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.

We'll start with 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.

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?

Let’s begin.
Team-Plus Questions #1
For the first player on each team

25951 – Personal Finance

When you exchange goods or services without using money, you are engaged in:

     Correct Answer:  Bartering

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

25953 – Personal Finance

How has the Internet impacted the amount of bartering that happens?

     Correct Answer:  Increased it; with the advent of bartering and swapping sites, there is more bartering nowadays

If Add-on #1 is answered correctly, ask
Add-on #2
For five more points,

25952 – Personal Finance

According to the IRS, you must report on your tax return this percentage of the market value of items you receive through bartering:

     Correct Answer:  100 percent; the full market value
Team-Plus Questions #2
For the second player on each team

26497 – Consumer Rights

These economic laws form the basis of a consumer economy. What term is used to describe the quantity of a good or service available in a market, and how much of it is desired by buyers?

Correct Answer: Supply and demand

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

26450 – Consumer Rights

According to the economic law of demand, as the price of a good falls, what will happen to the demand for that good?

Correct Answer: It will rise; there will be higher demand

If Add-on #1 is answered correctly, ask
Add-on #2
For five more points,

26451 – Consumer Rights

In economics, total demand is the amount of a good that buyers would choose to purchase, based upon several variable conditions called determinants of demand. Besides the price of the good, name one of the other determinants of demand:

Correct Answer: Personal income; prices of substitutes; preferences; expectations of future prices
Team-Plus Questions #3
For the third player on each team
22427 – Environment

Visiting the Web site www.weather.gov will take you to the home page of which federal agency?

Correct Answer: NWS; National Weather Service

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

08682 – Environment

The science that deals with the atmosphere, weather and weather forecasting is called what?

Correct Answer: Meteorology

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

For five more points,

16998 – Environment

What meteorological term describes the average weather for a certain region, viewed over a long period of time?

Correct Answer: Climate
Team-Plus Questions #4
For the fourth player on each team

11451 – Technology

An agreed-upon format for transmitting data between two devices is called this:

Correct Answer: Protocol

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

26696 – Technology

The letters H T T P are an acronym for which protocol?

Correct Answer: Hypertext Transfer Protocol

If Add-on #1 is answered correctly, ask
Add-on #2
For five more points,

26698 – Technology

What is the primary difference between HTTP and HTTPS?

Correct Answer: Encryption; security; the S stands for “Secure”
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

14980 – Technology

You’re on a Web site and you see a link called FAQ. What do the letters F A Q stand for?

Correct Answer: Frequently asked questions

(If there are three teams on stage:)

To determine who will pick second, the two remaining teams will have a chance to answer this question. Again, this toss-up is worth 5 points:

Toss-up #2

06624 – Technology

You get an email message with a file linked to it. This file is known as what?

Correct Answer: An attachment
Congratulations to _______(team name)___________. You may pick the first category. The categories are:

- Mine Craft (questions are about natural resources)
- Grand Theft Auto (questions are about insurance)
- Call of Duty (questions are about civil servants and government agencies)
- We Sports (questions are about exercise & physiology)

(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 remaining categories, and if there is a third team its captain will pick from the last two. The fourth category is to be used only as a backup to the other categories – each team will answer one lightning round.)

(Once all teams have picked their category, start with the team that correctly answered Toss-Up #1.)

We'll start with the team that won the (first) 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: Environment**

**“Mine Craft”**

Team: ________________________________

**Instructions to read aloud before starting:** For this Lightning Round, I will read ten statements or questions related to environmental resources. You will provide the answers.

