

Practice Questions: Easy Round 3

State Varsity LifeSmarts Competition 2015
Question Master Script/Round Difficulty: 1-2

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.

Before we begin, we would also like to meet you. Please introduce yourselves and tell us what grade you are in. Captains, please introduce your coach and tell us a little bit about your school. (Start with the student closest to you.) _____ (Name) would you please introduce yourself.

Thank you.

The rules for this round are the same.

(If the first round is individual questions:)

The first round of competition is individual questions. Each participant will be asked one question. You are the only person who may answer the question. You must give your answer within 10 seconds. Each correct answer is worth five points.

(If the first round is team questions:)

The first round is team questions. Each team will get four team questions. You can talk with your team members, and captains will give the answers. You must give your answer within 10 seconds. Each correct answer is worth five points.

(If the first round is team-plus questions:)

The first round is the team-plus round.

Here you'll use the buzzers. In the team-plus round the 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.

Teams, are you ready?

Let's begin.

1st Question to Team 1

04686 – Consumer Rights

You may have seen ads on the side of the road promising a high-paying job that you can do from home. In many cases, this is a work-at-home scam. Which of the following jobs is most likely a work-at-home scam?

- a. Stuffing envelopes
- b. Running a daycare
- c. Providing tech support over the phone

Correct Answer: a. Stuffing envelopes

1st Question to Team 2

02264 – Consumer Rights

How do work-at-home scam promoters make money?

- a. Through commissions on sales made by their employees
- b. Through salaries provided by the sponsoring company
- c. Through fees paid by the new hires to the promoter

Correct Answer: c. Through fees paid by the new hires to the promoter

1st Question to Team 3

05554 – Consumer Rights

Which federal agency is responsible for taking action against phony work-at-home scams?

- a. Department of Justice
- b. Federal Trade Commission
- c. U.S. Chamber of Commerce

Correct Answer: b. Federal Trade Commission

2nd Question to Team 1

19184 – Technology

Telephones operating on the traditional wired system found in homes and businesses are known as:

- a. Landline phones
- b. Telecom phones
- c. Mobile phones

Correct Answer: a. Landline phone

2nd Question to Team 2

23125 – Technology

Which of the following can be a landline phone?

- a. A cordless phone
- b. A wireless phone
- c. Both A and B

Correct Answer: a. A cordless phone

2nd Question to Team 3

23121 – Technology

When you pick up a landline phone, you hear a sound signaling that the network is ready to accept and process a dialed number. This signal is called:

- a. A ring tone
- b. A dial tone
- c. A stutter tone

Correct Answer: b. A dial tone

3rd Question to Team 1

25408 – Personal Finance

There are several sources of funding available to students looking for help paying for college. Which of the following types of funding must be repaid?

- a. Grants
- b. Scholarships
- c. Student loans

Correct Answer: c. Student loans

3rd Question to Team 2

25025 – Personal Finance

How do you get a federal student loan?

- a. Complete the Federal Application for Financial Student Aid
- b. Get a recommendation from someone who was a past recipient of a federal student loan
- c. Your high school counselor determines which students will receive a federal student loan

Correct Answer: a. Complete the Federal Application for Financial Student Aid

3rd Question to Team 3

01720 – Personal Finance

Which of the following is a federal student loan, awarded based upon need, and has a five percent fixed interest rate?

- a. Obama loan
- b. Perkins loan
- c. Quincy loan

Correct Answer: b. Perkins loan

4th Question to Team 1

25299 – Environment

What term describes all of the organisms living in a specific area that interact with each other and also the non-living parts of the environment?

- a. Microclimate
- b. Ecosystem
- c. Community

Correct Answer: b. Ecosystem

4th Question to Team 2

17981 – Environment

Which of the following ecosystems are noted for their ability to provide effective water filtration?

- a. Wetlands
- b. Watersheds
- c. Coral reefs

Correct Answer: a. Wetlands

4th Question to Team 3

14406 – Environment

The Everglades are the largest subtropical wetlands in the US. In which state would you find the Everglades?

- a. Texas
- b. Hawaii
- c. Florida

Correct Answer: c. Florida

(At the end of the individual / team 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.)

We'll move on to the team-plus round. Remember, I must call your name before you give your answer. Then you will have five seconds to answer. If the first person to buzz in gives an incorrect answer, or does not answer within five seconds, the eligible player on the other teams can buzz in.

After your team gains control of the question, you may work as a team to solve the next two questions. When you are working as a team, you have 10 seconds in which to provide your answer.

Each correct answer is worth five points.

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. Grab your buzzers!

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

25960 – Personal Finance

In finance, what type of institution accepts and safeguards money and valuables owned by individuals and businesses?

Correct Answer: A bank; a credit union; financial institution

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

25961 – Personal Finance

Name three financial services banks and credit unions commonly offer consumers:

Correct Answer: Checking accounts; savings accounts; interest; direct deposit; automatic payment; storage of valuables (safe deposit boxes); transfer of money; overdraft protection; traveler's checks; credit cards; debit cards; online banking

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

For five more points,

25962 – Personal Finance

Which government corporation is charged with promoting public confidence and stability in the nation's bank system?

