

Practice Questions: Difficult Round 4

**State Varsity LifeSmarts Competition 2017
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 challenge round, there will be 20 challenge questions.

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

19379 – Personal Finance

You cause a car accident and your car sustains a lot of damage. Which type of insurance will cover it?

Correct Answer: Collision

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

13080 – Personal Finance

If you are in a car accident with another vehicle, name two pieces of information you should get from the other driver:

Correct Answer: Name; insurance company; policy number; driver's license number; name of the owner of the vehicle; license plate number

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

13197 – Personal Finance

You need to file a claim after the accident. Name one of the two things your insurance company will require you to submit:

Correct Answer: "Proof of claim" form; police report (if one was filed)

Team-Plus Questions #2

For the second player on each team

28174 – Technology

The damage includes a cracked screen, broken circuit boards, battery damage and a dinged-up hard drive. What likely happened to your laptop to cause this damage?

Correct Answer: You dropped it

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

28175 – Technology

Your computer still runs after you drop it. What's the first thing you should do to safeguard your data?

Correct Answer: Back it up; backup the data

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

28176 – Technology

After dropping your laptop, you hear a loud clicking or spinning sound. What piece of hardware has most likely been damaged?

Correct Answer: The hard drive

Team-Plus Questions #3

For the third player on each team

15391 – Consumer Rights

When shopping online, what is the safest method to pay for a purchase?

Correct Answer: Paying by credit card

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

15228 – Consumer Rights

Why is it a good idea to make online purchases with a credit card?

Correct Answer: If you have a problem, you can dispute a charge made on your credit card; chargeback protection

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

18641 – Consumer Rights

When trying to solve a credit card billing error, why is it important to send only a copy of the original receipt?

Correct Answer: It may take more than one letter to resolve the dispute; mail can get lost; you want to keep the original

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

08773 – Environment

The top layer of the earth's surface, composed primarily of rock, minerals and decomposed matter from dead plants and animals is called:

Correct Answer: Soil

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

16041 – Environment

This 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. What is it called?

Correct Answer: Mulching

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

09941 – Environment

Adding crushed limestone to soil can help lessen the impact of what environmental problem?

Correct Answer: Acid rain

(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 who wins the toss-up challenge question will select a category. They have 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

11415 – Technology

The service that translates spoken dialogue into written words on a television screen is called what?

Correct Answer: Closed captioning

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

- **Look in the Fine Print (questions are about contracts)**
- **Step Up to the Plate (questions are about the MyPlate program)**
- **Power Down (questions are about energy)**

(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.

Judges, are we ready?

Timekeeper, are you ready?

Team, are you ready?

Then start the clock!

(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: Consumer Rights “Look in the Fine Print”

Team: _____

Instructions to read aloud: **For this Lightning Round, I will ask ten questions about contracts and contract law.**

Question	Correct Answer	Answer Given	Points*
1	This general term refers to any method to resolve disputes outside the courtroom:	ADR; alternative dispute resolution	
2	A spoken or written agreement intended to be enforceable by law:	Contract	
3	This Latin term means, “Let the buyer beware:”	Caveat emptor	
4	This independent person resolves disputes more economically and more quickly than going to court:	Arbitrator; Mediator	
5	This government license confers an exclusive right to make, use, or sell an invention for a set time:	Patent	
6	The act of expelling a tenant from property:	Eviction	
7	This service agreement is offered to consumers in addition to the standard warranty they receive for an item:	Extended Warranty; service contract; maintenance agreement	
8	Events caused solely by nature and natural causes, and often excluded in insurance contracts, are commonly called:	Acts of God; Acts of Nature	
9	This type of law is designed to prevent businesses from engaging in price setting:	Anti-trust law	
10	The failure by a reasonable person to use sufficient care to prevent harm to others is:	Negligence	

Point Total: _____

Lightning Round: Health and Safety

“Step Up to the Plate”

Team: _____

Instructions to read aloud: **For this Lightning Round, I will ask ten questions about food choices, provided by the website www.MyPlate.gov.**

