



# **Fire Safety for Texans**

Fire and Burn Prevention  
Curriculum Guide Developed by  
Texas State Fire Marshal's Office  
Texas Department of Insurance

*Economics (High School)*

# **Fire Safety For Consumers**

# **Fire Safety for Texans**

The complete series from the State Fire Marshal's Office

Kindergarten

**Fire Safe Together**

First Grade

**Fire Safety: Any Time, Any Place**

Second Grade

**Making Me Fire Safe**

Third Grade

**Positively Fire Safe**

Fourth Grade

**Fire Safety: Stop the Heat**

Fifth Grade

**Charged Up For Fire Safety**

Sixth Grade

**Fire Safety Power**

Seventh Grade

**Responsible For Fire Safety**

Eighth Grade

**Fire Safety's My Job**

Health (High School)

**A Lifetime For Fire Safety**

Economics (High School)

**Fire Safety For Consumers**

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# **Introduction**

# Introduction

## Why teach fire and burn prevention?

Each year during the past decade, about 300 Texans have died in fires. The Texas State Fire Marshal's Office is committed to reducing this alarming statistic. Analysis of fire statistics shows that the vast majority of fires — and the resulting fire deaths — could have been prevented. Regretfully, most people do not know or practice even simple actions that can prevent fires and burns.

The Texas State Fire Marshal's Office believes the key to reducing fires and fire deaths is education. Fire safety education has traditionally been concentrated in elementary school observances of Fire Prevention Week. While these observances can produce effective results, thoughtful analysis of the fire problem and fire safety educational programs shows that more comprehensive, age-appropriate approach to fire safety education can multiply its benefits.

Recognizing the limits of classroom instruction time, the Texas State Fire Marshal's Office has examined the Texas essential elements of instruction to determine the most appropriate topics with which to integrate fire prevention and fire safety. Teachers from across the state have provided feedback on topics appropriate for each grade level, kindergarten through high school.

The result of this extensive research is "Fire Safety for Texans," a series of curriculum guides teaching fire and burn prevention. Each grade-level program has been coordinated with essential elements in that grade and with the unique specific fire safety needs of that age group. The lesson plans have been field tested in classrooms across the state. On average, students who have been taught using these materials score 26 percent higher than students in control groups.

As you use this guide, you and teachers in other grade levels will be part of a continuum of fire safety education spanning all grades. The Texas State Fire Marshal's Office believes this continuum will help create a generation of Texans who will be fire-safety aware. In turn, all Texans can benefit from a decrease in the number of needless fire deaths and an increase in safer homes and worksites — a benefit we all deserve.

## This Booklet

This booklet, "Fire Safety For Consumers," is specifically designed for high school economics students. The following sections give specific information on the essential elements applicable to fire and burn prevention and on the age-specific needs of eleventh-

and twelfth-grade students related to fires and burns. You will also find additional information on the format and materials found in this booklet.

This booklet has three sections:

- **Lesson Plans.** This section includes all steps in the lesson cycle.
- **Teacher Materials.** This section includes all teaching aids and tests.
- **Student Materials — Duplicating Masters.** This section includes master copies of materials to be used by students.



**General Objectives:** To develop an awareness of adult responsibilities to preserve family, property and economy

To prepare for maintaining one's own home

To examine U.S history of fire and burn incidents

**Essential Elements:** The student will be provided opportunities to:

§75.69 1B. analyze how supply and demand affect prices

§75.69 1E. analyze the roles of economic incentives, voluntary exchange, private property rights and competition

§75.69 1G. examine the roles of labor and consumers in the American free enterprise system

§75.69 2A. understand how the government both protects and regulates the operations of the market system

§75.69 4A. describe the rights and responsibilities of consumers

§75.69 4B. identify agencies that provide consumer protection

§75.69 4D. define basic consumer terminology in the areas of credit, insurance, budgeting and home ownership or leasing

## Background: Age Profile

Stage of identity vs. role confusion, which means the high school student needs experiences that will help establish his own identity. Lack of successful experiences may lead to confusion about his future role as an adult.

The teenager experiences variability in emotions, physical abilities and scholastic interests. She is becoming more concerned about sex roles and occupational choice, and will begin thinking about careers and future.

While the high schooler desires to be independent, acceptance by peers is very important. He may be easily influenced by peer pressure and have a

tendency to hero worship. The teenager may take risks and exhibit a tendency to test authority. She "tries on" different attitudes and actions.

As he becomes more proficient in formal operational thought, he is able to engage in mental manipulations. Thinking can be flexible, abstract and local. The high school student can apply his new thinking skills to many situations. Successful learning can take place through experience, hypothetical projections, role models, demonstrations, rehearsal and teaching others.

The teenager operates under a morality of cooperation. She views rules as mutual agreements and allows for intentions and extenuating circumstances.

### Fire And Burn Hazards

Cigarette smoking, especially combined with drugs and alcohol.

Cooking — contact with stoves or other appliances; hot liquids or grease while serving or cooking food, including job-related.

Flammable substances — gasoline, including use in car, storage in garage, use to start fire; explosive chemicals.

Burn from mechanical equipment — burns from exhaust, radiator, battery or welding on cars or motorcycles; gasoline; mini-bikes and lawn mowers.

Clothing ignition from careless smoking or cooking. Smoke and gas inhalation from fire.


Outdoor hazards — utility poles and high-tension wires; sunburn; fireworks.


**Teacher's Note On Materials:** Illustrations and activity sheets in this booklet are intended to serve as masters. Photocopy, then use the photocopy as directed. Student pages may be compiled in booklets or distributed individually. The first page in the Student Materials section can serve as the title page for the student booklet.


**Pre-Test and Post-Test:** Conduct the pre-test prior to presenting the first lesson and the post-test following the fifth lesson.

**Teacher's Note On Closure Activities:** Several activities included in the closure phase of the lesson cycle may be effectively used in the next lesson's focus activity.


**KEY TO ICONS:** The following icons can be used to easily identify activities in the lesson plans:


 Lesson objectives


 Focus and closure

 Creative group activity, including role playing


 Lecture


 Group problem-solving activity


 Answering questions


 Guest presenter

 Investigation or research

 Creative writing activity

 Cut-and-paste activity

 Group discussion

 Drawing, artwork or illustration

# **Lesson Plans**



LESSON ONE:

# Income And Outgo

**Goal:** *To gain an overview of responsibilities related to fire safety*



**Objectives:** The student will:

- describe fire and burn safety responsibilities of citizens in their roles as caregivers or providers \*69-4A
- describe fire and burn safety responsibilities of consumers and residents \*69-1G,4A

**Materials:** Pretests (p. 15); student booklets (including title page, p. 29; optional; see Teacher's Note on Materials, page 4); student activity money (p. 16); "Income And Outgo" overhead transparency (p. 17); "Income And Outgo" student activity sheets from student booklet (p. 30); answer keys (p. 23-25).



**Focus:** Administer pre-test.

Introduce unit on fire safety by asking students to describe some of the decision-making processes previously discussed in the course.

*Teacher:* "Decisions related to economics have far reaching effects, affecting ourselves, our families, our employers or employees, our community. In this unit on fire safety, we are going to consider many decisions that can affect our own economic standing as well as that of other persons."

Distribute \$200 in student activity money and a student activity book to each student. Note that the money is stored in a pocket behind the cover. Explain that:

- ✓ During this unit, students will be able to make economic decisions on spending their money.
- ✓ Students will have to spend additional money or receive returns on their investments based on those decisions.
- ✓ The teacher will serve as the bank.
- ✓ The goal is to avoid losing money through poor choices.

