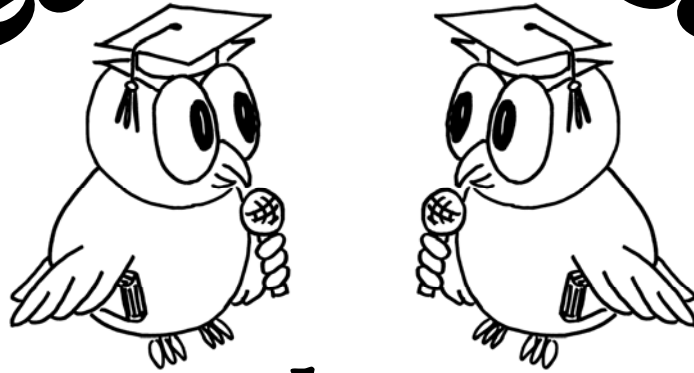


Head to Head



Let's Go!

Real World

Practice Test

- 1 If a chef decorates food, the decoration is called a:
 - A. Sauté
 - B. Garnish
 - C. Braise
 - D. Baste

- 2 Which of the following has the highest potential for growth over a 15 to 20 year time span?
 - A. Savings bonds
 - B. Stocks
 - C. Savings accounts
 - D. Checking accounts

- 3 Which of the following helps prevent unnecessary wear to your laundry?
 - A. Using bleach
 - B. Adding a fabric softener
 - C. Using expensive detergent
 - D. Sorting by fabric type and degree of soiling

- 4 If you want to make extra money with a yard care service, which of the following is a good sign that your business will succeed?
 - A. Most people in your neighborhood don't have time to take care of their lawn
 - B. Most people in your neighborhood hire gardeners
 - C. Lots of other kids in your neighborhood offer yard care services, too
 - D. All of the above

- 5 What information should you never give out when you're online?
 - A. Your favorite books and movies
 - B. Information about your pets
 - C. The name of the school you attend
 - D. Your favorite radio station and songs

- 6 What war has been referred to as "The War to End All Wars"?
 - A. The Vietnam War
 - B. The Civil War
 - C. The War in Iraq
 - D. World War I

- 7 If you must use the restroom during a meal, you should:
- A. Say, "Excuse me, I'll be right back."
 - B. Sit at the table until the meal is finished
 - C. Just get up and leave the table
 - D. Announce to everyone, "I have to go to the bathroom."
- 8 What is a "haiku"?
- A. A Japanese appetizer
 - B. A kind of Japanese poetry
 - C. A style of Japanese architecture
 - D. A Japanese dress
- 9 The first step in managing your money is to:
- A. Hire a financial planner
 - B. Put all your money in the stock market
 - C. Make out a budget of your income and expenses
 - D. Subscribe to many financial magazines and websites
- 10 If you get burned by a hot pan, what should you do?
- A. Nothing - just expose the burn to air
 - B. Put butter on the burn
 - C. Put ice on the burn
 - D. Run cool water on the burn
- 11 Which of the following is NOT a method of food preservation?
- A. Freeze-drying
 - B. Dehydrating
 - C. Marinating
 - D. Canning
- 12 When you're working at any kind of job, you should:
- A. Only work hard when the boss is around
 - B. Always work hard and give your best effort
 - C. Do the minimum amount of work so you don't make others look bad
 - D. Only work hard when you're in a good mood

- 13 Where should you put your napkin at the dinner table?
- A. On your lap
 - B. Tucked into your shirt
 - C. On the table
 - D. On the floor next to you
- 14 If you have caused an accident, what type of insurance would cover damage to your own car?
- A. Liability
 - B. Term
 - C. Collision
 - D. Comprehensive
- 15 What does SPF stand for?
- A. Sun Protection Factor
 - B. Sun Performance Factor
 - C. Safety Protection Factor
 - D. Standard Performance Factor
- 16 Which of the following has the most calories per gram?
- A. Carbohydrates
 - B. Fat
 - C. Protein
 - D. Water
- 17 What is the capital of the world?
- A. New York City
 - B. London
 - C. Paris
 - D. There is not a capital of the world
- 18 The goal for most people should be to save and/or invest at least _____% of their income?
- A. 60
 - B. 40
 - C. 25
 - D. 10

- 19 A mortgage loan where the interest rate is adjusted based on an index is a(n):
- A. ARM
 - B. APR
 - C. ATM
 - D. AIG
- 20 Where is the safest place to be in a lightning storm?
- A. In a car
 - B. In a building
 - C. In a field
 - D. In a pool
- 21 In what geometric shape would you find an arc?
- A. Circle
 - B. Triangle
 - C. Polygon
 - D. Trapezoid
- 22 Retirement income paid by a company is
- A. Profits
 - B. Social Security
 - C. 401K
 - D. Pension
- 23 When you call someone and leave a message on their answering machine, you should:
- A. Just say the reason for your call
 - B. Leave your first name only
 - C. Leave your full name and phone number
 - D. Just say, "Call me."
- 24 If you want more protein in your diet, what should you eat?
- A. Vegetables
 - B. Fruit
 - C. Meat
 - D. Bread