<table>
<thead>
<tr>
<th>Question</th>
<th>Correct Answer</th>
<th>Answer Given</th>
<th>Points*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Raw materials provided by the earth and usually processed into useful products are known as:</td>
<td>Natural resources</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Because they are able to regenerate, trees, crops, and wildlife are examples of what type of natural resource?</td>
<td>Renewable resources</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poor waste disposal practices are the number one cause of contamination of this natural resource:</td>
<td>Water; groundwater</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A resource management technique where a fire is deliberately set, and controlled within a specific area, is called:</td>
<td>Prescribed burn; controlled burn</td>
<td></td>
<td></td>
</tr>
<tr>
<td>When thinking about the wise use of natural resources, defrosting frozen food in the refrigerator instead of with running water is an example of:</td>
<td>Water conservation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The process of reclaiming waste materials to use to make new products is known as:</td>
<td>Resource recovery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wood that is grown to be specifically used as fuel is also known as:</td>
<td>Biomass</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The responsible management or care of natural resources is called:</td>
<td>Stewardship; conservation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name one of the two main natural resources from which plastics are manufactured:</td>
<td>Natural gas; oil</td>
<td></td>
<td></td>
</tr>
<tr>
<td>From which natural resource is aluminum manufactured?</td>
<td>Bauxite</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Point Total: _____
**Lightning Round: Personal Finance**

“Grand Theft Auto”

Team: ________________________________

**Instructions to read aloud before starting:** For this Lightning Round, I will read ten different definitions of terms related to various insurance systems, including car, health, and life insurance. You should give me the term that I’m describing.

<table>
<thead>
<tr>
<th>Question</th>
<th>Correct Answer</th>
<th>Answer Given</th>
<th>Points*</th>
</tr>
</thead>
<tbody>
<tr>
<td>This person or group receives an advantage from a trust, will, or life insurance policy</td>
<td>Beneficiary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>This clause in an insurance policy details an exemption or change in coverage</td>
<td>Endorsement, rider</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The amount a consumer pays for an insurance policy</td>
<td>Premium</td>
<td></td>
<td></td>
</tr>
<tr>
<td>This risk is specifically NOT covered by your insurance policy</td>
<td>Exclusion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A company agrees to compensate you for specific losses in exchange for a premium. They are providing</td>
<td>Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>You make this formal request to the insurance company asking for payment, based on the terms of your policy</td>
<td>Claim</td>
<td></td>
<td></td>
</tr>
<tr>
<td>You have an apartment and took out this type of insurance to protect your belongings</td>
<td>Renters insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>When you purchase insurance you are pooling this:</td>
<td>Risk</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money the insured pays before an insurance company will pay the claim</td>
<td>Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>This federal program pays benefits to retired people and those who are unemployed or disabled</td>
<td>Social Security</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Point Total:** _____
**Lightning Round: Consumer Rights**  
*“Call of Duty”*

Team: __________________________________________________________

**Instructions to read aloud before starting:** According to the Office of Personnel Management, there are 2.7 million people who work for the federal government. For this Lightning Round, I will list acronyms of the ten federal agencies with the most employees. You should tell me what each acronym stands for.

<table>
<thead>
<tr>
<th>Question</th>
<th>Correct Answer</th>
<th>Answer Given</th>
<th>Points*</th>
</tr>
</thead>
<tbody>
<tr>
<td>D O D</td>
<td>Department of Defense</td>
<td></td>
<td></td>
</tr>
<tr>
<td>U S P S</td>
<td>United States Postal Service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>V A</td>
<td>Veterans Affairs; Department of Veterans Affairs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D H S</td>
<td>Department of Homeland Security</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D O J</td>
<td>Department of Justice</td>
<td></td>
<td></td>
</tr>
<tr>
<td>U S D A</td>
<td>United States Department of Agriculture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D O I</td>
<td>Department of the Interior</td>
<td></td>
<td></td>
</tr>
<tr>
<td>S S A</td>
<td>Social Security Administration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>H H S</td>
<td>Health and Human Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D O T</td>
<td>Department of Transportation</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Point Total:_____**
**Lightning Round: Health and Safety**

“We Sports”

Team: __________________

**Instructions to read aloud before starting:** For this Lightning Round, I will ask ten questions related to exercise and physical activity.

