

LifeSmarts Practice Round: Moderate Round 2

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

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

18297– Consumer Rights

What term describes a company's guarantee to fix or replace a defective product?

Correct Answer: Warranty

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

18502 – Consumer Rights

The warranty that came with your TV covers the cost of labor for repairs but not for parts. This is what type of warranty?

Correct Answer: Limited warranty

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

For five more points,

13809 – Consumer Rights

What promise is a business making with a warranty of merchantability?

Correct Answer: That the product will function as it is supposed to

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

13052 – Personal Finance

The federal government uses what nine-digit number to track your earnings over your lifetime?

Correct Answer: Social Security Number

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

02109 – Personal Finance

Name one reason why a person would need to get a new Social Security card.

Correct Answer: The old card is lost; the old card is stolen; the person changes his or her name; the person is a victim of identity theft

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

For five more points,

13303 – Personal Finance

How much does it cost to get a replacement Social Security card?

Correct Answer: Nothing; it is free

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

11207 – Health and Safety

There are more than 1,200 of these in the United States every year. Identify this violent windstorm that is more prevalent in this country than in the rest of the world.

Correct Answer: Tornado

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

11508 – Health and Safety

What is the difference between a tornado watch and a tornado warning?

Correct Answer: A tornado watch is issued when tornadoes are possible in the next few hours; a tornado warning is issued when a tornado has been spotted

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

17191 – Health and Safety

If you are in a mobile home when a tornado warning is issued, name one thing you should do:

Correct Answer: Seek shelter; go to a designated shelter; go to a community laundry room or similar area; go to a concrete shelter; leave the mobile home and lie face down on low ground away from the mobile home, trees or cars

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

15220 – Technology

When discussing computers, what is the difference between hardware and software?

Correct Answer: Hardware is the physical components of a computer; software is the digital (non-physical) components of a computer

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

19776 – Technology

Most hardware can be classified as either an input device or an output device. Explain why a microphone is considered an input device, but a pair of speakers is an output device.

Correct Answer: Input devices allow the user to input data into a computer (through the microphone); output devices produce physical output from the computer (through the speakers)

If Add-on #1 is answered correctly, ask

Add-on #2

For five more points,

15017 – Technology

What are the two most common input devices used with a desktop computer?

Correct Answer: Keyboard; mouse

(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. 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

08457 – Technology

Special software that allows you to navigate the Internet and view a Web site is called a:

Correct Answer: Browser

(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

09202 – Technology

What symbol is placed on the status bar to indicate an Internet browser is secure?

Correct Answer: A lock

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

- **Fixer-Upper (questions are about housing)**
- **Go-Getter (questions are about employment)**
- **Sput-Spatter (questions are about pollution)**
- **Pill-Popper (questions are about prescription medications)**

(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.)

(Once all teams have picked a 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: Consumer Rights "Fixer-Upper"

Team: _____

Question	Correct Answer	Answer Given	Points*
A long-term home loan is a:	Mortgage		
The legal document by which a property is transferred from one owner to another is:	The deed		
Taxes paid annually on your home are:	Property taxes		
This term describes a rental apartment that does not include furniture:	Unfurnished		
A homeowner who uses a broker to sell the home will often have to make this payment to the broker:	Commission		
Your house is worth \$250,000 and you have a mortgage for \$200,000. How much equity do you have in the home?	\$50,000		
Who should a renter contact before painting the walls in the apartment?	The landlord		
Government-guaranteed financing for housing loans is available through two federal agencies. Name one:	FHA (Federal Housing Authority); VA (Veterans' Affairs)		
What is a foreclosure?	The legal process where a property is seized to pay off a mortgage		
What is rent gouging?	When a landlord accepts extra money to give someone a lease; when a landlord implies that unless a tenant pays them extra money, they will not be able to get a lease		

Point Total:_____

Lightning Round: Personal Finance "Go-Getter"

Team: _____

Question	Correct Answer	Answer Given	Points*
To apply for a job you fill out this form:	An application		
A meeting with a potential employer to discuss a job opening and your skills is:	An interview		
This insurance pays medical bills for people who get hurt on the job:	Worker's compensation		
When members of a union refuse to work until a labor agreement is reached, they are said to be:	On strike		
Compensation such as vacation time and health insurance are known as:	Benefits		
You could contact this federal agency with questions about overtime:	DOL; Department of Labor		
A paid or unpaid short-term job offered to a student who is interested in entering a particular field is called:	An internship		
What is the purpose of the federal agency known as O S H A?	To protect workers from hazards on the job		
What is the Youth Minimum Wage?	\$4.25 per hour		
Besides earning money, name two benefits teens earn by having a job.	Responsibility, transition from youth to adulthood, learn job skills, networking, learn about various jobs, pursue possible career interests, spend their time productively (may not get into trouble)		

Point Total: _____

Lightning Round: Environment “Sput-Sputterer”