Correct Answer: FDIC; Federal Deposit Insurance Corporation

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

19693 – Technology

If you suddenly notice a barrage of pop-ups, your browser takes you to sites you don't want, and unexpected toolbars show up on your screen, it is likely your computer has been infected with what?

Correct Answer: Spyware; malware

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

16685 – Technology

What is the danger of going online without a firewall?

Correct Answer: Exposing your computer to malware, exposing your computer to a virus; exposing your computer to spyware

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

For five more points,

17386 – Technology

In addition to establishing a firewall, name another precaution you can take to safeguard your computer.

Correct Answer: Install pop-up blocker software; never open e-mail from anyone you don't know; never open file attachments from anyone you don't know; keep anti-virus software up to date; don't click on ads

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

03213 – Health and Safety

Your friend is out on a frozen lake and falls through the ice. It's important to get the person out before he loses body heat, because he may get what medical emergency?

Correct Answer: Hypothermia

DO NOT ACCEPT: Hyperthermia (when the body overheats)

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

03215 – Health and Safety

Certain areas of the body are "hot spots" that lose large amounts of body heat faster than other areas. These areas need protection to prevent hypothermia. Name one "hot spot" area:

Correct Answer: Head; neck; chest; groin

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

03214 – Health and Safety

Within five minutes, how long does it take for hypothermia to set in for someone submerged in very cold water?

Correct Answer: Ten minutes (accept any answer between 5 and 15 minutes)

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

26506 – Consumer Rights

This week your local grocery store is selling a gallon of milk for one dollar, which is less than the cost they paid for it. This is an example of this term, where a retailer sells an item below cost in order to entice additional purchases or bring in new customers:

Correct Answer: A loss leader

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

26507 – Consumer Rights

Loss leader pricing hurts which type of retailer the most?

Correct Answer: Small retailers; small businesses

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

26508 – Consumer Rights

When discussing loss leader pricing, what is “cherrypicking”?

Correct Answer: When the customer only purchases the item on sale; only the loss leaders are sold, providing no benefit to the business

(End of Team-Plus 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.

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 15 questions, so it's still anyone's game!

Let's begin.

Challenge Question 1

09861 – Environment

Wrapping a parcel in a brown shopping bag is an example of which environmental “R”?

Correct Answer: Reusing

Challenge Question 2

07934 – Health and Safety

You notice a fresh puddle of blue-green colored liquid under the front of your car. This indicates a possible leak of what fluid?

Correct Answer: Coolant; antifreeze

Challenge Question 3

04280 – Consumer Rights

Vaccines used for animals are regulated by which federal agency?

Correct Answer: USDA; US Department of Agriculture

Challenge Question 4

12564 – Personal Finance

A formal assurance or promise made by a company to a consumer is called a:

Correct Answer: Guarantee

Challenge Question 5

26338 – Health and Safety

This health care professional specializes in understanding medicines and their use:

Correct Answer: The pharmacist

Challenge Question 6

21961 – Technology

A company that allows you to connect to the Internet, and charges you a fee to do so, is called an ISP. What do the letters I S P stand for?

Correct Answer: Internet Service Provider

Challenge Question 7

13071 – Personal Finance

You are in a car accident. Name one circumstance in which you would call the police:

Correct Answer: It's a serious accident; there is property damage; someone is injured; a driver seems intoxicated; there was a traffic violation

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 eight questions remaining. Good luck teams!

Let's continue.

Challenge Question 8

21819 – Technology

Regularly updating this type of software can help you identify hazardous files before you download them. What is this type of software called?

Correct Answer: Anti-virus software

Challenge Question 9

26034 – Health and Safety

Medicaid provides this to people with low incomes:

Correct Answer: Health insurance

Challenge Question 10

21793 – Environment

All pesticides sold or distributed in the United States must prove that they are GRAS. What does G R A S mean?

Correct Answer: Generally recognized as safe; it can be used without posing unreasonable risks to people or the environment

Challenge Question 11

18337 – Personal Finance

Your neighbor isn't working currently, but she is receiving unemployment benefits. Who provides these payments?

Correct Answer: The government; she contributed to the government unemployment insurance program while she was working and is now withdrawing from it

Challenge Question 12

26602 – Technology

When discussing the Internet, what is a sitemap?

Correct Answer: A page on a website that lists all the other pages on the site ; A page on a website that lists all the other pages on the site, often placed in a hierarchy

Challenge Question 13

04225 – Consumer Rights

A student who stays away from school without permission is referred to as a:

Correct Answer: Truant

Challenge Question 14

16746 – Personal Finance

When a potential creditor looks at your other debts, the creditor is assessing you based on which of the “C's of Credit”?

Correct Answer: Capacity

Challenge Question 15

20259 – Health and Safety

What is the main purpose of the body's immune system?

Correct Answer: Fight off sickness; keep you from getting sick

(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!