

# Banking Time

## Summary Brief

### Summary of Impact

Banking Time, a program from Teachstone focused on educator-child interactions, has been found to have positive impacts on educator-child relationships as well as decreases in challenging behaviors.

- + Educators using Banking Time have strong closeness with children in their classroom compared to educators not using the program (Driscoll et al., 2011).
- + Educators reported less frustration and higher competence for their Banking Time children (Driscoll & Pianta, 2010).
- + Educators report a reduction in challenging behaviors when engaged in Banking Time (Williford et al., 2017).
- + High fidelity of implementation results in higher child engagement in the classroom and more attuned educators (Alamos et al., 2018).

Banking Time has a flexible implementation model that allows educators to engage in the program throughout the day. It can also be used with all children including infants all the way through high school.

### Introduction

Students are experiencing high rates of exclusionary (i.e., expulsions and suspensions) discipline in the classroom which jeopardizes school-readiness and student success (National Center on Early Childhood Health and Wellness, 2024). These disciplinary actions frequently occur across grades, beginning in preschool. Additionally, expulsions and suspensions are occurring at higher rates for certain communities depending on individual characteristics (Losen & Martinez, 2020; Leung-Gagné et al., 2022). For instance, in public preschools, while African American students comprise only 17% of school enrollment, they account for 31% of suspensions (U.S. Department of Education, 2023). These disciplinary approaches do not often address the underlying issues occurring in the classroom. Rather, suspensions and expulsions have been shown to lead to increased conflict between the student and educator, increased discipline and conflict in the classroom, and higher rates of dropping out of school (Noltemeyer et al., 2015). Furthermore, expulsions and suspensions result in students having fewer opportunities to socialize with others, reduce the time spent in class development, learning, and practicing, and may lead to negative views of themselves, as well as the education environment (National Center on Early Childhood Health and Wellness, 2024).

Positive educator-child relationships are a critical resource that can help support student success and may serve as a buffer against the use of exclusionary discipline (Loomis et al., 2023). The interactions between teachers and children are described in terms of three dimensions: conflict, closeness, and dependency



(Pianta & Steinberg, 1992; Saft & Pianta, 2001; Birch & Ladd, 1997; Pianta et al., 2005). When educators and students share a strong bond with high levels of closeness and low conflict, it often leads to better academic performance, behavior, and emotional well-being for children from all backgrounds, starting from early childhood through high school. Conversely, relationships marked by conflict can result in increased behavior problems, including declines in prosocial behavior and increased aggression in children. They can also lead to higher stress for educators and less effective teaching methods in the classroom. Developing positive educator-child relationships is especially important for children who may face challenges in school (i.e., expulsions, suspensions, increased discipline, etc.). **Banking Time was created to elevate the educator-child relationship and support students.**

## What is Banking Time?

Banking Time is a dyadic social-emotional intervention targeting educator-child interactions. It is built on the idea that when an educator invests time in a student, that relationship can become a resource to both the educator and student (Pianta & Hamre, 2001).

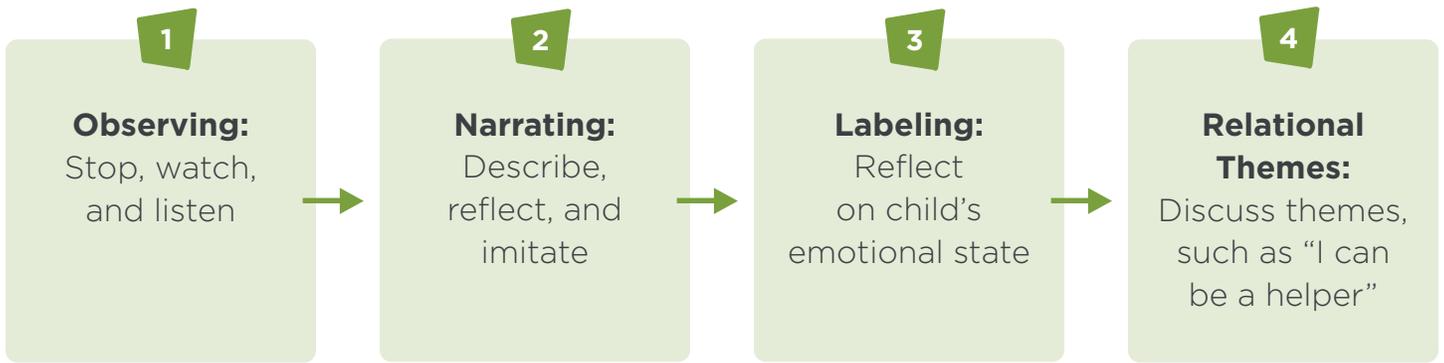
The goal of Banking Time is for educators to build positive interactions with students who may be having a more difficult time in the classroom. Specifically, the intervention focuses on educator-child dyads with the goal of disrupting negative educator-child interactions and behaviors (Williford & Pianta, 2020). The one-on-one sessions are designed to be child-directed and provide regular opportunities for positive interactions between the educator and child. The activity is chosen by the child with the educator watching, listening, and providing accepting and understanding feedback. The Banking Time intervention can be implemented across ages, beginning with infants through high school. Sessions generally last 10-15 minutes for two to three days a week. Importantly, sessions are not a time to teach, and should never be used as a reward or punishment based on the child's behavior.

