



BANKING TIME

Preschool Relationships Enhancement Project

Pre-K Manual

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Overview

This manual provides teachers step-by-step procedures for implementing Banking Time within the early childhood education (ECE) setting. Banking Time is a set of techniques designed to strengthen the teacher-child relationship thereby promoting children's preschool success. Adult-child relationships are critical for healthy child development—they form and shape it. Relationships with adults support nearly all of what a young child is asked to do in school: relate to other people, be persistent and focused, be compliant, be self-reliant, communicate with others, and be motivated to explore the world. Early childhood teachers have a unique influence on children—an opportunity presented in the relationship they form with a child. Qualities of the teacher-child relationship such as shared emotional engagement, teachers' sensitivity/responsiveness, teachers' support of children's autonomy, and level of conflict predict a host of school-based child outcomes. Teacher-child relationships help children develop the social-emotional skills that are critical for their school readiness and future success.

Adaptive social-emotional skills include children's ability to use appropriate behavior in problem situations, inhibit negative or inappropriate behavior, engage meaningfully with adults and peers, and to develop friendships. When children display high levels of disruptive behaviors such as aggression, impulsivity, and oppositionality, these challenging behaviors interfere with their ability to form positive relationships with teachers and other children and to engage in learning tasks. Once established, disruptive behaviors often become stable, are resistant to change even with treatment, and increase the likelihood of school failure for these children.

A high quality teacher-child relationship is established through repeated, moment-to-moment interactions that convey sensitivity, respect, and warmth and requires the active engagement of *both* the teacher and the child. Children who display hard-to-manage behaviors can be a challenge in the classroom, and it is easy to understand that teachers are less likely to develop a close, positive, high quality relationship with a child who displays these disruptive behaviors. In fact, for these children teacher-child interactions are more often characterized by resistance, negativity, and conflict. However, to the extent that teachers make intentional efforts to interact positively with these children on a regular basis, they help to develop a strong and supportive relationship with them. In turn, these children will be able to use the teacher as a resource to help them solve problems, actively engage in learning activities, and navigate the demands of preschool. When children are paired with teachers who are able to establish a positive emotional bond with these children and meet their behavioral and regulatory needs in the classroom with low frustration and negativity, these children are more likely to evidence declines in aggression and greater social-emotional development.

Having positive emotional connections to children is important to teachers as well. These relationships are often the reason teachers remain in or leave the profession—they are both the most rewarding and the most challenging aspects of teaching. During Banking Time sessions teachers meet individually with children for a short period of time on a regular basis. The most important component of Banking Time is not the increased quantity of time a teacher spends with a particular child. Rather it is the improved quality of the experience of teacher-child interactions that is critical. In this way, Banking Time is designed to support the formation of stronger, more positive teacher-child relationships in order to increase the ability of at-risk children to develop positive social-emotional skills within the preschool years.

See Appendix- References.

Banking Time

What is Banking Time?

Banking Time is a set of techniques designed to build positive, sensitive, and supportive relationships between you and the children in your classroom who are having a hard time managing their behavior. You build relationships with children during Banking Time sessions that allow you and the child to spend one-on-one time together. In these regularly scheduled sessions, your focus is on attending and responding to the child's interests and behaviors during activities the child chooses.

Why is it called Banking Time?

The approach is called Banking Time to emphasize that relationships are resources for children. Banking Time helps you invest in this relationship capital during one-on-one sessions with a child. You can think of it as "banking" positive relationship time with the child. When classroom problems or conflicts arise, your closer relationship with the child and the child's sense of you as a listener and a helper allow you to draw upon the capital that you and the child have invested in each other, to help solve these issues so that the child can spend more time learning in the classroom.

What is a Banking Time session?