List objectives of unit:

- To develop an awareness of adult responsibilities to preserve family, property and economy
- To prepare for maintaining one's own home
- To examine U.S history of fire and burn incidents

Outline lesson objectives (paragraph above).



**Presentation Of Content:** Display "Income And Outgo" overhead transparency. Have selected students read each section, then discuss the principle presented.

Divide students into six small groups. Assign each group one of the principles presented, and have students briefly discuss whether that principle is more or less important than others presented.

Have each group report on its discussion. Compare various perspectives, and lead student discussion to conclusion that it is important to maintain a balance of priorities and to accept responsibility for decisions.



**Guided Practice:** Direct student attention to "Income And Outgo" activity sheet in the student workbook. Divide students into small groups. Assign one or more students to assist the teacher as the "banker," or designate one person in each group as the "group banker." Lead students through the decision-making options, but allow students to make their own decisions. Direct students to record their decisions, and monitor the exchange of money.



**Independent Practice:** After students have tallied their money, direct student attention to "What Do You Think?" Have students write about their experience in the guided practice activity.



**Reteaching:** Review basic concepts of a consumer market. Discuss the effects of other types of consumer decisions. Role-play various decisions that are part of the guided practice activity.



**Enrichment:** Have students contact the local fire department for materials on fire safety for homeowners and for business owners. Have students prepare a short summary of the information as it relates to their economics study.



**Closure:** Have selected students read their independent practice paragraph. Discuss how to explore options when making decisions.

Introduce the next lesson by telling students that their next decision will involve the entire group. Have them consider whether government agencies or other groups could make fire-safety decisions on their behalf.

Have students begin preparing for Lesson Five by looking for news stories on local fires. Have them clip newspaper stories or write short summaries of television or radio news reports.



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LESSON TWO:

# Providing For The General Welfare

**Goal:** *To focus on government agencies and other organizations concerned with fire safety, especially related to product safety and emergency response*



**Objectives:** The student will:

- identify hazard reduction efforts of various organizations, agencies \*69-2A, 4B
- describe fire and burn safety responsibilities of consumers and residents \*69-1G,4A

**Materials:** Student activity money distributed in Lesson One (p. 16); "Providing For The General Welfare" overhead transparency (p. 18); "Providing For The General Welfare" student activity sheets from student workbooks (p. 31-32); answer keys (p. 23-25).



**Focus:** Review basic information from Lesson One, focusing on the value of fire prevention efforts. Have students review their money balance. Tell students that during this lesson they will be making group decisions and have them select one or two moderators to assist the teacher.

Outline lesson objectives (see paragraph above).



**Presentation Of Content:** Display "Providing For The General Welfare" overhead transparency. Have selected students read each section, then discuss the organization or agency presented. Note that these are samples of this type of organization and that there are many more (U.S. Forest Service, which sponsors Smokey Bear; private organizations such as the National Fire Protection Association and Consumers Union).

Divide students into small groups. Assign each group one of the organizations presented, and have students briefly discuss whether that organization is absolutely needed in their "community" or whether it is optional.



**Guided Practice:** Direct student attention to "Providing For The General Welfare" activity sheet in the student workbooks. Using the monitors selected at the beginning of the lesson, have students decide

whether they want to form a fire department and pay taxes. Then have students decide whether they will pay taxes to fund the Consumer Product Safety Commission and the Texas State Fire Marshal's Office. Be sure that students record the group's decisions.

Lead students through the remaining decision-making options, but allow students to make their own decisions. Direct students to record their decisions, and monitor the exchange of money.



**Independent Practice:** After students have tallied their money, direct student attention to "What Do You Think?" Have students write about their experience in the guided practice activity.



**Reteaching:** Invite a representative from the local fire department to describe how his or her department works to reduce fire hazards in the community. Have the representative describe how the local fire department works with other agencies and organizations to reduce the impact of fire on the community.



**Enrichment:** Have students write to the U.S. Consumer Product Safety Commission, U.S. Fire Administration or the Texas State Fire Marshal's Office. Have them request information on how the agency works to reduce fire hazards in the nation or state.



**Closure:** Have students review their balances of money, and discuss whether their decision-making process has changed. Have students share their feelings on the group decision-making process. Emphasize that while some fire-safety decisions are individual, others depend on the group.

Introduce the next lesson by telling students that they will be considering another group decision in the next lesson. Have them again consider whether government agencies can make effective fire-safety decisions on their behalf. Remind them to continue looking for news stories on local fires.

## LESSON THREE:

# The Not-So-Secret Code

**Goal:** *To identify legal requirements and recommended practices with fire safety equipment*



**Objectives:** The student will:

- define terminology relating to fire insurance and home safety (detectors, sprinklers, etc.) \*69-4D
- list types of building code requirements for detectors, sprinklers, exits \*69-2A,4B,4D
- describe fire and burn safety responsibilities of consumers and residents \*69-1G,4A

**Materials:** Student activity money distributed in Lesson One (p. 16); "The Not-So-Secret Code" overhead transparency (p. 19); "The Not-So-Secret Code" activity sheets from student workbooks (p. 33-34); answer keys (p. 23-25).



**Focus:** Review balances of student money. Have students describe how they feel about their experiences in the first two lessons. Select another monitor to preside over the group decisions, if the class wishes.

Outline lesson objectives (paragraph above).



**Presentation Of Content:** Display "The Not-So-Secret Code" overhead transparency. Have selected students read each section, then discuss the type of code or law presented.

Divide students into six small groups. Assign each group one of the codes or laws presented, and have students briefly discuss whether that type of law is absolutely needed in their "community" or whether it is optional.



**Guided Practice:** Direct student attention to "The Not-So-Secret Code" activity sheet in the student workbooks. Using the monitors selected at the beginning of the lesson, have students decide whether they want to adopt a fire code and pay taxes to enforce the code. Be sure that students record the group's decisions.

Lead students through the remaining decision-making options, but allow students to make their own decisions. Direct students to record their decisions, and monitor the exchange of money.



**Independent Practice:** After students have tallied their money, direct student attention to "What Do You Think?" Have students write about their experience in the guided practice activity.



**Reteaching:** Have students discuss the importance of laws in the community. Explain that while consumers are allowed to make many choices, some decisions are made by the community to protect everyone, even those consumers who would make dangerous decisions. Have the students describe school rules that affect them and how fire codes are similar to school rules.



**Enrichment:** Invite a local fire protection inspector to make a presentation on how the local fire code works. Ask the inspector to describe how inspections are conducted and the consequences if a building owner does not follow the code.



**Closure:** Have students review their balances of money, and discuss whether their decision-making process has changed. Have students share their feelings on this second group decision-making process. Have students describe the benefit of making some fire-safety decisions as a group.

Introduce next lesson by directing students to investigate whether their families have fire insurance, either as homeowners or renters or perhaps as business owners. Remind students to continue looking for news stories on local fires.

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LESSON FOUR:

# Insuring Your Valuables

**Goal:** *To explore fire insurance issues for homeowners, renters and business owners*



**Objectives:** The student will:

- ☐ define terminology relating to fire insurance and home safety (detectors, sprinklers, etc.) \*69-4D
- ☐ describe fire and burn safety responsibilities of consumers and residents \*69-1G,4A

**Materials:** Student activity money distributed in Lesson One (p. 16); "Insuring Your Valuables" overhead transparency (p. 20); "Insuring Your Valuables" activity sheets from student workbooks (p. 35); answer keys (p. 23-25).



