

SAMPLE ANSWERS TO CONTEST QUESTIONS AND SCORING (Total possible points: 100)

Topic 1: Psychology (Total possible points=15)

1. Cognitive dissonance occurs when what you **believe** conflicts with what you **do**, or *want to do*. When a person is aware of this, it causes feelings of internal conflict, anxiety, guilt, and shame.

Comments: The key to getting this answer correct is to recognize that the conflict is between *belief* and *behavior*.

Scoring: 1 point if answer is essentially correct.

2. According to the article, when confronted with cognitive dissonance, people seek to relieve their feelings by:
 - a. Hiding their actions or beliefs
 - b. Rationalize their behavior
 - c. Denying facts that contradict their beliefs
 - d. Avoiding conversations and thoughts about the situation
 - e. Avoid learning new information
 - f. Ignoring any advice that causes dissonance
 - g. In the best case, they may change their behavior.

Scoring: 1 point for mention of any of the above (up to 6)

3. Example: If you believe that lying is wrong and that a person should obey the law and be a good citizen, and yet you cheat on your taxes and do not pay what you owe, it can result in cognitive dissonance.

Comment: For full credit, the example given must illustrate a conflict between what you *believe* is correct and what you *actually do*.

Scoring: 1 points if example given by contestant is a valid example

4. The term *post hoc* means that we try to justify the behavior *after* we have done it.

Scoring: 1 point if definition is essentially correct

5. The advertising and marketing industries try to avoid cognitive dissonance by:
 - a. Helping people justify eating meat (providing rationalizations)
 - b. Dissociating meat from the source through attractive packaging and preparation
 - c. Giving the meat a different name from the animal

Comment: The article cites these specific examples of techniques specifically designed to minimize cognitive dissonance.

Scoring: 1 point for each technique mentioned (up to 3)

6. The term “cutification” means making depictions of animals “cute,” with big eyes and cartoon-like images, suggesting that meat comes from “happy” animals. This helps people justify eating meat by distancing themselves from the reality.

Scoring: 1 point if definition is correct, +1 point for mention of Japan/Korea

7. Hypocrisy is advocating behavior in *others* that we do not do *ourselves*, and yes, this can result in a form of cognitive dissonance.

Scoring: 1 point for “yes” answer, and +1 point for adequate explanation

Topic 2: Internet Safety (Total possible points: 25)

1. A URL is the Internet address of a web site or resource. It is seen in the address bar of a browser.

Comment: Many people included additional details, but that was not required.

Scoring: 1 point for correct location, and stating that this is the web address of the resource.

2. A phishing Email is a fraudulent Email that attempts to obtain confidential information under false pretenses (such as pretending to be from your bank)

Scoring: 1 point for an essentially correct definition

3. There are many clues to a fraudulent Email. These include:
 - a. Comes from someone you do not know (unsolicited)
 - b. Email address does not match the name or organization of the sender (often comes from *gmail*)
 - c. Subject conveys a sense of urgency or emotional appeal (all caps, exclamation marks, etc.)
 - d. Does not address you by name, or has an unusual salutation (e.g “My Dearest” or “Dear Friend” from a person who does not know you)
 - e. Grammatical errors or unusual phrasing
 - f. Spelling errors
 - g. Unprofessional formatting (all caps, unusual fonts, etc.)
 - h. Contains links that are unusual, duplicated, or link to unknown servers
 - i. Contains unsolicited attachments
 - j. Makes request for personal information
 - k. Contains warnings or threats of any kind
 - l. Content is “too good to be true” (e.g. you have won a lottery you never entered)

Comment: Many people cited “Request payment.” This is not correct. Many legitimate Emails will request payment. Email is a very common way of sending a bill for services.

Scoring: 1 point for mention of each of the above, or other valid clues, up to 10 points maximum

4. Never click a link in an Email that claims to be from a bank. Go directly to the bank web site or call the bank if the Email looks too important to be ignored. Do not click any links in these Emails and delete them immediately.

Comment: Even if you are relatively sure that the Email really *did* come from your bank, it is better not to click links in Emails. Go to the bank's web site.

Scoring: 1 point for saying "do not click"

5. Never open an attachment unless it is from a reliable source and you are *expecting* it or *know* what it is. Do not click links sent to you by friends or acquaintances unless they explain what it is and where it came from. Scammers can impersonate your friends! Any emotional appeal or an attempt to convey a sense of urgency is suspicious.

Scoring: 1 point for saying "do not open," +1 point for additional precautions, explanation, and discussion.

6. Public WiFi can be easily intercepted or impersonated by anyone in the vicinity or with access to the company's router. Never use public WiFi for any sensitive information, even if encrypted. Using your own VPN is OK if there is no other alternative, but it is better to use cellular data when possible.