Each Banking Time session is a one-on-one meeting between you and a child. These sessions are designed to enhance the quality of your relationship by giving you and the child regular opportunities to interact closely and positively with one another. Meetings are short in duration (about 10-15 minutes), occur regularly (2-3 times a week), and take place at specific locations. In each session you and the child participate together in an activity chosen by the child. Sessions are child-driven while you watch, listen, and convey sensitivity, acceptance, and understanding. Thus, the roles of teacher and child are different from normal classroom interactions:

The child:	You:
<ul style="list-style-type: none">• Chooses the activity• Leads the interaction• Guides the discussion	<ul style="list-style-type: none">• Follow the child's lead• Carefully observe the child's actions• Respond accordingly to the child• Are not responsible for teaching anything

Scheduling Banking Time Sessions

- Each session should last 10 to 15 minutes.
- Sessions should occur 2-3 times a week.
- The time should be regular and predictable from week to week.
- Mark the time on a calendar so you and the child can visually see the weekly meetings.
- Choose times when you are relatively free from distractions.
- Do not schedule sessions during one of the child's favorite activities.
- If you think that it will be difficult to end a Banking Time session with a child, choose a time right before a highly desired activity, such as outdoor play, story-time, or lunch. This will help the child make an easier transition back into the classroom.

Finding a Good Location for Banking Time Sessions

- A Banking Time session can occur in many different places in your school or center.
- Choose a space that will be dedicated to only you and the child during the session.
- Choose a space that minimizes distractions that would interfere with your interactions with the child.
- Example locations include: a quiet hallway spot, an available office, the corner of a classroom or playground, your classroom when the other children are somewhere else, a resource room, library, gym, or another classroom that is not being used at that time.

Additional Tips

- A smaller space is ideal because it will promote close engagement and communication between you and the child.
- If you use a larger room such as a classroom, try to create a smaller space by working at a table, picking a certain center, or placing materials in one section of the classroom.
- If you must use a space where other children are present, have another adult available to attend to the other children in order to allow you private space and uninterrupted time with the child.
- Make sure to identify an alternate setting in case your first choice becomes unavailable.

Introducing the Banking Time Session to Children

When you first introduce Banking Time to the child, it is important to:

- Explain that you are concerned about how you and the child are getting along.
- Emphasize that you want to get to know the child better.
- Inform the child that the session is:
 - Going to happen on certain days at certain times.
 - Not contingent on the child's behavior (not a reward or punishment).
 - Different from the normal classroom time because it will be just the two of you.
- Respect the child's opinions and views while encouraging open communication about the upcoming Banking Time sessions.

This example shows how to integrate the 4 points listed above into your conversation with a child in your classroom:

I've noticed that you have been having some hard times in the classroom lately. I sometimes get upset with you, and you've had a hard time playing with your friends. It's important to me that you are making good choices, having fun, and feeling happy at school.

Sometimes it is hard for me to pay attention to you and to help you when we are in the classroom with all of our other friends. I would like to start spending some time together with just the two of us. I will bring some special toys and you get to choose what you and I will do together!

So, starting tomorrow, we'll meet right after story time and before lunch. I have marked the days we will meet on this calendar. This picture means it is a "special meeting time" day. We will always meet on these days, no matter what. Even if you are having a hard day or I have a lot to do, we will still meet.

How does that sound to you?

Banking Time and Child Behavior

Two key features of Banking Time are:

- 1) The unconditional, regular occurrence of the Banking Time sessions.
- 2) Your role as an interested listener.

These sessions build trust between you and the child. The sessions show the child that he can count on this time with you regardless of what else may be happening in the classroom.

As a teacher it is important to keep in mind the following about Banking Time and the child's behavior:

- Behavioral standards may be different during Banking Time sessions.
- Banking Time sessions are NOT contingent upon the child's behavior.
 - Sessions should be scheduled in advance and carried out regardless of the child's behavior.
 - Sessions are not used as a reward for good behavior or taken away as punishment for bad behavior.

What if a child misbehaves during a Banking Time session?

During the first couple of sessions, a child might test you to see just how far he can go in terms of misbehavior. This is normal. To the extent that you can convey to the child that you accept him uncritically and are interested in him unconditionally, you are delivering a powerful relational message that tells the child that he is safe with you and that you really care about him.