Question	Correct Answer	Answer Given	Points*
1	MyPlate.gov, the web home of MyPlate information, is operated by this federal agency:	USDA; US Department of Agriculture	
2	Finish this advice... “Choose foods with less saturated fat, sodium and:”	Sugar; added sugar	
3	How many food groups are represented by MyPlate?	Five	
4	Name all of the food groups represented by MyPlate:	Fruits, Vegetables, Grains, Protein, Dairy	
5	To keep your blood pressure in check, watch your intake of:	Sodium; salt	
6	Finish this advice: “Make half your grains....”	Whole grains	
7	Finish this advice... “Make half your plate...”	Fruits and vegetables	
8	Beans, peas and eggs are a part of which food group?	Protein	
9	Name one seafood rich in omega-3 fatty acids:	Salmon, trout, sardines, anchovies, herring, oysters, mackerel	
10	Which of these is not part of the dairy group? Your choices are: cream cheese, yogurt, and whole milk:	Cream cheese	

Point Total _____

Lightning Round: Environment “Power Down”

Team: _____

Instructions to read aloud: **For this Lightning Round, I will ask ten questions about energy and power conservation.**

Question	Correct Answer	Answer Given	Points*
1	In energy use, what unit of measurement is equal to the power demand of 1,000 watts for 60 minutes?	KWH; kilowatt-hour	
2	Compared to products made from new materials, do products made from recycled materials require more or less energy?	Less energy	
3	The energy source of the water cycle is:	The Sun	
4	When discussing light bulbs, what does the acronym CFL stand for?	Compact fluorescent light (bulb)	
5	The demand on an energy producing system is called the:	Load	
6	This temperature-sensitive switch can be used to control your thermostat or air conditioning:	Thermostat	
7	The acronym D O E stands for which federal agency?	Department of Energy	
8	Propane is used instead of natural gas in many rural areas. Why is propane often used instead of natural gas?	Portability; it's easier to move	
9	When discussing electric utility companies, what is a service area?	A geographic area served by a utility company	
10	Why are coal, petroleum, and natural gas collectively referred to as “fossil fuels”?	They were formed from the remains of buried plants and animals from millions of years ago	

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 60 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:** _____

Through the Water Treatment Process

Before arriving in your tap, water must go through a treatment process to ensure its safety for human consumption. Use the word bank provided to complete the flowchart below:

**Coagulants
Coagulation**

1. _____
is brought to the
treatment center.

**Disinfectants
Distribution**

2. _____ such as aluminum
sulfate are added to the water,
causing the heavier particles to
stick together in a process called
3. _____