**Focus:** Have students share what they learned about their families' insurance. Reinforce any previous lessons on insurance, or ask students to describe what they know about insurance. (If the class has not studied insurance, their experiences are probably limited to the cost of insurance for young drivers or filing a claim related to an auto accident.)

Explain that insurance is much like the other activities they have completed during this unit — by paying a known expense they have been able to avoid other higher expenses. Review previous activities. Outline lesson objective (paragraph above).



**Presentation Of Content:** Display "Insuring Your Valuables" overhead transparency. Have selected students read each section, then discuss the information presented.

Divide students into six small groups. Assign each group one of the sections presented, and have students briefly discuss whether they would be willing to pay for that type of insurance. Have students discuss the consequences of choosing not to buy the insurance.



**Guided Practice:** Direct student attention to "Insuring Your Valuables" activity sheet in the student handbooks.

Lead students through the decision-making options, but allow students to make their own decisions. Direct students to record their decisions, and monitor the exchange of money.



**Independent Practice:** After students have tallied their money, direct student attention to "What Do You Think?" Have students write about their experience in the guided practice activity.



**Reteaching:** Have students contact local insurance agents about the types of fire insurance that are available. Tell students to describe to the agent what type of home (house, apartment, dorm, etc.) they plan to live in after graduation.



**Enrichment:** Have students further investigate the type of insurance purchased by their families. Allow students to keep the results of their investigation private. Encourage them to discuss the lesson content with their families.



**Closure:** Have students review their balances of money, and discuss whether their decision-making process has changed. Have students share their feelings on this second group decision-making process. Have students describe the benefit of making some fire-safety decisions as a group.

Introduce Lesson Five by asking students to bring any newspaper clippings or reports on television or radio news about fires in the community. Tell students that in the final lesson they will be considering the impact that fire has on the community, the state and the nation.

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LESSON FIVE:

# The Impact Of Fire

**Goal:** *To examine the impact of fire on local, state and national communities and reinforce effective decision making skills for fire safety*



**OBJECTIVES:** The student will:

- ☐ describe the economic impact of fires and related casualties in the U.S. \*69-1B,1G
- ☐ explain effects of business fire on community and production \*69-1B,1E
- ☐ describe fire and burn safety responsibilities of consumers and residents \*69-1G,4A

**Materials:** Bulletin board paper, poster or other display for news clippings; "The Impact Of Fire" overhead transparency (p. 21); "The Impact Of Fire" activity sheets from student workbooks (p. 37-38); post-tests (p. 22); answer keys (p. 23-25).



**Focus:** As students enter the classroom, have them post the newspaper clippings collected during the week on a large display. Briefly discuss the types of fires described in the clips and television and radio stories collected by the students. Have students look for mention of property loss or other economic impact of the fire (people out of jobs, people with no homes).

Tell students that in this final lesson they will examine what happens to the community when fire occurs, with the goal to emphasize that fire should be prevented. Outline objectives (paragraph above).



**Presentation Of Content:** Display "The Impact Of Fire" overhead transparency. Have selected students read each section, then discuss the information presented.



**Guided Practice:** Divide students into six small groups. Assign each group one of the sections presented, and have students briefly discuss how they could reduce the impact of that type of fire. Encourage students to discuss the topics presented in other lessons: consumer responsibility; care-giver responsibility; government agencies and consumer-advocate organizations; fire codes; and fire insurance.



**Independent Practice:** Direct student attention to "The Impact Of Fire" activity sheets. Redistribute student activity money so that all students begin again with \$200. Point out that this activity includes components from previous lessons and allows them to rethink previous decisions.

Lead students through the decision-making options, but allow students to make their own decisions. Direct students to record their decisions, and monitor the exchange of money.

After students have tallied their money, have them compare their new balances to the balance from Lesson Four. Direct student attention to "What Do You Think?" Have students write about their experience in this activity.



**Reteaching:** Have students conduct library research on the history of fires in the United States, including the influence of Benjamin Franklin. Note that many of Franklin's writing on fire prevention are applicable in today's society. Have students describe the importance of changing the public's attitude toward fire because of its negative impact on the economy.



**Enrichment:** Have students write letters to the editor of the local newspaper or to the State Fire Marshal's Office telling what they have learned about the fire-safety responsibilities of consumers. Encourage them to include information learned in this unit and to motivate others to make fire-safe decisions.



**Closure:** Tally student balances following the independent practice activity. Have students discuss whether their balances were more or less than following Lesson Four. Ask students to share how their decision-making changed. Reinforce student attitudes that show they understand that fire-safety decisions are economic decisions.

**Administer post-test.**



# **Teacher Supplemental Materials**



Name \_\_\_\_\_

**Economics (High School): Fire Safety For Consumers      PRE-TEST**

**Circle True or False.**

- |  |             |              |
|--|-------------|--------------|
| 1. Fire safety is important, but it isn't related to economics.  | <b>True</b> | <b>False</b> |
| 2. Products that are fire safe (less likely to cause fires) may cost more to buy, but they cost less to own and operate.         | <b>True</b> | <b>False</b> |
| 3. People who rent homes cannot buy fire insurance.  | <b>True</b> | <b>False</b> |
| 4. Many products have been made more fire safe because of government requirements.   | <b>True</b> | <b>False</b> |
| 5. Economic decisions affect all aspects of our lives — as parents, caregivers, homeowners and apartment dwellers.               | <b>True</b> | <b>False</b> |
| 6. Consumers in the United States are allowed to make unwise and unsafe buying decisions.  | <b>True</b> | <b>False</b> |
| 7. The United States has a very poor fire history — that is, many people die in fires that cost communities billions of dollars. | <b>True</b> | <b>False</b> |

**Circle the best answer:**

8. Which of the following government agencies are concerned with fire safety:
- a. Local fire department
  - b. Consumer Product Safety Commission
  - c. Texas State Fire Marshal's Office
  - d. All of the above
9. Buying fire insurance means:
- a. you never have to pay for any damage from a fire.
  - b. you share the cost of fires with other people.
  - c. you will not have a fire.

10. A fire code tells how to:

- a. react in a fire.
- b. prevent a fire.

**11. Give three examples of items that might be included in a fire code:**

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_

Teacher: Use before beginning Lesson One, Page 7. Duplicate for student use.



# Student Activity Money



Teacher: Use with all lessons. Duplicate, on green paper if desired, two sheets (\$200) for each student. Have students cut apart and place in pocket on the back of the title page of the student activity workbook .

## Income And Outgo

What is a consumer?

A consumer uses goods and products. Being a consumer means buying and spending.

What makes a "fire safe" consumer?

A "fire-safe" consumer makes decisions about buying and spending that help prevent or avoid fires.

What is a residence?

Your residence is where you live.

What makes a "fire-safe" resident?

A "fire-safe" resident makes decisions about buying and spending that help prevent or reduce fires at home.

What is a caregiver?

A caregiver is someone who takes care of someone. For example: caring for a baby or grandparent.

What makes a "fire-safe" caregiver?

A "fire-safe" caregiver makes decisions about buying and spending that help keep other people safe from fires.

What happens if someone can't do his or her job as a resident or caregiver?

What happens if someone can't do his or her job as a "fire-safe" resident or caregiver?

Teacher: Use with Lesson One, Page 7. Transfer to overhead transparency.

## Providing For The General Welfare



**Your Local Fire Department** helps prevent fires by teaching people in the community about fire prevention. Fire safety inspectors help building owners get rid of hazards that might cause fires.

**The Texas State Fire Marshal's Office** helps prevent fires by helping schools and fire department teach fire prevention. Inspectors check buildings for fire hazards. Investigators determine what caused fires for two reasons: to catch arsonists, and to learn how to prevent fires.