<table>
<thead>
<tr>
<th>Question</th>
<th>Correct Answer</th>
<th>Answer Given</th>
<th>Points*</th>
</tr>
</thead>
<tbody>
<tr>
<td>You consume more calories per day than you burn. What will happen to your weight?</td>
<td>Go up; you will gain weight</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What does the acronym BMI stand for?</td>
<td>Body Mass Index</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A recent NIH study found that two age groups are more sedentary than others: senior citizens are one, what is the other age group?</td>
<td>Teens</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What is the correlation between a sedentary lifestyle and lifespan?</td>
<td>Sedentary behavior is linked to a shorter lifespan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>When you are sitting, what happens to your metabolism?</td>
<td>Slows down</td>
<td></td>
<td></td>
</tr>
<tr>
<td>There are spaces closer to the store, but your mom always parks at the far corner of the lot. What physical benefits does she get from this behavior?</td>
<td>Walks more; moves more; more physical exercise</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bend your knees and keep your back straight. These are recommendations for what activity?</td>
<td>Lifting; lifting something heavy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does the human body have more bones or muscles?</td>
<td>Muscles</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The ACL is found in what joint within the body?</td>
<td>Knee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What does the field of biomechanics study?</td>
<td>Body movements; how bodies move; the mechanical movements of the body</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Point

Total: _______
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
10323 – Personal Finance

When you fill out a W-4 form for your employer, you are providing information pertaining to what requirement?

Correct Answer: Payment of federal income tax

Challenge Question 2
22725 – Consumer Rights

Commonly used to remind consumers before making a purchase, what does the Latin phrase "caveat emptor" mean in English?

Correct Answer: Buyer beware; let the buyer beware

Challenge Question 3
15033 – Technology

Pharming, spelled P-H-A-R-M-I-N-G, is an attempt by fraudsters to get you to do what?

Correct Answer: Reveal personal information; give them your bank account information, Social Security number, etc.

Challenge Question 4
26153 – Health and Safety

Exercise and physical activity fall into four basic categories. One is aerobic exercise. Name another:

Correct Answer: Strength; flexibility; balance
Challenge Question 5
21213 – Personal Finance

Why is it important to establish good credit while you are young?

Correct Answer: Makes it easier to obtain the credit you need when you become an independent adult; it’s important to have a credit history so that you can qualify for a job, car loan, apartment rental, utility service, and cell phone service, etc.

Challenge Question 6
26432 – Consumer Rights

How many Senators serve in the U.S. Senate?

Correct Answer: 100

Challenge Question 7
14441 – Environment

The scientific theory that variations in trace components of the atmosphere, primarily carbon dioxide, can greatly influence the heat of the Earth’s surface is known as:

Correct Answer: The greenhouse effect
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**
14664 – Health and Safety

A common example of a fortified food is milk, because most dairy producers add a certain vitamin before sending it to the store. Which vitamin is added to milk that was not originally there, and is used to help our bodies absorb calcium?

Correct Answer: Vitamin D

**Challenge Question 9**
18355 – Personal Finance

Advancing at work, usually by taking on additional responsibility and sometimes accompanied by a pay raise, is called:

Correct Answer: A promotion; being promoted

**Challenge Question 10**
23066 – Technology

This is the most common type of connection used to reach a local area network, and its port looks like a phone jack. Identify this technology that connects your computer to another computer, a network, or the Internet:

Correct Answer: Ethernet; ethernet jack

**Challenge Question 11**
26392 – Consumer Rights

Automatic renewals for magazine subscriptions or online movie sites that offer a free trial but start charging immediately afterwards, unless the consumer opts out, are examples of companies that use what type of billing system?

Correct Answer: Negative option billing
Challenge Question 12
15566 – Personal Finance

A stop payment order is a request to a bank not to process what?

Correct Answer: A specific check; a check you wrote; a personal check

Challenge Question 13
19783 – Technology

When you are shopping for computer software or hardware, it is a good idea to first find out what your system’s specifications are. Name two of your system’s specifications that you will need to know:

Correct Answer: Operating system; processor speed; memory/RAM; graphics card; hard disk space; input/output ports

Challenge Question 14
20668 – Environment

What term describes the variety of life found on planet Earth?

Correct Answer: Biodiversity

Challenge Question 15
17965 – Consumer Rights

What is called when two or more companies combine into a single entity?

Correct Answer: Merger
(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!