Scoring: 1 point for saying that public WiFi can be intercepted, +1 point for mention of a VPN.

7. The Email shown has multiple characteristics of an obvious fraud:
- Email address domain does not match sender
 - Sense of urgency implied in subject ("Urgent!!")
 - Not addressed specifically to you (*undisclosed-recipients*)
 - Unusual salutation, your name not used (*Dear Esteemed Customer*)
 - Unprofessional formatting (*PayPal would do better than this*)
 - Spelling errors (*"lejitimate"*)
 - Incorrect grammar (*because the large amount..., if you do not response...*)
 - Links go to an unknown location, and both links go to the same place

Scoring: 1 point for each clue mentioned or any other correct clue up to 8 total

Topic 3: Sociology (Total possible points: 15)

1. No, this should not be allowed to continue. Possible steps include:
- Educate yourself about these cruel, foolish, and destructive practices and beliefs
 - Discuss with your children that this is inappropriate, cruel, and harmful
 - Do not eat shark fin
 - Press for laws to be passed prohibiting this practice
 - Push for enforcement of existing laws, if any
 - Post your objections on blogs and websites when possible
 - Attempt to educate others about these practices in an appropriate way

Comment: Points that were repetitive (essentially the same, but different words) were counted only once...for example, "boycott shark fin products, and "do not buy shark fin products."

Scoring: Up to 5 points, depending upon how many valid and well-supported points are mentioned. The above are examples of possible points against continuing to eat shark fin. Other valid points were also counted.

2. Children should be informed that:
 - a. This is a cultural belief, and is a widely held superstition, but not based on any objective fact.
 - b. Feng Sui is not a science.
 - c. Feng Sui is not an art, or a legitimate and practical interior decorating plan
 - d. Feng Sui practitioners are frauds who are trying to get money from people without performing any useful service or adding any value.

Comment: Several people discussed “respecting the belief of their elders.” This opinion was counted, but although courtesy and understanding is certainly appropriate, the author of this article is appealing that we do not continue to pass on false beliefs to our children. Respect is important, but so is truth! Validating and perpetuating cultural nonsense will not serve your children in the future. Feng Sui is not a harmless belief. Very large amounts of money (often *public* money) are spent on this nonsense in the construction industry.

Scoring: 1 point for each of the three above recommendations from the article, +1 point for each additional valid recommendations up to a total of 5 points total.

3. The historical context and origin of common superstitions:

Comment: There are multiple historical versions for some of these. For example, several cultures may have developed the practice for different reasons. The answer was scored as correct if the version given could be found in a credible source.

- a. *God Bless You*: The ancient Romans and Greeks believed that a person could “sneeze out their soul.” The blessing was considered protection for the wayward soul.
- b. *Walking under a ladder*: Aside from the obvious dangers of walking under a ladder, the ladder forms a triangle when it is leaning against a building, representing the trinity. Walking under the ladder was “breaking” the trinity, which was considered a blasphemous offense. The ancient Egyptians had similar beliefs about the space under ladders.
- c. *The number 13*: Loki, the trickster God of Norse mythology, arrived as the 13th guest to a dinner party and tricked a fellow guest into killing the god of joy. Also, Judas Iscariot was the 13th disciple to arrive at the “last supper” in the New Testament.
- d. *Opening an umbrella indoors*: The ancient Egyptians believed that umbrellas were royal, and that their shade was sacred. Opening an umbrella indoors was an insult to the god of the sun.
- e. *Breaking a mirror*: Ancient Romans believed that mirrors contained fragments of our souls, and breaking a mirror was likely to result in damage to your health and well being. They also believed that the soul regenerated every 7 years, so that is how long you would have bad luck from a broken mirror.

Scoring: 1 point for each correct historical item.

Topic 4: Media Literacy (Total possible points: 20)

1. Sources to “fact check” news include Snopes.com, FactCheck.org, and consulting reputable news sources such as the Washington Post. There are many others. Lists can be easily found on the Internet.

Scoring: 1 point for each correct source up to 8 points total

2. Some of the many signs of fake news include:
 - a. Anonymous authors
 - b. Sensational titles, excessive exclamation points, etc.
 - c. Obviously incorrect facts
 - d. Misleading headlines
 - e. Sentences in capital letters
 - f. Misspellings
 - g. Claims that “This is not a hoax”
 - h. Sources that do not support the claims made
 - i. Broken links to sources
 - j. Distortion of dates (an old event misrepresented as current, for example)
 - k. Lack of information about the source, or source not credible.
 - l. Impersonation of a credible news source
 - m. Encouraging the reader to share it with others

Scoring: 1 point for each correct clue up to 7 points total

3. If you forward fake news to a friend, the fact that it came from you adds legitimacy to the fake news. The person who receives it may assume that you have checked it, and by believing it or acting on it, he/she may be harmed.