**The Commission on Fire Protection** makes sure that people in many fire-protection jobs are qualified to do their jobs correctly and that fire departments issue safe gear to all firefighters.



**The U.S. Fire Administration** helps state agencies (like the Commission on Fire Protection) and local fire departments do their jobs better. The Fire Administration helps teach the public about fire prevention.

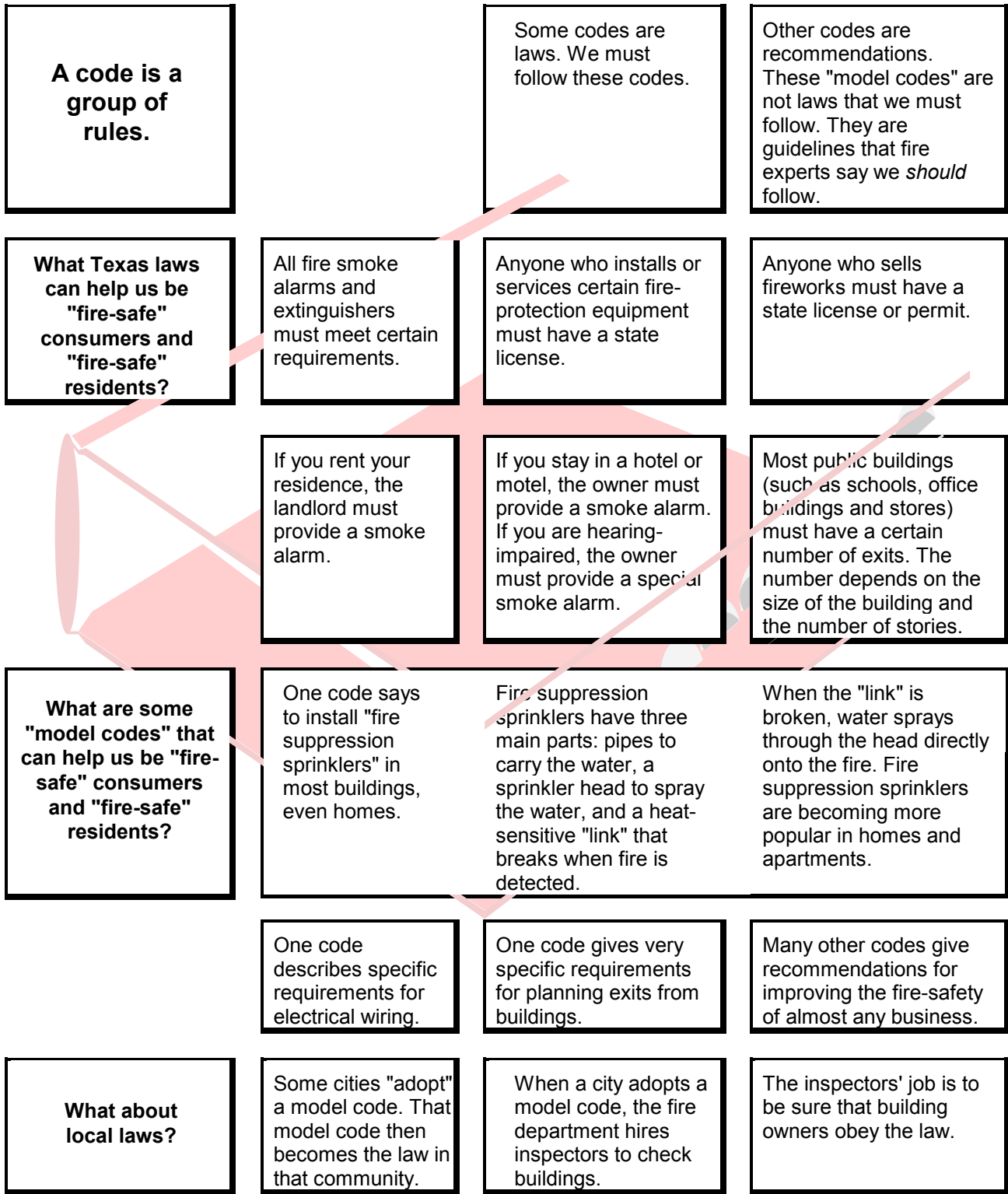
**The National Highway Traffic Safety Council** prevents fires by making sure all cars and trucks are fire safe. The Council makes companies take back vehicles that cause fires.



**The U.S. Consumer Product Safety Commission** helps prevent fires by checking products to sale to consumers. The Commission works with companies to make products safer. It makes companies take back products that are not safe.

Teacher: Use with Lesson Two, Page 8. Transfer to overhead transparency.

# The Not-So-Secret Code



Teacher: Use with Lesson Three, Page 9. Transfer to overhead transparency.

# Insuring Your Valuables

Buying insurance means that you are joining a group that agrees to share the risk of loss.

When you buy fire insurance, you pay a known cost (the premium) to avoid an unknown cost (the cost of replacing what you might lose in a fire).

**Who should have fire insurance?**

Anyone who owns a home should have "homeowner's insurance."

Anyone who lives in rental property (a house or an apartment) should have "renter's insurance."

Business owners should have commercial insurance to protect their buildings, supplies and other goods.

Benjamin Franklin organized the first fire insurance company in the United States. He also organized the first U.S. fire department.

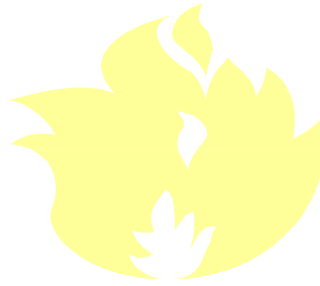
For decades, fire insurance was separate from other types of insurance.

Today, most fire insurance is included in "multiple peril" coverage. The policy covers other damage, such as theft, wind damage and water damage.

Teacher: Use with Lesson Four, Page 10. Transfer to overhead transparency.

# The Impact Of Fire

The United States has one of the worst fire records in the world.



Each year, based on the percentage of the population who die in fires, the United States has three times the fire deaths in Switzerland, Australia, Japan, and several other countries.

<b>The cost of fire includes:</b>	Replacing property destroyed in fires.	Losing the productivity of people who die or are injured in fires.
	Paying the medical costs of people who are injured in fires. (Burns are among the most expensive injuries to treat.)	Losing jobs when businesses are damaged in fires. (Sometimes the businesses never re-open.)

In 1997, Texas suffered 82,600 fires: 38,400 outdoor fires 23,000 building fires 21,200 vehicle fires		Texans lost property estimated at \$382 million.
	One hundred, seventy-six people died in fires, and 1,324 people were injured in fires. Another 717 fire fighters were injured.	

Arson and suspected arson are serious fire problems. Almost 25 percent of Texas fires are arson or suspected arson.		Arson and suspected arson cost Texans \$76 million in property loss.
	About 20 percent of all injuries are caused by arson and suspected-arson fires.	

Teacher: Use with Lesson Five, Page 11. Transfer to overhead transparency.