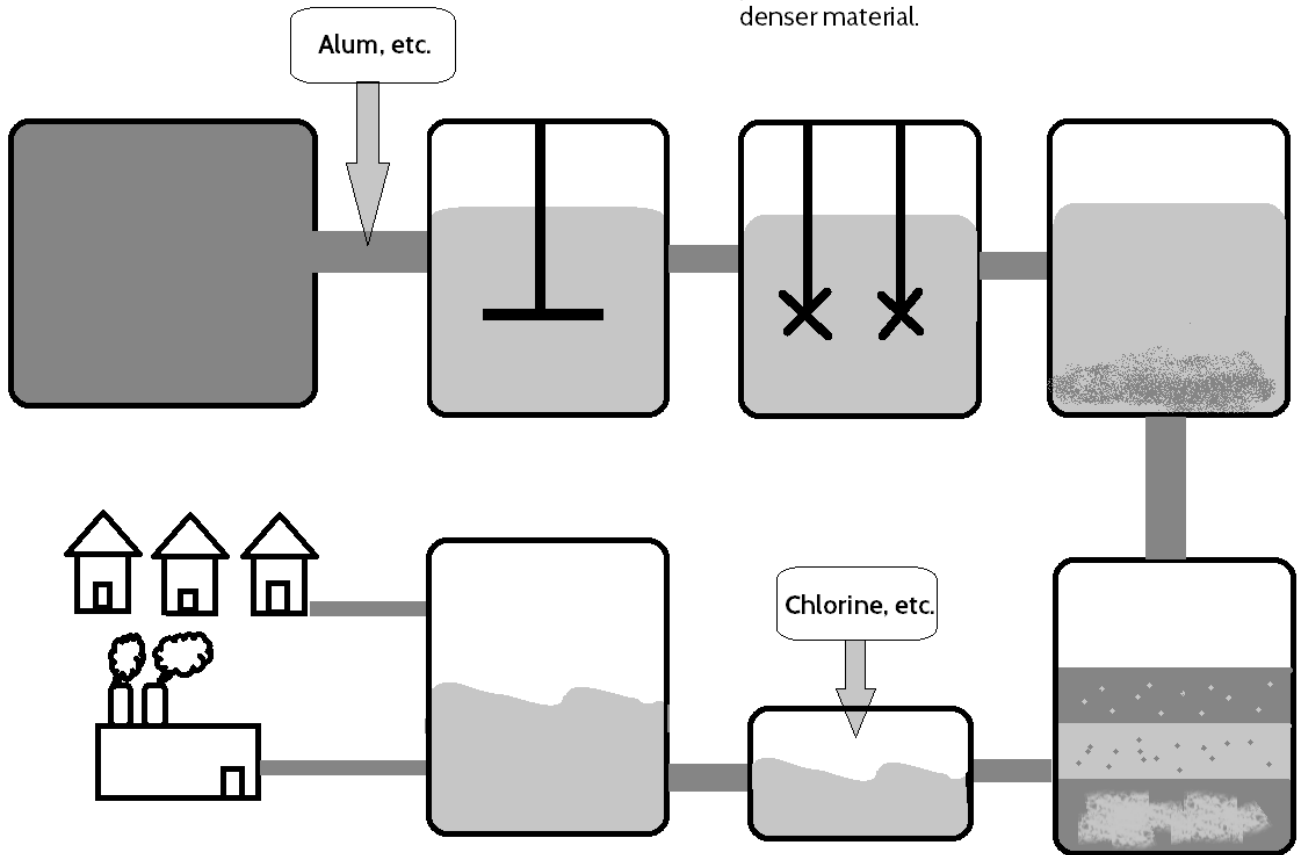
**Filtration
Flocculation**

**Fluoride
Sand**

During 4. _____,
The water is gently
stirred with paddles to
have the heavier
particles combine into
denser material.

**Sedimentation
Untreated water**

Next, the water flows
into basins where the
heaviest particles sink
to the bottom, in a process
called 5. _____



The finished water is kept in storage tanks until
it is delivered to homes and businesses in a
process called 10. _____.

8. _____ such as
chlorine and are added
to protect the water
against bacteria. In most
places, 9. _____ is also
added to support good
dental health.

During the 6. _____
process, the water
travels through layers of
7. _____ and gravel to
remove any micro-
scopic particles.

SCORING: Up to 60 points available

Award six points for each correct answer (60 points max)

ANSWER KEY

Through the Water Treatment Process

Before arriving in your tap, water must go through a treatment process to ensure its safety for human consumption. Use the word bank provided to complete the flowchart below:

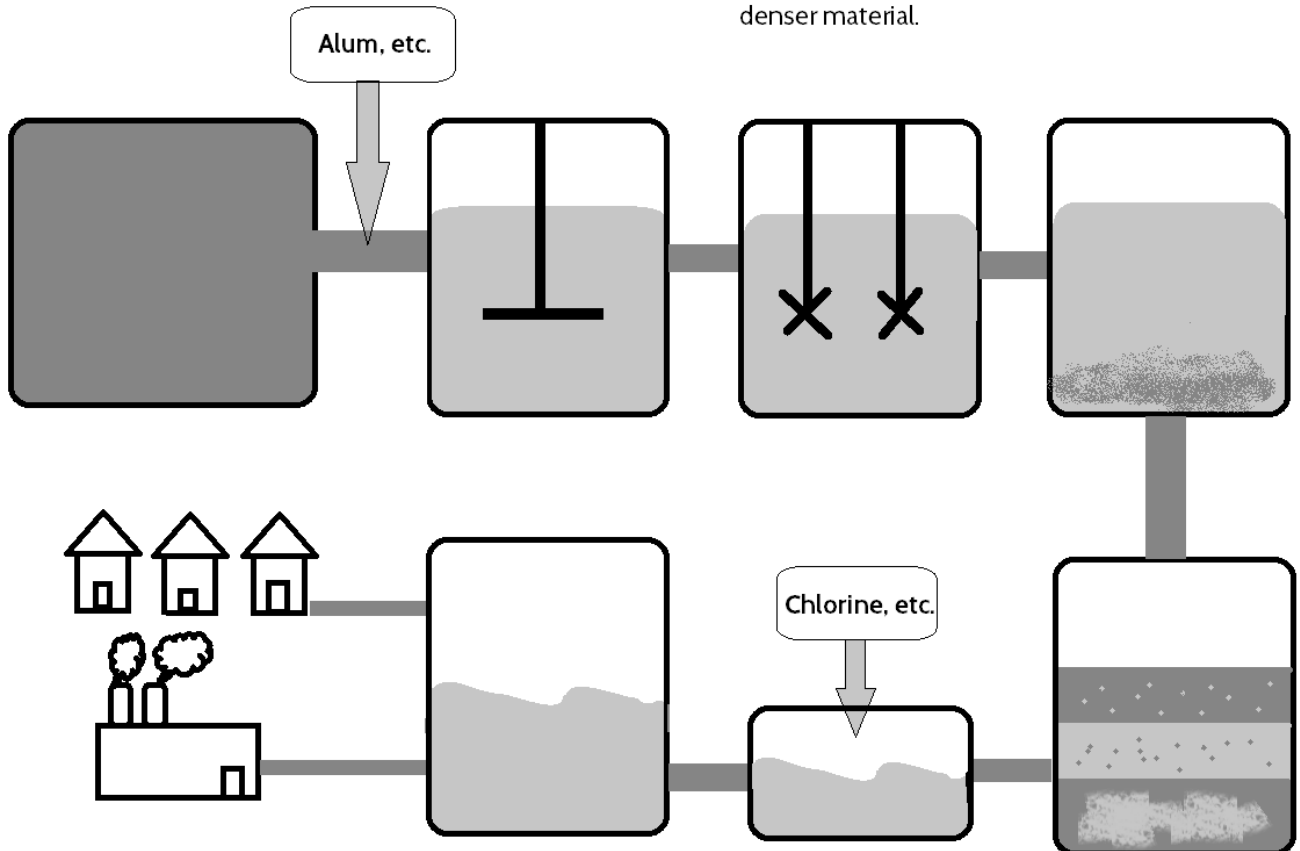
- | | | | | |
|------------------------|--------------------------|-------------------------|---------------------|----------------------------|
| Coagulants (2) | Disinfectants (8) | Filtration (6) | Fluoride (9) | Sedimentation (5) |
| Coagulation (3) | Distribution (10) | Flocculation (4) | Sand (7) | Untreated water (1) |

1. Untreated water is brought to the treatment center.

2. Coagulants such as aluminum sulfate are added to the water, causing the heavier particles to stick together in a process called 3. coagulation.

During 4. flocculation, the water is gently stirred with paddles to have the heavier particles combine into denser material.

Next, the water flows into basins where the heaviest particles sink to the bottom, in a process called 5. sedimentation.



The finished water is kept in storage tanks until it is delivered to homes and businesses in a process called 10. distribution.

8. Disinfectants such as chlorine and are added to protect the water against bacteria. In most places, 9. fluoride is also added to support good dental health.

During the 6. filtration process, the water travels through layers of 7. sand and gravel to remove any microscopic particles.

SCORING: Up to 60 points available

Award six points for each correct answer (60 points 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

21209 – Personal Finance

Why is the credit score you obtain from the Internet different than the one your lenders may receive?

Correct Answer: There are many credit scoring models available; different lenders use different credit scoring models depending on their industry and type of lending

Challenge Question 2

21132 – Consumer Rights

Created by President Roosevelt in 1934, this independent agency of the federal government is charged with investigating and remedying unfair labor practices. Identify this board.

Correct Answer: NLRB; National Labor Relations Board

Challenge Question 3

20164 – Health and Safety

You are spending the summer working in your uncle's auto mechanic shop, and he advises to you avoid using gas-powered engines while working in enclosed spaces. Following his advice will reduce your chances of inhaling lethal amounts of what substance?