Let's consider what "misbehaving" means during Banking Time sessions. Some of the behavioral standards that are used in the classroom for a child will change for a Banking Time session. For example, it would be ok for a child not to share the markers with you during a Banking Time session even though the child would have to share them with the other children in the classroom. Additionally, we would recommend that children be allowed to explore negative emotions in ways that you might not be comfortable with in the regular classroom. For example, a child gets frustrated with a toy and throws it down and goes to another toy. We would want you to narrate the behavior and to label the emotion by saying something like "You threw down that toy and look angry; that toy must be frustrating for you" rather than saying something like, "The classroom is not a place for throwing toys; you need to pick it up and put it away."

Banking Time and Child Behavior Continued...

There are behavioral standards or classroom rules that you may want to keep consistent both in session and out of session. Some examples are that the child may not destroy toys and that physical aggression is not allowed. These rules should be explained to the child before the first Banking Time session. If classroom rules are violated during a Banking Time session, the typical consequence should be delivered following the session. Therefore, if destroying toys is not allowed during Banking Time sessions and a child purposely breaks a toy, the child should be informed that he broke a rule. You should attempt to continue to convey your acceptance of the child despite the misbehavior. You may say something such as, "Eric, you broke a doll today and that is not allowed. You won't be able to play with those dolls anymore. I know it can be difficult at times when you are frustrated, but it is important that we keep each other safe and respect our toys."

One exception is that you may want to immediately end a session if a child becomes physically aggressive with you. For example, if a child hits you during a session, we recommend that you immediately end the session and say something like "You hit me and so we have to stop our session today. I know you were frustrated, but it is not okay to hit other people. Using your words to tell me how you are feeling is a good way to let me know what is going on." It is always important to stress to the child that you will have the next Banking Time session as scheduled. For example, "This is still our special time; we will do this again on Wednesday before lunch just as we had planned."

If a child misbehaves,

You should...

- **Continue Banking Time**
- **Ignore mild inappropriate behavior that is not disruptive during the session**
- **Discuss the situation with the child afterwards if necessary**
- **Conduct the next Banking Time session as planned**

You should not...

- **End the session and discipline the child immediately**
- **Ignore the inappropriate behavior that is destructive or aggressive**

Banking Time Activities and Materials

The activity during the Banking Time session provides an opportunity for you to engage in play with the child. It is important that the child have several activities to choose from. It may take the child a few minutes to decide on an activity, and the child may switch activities during the session. This freedom of choice is important—it lets the child know that he is in control of the session and allows the child to take risks within the play that he might not otherwise take, including experimenting with unfamiliar toys or games. Therefore, activities, games, and/or toys should not be limited to those that the child usually engages with during play in the classroom. It is also important to avoid gender stereotypes in the selection of materials.

While playing a game during a Banking Time session, it is important that the game NOT have to be played in a certain way and that the emphasis is NOT on the game itself. The game is just a vehicle for you to get to know the child better. The materials should be used in any way the child chooses (within safe limits). Resist the urge to show the child how to use the material “correctly.” During Banking Time, there is no “correct” way to build a castle, complete a puzzle, or play a game. It is most important for the child to have the freedom to think, explore, and experience. Telling a child the “right” way to do things or trying to change the child’s play according to a pre-set standard can have the effect of reducing the child’s confidence in and desire to experiment with new toys or explore new ideas.

Below are suggestions for activities or items that could be included and also some activities and items to avoid. The items/activities that are listed “Not Recommended” are valuable educational resources and activities and many play a central role in the ECE environment. However, these activities tend to promote teacher-led interactions and a critical aspect of Banking Time is the importance of the interactions being child-led.