Scoring: 1 point for an essentially correct explanation

4. The term “confirmation bias” means that people search for, pay more attention to, and are more likely to take seriously, news that aligns with their beliefs, and discount or ignore facts that are different from what they believe.

Scoring: 1 point for an essentially correct definition

5. The term “clickbait” refers to a sensationalized headline that tries to get you to click on a link or article. It appeals to emotion or curiosity. The intent is usually to trick you into viewing an advertisement or a false news story.

Scoring: 1 point for an essentially correct definition

6. Yes, advertisers *can* target you and follow you from one device to another. They compare what they know about you and are able to guess that you are the same person with a high degree of accuracy.

Scoring: 1 point for the “yes” answer, +1 point for an adequate explanation

Topic 5: Science (Total possible points: 14)

1. The consumption of aristolochic acid, which is consumed by 1/3 of the Taiwanese population in the form of Chinese herbal medicines, is a leading cause of UUC.

Scoring: 1 point for specific mention of aristolochic acid

2. No, Mao did not believe in traditional Chinese medicine. He had a Western trained physician and did not take Chinese medicines.

Scoring: 1 point for “no” answer

3. Mao sought to promote Chinese medicine because:

Reasons:

- a. He did not have adequate resources to provide Western medical care to everyone
- b. He wanted to legitimize it to promote the political image of China
- c. He sought to enhance China’s global influence, or “soft power.”

Strategies:

- d. Writing books that “scientized” Chinese medicine as a theoretical whole with foundational principles
- e. Creating fabricated evidence that it works

Comment: The question asked about both reasons and strategies.

Scoring: 1 point for mention of at least one reason and +1 point for mention of at least one strategy.

4. From the article:

- a. Ninety percent of the TCM remedies marketed in Australia had undisclosed ingredients.
- b. About 78% (51 ÷ 65) of the popular Chinese medicines in China and Hong Kong were found to contain pesticides.

Scoring: One point each for the answers above (note that ‘51’ is not a correct answer for ‘b’ because the question specifically asked for the percentage)

5. From the article:

- a. Herbal remedies are the leading cause of toxin-induced liver failure in China.
- b. South Korea and Singapore are also seriously affected.

Scoring: 1 point each for the answers above

6. The costs of promoting Chinese medicine include:

- a. Destruction of endangered species of animals
- b. Poisoning of people with toxic herbs
- c. Subjecting people to useless treatments
- d. Providing people with non-effective medical care
- e. Degradation of the practice of medicine in China and elsewhere
- f. Lost opportunities to use resources to improve the real quality of medical care in China.

Scoring: 1 point each for the mention of each of the above costs (up to 6)

Topic 6: Finance (Total possible points: 10)

1. The term “future value” refers to the value of a sum of money today will have at some point in the *future*. It involves an assumption regarding prevailing interest rates.

Scoring: 1 point for correct explanation, +1 point for mention of interest rate assumption.

2. The term “present value” refers to the value *now* of a sum of money to be received at some point in the future. Money now is worth more than money in the future, so the present value will always be less than the future value (assuming other things like interest rates and risk are the same in both situations).

Scoring: 1 point for correct explanation.

3. The answer is P 1,744,940.23 (1 point)

4. The answer is P 231,596.74 (1 point)

5. The future value of 100,000 in 5 years is 176,234.17 (and the present value of 150,000 in 5 years is only 85,114.03). It is better to take the 100,000 now.

Scoring: 1 point for answer that it is better to take it now; +1 point for explanation.

6. You will pay P 66,144.00 for this phone over a period of 10 years! (1 point)

Comment: Once you have found out the number of periods to pay off the loan (120 months, or ten years) you can simply multiply the payment amount by 120 to find out the total cost.

7. Kara will have P 31,620,397.90 (1 point)

Comment: The key to understanding this problem is that whenever something happens every *month* (a payment or a deposit), growth or interest is being compounded *monthly*. Therefore, the annual interest must be divided by 12 and the number of years must be multiplied by 12. For this problem:

$$n = 40 \times 12 = 480$$

$$i = 10/12 = .83333...$$

8. They will have P 7,322,973.93 to give Ronaldo. (1 point)

Comment: Refer to the comment for #7. Again, Roberto and May are saving every month, so:

$$n = 30 \times 12 = 360$$

$$i = 9/12 = .75$$