Correct Answer: Carbon monoxide

Challenge Question 4

20678 – Environment

Name two benefits of allowing forest fires to burn.

Correct Answer: Creates more open space for animals; reduces the amount of fuel for future forest fires; allows new plants to grow; reduces plants' competition for sunlight; keeps forests healthy; encourage new growth in the forest; allow new plants to germinate

Challenge Question 5

20449 – Health and Safety

Known by the acronym BMI, what does the body mass index measure?

Correct Answer: BMI measures the amount of body fat; it is used to screen for weight categories that may lead to health problems

Challenge Question 6

20919 – Technology

According to the FTC, name two types of information that should not be shared through social networking sites.

Correct Answer: Full name; Social Security number; street address; phone number; bank or credit card numbers

Challenge Question 7

10053 – Environment

In highly-polluted areas of the country, federal law requires that reformulated gasoline be sold and used. What is the federal law that requires this?

Correct Answer: The Clean Air Act

Challenge Question 8

21102 – Consumer Rights

You think you've been scammed in an online auction. Name two places you should report this to.

Correct Answer: NCL's Fraud Center; fraud.org; the Better Business Bureau; the auction site; your credit card company; state or local consumer authority; law enforcement; company used for payment; state attorney general; FTC (Consumer Sentinel); IC3

Challenge Question 9

28286 – Health and Safety

Public health officials have declared the epidemic caused by these the worst drug crisis in American history, causing more deaths than gun homicides and car accidents in 2016. Identify this class of drug that includes the illegal drug heroin and prescription pain relievers such as oxycodone, hydrocodone, and morphine:

Correct Answer: Opioids

Challenge Question 10

28491 – Personal Finance

The amount of money withheld from your paycheck for income tax depends on several factors. Name one of them:

Correct Answer: How much you earn; how many allowances you claim (such as dependents); your marital status

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

20654 – Environment

In biology, what is an omnivore?

Correct Answer: An animal that eats both plants and animals

Challenge Question 12

12594 – Consumer Rights

Identify the federal act that provides comprehensive civil rights protections to individuals with disabilities in the areas of employment, state and local government services, public accommodations, transportation, and telecommunications.

Correct Answer: ADA; the Americans with Disabilities Act

Challenge Question 13

21297 – Personal Finance

When investing, what is the best way to reduce your risks?

Correct Answer: Diversify your portfolio

Challenge Question 14

20240 – Health and Safety

Listen to the following statements: “Do not use...”, “stop use and ask a doctor if...”, “when using this product...”. Where on the Drug Facts Label would you find these statements?

Correct Answer: Warnings section

Challenge Question 15

31461 – Technology

The National Security Agency is on a mission to hire another 3,500 of these people in the 2017, to help defend against the increasing number of cyber attacks on this country. What term, based upon the headwear of old Western film heroes, is used to describe hackers that use their knowledge to help ensure the security of an information system, rather than for malicious purposes?

Correct Answer: White hat hackers

Challenge Question 16

20463 – Health and Safety

Why should you not clean your refrigerator with chlorine bleach?

Correct Answer: The bleach could damage seals or gaskets on the refrigerator; the bleach could contaminate the food

Challenge Question 17

20703 – Environment

Name two reasons why you should minimize the amount of food you throw away in the trash.

Correct Answer: It wastes the money you spent on it; rotten food is a significant source of methane; food waste can be better used as compost; food waste attracts insects and rodents

Challenge Question 18

21165 – Personal Finance

Products that have lasting value such as furniture, appliances, and cars are considered what type of goods?

Correct Answer: Durable goods; hard goods

Challenge Question 19

20402 – Health and Safety

Name two signs that a person has gone into shock.

Correct Answer: Victim's skin is cool and clammy; victim's skin is pale or gray; pulse is weak and rapid; nausea; eyes lackluster; eyes may be dilated

Challenge Question 20

01431 – Consumer Rights

A statement or symbol identifying a group, organization or business is called a what?

Correct Answer: A logo

Great Competition! Let's check the scores.

(Read each team's score.)

The scores show that _____ is the winning team. Congratulations!