct Answer: Recycling reduces greenhouse gases; reduces methane emissions; saves energy; leaves more plants/forests untouched to absorb carbon dioxide

Challenge Question 5

12403 – Consumer Rights

Which federal agency runs the Consumer Sentinel, where fraud data is collected from law enforcement agencies around the world?

Correct Answer: FTC; Federal Trade Commission

Challenge Question 6

22507 – Personal Finance

To help repay outstanding loans, you may want to consider applying for what type of loan?

Correct Answer: Debt consolidation loan; consolidation loan

Challenge Question 7

01212 – Health and Safety

What substance will speed the clearing of alcohol from the bloodstream?

Correct Answer: Nothing; only time can clear alcohol from the bloodstream

Challenge Question 8

22204 – Environment

The Endangered Species Act of 1973 provides a program for the conservation of threatened and endangered plants and animals and the habitats in which they are found. Name one of the two federal agencies that lead the implementation of ESA.

Correct Answer: FWS; Fish and Wildlife Service; NOAA; National Oceanic and Atmospheric Administration

Challenge Question 9

03147 – Technology

The term WYSIWYG (“whiz-EE-wig”) is used to describe what an image being edited will look like when finished. What do the letters W Y S I W Y G stand for?

Correct Answer: What you see is what you get

Challenge Question 10

22918 – Consumer Rights

You join an on-demand video site, which comes with a free 30-day trial. When you sign up, you enter your credit card number, and if you don't opt out after 30 days, you'll be charged for the service. What is this form of marketing called?

Correct Answer: Negative option

Question Master Script

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

(Ask the scorekeeper to give the scores.)

There are ten questions remaining. Good luck teams!

Let's continue.

Challenge Question 11

22480 – Consumer Rights

What is the purpose of a primary election?

Correct Answer: To select a political party's candidate for an elected office; to determine the candidates that will run in the general election

Challenge Question 12

22389 – Personal Finance

Because of a 2010 rule by the Federal Reserve, users of debit and ATM cards must now either opt-in or opt-out of overdraft protection. What happens if a consumer "opts out" of overdraft protection?

Correct Answer: The bank will not complete any transactions that would cause the account to overdraft; the consumer does not have to pay overdraft protection fees

Challenge Question 13

23168 – Health and Safety

More house fires started by candles occur in what month of the year?

Correct Answer: December

Challenge Question 14

19989 – Environment

It is a common ingredient in fertilizers, ammonia, TNT, and is about eighty percent of the air we breathe. Identify this element, known by the chemical symbol N.

Correct Answer: Nitrogen

Challenge Question 15

15505 – Technology

You are surfing the Internet and click on a hyperlink. What happens?

Correct Answer: You are taken to another Web page (either a different page on the site or to another Web site)

Challenge Question 16

19553 – Personal Finance

Within the first year of a new job, you will receive both a W-2 and a W-4 tax form. What is the difference between a W-2 and a W-4?

Correct Answer: A W-2 shows how much money you made the year before (and how much was taken out for taxes); a W-4 shows how many exemptions you will be taking

Challenge Question 17

22795 – Health and Safety

An FDA report from July 2012 warns consumers not to take their prescriptions with what fruit juice, because the juice can sometimes stop your body's enzymes from absorbing the medicine?

Correct Answer: Grapefruit

Challenge Question 18

20692 – Technology

When you send photos from your digital camera to your computer what are you doing with the files?

Correct Answer: Uploading them

Challenge Question 19

22320 – Personal Finance

It is not recommended you pay for online purchases with a debit card. Why?

Correct Answer: It links directly to your bank account; you are vulnerable to having the entire bank account emptied if card or number is stolen; you are only liable for \$50 fraudulent purchases, but must pay any overdraft fees, etc.; fewer protections than credit cards offer

Challenge Question 20

22516 – Consumer Rights

What must happen before your wages can be garnished?

Correct Answer: You must be summoned to court; a debt collector obtains a court order; there is a judgment ruled against you in court