

Practice Questions: Difficult Round 2

**State Varsity LifeSmarts Competition 2015
Question Master Script/Round Difficulty: 2-3**

I would like to invite our teams to come forward. Welcome back!

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

Congratulations, teams. You've worked hard to make it this far! As you know, the winner of this round will advance to the State Championship. Best of luck to all of you.

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.)

Thank you.

Are you ready teams?

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
25628 – Environment

In mining, what is shale, spelled S H A L E?

Correct Answer: A sedimentary rock; a rock from which oil or natural gas can sometimes (but not always) be extracted

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
25630 – Environment

To get through the shale, energy companies will pump chemical fluids into it, causing fractures that make it easier to access the gas below. What is this process called?

Correct Answer: Hydraulic fracturing; fracking

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

For five more points,

25629 – Environment

Name one benefit of using shale gas as an energy source:

Correct Answer: It has the lowest carbon content of all fossil fuels; not a mixture of other carbon containing compounds with other inorganic impurities; it is the “cleanest” burning fossil fuel; relatively lower emissions of sulphur, metal compounds, and carbon dioxide

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

16517 – Consumer Rights

Explain how fake check scams work:

Correct Answer: Con artists trick consumers into accepting worthless phony checks or money orders, then wiring some of the (real) money back to the scammer

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

18651 – Consumer Rights

Name one thing you should do immediately if you are a victim of a fake check scam:

Correct Answer: Contact your bank; explain that you've been scammed and request that no negative actions be taken against you; file a report with the police; contact the FTC; contact the U.S. Postal Inspection Service

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

18654 – Consumer Rights

Why does the U.S. Postal Inspection Service take an interest in protecting consumers from fake check scams?

Correct Answer: When a scammer sends a fake check through the mail, they are committing mail fraud; the Postal Inspector is responsible for enforcing federal laws against mail fraud

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

20937 – Technology

To enhance your privacy, why should you turn off WiFi and/or Bluetooth on your smartphone if you're not using them?

Correct Answer: They make it easier for hackers to break through your smartphone's security

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

20934 – Technology

Aside from turning off WiFi and Bluetooth, name another way to protect the data on your smartphone:

Correct Answer: Require a password; frequently back up your data on a computer; lock your phone when it is not in use

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

20936 – Technology

Name one reason why you should not attempt to break the manufacturer's security on your own smartphone:

Correct Answer: It invalidates the warranty; it makes your smartphone more vulnerable to hacking

Team-Plus Questions #4
For the fourth player on each team
18510 – Personal Finance

Name two things you should do before you go to a job interview:

Correct Answer: Research the company/organization; practice interviewing; prepare questions you plan to ask; dress properly; groom yourself properly; plan to arrive early

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

24062 – Personal Finance

The professional social networking site LinkedIn lists five common mistakes job applicants make when going through a job interview. Name two of them:

Correct Answer: Inappropriate attire; questionable social media material posted; not enough knowledge of company; not asking enough questions; poor nonverbal communication

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

26399 – Personal Finance

During an interview you may be asked to provide proof of work eligibility. Name two types of proof accepted by employers:

Correct Answer: Driver's license, photo ID, birth certificate, social security card, passport, immigration card

(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

01432 – Technology

When discussing office software programs, the process of combining two or more databases into one larger database is called:

Correct Answer: Merging

Congratulations to _____(team name)_____. You may pick the first category. The categories are:

- **Automobile Service (questions are about cars and car safety)**
- **Financial Service (questions are about banks and banking services)**
- **Terms of Service (questions are about consumer information and laws)**

(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
“Automobile Service”**

Team: _____

Instructions to read aloud before starting: For this Lightning Round, I will read ten common acronyms and abbreviations related to automobiles or auto safety. Your job is to answer what the acronym stands for. You should tell me the entire term.

Question	Correct Answer	Answer Given	Points*
ABS	Antilock brake system		
RWD	Rear-wheel drive		
CAFE	Corporate average fuel economy		
KPH	Kilometers per hour		
MPG	Miles per gallon		
TFP	Transmission fluid pressure		
LED	Light-emitting diode		
HP	Horsepower		
ESO	Engine shut off		
KOEO	Key on, engine off		

Point Total: _____

Lightning Round: Personal Finance “Financial Service”

Team: _____

Instructions to read aloud before starting: For this Lightning Round, I will name ten descriptions about either a financial institution or a term commonly used in financial institutions. You should tell me the term I’m describing.