- 25 How many teaspoons are in a tablespoon?
- A. The recipe should tell you
 - B. Three
 - C. Five
 - D. Two and one half
- 26 If you're thinking about trying to make some extra money, the very first thing you should do is:
- A. Ask your parent or guardian for permission
 - B. Ask everyone you know if they have work you can do
 - C. Just start working and ask for money when you're through
 - D. Start picking out things you want to buy with your money
- 27 The Dow Jones Industrial Average is a:
- A. Stock market
 - B. Stock index
 - C. Stock option
 - D. Stock pick
- 28 What does "congruent" mean?
- A. Differing
 - B. Less than
 - C. More than
 - D. Agreeing
- 29 The batteries in smoke alarms should be tested every:
- A. Six months
 - B. Week
 - C. Month
 - D. Year
- 30 If you don't like the food that is being served at a friend's house, you should:
- A. Feed it to the dog
 - B. Say, "I don't like that."
 - C. Hide it under your napkin
 - D. Eat what you can

- 31 Which of the following instruments is NOT typically associated with spending?
- A. Cash
 - B. Certificate of deposit
 - C. Credit card
 - D. Debit card
- 32 Is it good manners to read the newspaper at the table?
- A. No, it is never polite
 - B. Yes, if you're willing to share sections of the paper with others
 - C. Yes, as long as you keep it neatly folded
 - D. Yes, if the others have something to read, too
- 33 Which of the following is NOT an aerobic exercise?
- A. Running
 - B. Bicycling
 - C. Power lifting
 - D. Swimming
- 34 When grocery shopping, which item should you shop for first?
- A. Milk
 - B. Yogurt
 - C. Meat
 - D. Cereal
- 35 "The degree of uncertainty of the return on an asset" is the definition of:
- A. Dividend
 - B. Interest
 - C. Risk
 - D. Expense
- 36 How many senators make up the United States Senate?
- A. 100
 - B. 150
 - C. 102
 - D. 50

- 37 What is another term for your computer's CPU?
- A. Microchip
 - B. Microprocessor
 - C. Mainframe
 - D. Motherboard
- 38 When creating a budget, you should NOT consider:
- A. Wants vs. needs
 - B. Bills you only have to pay once or twice a year
 - C. How much money you earn
 - D. How much money you intend to win in the lottery
- 39 If you begin to get a sunburn in 15 minutes, what minimum SPF should you use if you're going to be outside for three hours?
- A. SPF 15
 - B. SPF 30
 - C. SPF 10
 - D. SPF 45
- 40 If a recipe calls for you to "blanch" vegetables, what will you do?
- A. Dice them finely
 - B. Immerse them in boiling water for a short time
 - C. Wash and peel them
 - D. Cook them in butter
- 41 If you have money set aside to take care of unexpected expenses, in which of the following forms would it be easiest for you to get the cash fast?
- A. Savings Bonds
 - B. Stocks
 - C. Savings account
 - D. Certificate of deposit
- 42 If you go on a low-carb diet, what should you avoid?
- A. Cheese
 - B. Eggs
 - C. Butter
 - D. Potatoes

- 43 How should you thaw frozen meat?
- A. On the counter
 - B. In the refrigerator
 - C. In a warm oven
 - D. In the sink in water
- 44 If you have a savings account at a bank, which of the following statements is true regarding the interest you would earn on this account?
- A. Sales tax may be charged on the interest you earn
 - B. You cannot earn interest until you are 18 years of age or older
 - C. Interest earned on a savings account may not be taxed
 - D. Income tax may be charged on the interest if your income is high enough
- 45 What is borscht?
- A. A meat pie
 - B. A dessert
 - C. A beet soup
 - D. An herb
- 46 At what temperature should you keep your refrigerator?
- A. 35-40 degrees Fahrenheit
 - B. 50-55 degrees Fahrenheit
 - C. 25-30 degrees Fahrenheit
 - D. 10-15 degrees Fahrenheit
- 47 When you meet someone new, you should:
- A. Look them in the eye
 - B. Offer a handshake
 - C. Say, "Who are you?"
 - D. Both A and B
- 48 Any possession that has value in an exchange is a(n):
- A. Asset
 - B. Liability
 - C. Equity
 - D. Revenue

- 49 Before starting a load of laundry, you should:
- A. Empty pockets
 - B. Read the care labels
 - C. Create a load that will not overload the washing machine
 - D. All of the above
- 50 What part of a plant “germinates”?
- A. Seeds
 - B. Roots
 - C. Leaves
 - D. Stems

Congratulations!

Thanks for sharpening your
Real World skills.

Good luck in competition!

Real World Answer Key

Practice

	A	B	C	D		A	B	C	D
1		X			26	X			
2		X			27		X		
3				X	28				X
4	X				29			X	
5			X		30				X
6				X	31		X		
7	X				32	X			
8		X			33			X	
9			X		34				X
10				X	35			X	
11			X		36	X			
12		X			37		X		
13	X				38				X
14			X		39	X			
15	X				40		X		
16		X			41			X	
17				X	42				X
18				X	43		X		
19	X				44				X
20		X			45			X	
21	X				46	X			
22				X	47				X
23			X		48	X			
24			X		49				X
25		X			50	X			

Head to Head Answer Sheet

Event _____ Name _____

School _____

	A	B	C	D		A	B	C	D
1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	26	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	27	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	28	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	29	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	30	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	31	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	32	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	33	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	34	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	35	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	36	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	37	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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14	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	39	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	40	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
16	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	41	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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18	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	43	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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23	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	48	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
24	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	49	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
25	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	50	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Score (number correct): _____