



## WHAT IS IT?

Banking time is a strategy to increase positive, sensitive, and supportive interactions between a teacher and child. Banking Time sessions are short (10-15 minutes each) one-on-one meetings that occur regularly (2-3 times a week). The sessions are child-led, and the role of the teacher during these sessions is to convey interest, acceptance, and responsiveness in order to foster a positive connection with the child.

## WHAT DOES IT LOOK LIKE?

- ◆ A child's teacher notices that they most often interact with a child to correct their behaviors. The child rarely comes to the teacher for help or even just to talk. The teacher decides to develop a stronger relationship with the child by implementing Banking Time sessions, spending 10 minutes playing with just this child, three times a week during rest time. After a few weeks, the teacher finds that they understand the child better and feel more connected to the child, who is also seeking the teacher out more frequently for support and conversation.
- ◆ During a Banking Time session, the teacher begins by observing the child building a block tower. The teacher notices and labels the child's feeling as the tower tumbles by saying, "You said 'arrrrgh!' You sound frustrated." Then the teacher narrates the child's actions as they rebuild by saying, "You are stacking the blocks right back up again." The child becomes angry when the tower falls again. The teacher uses a calm voice and says, "I am here for you, even when things are not working out." The child asks the teacher to help rebuild the tower and the teacher says, "Sure, let's try it again together."

## WHY IS IT IMPORTANT?

Relationships with adults are critical resources for children. Banking Time helps teachers invest in their relationship capital by "banking" positive one-on-one interactions with children. When challenges or conflicts arise, the teacher's prior sensitive and responsive interactions with the child, and the child's sense of the teacher as a listener and a helper, will allow them both to draw upon the capital they have invested in each other to help solve the issue. With more effective and efficient problem-solving, the child can spend more time learning in the classroom.

### Suggestions for When to Use Banking Time

- Use when many of your interactions with a child include resistance, negativity, or conflict.**  
Children whose behaviors are often perceived as disruptive may experience more reprimands or corrections instead of interactions where they feel appreciated and understood. This can lead to disappointment and distrust. Banking Time sessions can help to tip the scales so that you and the child are able to work through challenges together while maintaining a strong, positive relationship.
- Use with children who may not seek you out when they need support.**  
For children who avoid or rarely initiate interactions with you, you can use Banking Time sessions to convey that you are a helper and that you notice and care about their feelings and needs.
- Use when your relationship with a child has not improved after less intensive techniques.**  
Banking Time sessions are especially useful when the general, day-to-day strategies you use to connect with children have not been as effective in maintaining a positive relationship with a child.



## TIPS FOR IMPLEMENTING BANKING TIME

1. **Review the Banking Time manual (see resources below).**
2. **Prepare engaging materials for child exploration.**
  - Choose materials that lend themselves to child-directed play instead of teacher-directed. For example, use art materials, pretend items, or blocks **instead of** a competitive game, a task that involves right/wrong answers, or books (all of which tend to be teacher-led).
3. **Choose a location for your sessions.**
  - Find a quiet, distraction-free space in the library or hallway, or section off a quiet corner of the classroom. Enlist the support of another adult to attend to the other children so you can give your uninterrupted attention to the child.
4. **Meet one-on-one with the child for 10-15 minutes, 2-3 times a week.**
  - Follow the child's lead.
    - Limit questions and commands. Allow students to use materials in any way they want, as long as they do so safely.
  - Observe what the child is doing and feeling.
    - Carefully watch and take mental note of the child's behavior, words, and feelings.
  - Narrate what you observe.
    - Describe out loud what the child is doing using the "**sportscaster**" technique. For example, "You picked a purple crayon and now you are drawing a house with purple windows!"
    - Use **reflection** by listening to the child's words and repeating them with slight modifications. For example, if the child points to a drawing and says "sad," you could reply, "Yes, his face looks sad."
    - Use **imitation** by non-verbally and quietly following what the child is doing. For example, if the child is stacking blocks, you should also build with blocks.
  - Label the child's emotions, both positive and negative, as nonjudgmentally as possible.
    - Communicate out loud the child's emotional state. For example, "I see you are feeling nervous."
  - Develop relational themes.
    - Relational themes convey a message to the child about the importance of your relationship with them. Example themes: *I can be a helper, I am interested in you, you can trust me, or I think you do things well.*
  - Accept and connect.
    - The time spent in a Banking Time session is different from other time you spend with children in the classroom. For example, in a Banking Time session, you won't praise certain behaviors and correct others. Instead, give your undivided attention, interest, and enthusiasm to the child in order to convey unconditional acceptance of them.

## RESOURCES THAT SUPPORT BANKING TIME

### Banking Time

[ECE Resource Hub](#)

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### Banking Time in the News

[UVA Today Article](#)