Question	Correct Answer	Answer Given	Points*
This type of check is written by a financial institution on its own funds	Cashier’s check		
The amount of money held in a bank account at any given moment	Balance		
A request made to a financial institution to cancel a check that has not been processed	Stop payment		
Comparing your checkbook register with your monthly statement	Reconcile; reconciling		
A deficit in a bank account caused by drawing more money than the account holds	Overdraft		
A member-owned financial cooperative	Credit union		
A deposit of money that can be withdrawn without prior notice	Demand deposit		
This type of bank offers services to individual customers and companies. Services may include loans, accepting deposits, and basic investment products	Commercial bank		
A company that specializes in making small loans to people	Finance company		
Cash deposits or checks that have been presented for payment and for which payment has been received; they are available for your use	Collected funds		

Point Total: _____

Lightning Round: Consumer Rights “Terms of Service”

Team: _____

Instructions to read aloud before starting: For this Lightning Round, I will name ten definitions related to information, regulations, and government organizations important to U.S. consumers. You should tell me the term, organization or regulation I’m describing.

Question	Correct Answer	Answer Given	Points*
The federal government agency that provides policy on food, agriculture, and rural development	USDA; US Department of Agriculture		
This federal registry allows consumers to limit the telemarketing calls they receive	National Do Not Call Registry		
The concept that provides for counterbalancing influences to regulate a system, a founding principle of our constitutional government	Checks and Balances		
The federal agency that manufactures and distributes coins for circulation	US Mint		
The process of removing or reducing government regulations	Deregulation		
The central banking system of the United States, also divided into twelve districts	The Fed; Federal Reserve Bank		
The federal rule that provides consumers three days in which to cancel certain transactions	Cooling Off Rule		
A tax or duty to be paid on a particular class of imports or exports	Tariff		
Enforced by the FTC, this law requires manufacturers to attach labels to clothing with instructions for its care and cleaning	Care Labeling Rule		
Directed by Richard Cordray, this federal agency oversees financial products and services offered to consumers	CFPB; Consumer Financial Protection Bureau		

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 Name _____ Score _____

Constructive Consumer Complaining

Smart consumers know that even after careful consideration, a purchase can disappoint. But consumers also know that the best remedy is to complain in a constructive way and ask the company to fix the problem. Answer the following questions about consumer complaints:

It is recommended that consumers file their complaints as soon as possible, or as soon as a product defect shows itself. Name two reasons why this is important:

1. _____

2. _____

Why is anger inappropriate when making a consumer complaint?

3. _____

Before picking up the phone or writing a letter of complaint, you should gather relevant documents. Name five documents you should have on hand before filing a complaint:

4. _____

5. _____

6. _____

7. _____

8. _____

Name two reasons why you may contact a government consumer agency regarding your complaint:

9. _____

10. _____

SCORING GUIDE: Award up to 6 points for responses to questions 1 – 3 and 9 – 10 (30 pts), award up to 4 points for responses to questions 4 – 8 (20 pts) (50 PTS MAX)

ANSWER KEY

Constructive Consumer Complaining

Smart consumers know that even after careful consideration, a purchase can disappoint. But consumers also know that the best remedy is to complain in a constructive way and ask the company to fix the problem. Answer the following questions about consumer complaints:

It is recommended that consumers file their complaints as soon as possible, or as soon as a product defect shows itself. Name two reasons why this is important:

1. Answers vary but include: may improve chances for a settlement, company
2. may not be liable if you wait too long, store policies may limit how long you
have to file a complaint, more difficult to defend your claim if you wait

Why is anger inappropriate when making a consumer complaint?

3. It does not improve the situation, it may make the situation worse, it may
make the customer service representative defensive, angry, or hang up

Before picking up the phone or writing a letter of complaint, you should gather relevant documents. Name five documents you should have on hand before filing a complaint:

4. Receipt Credit card statement showing purchase
5. Repair order Proof of purchase
6. Warranty UPC or bar code
7. Cancelled check Screenshot of order if purchased online
8. Other answers may be approved

Name two reasons why you may contact a government consumer agency regarding your complaint:

9. the agency may contact the company to open up communication, for consumer
10. assistance in resolving your complaining, you've hit a dead-end and need help,
agencies can provide information about rights, laws, and regulations,
government regulates businesses, your situation will help the agency protect
other consumers

SCORING GUIDE: Award up to 6 points for responses to questions 1 – 3 and 9 – 10 (30 pts), award up to 4 points for responses to questions 4 – 8 (20 pts) (50 PTS MAX)

(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 – Environment

If a company greenwashes a product, what are they doing?