Name \_\_\_\_\_

**Economics (High School): Fire Safety For Consumers POST-TEST**

**Circle True or False.**

- |  |             |              |
|--|-------------|--------------|
| 1. Fire safety is important, but it isn't related to economics.  | <b>True</b> | <b>False</b> |
| 2. Products that are fire safe (less likely to cause fires) may cost more to buy, but they cost less to own and operate.         | <b>True</b> | <b>False</b> |
| 3. People who rent homes cannot buy fire insurance.  | <b>True</b> | <b>False</b> |
| 4. Many products have been made more fire safe because of government requirements.   | <b>True</b> | <b>False</b> |
| 5. Economic decisions affect all aspects of our lives — as parents, caregivers, homeowners and apartment dwellers.               | <b>True</b> | <b>False</b> |
| 6. Consumers in the United States are allowed to make unwise and unsafe buying decisions.  | <b>True</b> | <b>False</b> |
| 7. The United States has a very poor fire history — that is, many people die in fires that cost communities billions of dollars. | <b>True</b> | <b>False</b> |

**Circle the best answer:**

- |  |  |
|--|--|
| 8. Which of the following government agencies are concerned with fire safety:<br>a. Local fire department<br>b. Consumer Product State Commission<br>c. Texas State Fire Marshal's Office<br>d. All of the above | 10. A fire code tells how to:<br>a. react in a fire.<br>b. prevent a fire.   |
| 9. Buying fire insurance means:<br>a. you never have to pay for any damage from a fire.<br>b. you share the cost of fires with other people.<br>c. you will not have a fire.                                     | <b>11. Give three examples of items that might be included in a fire code:</b><br>a. _____<br>b. _____<br>c. _____ |

Teacher: Use after completing Lesson Five, Page 11. Duplicate for student use.

ANSWER KEY-1

Name: \_\_\_\_\_

**Economics (High School): Fire Safety For Consumers**    **Fire-1000**    **POST-TEST**

**Circle True or False.**

- Fire safety is important, but it isn't relevant in economics.    **True**     **False**
- Products that are fire safe (less likely to cause fire) may cost more to buy, but they cost less to own and operate.     **True**     **False**
- People who see someone cannot buy fire insurance.     **True**     **False**
- Safety products have been made more fire safe because of government requirements.     **True**     **False**
- Economic decisions affect all aspects of our lives — as parents, caregivers, homeowners and automobile drivers.     **True**     **False**
- Consumers in the United States are allowed to vote on laws and create buying decisions.     **True**     **False**
- The United States has a very poor fire history — that is, many people die in fires, but cost of construction is rising rapidly.     **True**     **False**

**Circle the best answer:**

- Which of the following government agencies are concerned with fire safety?
  - Local fire department
  - Consumer Product Safety Commission
  - Texas Commission on Fire Protection
  - All of the above
- Surging fire insurance means:
  - you never have to pay for any damage from a fire.
  - you expect the cost to rise with other people.
  - you will not have a fire.
  - A fire code tells how to:
    - react in a fire.
    - prevent a fire.
  - One of three examples of items that might be included in a fire code:
    - where to put smoke alarms
    - how many exits are required
    - how to wire electricity

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Name: \_\_\_\_\_

**Income And Output**  
Decision-Making Activity And Analysis

**Example:**

Start with \$200	Make a choice: What kind of product should you buy?	End with \$200 less \$100	<b>200</b>
Option A: Buy the item that is recommended by the school by the fire department.	Option B: Buy the item that is the least expensive, even though it might cost less safe.	If you choose A, subtract \$20. If you choose B, subtract \$10.	<b>-20</b>
		New Balance is:	<b>180</b>
Consequence A: If you choose A, you do not have a fire.	Consequence B: If you choose B, you lose \$100 in repair.	If you choose A, you lose \$0. If you choose B, you lose \$200.	<b>-0</b>
		New Balance is:	<b>180</b>

**Write a paragraph about the questions, and answer the following questions:**

How do you feel about the table on your page?  
How would you feel about a fire? How would you feel about a fire?  
If you had a similar situation, would you change your decision?

**Evaluate on participation and awareness of issues.**

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Name: \_\_\_\_\_

**Providing For The General Welfare**  
Decision-Making Activity And Analysis

**Example:**

Start with \$200 (with \$100 in Lesson One)	Make Choice 1: Will you agree to pay more for the insurance?	End with \$200 (with \$100 in Lesson One)	<b>200</b>
Option A: Will you agree to pay more for the insurance?	Option B: Will you agree to pay more for the insurance?	If you choose A, subtract \$10. If you choose B, subtract \$20.	<b>-10</b>
		New Balance is:	<b>190</b>
Option A: Will you agree to pay more for the insurance?	Option B: Will you agree to pay more for the insurance?	If you choose A, subtract \$10. If you choose B, subtract \$20.	<b>-10</b>
		New Balance is:	<b>180</b>
Do you want to change your choice?	What are the consequences of your choice? If you choose A, you will lose \$10. If you choose B, you will lose \$20.	If you make this choice, you will lose \$10.	<b>+10</b>
		New Balance is:	<b>190</b>
Consequence A: If you choose to live in the community and pay more for the insurance, you will lose only \$10 in the fire.	Consequence B: If you choose to live in the community, but paid for the insurance, you will lose only \$20 in the fire.	Consequence C: If you choose to not live in the community, you will lose \$200 in the fire.	<b>-20</b>
		New Balance is:	<b>170</b>

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**PROVIDING FOR THE GENERAL WELFARE**  
Decision-Making Activity And Analysis (continued)

**Write a paragraph about the questions you just completed. Answer the following questions:**

How do you feel about the table on your page?  
How do you feel about a fire? How would you feel about a fire?  
What are your opinions about the fire insurance decision?  
If you had a similar situation, would you change your decision?

**Evaluate on participation and awareness of issues.**

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ANSWER KEY-2

Name \_\_\_\_\_

### The Not-So-Secret Code

Decision-Making Activity And Analysis (continued)

Start with money left from Lesson Two: **160**

Make Choice 1:  
Will you contribute \$10 to help a fire code and pay taxes to receive it?

Option A: Vote "Yes" in the code and pay taxes to receive it.	10	Option B: Vote "No" in the code. Pay nothing.	-10
New Balance >		150	

If your group chose Option A, make Choice 2, and pay taxes by the fire code!

If your group chose Option B, skip to the "Consequences" for each choice.

Option A: You make necessary changes to your building to be done by the fire code. It costs \$10.	Option B: You change your building to meet the code, but you don't pay the fire code.	If you chose A, subtract \$10 >	-0
New Balance >		150	

What are the consequences of your choice?

Consequence A: If your company decided to not receive a fire code, your building may not be safe. You may lose up to a fire.	Consequence B: If you violate the fire code, you'll be fined a fine and you will not have a fire.	Consequence C: If you violate the fire code, your building may not be safe. You may lose up to a fire and a fine of \$25.	Consequence D: If you choose A, subtract \$20 > If you choose B, subtract \$0 > Consequence C, subtract \$25 >
New Balance >			120

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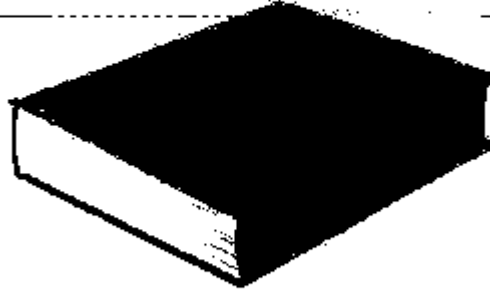
Continued on page 18. Details for student use.

### The Not-So-Secret Code

Decision-Making Activity And Analysis (continued)

Write a paragraph about the activity you just completed. Answer the following questions:  
How do you feel about the decisions made by the group?  
How do you feel about the choices you made?  
What did you learn about the code?  
If you faced a similar situation again, would you change your decision?

Evaluate on participation and awareness of issues.



Teacher Use with Lesson Two, Page 8. Details for student use.

Continued on page 18. Details for student use.

Name \_\_\_\_\_

### Insuring Your Valuables

Decision-Making Activity And Analysis

Start with money left from Lesson Three: **140**

Make Choice 1:  
Should you buy a house?