Activities and Materials During a Banking Time Session	
Recommended	Not Recommended
<ul style="list-style-type: none">• Pretend play (with dollhouse, figurines, in the dramatic play center, etc.)• Playing with blocks or Legos• Board or card games based greatly on chance (e.g., Candyland, Chutes and Ladders, Go Fish)• Activities that allow for you and the child to play together in a joint activity• Creative art activities that include painting, gluing, cutting, etc.	<ul style="list-style-type: none">• Reading a book to a child• Activities and games that focus greatly on skill (this will depend on the individual child)• Activities that tend to require teacher guidance (this will depend on the individual child)• Computer games• Activities designed for solitary play

Teacher's Role During Banking Time Sessions

During the Banking Time session you will:

- Observe what you see the child doing and feeling.
- Narrate what you observe.
- Label the child's feelings and emotions.
- Develop relational themes related to the session.

By observing, narrating, and labeling during each Banking Time session, you accurately reflect back to the child what he is doing. By developing relational themes, you indicate that your bond with the child is important. Throughout all sessions, it is critical that you follow the child's lead and not direct the activity. The goals of your interactions and statements are to convey interest, sensitivity, understanding, and a connection between you and the child. These repeated interactions are the foundations to forming a strong and positive teacher-child relationship.

What is observing?

Carefully watching and taking mental note of the child's behavior, words, and feelings, as well as your own thoughts and feelings.

Why is it important?

- Taking the time to sit back and watch allows the child to take initiative and lead the session.
- It allows you to see and better understand the child's strengths, interests, and personality.
- You convey to the child that you are interested in him.

How do I observe the child during the session?

- Spend a few moments watching the child before joining in the activity.
- Stop and take a few moments to observe the child's behaviors and emotions several times during the session.
- Ask yourself some of the following questions as you observe the child in the beginning of and/or during the session:
 - Which activity does the child choose?
 - Why do you think the child selected this activity?
 - How does the child behave during the first few minutes of the activity?
 - Does the child try to engage you in the activity? If so, what verbal and nonverbal signals does the child use to do so?
 - What do you think the child is feeling?
 - How are you feeling?

Things to Consider

This kind of interaction may be difficult for you and the child when you begin Banking Time because it is a shift in both your role and the child's role. But this shift is a key feature in strengthening your relationship.

Observation plays an important role in your interaction with the child during early Banking Time sessions as you begin to know and understand the child better. In later sessions, observation is used to focus on the ways that you, the child, and your relationship with the child are changing. Remember that it is not your role to lead or teach during a Banking Time session. It is important to sit, watch, and listen.

What is narrating?

Narrating is describing out loud what the child is doing with an interested tone of voice. It does not include teaching, directing, questioning, or reinforcement. It can also include non-verbal communication with the child.

Why is it important?

- It shows that you are paying attention to the child.
- It shows that you support the child's play.
- It shows that you are uncritical and accepting of the child. This encourages the child to further explore his play.
- It shows the child that he is leading the session.

How do I narrate during the session?

- Think of yourself as a sportscaster and try to describe out loud what the child is doing.
- Maintain a neutral tone.
- Avoid teaching, questioning, and commanding the child.
- Also communicate during the interaction in non-verbal ways. Acceptance and interest can be communicated through smiles, nods, or a gentle pat on the back.
- You do not need to narrate everything the child does. When in doubt, just observe.

Things to Consider

You do not need to narrate during the entire Banking Time session. While narrating is important, it is equally important to make time for observing quietly during the session. With practice, effectively using both of these techniques will become more natural.

Narrating the child's actions is very different from leading an activity. This can be challenging because teachers are typically trained to take advantage of every "teachable moment." When a child picks up a block and begins to stack, it is appropriate to narrate and describe the color of the block or the placement the child chooses. For example, "You are stacking blocks one on top of the other, first a red, then yellow, now green." However, you may naturally feel inclined to ask the child, "What color is the block?" or "Can you find another red block?" or say, "That tower is getting pretty high, you may want to move this block so the tower doesn't fall" or "How many blocks do you have in your tower? Let's count them!" It will be difficult, especially in the beginning, to break yourself of the questioning and directing habits. Narrating is limited to describing only what the child is doing, not teaching him a new skill or directing his actions. This is counterintuitive for most teachers and it is natural for you to have difficulty as you are learning to identify and control these directive tendencies.