Team: _____

Question	Correct Answer	Answer Given	Points*
The average American adult consumes 3,000 gallons per day of this commodity that we don't buy or even see:	Air		
Which age group is most susceptible to air pollution?	Children		
Why are children generally more susceptible?	Lungs developing, more likely to play outside, more rapid breathing		
Air pollution is measured at which two levels of government?	State and federal		
What does the acronym AQI stand for?	Air Quality Index		
The AQI monitors five pollutants. Name one:	Ground-level ozone; particle pollution (particulate matter); carbon monoxide; sulfur dioxide; nitrogen dioxide		
Rank these AQI colors in order from best to worst air quality: Red, Yellow, Green	Green, Yellow, Red		
In addition to colors, the AQI uses two other ways to describe air quality - name one:	Words, numbers		
During summer months in the US, will the amount of ground-level ozone in the atmosphere be higher or lower?	Higher		
In the northern US, the levels of carbon monoxide in our air will typically be highest during which season:	Winter		

Point Total:_____

Lightning Round: Health and Safety “Pill-Popper”

Team: _____

Question	Correct Answer Points*	Answer Given	
In order to get most behind-the-counter drugs, you must have this:	A prescription		
Even if you have taken the medication before, you should always read this each time you take the medicine:	The label		
Which federal agency decides whether a drug can be sold over the counter?	FDA; Food & Drug Administration		
The drug component of a medicine is the:	Active ingredient		
The letters A P A P on your medication bottle means what specific drug is in your prescription?	Acetaminophen		
The advertising name of a prescription drug is called:	The brand name		
What is the two-letter abbreviation for a prescription?	Rx		
Name one reason you should avoid “foreign versions” of prescriptions, even if they are cheaper:	Often of unknown quality; may be harmful to patients; not regulated by FDA		
What is the purpose of safety caps on medicine bottles?	To prevent accidental poisoning (stop children getting into the medicine)		
Name one advantage of using an online pharmacy over a local drugstore.	More availability; easier to compare prices; variety of products; able to order products from home; could be cheaper		

Point Total: _____

(End of Lightning Round 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

22208 – Consumer Rights

Though they may have unique names in each state, there is one of these court systems in all fifty states. What is the name of the informal court where individuals can file suit without a lawyer, up to a limited amount of money?

Correct Answer: Small claims court
(ALSO ACCEPT: The name of your state's corresponding court)

Challenge Question 2

18863 – Health and Safety

Triclosan (try-KLO-san) can be found in products like toys, cosmetics, and soap. What is the purpose of triclosan?

Correct Answer: Anti-bacterial agent; an ingredient added to reduce or prevent bacterial contamination

Challenge Question 3

04310 – Personal Finance

When speaking about Social Security payroll taxes, what does the acronym F I C A stand for?

Correct Answer: Federal Insurance Contributions Act

Challenge Question 4

09981 – Environment

When shopping for an energy-efficient appliance, you should look at the appliance's Energy Guide label. Name one of the three pieces of information it provides consumers.

Correct Answer: How much energy the appliance uses; energy use of comparable appliances; the approximate annual operating cost of the appliance

Challenge Question 5

2013 – Health and Safety

According to the U.S. Fire Administration, an estimated 3,800 university housing fires occur each year in the United States. More than 80 percent of these fires are caused by what activity?

Correct Answer: Cooking

Challenge Question 6

00536 – Personal Finance

Corporate bonds with little or no investment rating are commonly called what?

Correct Answer: Junk bonds

Challenge Question 7

16242 – Technology

Disks used with this system are read by a laser with a narrower wavelength than traditional DVD players; that's why the beam is blue-violet instead of red. What is this disk format called?

Correct Answer: Blu-ray; high-definition DVD

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 eight questions remaining. Good luck teams!

Let's continue.

Challenge Question 8

15684 – Health and Safety

The CDC recommends that both boys and girls should be vaccinated against this infection around age twelve. Identify this disease, the most common sexually transmitted infection in the United States.

Correct Answer: HPV; human papillomavirus; genital warts

Challenge Question 9

11298 – Technology

You're typing a paper on your computer. What happens to the text you've typed when you hit the backspace button?

Correct Answer: It is deleted; it is erased

Challenge Question 10

21291 – Personal Finance

If you file a claim on your insurance policy, you will likely meet with a claims adjuster. What does a claims adjuster do?

Correct Answer: Verifies claims; determines how much the insurance company will pay

Challenge Question 11

20060 – Environment

Examples include kudzu in the Southeast, Asian carp in the Great Lakes, and the Emerald Ash Borer found in every state between Connecticut and Kansas. Alien species that negatively impact their new environment are called what?

Correct Answer: Invasive species

Challenge Question 12

19690 – Technology

Why is there a small nub on the “5” key on most phone keypads?

Correct Answer: So people with vision loss can find the center of the keypad; to help those with vision problems make phone calls

Challenge Question 13

21381 – Personal Finance

Child labor is a problem in Uzbekistan, a country in Central Asia, because the president closes all the schools during harvest season. Every student and teacher across the country is then forced to pick this crop by hand, which is then sold by the government on the global fiber market:

Correct Answer: Cotton

Challenge Question 14

10973 – Consumer Rights

What is the proper way to dispose of an old worn flag that is no longer fit for use?

Correct Answer: The flag should be destroyed by burning it (in a dignified manner)

Challenge Question 15

18780 – Health and Safety

Your friend has been hit in the head with a baseball and you are concerned the friend has a concussion. What should you do?

Correct Answer: Get the victim to a doctor immediately; keep the person alert; do not let the person go to sleep