Option A: Buy a house.	Option B: Rent a house or stay with friends.	If you chose A, subtract \$20 for home insurance >	140
New Balance >		140	

If you chose to buy a house, the mortgage company makes you buy home insurance. Home insurance does not include fire insurance.

If you do not buy a house, skip to Choice 2.

Option C: You decide to buy your own insurance, which costs \$10.	Option D: You decide not to buy insurance because it's more money.	If you chose Option C, subtract \$10 >	-0
New Balance >		140	

What are the consequences of your choice?

Consequence A: If you own a house and have home insurance, you lose only \$10.	Consequence B: If you rent a house and have renter's insurance, you lose only \$10.	Consequence C: If you do not have insurance, you lose \$25.	Consequence D: If you chose A, subtract \$20 > If you chose B, subtract \$0 > Consequence C, subtract \$25 >
New Balance >			60

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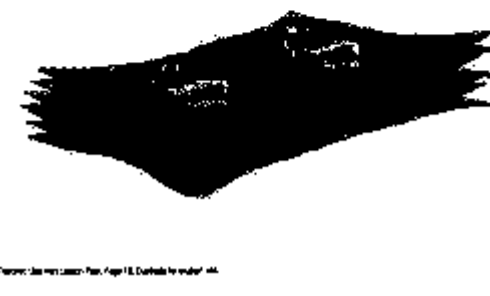
Continued on page 18. Details for student use.

### Insuring Your Valuables

Decision-Making Activity And Analysis (continued)

Write a paragraph about the activity you just completed. Answer the following questions:  
How do you feel about the decision you made?  
Why is this the best decision?  
If you faced a similar situation again, would you change your decision?

Evaluate on participation and awareness of issues.



Teacher Use with Lesson Two, Page 8. Details for student use.

Continued on page 18. Details for student use.

ANSWER KEY-3

Name \_\_\_\_\_

### The Impact Of Fire

Decision-Making Activity And Analysis

High Grade: 1200      New Grade: 2.00

GRAB! 100 points when you make a series of choices. 2000 1000 Dollars you would have:

Option A: Pay 100 dollars for a portable fire extinguisher to get 1000 dollars. (Cost 100)	Option B: Use 100 dollars to pay for a fire alarm to be purchased in the neighborhood. (Cost 100)	Option C: Pay 100 dollars for a fire alarm and use 100 dollars for a portable fire extinguisher. (Cost 100)	Additional points earned in this activity:	-100
Option D: Buy a 1000 dollar fire alarm and portable fire extinguisher. (Cost 1000)	Option E: I will not spend any money. (Cost 0)	Option F: Buy 1000 dollars in insurance. (Cost 1000)	New Dollars:	70

What are the consequences of your choices?

Consequence A: If you selected one item from options A, B, C, and D, then there was a fire in your neighborhood. If you made other selections, no fire occurred. Add 100 for each one you placed. For a total, just do 100 if you placed.	0
Consequence B: If you selected 1000 dollars from Options A, B, C, and D, then there was a fire in your neighborhood. If you made other selections, no fire occurred. Add 100 for each one you placed.	+20
Consequence C: If you didn't spend 100 dollars, then there was a fire in your neighborhood. Add 100 for each one you placed. Add 100.	+50
Consequence D: If you didn't spend 1000 dollars, then there was a fire in your neighborhood. Add 100 for each one you placed. Subtract 100.	+140
Consequence E: If you chose Option E, you did not spend 100 dollars. Add 100 for each one you placed. Subtract 100.	-10
Consequence F: If you chose Option F, you did not spend 1000 dollars. Add 100 for each one you placed. Subtract 100.	+130
Consequence G: If you chose Option G, you did not spend 1000 dollars. Add 100 for each one you placed. Add 100.	+20
High Grade:	1500


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### The Impact Of Fire

Decision-Making Activity And Analysis (continued)

How do you feel about the choices you made? How do you feel about the choices you made this time? Were there choices that you did not make? If you have a fire in your neighborhood, how do you feel about your decision?

Evaluate on participation and awareness of issues.



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**Student Materials —  
Duplicating Masters**



Name \_\_\_\_\_

# Fire Safety for Consumers

How am I responsible  
for my family?

How am I responsible  
for my property?

How am I  
responsible for  
my workplace?

Teacher: Duplicate for use as cover to student booklet. Attach pocket on back for storing student activity money.

Name \_\_\_\_\_

## Income And Outgo

Decision-Making Activity And Analysis

Start with \$200		Enter \$200 here➤	
	Make a choice: What kind of product should you buy?		
Option A: Buy the item that is recommended as the safest by the fire department.	↙ ↘	Option B: Buy the item that is the least expensive, even though it might be less safe.	If you chose A, subtract \$20➤ If you chose B, subtract \$10➤
			New Balance➤
	↓		
Consequence A: If you chose A, you do not have a fire.		Consequence B: If you chose B, you have a fire that costs \$30 to repair.	If you chose A, enter \$0➤ If you chose B, subtract \$30➤
			New Balance➤

## 2 What Do You Think?

Write a paragraph about the activity you just completed. Answer the following questions:

- How do you feel about the decision you made?
- How would your decision affect those who live with you or those you care for?
- If you faced a similar situation again, would you change your decision?

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Teacher: Use with Lesson One, Page 7. Duplicate for student use.

Name \_\_\_\_\_

## Providing For The General Welfare

Decision-Making Activity And Analysis

Start with money left from Lesson One		Enter last balance in Lesson One➤	
<b>Make Choice 1:</b> Will your community vote to pay taxes for a fire department?			
<b>Option A:</b> Vote to have a fire department and pay taxes.	↙ ↘	<b>Option B:</b> Vote against a fire department. Pay no taxes.	If you chose A, subtract \$10➤  If you chose B, subtract \$0➤
		New Balance➤	
<b>Make Choice 2:</b> Will your community vote to pay taxes for the Consumer Product Safety Commission and Texas State Fire Marshal's Office?			
<b>Option A:</b> Vote to pay taxes.	↙ ↘	<b>Option B:</b> Vote against paying taxes.	If you chose A, subtract \$10➤  If you chose B, subtract \$0➤
		New Balance➤	
<b>Do you want to change your mind? ➔</b>	Move out of the community to avoid taxes, and get your taxes back.	If you make this choice, add \$10➤	
		New Balance➤	
What are the consequences of your choices if there is a fire or if a company starts producing a very dangerous product?			
<b>Consequence A:</b> If you chose to live in the community and pay all taxes, you will lose only \$10 in a fire.	<b>Consequence B:</b> If you did not live in the community, but paid the other taxes, you will lose \$20 in a fire.	<b>Consequence C:</b> If you chose to not have a fire department and to not pay for other protective agencies, you will lose \$50.	Consequence A, subtract \$10➤  Consequence B, subtract \$20➤  Consequence C, subtract \$50➤
		New Balance➤	

Teacher: Use with Lesson Two, Page 8. Duplicate for student use.



# Providing For The General Welfare

Decision-Making Activity And Analysis (continued)

## **What Do You Think?**

Write a paragraph about the activity you just completed. Answer the following questions:

- How do you feel about the decisions made by the group?
- How do you feel about the decisions you made?
- Was your decision the most effective decision?
- If you faced a similar situation again, would you change your decision?

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Teacher: Use with Lesson Two, Page 8. Duplicate for student use.