Banking Time involves four key components: **observing** a child's actions, **narrating** what the child is doing, identifying and **labeling** the child's emotions, and exploring **relational themes** (see Figure 1; Williford & Pianta, 2020). In one-on-one sessions, educators **observe** the child, paying close attention to the child's behavior, as well as their own thoughts and feelings. For instance, an educator may choose to observe the child starting the activity before joining in, and periodically pause during the session to watch and listen. **Narration** consists of describing, reflecting, and imitating the child's activities, while staying attuned to the child's actions. For example, verbally narrating the child's actions and mirroring their chosen activity. Throughout the session, educators should also **label** and reflect on the child's emotional state, both positive and negative. Finally, educators connect the Banking Time session to classroom activities by highlighting **relational themes**, emphasizing the importance of the educator-child relationship. Example themes might include, "I can be a helper" and "You are doing this activity well." These Banking Time techniques help promote a deeper understanding and connection between educator and child and can lead to increased motivation, engagement, and positive behaviors in the classroom.



**“I think it’s about building rapport, having that genuine relationship with the kids, and having that trust from them.”**

—Army Child & Youth Services Educator



**Figure 1. Banking Time**

Note. Adapted from Williford, A. P., & Pianta, R. C. (2020). Banking time: A dyadic intervention to improve teacher-student relationships. Student engagement: Effective academic, behavioral, cognitive, and affective interventions at school, 239-250.

## Supporting Educators in Implementation

The Banking Time intervention includes materials and procedures for a coach or consultant (i.e., a school psychologist, supervisor, or guidance counselor) to help support educators conducting the dyadic sessions. Coaches typically meet with educators every other week to discuss when to use the intervention, techniques for implementation, and navigating challenges that might come up with implementation. Coaches additionally support educators by reviewing prior sessions in order to provide guidance in implementation.

## Participation in Banking Time

Participation in the Banking Time intervention has been associated with child characteristics (Driscoll et al., 2011). In particular, children who exhibit higher reported problem behaviors and come from families with lower maternal education levels are more likely to engage in Banking Time sessions with their educators. Program characteristics have additionally been linked to participation in Banking Time where state-funded preschool programs are more likely to implement the intervention with higher quality and dosage compared to Head Start programs and private programs (Williford et al., 2015). Additionally, White, non-Hispanic educators tend to implement Banking Time with higher dosage compared to other educators. This may be due to a lack of social validity of the Banking Time intervention and calls for a need to continue examining barriers to engagement in the intervention, as well as potential adaptations that can be made.



**Plan Time  
Using Guidance**



**Connect  
with a Child**



**Nurture Growing  
Relationships**



# Banking Time, Educator-Child Relationships, and Child Behavior

Banking Time has been linked with improvements in positive educator-child relationships and reductions in reported child behavioral issues. For example, a study investigated the implementation of Banking Time with approximately 250 educators in Virginia's state-funded preschool program (Driscoll et al., 2011). Results showed that educators who utilized Banking Time developed stronger educator-child closeness compared to those who did not use the intervention. Similarly, in an examination of Banking Time with Head Start educators, educator perceived educator-child closeness increased, as well as frustration tolerance, task orientation and competence (Driscoll & Pianta, 2010). Additionally, educator reports of challenging behaviors decreased. And, in a randomized control trial that included 470 preschoolers, the use of Banking Time was associated with declines in disruptive behavior, lower educator negativity, and a reduced child stress response (Williford et al., 2017).

Educator-child relationships and child behavior may also be dependent on the fidelity of Banking Time implementation. For instance, in a study of preschool educators and their students, having an educator who was more attuned to the child during the Banking Time session was associated with higher child engagement in the classroom and with the educator (Alamos et al., 2018). Importantly, these results were seen only when educators implemented Banking Time with high fidelity (i.e., the session was child-led with the educator engaging with the child in activity).

## Differences Across Age Groups

As evidenced above, research on the Banking Time intervention has primarily focused on younger students in preschool settings, such as state-funded preschools and Head Start (Driscoll et al., 2011; Williford et al., 2017; Alamos et al., 2018). Implementation of Banking Time in the preschool years has been associated with increased positive educator-child interactions and lower rates of challenging behaviors.

Less research has looked at Banking Time in ages outside of preschool. In one exception, Banking Time was examined in elementary-school students ages five to seven years old (Strand Balunis, 2016). The use of Banking Time was found to be associated with a decline in reported challenging behaviors, though there was no effect on educator-child relationships. When looking at five- and six-year old students in Turkey, the implementation of Banking Time was associated with more positive perceptions of the educator-child relationship for the student (Asi, 2019).

**“We did create a relationship. The behaviors did kind of subside and it also helped with the rest of the class as well. They were seeing that we are all one.”**

—Army Child & Youth Services Educator



## Differences Across Race/Ethnicity

To date, no research has examined whether the use of Banking Time is associated with changes in the educator-child relationship or problem behaviors across individual student characteristics. Future research should consider the role of educator and student race/ethnicity and how that may influence the use and impact of Banking Time in the classroom.

## Conclusion

Banking Time is an intervention designed to enhance positive interactions between educators and students, an important factor related to student success academically and socially. Through one-on-one sessions between educators and students, Banking Time has proven effective in promoting positive educator-child relationships and reducing problem behaviors in children, particularly for those who had previously exhibited higher levels of such behaviors (Williford et al., 2017). However, as Banking Time becomes more widespread in educational contexts, further research is necessary to explore its effectiveness among children of different ages and backgrounds.



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