Narrating Continued...

During narration, you should use these 3 tools:

1. **Reflection:** Simply listen to the child's words and repeat them with slight modifications. For example:

If a child says...	You should say...
<ul style="list-style-type: none">• "Look, I made a happy face!"• "I like playing with Legos."	<ul style="list-style-type: none">• "Yes, you made a big smiling face."• "You have fun playing with Legos."

2. **Imitation:** Watch the child carefully and follow his lead. Although imitation is non-verbal narration, it has a similar effect by conveying your acceptance and interest in the child. For example:

If a child...	You may...
<ul style="list-style-type: none">• Puts a dress on a baby doll• Starts stacking blocks• Smiles or laughs	<ul style="list-style-type: none">• Take another doll and dress it• Join in or start your own stack next to the child's stack• Smile or laugh too

3. **Sportscaster technique:** Watch the child and carefully describe the actions. For example:

If a child...	You may say...
<ul style="list-style-type: none">• Stacks blocks side by side• Draws a picture• Makes a ball with play-dough	<ul style="list-style-type: none">• "I see that you are stacking the blocks all in a row. First a big one, now two smaller ones."• "You have chosen a blue crayon and a red piece of paper for your drawing. Look at those circles you are drawing!"• "You are taking the play-dough out of the bin and rolling the orange play-dough. Oh look! You made a ball with the play-dough!"

What is labeling?

Labeling is communicating out loud the child's emotional state. For example, if the child's actions indicate frustration (the child throws down a toy and says, "I can't make it work!"), you should label that emotion as frustration ("You seem frustrated with that toy.").

Why is it important?

- You let the child know that you are paying attention to his feelings.
- You indicate to the child your ability to read and understand his emotional state.
- You let the child know that it is okay to experience both positive and negative emotions.
- Labeling helps pair words with feelings so that words can become tools for expression. This helps to develop coping skills.
- Providing words for the child's emotional experiences will help you develop relational themes for the session that can carry into the classroom. These words, when they are heard in the classroom, will help remind him of behaviors or messages conveyed during Banking Time sessions.

How do I label the child's feelings and emotions?

- Pay attention to the child's verbal and nonverbal communication of positive and negative emotions.
- If the child is engaged in pretend play, attend to the feelings and thoughts of the characters in the play as well as the feelings the child expresses as himself.
- Once you have identified emotional content in the child or the child's play, reflect it back to the child with a simple statement such as, "You look frustrated" or "It seems like that little boy is sad that his dad went to work."

Things to Consider

Children often have more difficulty communicating their negative feelings, such as anger, frustration, sadness, fear, and anxiety. Similarly, teachers sometimes have difficulty talking about children's negative emotions in a neutral manner. You should pay special attention to words or behaviors that suggest these negative feelings. You should NOT be apprehensive about labeling negative emotions. This emphasizes to the child that you accept him unconditionally. Resist the urge to try to immediately stop or "fix" the emotion. By allowing the child to experience the negative emotion within a supportive context, you open lines of communication between you and the child so that the child feels comfortable asking for your help to solve problems.

Are your labels accurate?

It can be difficult to accurately label the child's emotions all of the time. However, this should not keep you from labeling the child's feelings based upon your observations and interpretations during a Banking Time session. Below we provide some examples of how a child might react to an accurate versus inaccurate label of the child's emotional state. Reading the child's cues after you label an emotion can help you determine if your labels are accurate.

If you DO accurately label the child's emotions, the child may...	If you DO NOT accurately label the child's emotions, the child may...
<ul style="list-style-type: none">• Continue playing uninterrupted• Intensify play (e.g. the angry sister becomes more angry)• Make an effort to include you in the activity	<ul style="list-style-type: none">• Correct you• Give up, stop or change the activity• Intensify play (e.g. you identify the emotion as "frustrated" when he furrows his brows. He then yells to show you that he is actually angry)• Exclude you from the activity

What are relational themes?