Name \_\_\_\_\_

## The Not-So-Secret Code

Decision-Making Activity And Analysis

Start with money left from Lesson Two		Enter last balance in Lesson Two➤	
<p><b>Make Choice 1:</b> Will your community vote to adopt a fire code and pay taxes to enforce it?</p>			
<p><b>Option A:</b> Vote to have a fire code and pay taxes to enforce it.</p>	↙ ↘	<p><b>Option B:</b> Vote against a fire code. Pay no taxes.</p>	<p>If you chose A, subtract \$10➤</p> <p>If you chose B, subtract \$0➤</p>
		New Balance➤	
<p>If your class chose Option A: <b>Make Choice 2:</b> Will you abide by the fire code?  If your class chose Option B, skip to the "Consequences" boxes below.</p>			
<p><b>Option A:</b> You make necessary changes in your building to abide by the fire code. It costs \$10.</p>	↙ ↘	<p><b>Option B:</b> Even though your building doesn't follow the code, you do not make any changes..</p>	<p>If you chose A, subtract \$10➤</p> <p>If you chose B, subtract \$0➤</p>
		New Balance➤	
<p>What are the consequences of your choices?</p>			
<p><b>Consequence A:</b> If your community decided to not adopt a fire code, your building may not be safe. You lose \$20 to a fire.</p>	<p><b>Consequence B:</b> If you abide by the fire code, your building is safe and you will not have a fire.</p>	<p><b>Consequence C:</b> If you do not abide by the fire code, your building is not safe so you have a fire and will lose \$30.</p>	<p>Consequence A, subtract \$20➤</p> <p>Consequence B, subtract \$0➤</p> <p>Consequence C, subtract \$30➤</p>
		New Balance➤	

Teacher: Use with Lesson Three, Page 9. Duplicate for student use.

# The Not-So-Secret Code

Decision-Making Activity And Analysis (continued)

## **What Do You Think?**

Write a paragraph about the activity you just completed. Answer the following questions:

- How do you feel about the decisions made by the group?
- How do you feel about the decisions you made?
- Was it the most effective decision?
- If you faced a similar situation again, would you change your decision?

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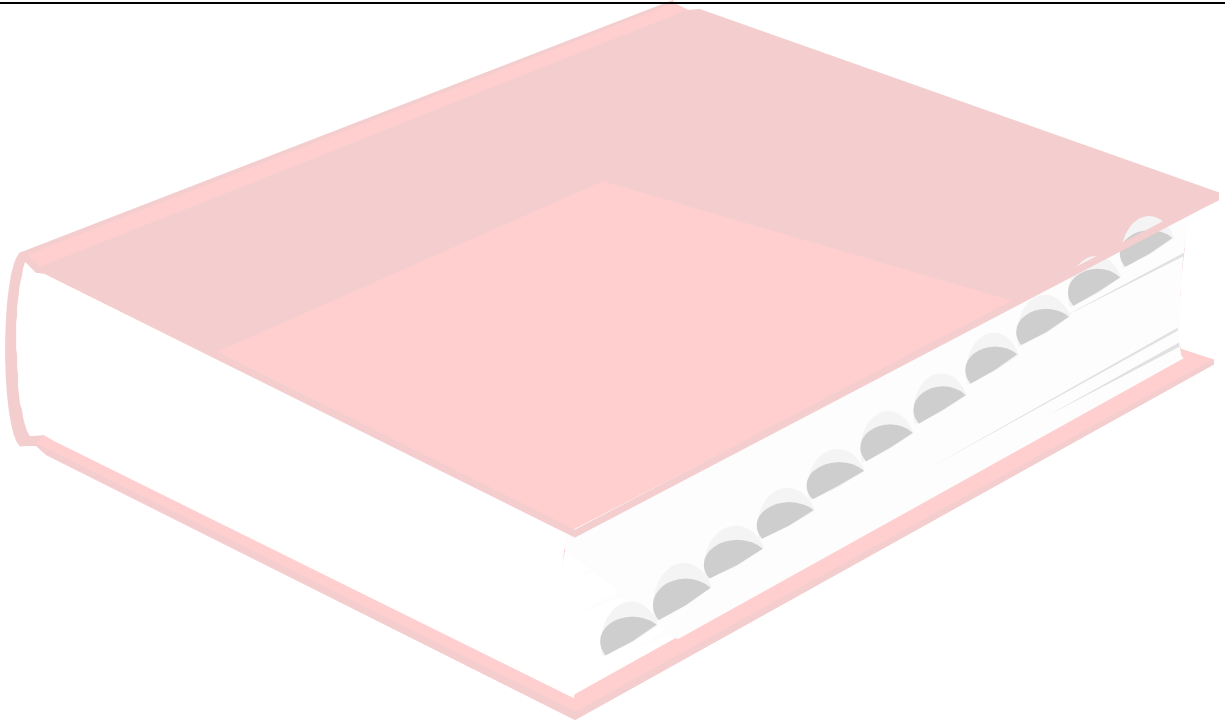
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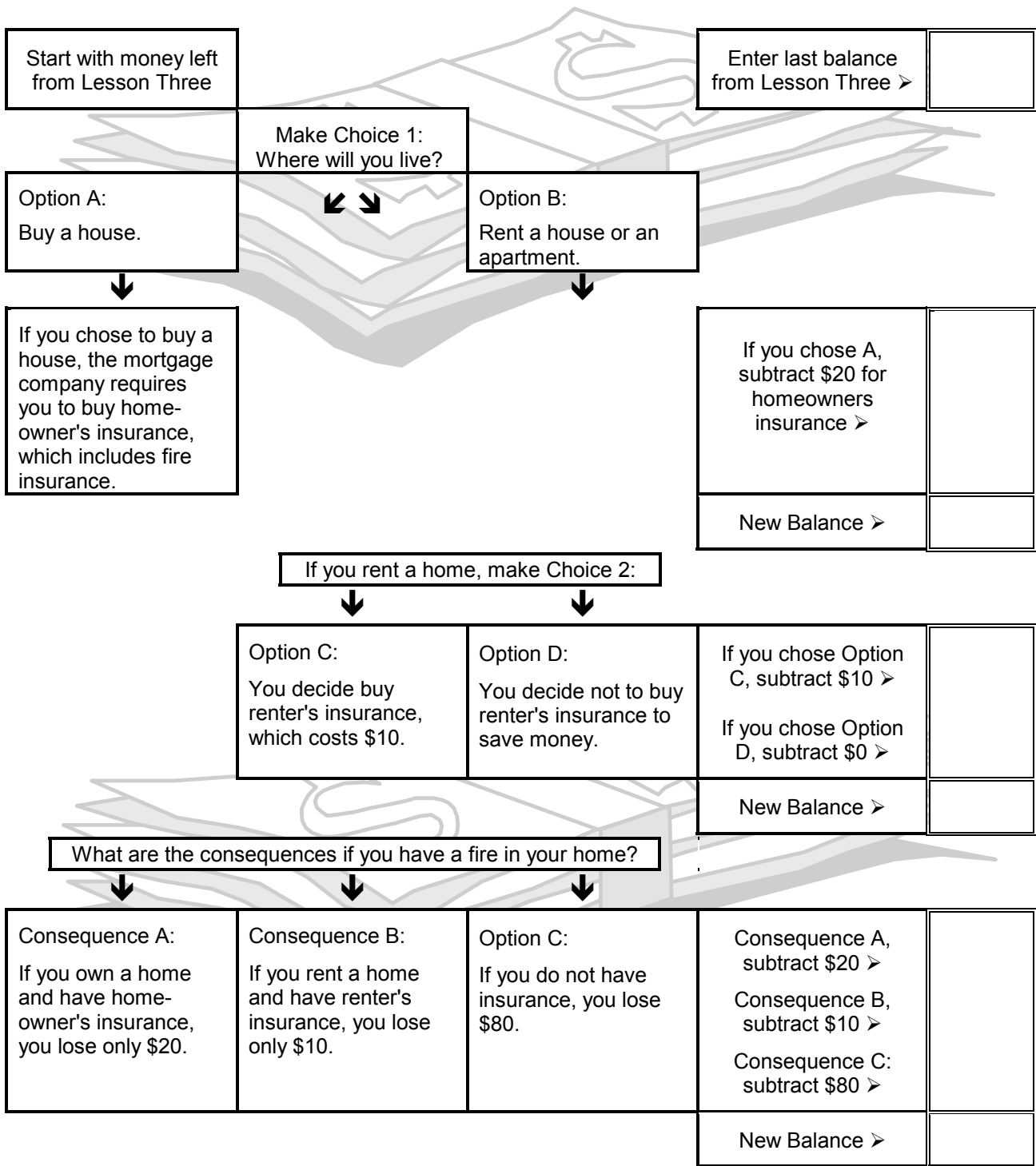