Correct Answer: Deceptively labeling their products as "green" or "environmentally safe"; making unsubstantiated environmental claims

Challenge Question 2

13362 – Personal Finance

The total salary you receive before any deductions are taken is known as your:

Correct Answer: Gross pay; gross salary; gross

Challenge Question 3

25970 – Health and Safety

A 2014 report by the National Consumers League shows an overwhelming 87% of Americans support giving these to all children. What term describes the administration of inert materials to stimulate an individual's immune system to develop immunity to a pathogen?

Correct Answer: Vaccinations; vaccines

Challenge Question 4

18055 – Technology

What does cell phone number portability allow cell phone users to do?

Correct Answer: To change cellular providers while keeping their existing cellular telephone number; keep their phone number

Challenge Question 5

22307 – Consumer Rights

In retail selling, what does the term BOGO mean?

Correct Answer: Buy one, get one

Challenge Question 6

10840 – Health and Safety

These natural substances in many foods may help protect you from disease by preventing the harmful effects of oxygen free radicals on your body. What are they called?

Correct Answer: Antioxidants

Challenge Question 7

19645 – Technology

“Malvertising” is one of the newest ways that hackers are attempting to steal personal information. How does “malvertising” work?

Correct Answer: Masking malicious computer code with seemingly harmless online advertisements; using fake advertisements to lure in consumers; infecting a person’s computer when they click on a fake advertisement; stealing personal information when a user clicks on a fake advertisement; or bring the user’s computer under the control of a remote operator when a fake advertisement is clicked on

Challenge Question 8

07660 – Personal Finance

A checking account that allows you to write checks for more than the balance in your account has what type of protection?

Correct Answer: Overdraft; overdraft protection

Challenge Question 9

09439 – Consumer Rights

Under the Fair Credit Reporting Act, what are credit bureaus required to do regarding inaccurate information in your credit report?

Correct Answer: Credit bureaus are responsible for correcting any inaccurate information in your report

Challenge Question 10

22918 – Environment

Although it started as community groups opposed to nuclear waste dumps, NIMBY movements nowadays include local fights against expanded development and the introduction of wind farms. What do the letters N I M B Y stand for?

Correct Answer: Not In My Back Yard

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

17402 – Technology

Popular examples of this include Wikipedia, Firefox, and LibreOffice. What term is used to describe programs or software in which the source code is made available to the public for use and modification?

Correct Answer: Open source

Challenge Question 12

24341 – Personal Finance

When financing post-secondary education, what is the major advantage of a Pell Grant over a student loan?

Correct Answer: Pell grants do not need to be repaid

Challenge Question 13

22435 – Consumer Rights

There were only 14 states when it was passed in 1791, and it was ratified by all 14 state legislatures. What term is used to describe the first ten amendments to the U.S. Constitution?

Correct Answer: The Bill of Rights

Challenge Question 14

21857 – Environment

In the US, what accounts for the most greenhouse gas emissions into the atmosphere?

Correct Answer: Burning fossil fuels; driving cars and trucks; using gasoline

Challenge Question 15

26926 – Consumer Rights

Named after an Austrian architect, the term “Gruen transfer” describes the moment shoppers walk into a mall, and due to the mall's intentionally confusing design, do what?

Correct Answer: Lose track of their original intentions; forget what they came in to buy; buy things they didn't intend to; become impulse shoppers

Challenge Question 16

10570 – Health and Safety

Name two possible health consequences from obesity:

Correct Answer: Higher risk of stroke; high blood pressure; heart disease; gallstones; some types of cancer; higher risk of diabetes; joint problems; die younger

Challenge Question 17

08394 – Technology

The current debate over net neutrality is centered around this federal agency and its chairman, Tom Wheeler. Which federal commission is charged with regulating telecommunications in the United States?

Correct Answer: FCC; Federal Communications Commission

Challenge Question 18

09461 – Personal Finance

Name two situations specified in the Fair Credit Reporting Act that allow you to get a free credit report:

Correct Answer: If you have been declined credit within the last 60 days; if you are a fraud victim; if you are unemployed and seeking employment; you are receiving public welfare assistance; if you have not applied for a free credit report in the past 12 months

Challenge Question 19

24661 – Environment

Explain why avoiding single-serving containers is good for the environment:

Correct Answer: There is less waste when you buy in bulk

Challenge Question 20

26563 – Health and Safety

Known by the acronym GDL, the Graduated Driver Licensing laws set up a 3-Stage program primarily to help what age group of drivers?

Correct Answer: Young drivers; teenagers; drivers ages 16 – 18

(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!