Relational themes convey a message to a child about the importance of your relationship with him. The themes provide words to go along with the child's emotional experience during the Banking Time sessions. They may identify a pattern that seems to be important to both you and this particular child during the interactions.

Why are they important?

- Help you and the child define your relationship.
- Help the child develop coping skills and problem solving skills.
- Help the child understand the roles you and other adults can and do play in his life.
- Provide a connection or “bridge” between the Banking Time sessions and life in preschool.

How do I develop relational themes?

- Keep the message simple and consistent.
- Choose messages that you can follow through with outside of Banking Time sessions during everyday classroom interactions.
- Identify two or three themes that are relevant to your relationship with this particular child.
- Consider ways these messages can be communicated to the child.

Things to Consider

When developing relational themes, consider the kind of message you want to convey to the child about your relationship with him. The relational themes you choose will be different for each individual child you work with, as they will reflect the needs of each particular child. For example, if a child overly asks for assistance, you would not focus on conveying the message of “I am a helper.” Instead, you may choose activities the child is likely to be successful with in order to convey the theme, “You do things well.”

Themes may evolve over the Banking Time cycle. For example, if you focus on expressing your role as a helper in the beginning of the cycle and see significant improvement, such as the child beginning to ask you for help during Banking Time sessions and also in the classroom, you may want to move on to include another theme.

Unlike other “themes” typically used in preschool, the relational themes are not directly identified to the child. For example, you would tell a child, “Today, we are learning about the season of winter,” but you would not say, “Today, we are working on the theme of I am a helper.” Rather, the relational themes help the child to understand how the teacher-child relationship can provide support.

Relational themes can help you understand the rationale behind some of the Banking Time techniques. For example, both observing and narrating can support the theme “I am interested in you.” On the next page we provide examples of Banking Time techniques and the relational themes they can support.

Banking Time Techniques	Relational Theme Conveyed
Observing, Narrating, Labeling	I am interested in you
Maintaining the session even after the child misbehaves Labeling negative emotions	I accept you
Stating that you are available to help if the child needs you	Adults can be helpers
Sticking to the Banking Time schedule	I am consistent
Being accepting of mistakes and allowing discussion of feelings Labeling both positive and negative emotions	You are safe with me
Including activities that the child will be successful with	You do things well
Maintaining contact and composure by using a calm, soothing voice even when the child is upset or angry Making sure that sessions are not contingent on the child's behavior	I will be here even when things get tough
Labeling accurately Responding to requests for help	I understand the signals you send me

Ending a Banking Time Session

For obvious reasons, children really delight in this uninterrupted attention from their teacher and some may become upset at the end of the session. In order to help prevent this reaction, you should give the child several warnings toward the end of the session. A few simple statements, such as “We have two minutes left” and “We will be able to play again when we have our next session” can help prepare the child for the end and may facilitate a smooth transition back to classroom activities. Children tend to have more difficulty with ending a session during the first few sessions. Once they adjust to the Banking Time routine and understand that sessions occur on a regular basis during scheduled times they usually accept the end of a single session and transition easily back into the classroom. If a child is having particular trouble with ending a session, you may want to consider scheduling Banking Time sessions immediately before one of the child’s favorite activities. For example, a child may be less upset about the ending of a Banking Time session if he gets to go out to join his classmates on the playground rather than beginning naptime.

When you decide you will no longer conduct Banking Time sessions with a child it is critical that you emphasize to the child that the relationship that you have developed and strengthened during the Banking Time sessions is just as important after the sessions are no longer occurring. Developing the relational themes during sessions helps the child understand the significance of his relationship with you and how you and the child can use this relationship as a resource so that the child can be successful in the classroom. We want you to apply the Banking Time techniques and knowledge about this particular child to your everyday classroom interactions. Taking time to intentionally observe the child while he is playing in the block area, labeling a negative emotion as a child becomes frustrated because he cannot write his name, and reminding a child who is struggling with sharing a highly desired classroom toy that you are there to help if he needs you are all examples of how the relationship that you and the child have been working on extends back to the classroom and helps the child develop important social-emotional and academic skills.