Teacher: Use with Lesson Three, Page 9. Duplicate for student use.

Name \_\_\_\_\_

# Insuring Your Valuables

Decision-Making Activity And Analysis



Teacher: Use with Lesson Four, Page 10. Duplicate for student use.

# Insuring Your Valuables

Decision-Making Activity And Analysis (continued)

## **What Do You Think?**

Write a paragraph about the activity you just completed. Answer the following questions:

How do you feel about the decision you made?

Was it the most effective decision?

If you faced a similar situation again, would you change your decision?

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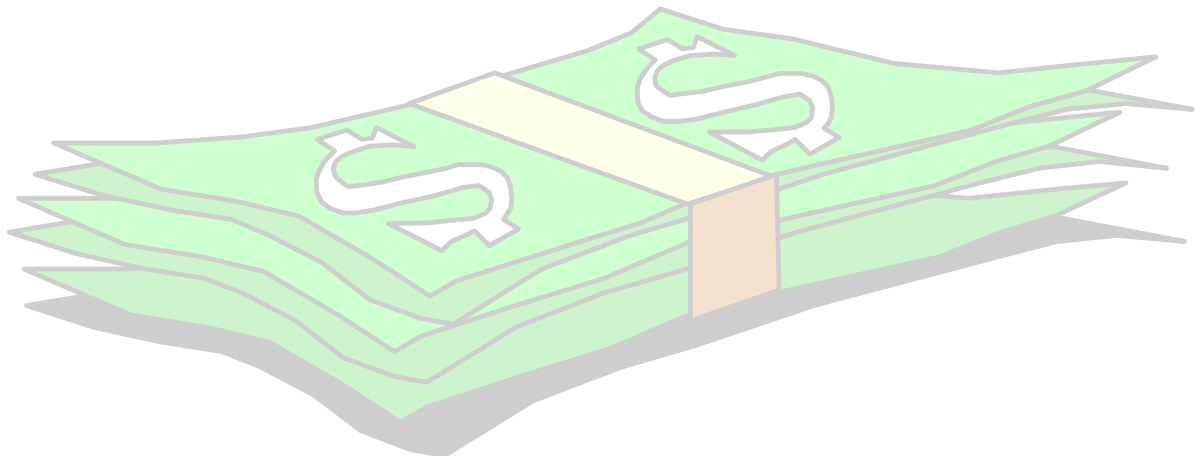
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Teacher: Use with Lesson Four, Page 10. Duplicate for student use.

Name \_\_\_\_\_


# The Impact Of Fire

## Decision-Making Activity And Analysis

Begin again with \$200

Enter \$200 ➤

Effective fire prevention requires a series of choices.  
Circle the options you would buy:

Option A: Pay a little extra for products that are made to be fire safe. Cost: \$10.	Option B: Live in the city and pay city taxes to be protected by a fire department. Cost \$10.	Option C: Pay taxes for the federal and state agencies that help protect consumers. Cost: \$10.		<input type="text"/>	
Option D: Buy a smoke detector, and install it properly. Cost: \$10.	Option E: Install fire-suppression sprinklers. Cost: \$50.	Option F: Buy homeowner's or renter's insurance. Cost: \$20.			Add up your choices, and subtract the total ➤
	Option G: You improve your building to meet all the requirements of the fire code. Cost: \$20.			New Balance ➤	<input type="text"/>

What are the consequences of your choices?

Consequence A: If you selected less than two options, your home is destroyed by fire. Hand over the rest of your money. If you made other selections, but you didn't choose Option F, your home is destroyed by fire and you have to pay for it. Hand over the rest of your money.	<input type="text"/>
Consequence B: Count the number you selected from Options A, B, C and D. From each, you get a return on your money because you are less likely to lose your home or business in a fire. Add \$5 for each one you checked.	<input type="text"/>
Consequence C: If you chose Option E, your home is very well protected from fire. You get a 100-percent return on your investment. Add \$50.	<input type="text"/>
Consequence D: If you chose Option F BUT you did NOT choose ALL of Options A, B, C and D, you have a fire that costs you \$30. Subtract \$30.	<input type="text"/>
Consequence E: If you chose Option F plus Options A, B, C and D, you have a fire that costs you \$10. Subtract \$10.	<input type="text"/>
Consequence G: If you chose Option G, you are very well protected from fire. You get a 100-percent return on your investment. Add \$20.	<input type="text"/>
	Final Balance ➤ <input type="text"/>

Teacher: Use with Lesson Five, Page 11. Duplicate for student use.

# The Impact Of Fire

Decision-Making Activity And Analysis (continued)

## What Do You Think?

Write a paragraph about the activity you just completed. Answer the following questions:

- How do you feel about the decisions you made this time?
- Were these choices more effective decisions?
- If you faced a similar situation again, would you change your decision?

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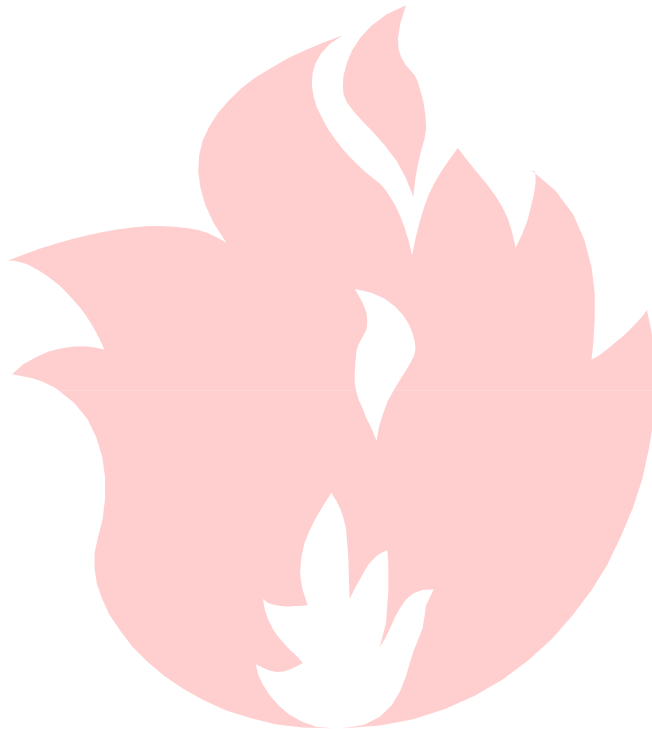
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Teacher: Use with Lesson Five, Page 11. Duplicate for student use.