Becoming a Banking Time Expert

In this manual, we have presented the Banking Time session techniques (observing, narrating, labeling, and developing relational themes) separately. In reality, most or all of these techniques will happen during each session. You may focus on one technique during a particular session, such as observing during an early session, but most sessions will consist of a combination of observing, narrating, labeling, and development of relational themes.

For example:

During a Banking Time session you begin by *observing* the child building a block tower. You notice and accurately *label* his frustration as the tower tumbles. Then you *narrate* his actions as he begins to attempt rebuilding. Even as he becomes angry and more frustrated, your voice stays calm and soothing, developing the *relational theme* “I am here for you even when things are not working out.”

This act of combining the Banking Time techniques may be challenging in the beginning, but you will become more skilled at integrating the appropriate techniques into each session. “Putting it all together” and following all the guidelines during a Banking Time session is no small task!

Additional Banking Time Reminders

Banking Time DOs and DON'Ts

DOs	DON'Ts
<i>Preparing for a Session:</i>	
<ul style="list-style-type: none"> • Plan a consistent meeting time • Create a small, private space • Gather Banking Time Materials individualized for the child • Explain the upcoming sessions to the child 	<ul style="list-style-type: none"> • Schedule during one of the child's favorite activities • Tell the child that the sessions will occur if he behaves
<i>During a Session:</i>	
<ul style="list-style-type: none"> • Follow the child's lead • Observe the child's actions • Narrate what you see the child doing • Label the child's emotions, both positive and negative • Develop relational themes • Allow the child freedom to move between activities and toys during the session 	<ul style="list-style-type: none"> • Direct the activity • Ask questions • Give commands • Require the child to follow game rules • Teach the child a skill • Criticize the child's behavior • Punish the child • Cut sessions short because you are busy • Stop the session for minor misbehavior
<i>After a Session:</i>	
<ul style="list-style-type: none"> • Discuss with the child any major misbehaviors and consequences • Reflect on the Banking Time session • Look for opportunities to incorporate relational themes into everyday interactions 	<ul style="list-style-type: none"> • Take away a Banking Time session as a punishment • Stop thinking about relational themes

Common Questions & Concerns

In this teacher manual we have tried to provide you the basic information needed to conduct Banking Time sessions. Below we provide some answers to a few common questions that teachers tend to have.

How am I supposed to fit this into my day? I am so busy. How can I possibly find the time?

This is understandably one of the most common reactions teachers have when trying to implement Banking Time for the first time. However, the “where and when” of Banking Time sessions are very flexible. You may work it into your schedule during transitions to special or free time (e.g., when the class goes to lunch) and sometimes during actual instructional time, for example during center time. Perhaps you could stay inside for a few minutes as the other children go to the playground, or find a quiet corner near the playground. You could sit in the hallway right outside of the

classroom if allowed by your school. Conducting sessions at the beginning or end of the day when teacher-child ratios tend to be lower may be an option. Having the Teaching Assistant “on board” will make finding time for Banking Time more manageable; so be sure that he feels included and understands the intervention. Given that each session is short--about 15 minutes--there may be someone at your school or program that is able to relieve you from your classroom so that you can focus on this child. For example, you may find help/support from the program director, assistant director, regular volunteer, or even a parent volunteer.

Although some activities provide a richer context for the implementation of Banking Time (e.g., playing with a dollhouse vs. throwing a ball back and forth), children should be given latitude in deciding what they would like to do. This will help engage them in the process, and you should attempt to be as flexible as possible in this regard. Children often make such choices for good reason. If you continue to be patient, with time the child may recognize that Banking Time sessions provide an opportunity for new types of interactions with you than have not been previously experienced. You may help set limits on a child’s choice or engage an indecisive child by ensuring that a range of acceptable activities is easily accessible in the Banking Time area or by providing a non-directive comment such as, “You often play with the dollhouse in the classroom,” “You sometimes like to paint,” or “There are dolls, cards, paints, and drawing available today.”

The child keeps choosing inappropriate activities or can’t make up her mind about what to do.

Common Questions & Concerns Continued...

It is not uncommon for other children to express curiosity in the teacher's activities during Banking Time. Ideally, sessions should be outside of the regular classroom and conducted separately from the other children in the classroom so that you minimize interruptions. As suggested earlier, if it is not possible to conduct Banking Time outside of the classroom, another adult should be present (and willing) to help keep the other children occupied. If there is a particular child who continually expresses interest in Banking Time, it is likely that this child would benefit from your individual attention at another time.

Other children want to join in and frequently interrupt Banking Time.

He's been getting in trouble all day, and I just can't see how giving him reinforcement for his behavior will help in the long run.

One of the more common practices undermining relationships between teachers and children is the teacher's view that giving attention to a child that misbehaves will reinforce the negative behavior. This is true only when the teacher attention happens because of the misbehavior and occurs in sequence with or in the same situation as the misbehavior. In the Banking Time protocol sessions should not be contingent upon behavior--positive or negative--because they are defined ahead of time in the daily schedule. Teacher reinforcement of behavior is not part of Banking Time. Banking Time sessions are not a reward, nor

are termination of sessions a punishment. Use of Banking Time as a reward (e.g., "You now have earned your session with me") or as a punishment (e.g., "You lost your time with me today") will eliminate the positive effect on the child-teacher relationship and may even damage the relationship.

This is a common reaction that generally wanes as the child adjusts to the routine of Banking Time. However, some children will continue to have significant difficulties at the end of sessions. The teacher should indicate that she understands the child's frustrations with a statement such as, "I can see that ending our time together is hard for you. I understand that and I am sorry you are feeling angry, but we will meet again next week, and right now it is time to go back to the classroom." Although the child may remain upset, it is important to avoid getting into a power struggle with the child. One possibility in this situation is to schedule Banking Time immediately before a highly desired activity such as recess, lunch, or art class, so that the child is more motivated to make the transition back into the classroom activities. Also, you could give the child a warning a few minutes before the Banking Time session is scheduled to end. For example, "We have three more minutes before we will go join the rest of our friends."

I give her warnings about the end of the session, but every time she gets angry and refuses to go back to the classroom.

Common Questions & Concerns Continued...

How should I react when the child says mean things during a Banking Time session?

Children may make negative statements to you during the session (either in play or outside of play) that you would not allow in the classroom if the child were playing with you or another child. For example, a child may say: “You are not my friend;” “You can’t play with any toys;” “You make me mad;” or even “I hate you.” Remember, there are some differences in behavioral standards during a Banking Time session, and it is important for the child to explore these negative emotions in a safe place. If a child says things like this during the session, we recommend that you reflect these statements back to the child. For example, “You said that I was not your friend. You must be pretty mad at me right now” and continue the session. It is important that you not end the session but rather narrate the behavior and to label the emotion.

While some materials are better suited for a Banking Time session compared to others, how you use the activity/material is more important than what activity is chosen. Many activities or materials could be adapted to either support or hinder the activity being child-led. For example, playing with matching cards could involve a child explaining his own rules, taking multiple turns, making pairs or not, lining up the cards, or describing the animals and the teacher carefully watching the child, following the child’s rules, and describing the child’s actions. Or, this matching activity could involve the teacher explaining the rules, making sure the child takes turns with the teacher, and identifying correct or incorrect pairs and explaining why they are a “match” to the child. Both of these teacher-child interactions have value and purpose, but only the first example illustrates how we want teachers and children to be interacting during a Banking Time session.

I’m having a hard time choosing materials to add to my Banking Time activity bin. I’m worried that anything I choose may be too teacher-led.

Appendix-References

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