



FUNCTIONAL REQUIREMENTS

I. Log-in Page

- A. The first page will be the log-in page and based on their log-in information, the client will be next directed to either the basic training page or the training/consulting interface.
- B. Static Content
Username & password input boxes
- C. Dynamic Content
None
- D. Links
None (Consulting/training & training users will have different kind of access privileges)



FUNCTIONAL REQUIREMENTS

II. Training Home Page

A. Overview

Either of these redirections will result in access to the home page of the training section, which will be a brief overview of the entire process with specific breakdown of the individual components involved with corresponding links.

B. Static Content

Links to main components (keywords such as STARS Banking Time, PATHS) of each of the three focus areas of the workshop

C. Dynamic Content

None

D. Links

Three main links (followed by a breakdown of accessible pages) to the other parts of the site:

Behavior Management

Social Relational- [Banking Time \(STARS\) Intervention](#), PATHS

Language and Literacy



FUNCTIONAL REQUIREMENTS

III. Banking Time Home Page

A. Overview

Based on the Edutopia website model, the Social Relational page will have navigational links along the left margin with pop-up video windows to describe the process and its application. The main content of this area of the site will be the STARS curriculum, which provides a model for the developing social relations between teacher and student, and how teachers can build effective relationships with at-risk students.

B. Static Content

Banking Time Overview: The second stage of the STARS Intervention, called Banking Time, involves a set of techniques targeting the dyad between you and the student using a very specific set of instructions and procedures for creating positive interactions. This stage is referred to as “Banking Time” because of the metaphor of “savi ng up positive experiences” so that the relationship between you and the student can be enhanced. Thus, both you and the student can draw upon your accrued relationship “capital” and “withdraw” resources from the relationship that enable each of you to interact effectively in times of stress.

STARS Banking Time sessions are composed of a series of techniques, including observation, narration of student’s play, labeling of student’s emotions, as well as developing student-teacher relational themes. For learning purposes, these fundamental techniques are described below as discrete steps. In your initial Banking Time sessions, it may be helpful to spend a little time focusing on each component. However, as you become more familiar with the style of interaction prescribed by Banking Time, you will find yourself using these techniques concurrently.

C. Dynamic Content

None

D. Links

Navigational links to Banking Time curriculum, along left side (graphic) & bottom (text):

Scheduling

Introducing Banking Time to the Student

Procedures

Case Studies (Making Choices in Banking Time)

Resources

Online Journal

Video Vault

FAQ



FUNCTIONAL REQUIREMENTS

IV. Scheduling Banking Time Page

A. Overview

Each section of the Banking Time website will have a best practices video example of the intervention described in the materials. At the bottom of the text, there will be a link to a case study on the case studies page, pertaining to the material described on this page. The intervention calls for very specific procedures from choosing a good time to meet, picking an appropriate location, and what kinds of activities and materials will be most useful.

B. Static Content

Step 1: Choose a day and time

- Sessions should be approximately 10 to 15 minutes long.
- Schedule as many sessions a week as you feel you have time for – make sure you schedule at least one session a week.
- Make sure this is a time that both you and the student will be able to keep from week to week.
- Choose a time in which you are relatively free from distractions.
- Do not schedule sessions during one of the student's favorite activities.
- If you anticipate that it will be difficult to end Banking Time sessions with the student, choose a time right before a highly desirable activity, such as recess or lunch, so the student can make easier transition back into classroom routines.
- Sessions should NOT be contingent upon the student's behavior. They should be scheduled in advance and carried out regardless of the student's behavior. Teacher approval of behavior (rewarding or punishing) is NOT part of Banking Time.

Step 2: Identify an appropriate setting

- The ultimate goal of choosing a setting is to minimize distractions for both the student and the teacher.
- An ideal arrangement would be to use a separate room for sessions. The room should be small enough to promote close communication and engagement between you and the student.
- If a larger room is used, such as a classroom, try to create a smaller space within the room by working at a table, placing materials all in one section, etc. Also, if using the classroom, have another adult available to attend to other students.
- Choose an alternate setting in case your first choice becomes unavailable.



FUNCTIONAL REQUIREMENTS

Step 3: Select activities/materials

- Have a range of age-appropriate activities available to the student.
- Be careful not to use gender stereotypes when selecting activities and materials.
- Keep in mind that the student may decide to play with different materials during Banking Time sessions than he or she typically plays with.
- If you need to take materials with you, use a special container which includes many different options such as:
 - art supplies
 - games
 - jump rope
 - construction materials, etc.

Arrange the materials in such a way that they are easily accessible to the student.

C. Dynamic Content

None

D. Links

Navigational links to Banking Time curriculum, along left side (graphic) & bottom (text):

Scheduling

Introducing Banking Time to the Student

Procedures

Case Studies (Making Choices in Banking Time)

Resources

Online Journal

Video Vault

FAQ



FUNCTIONAL REQUIREMENTS

V. Introducing Banking Time to the Student Page

A. Overview

Each section of the website will have a best practices video example of the intervention described in the materials. At the bottom of the text, there will be a link to a case study on the case studies page, pertaining to the material described on this page. How the Banking Time intervention is presented to the student is critical to the success of the intervention.

B. Static Content

Introducing Banking Time to the Student

This introduction is the first time you and the student have contact regarding Banking Time, and it is important for you to build open communication, respect, and concern from the beginning. It is important for you to emphasize throughout the introduction that you are concerned about the student, without blaming the student for being “bad” or “incompetent.” Additionally, you should inform the student that the sessions will be regularly scheduled, are not contingent on student (mis) behavior, and are somewhat different from regular classroom time.

The introduction should be given to the student shortly before the intervention begins, perhaps the day before the first Banking Time session. Here is an example of one introduction:

I know that being in the classroom has been tough for you lately. I've gotten upset with you a lot, and you've had a hard time getting along with other kids in the class. I'd like to help you be more successful here. Do you have any ideas how I might do that? (Wait and respond appropriately).

Sometimes when I am working with the whole class, it is difficult for me to listen to you and help you. So I thought that it might be helpful for us to spend some one-on-one time together a few times a week. I'd like this time to be different from the regular class time we spend together. I'd like to get to know you better---what you like to do, what you think about. And maybe you can get to know me better too, so that we can be helpful to each other. How does that sound to you?

Starting tomorrow, we'll meet for 10 minutes in the morning, first thing, every Tuesday and Thursday. I'll have some things out and you can choose what you'd like to do. We'll meet every Tuesday and Thursday, no matter what else is happening. It's important for you to know that I am here to help you, even when things get busy or you are having a hard day. Do you have any questions?

C. Dynamic Content

None

D. Links

Navigational links to Banking Time curriculum, along left side (graphic) & bottom (text):

Scheduling

Introducing Banking Time to the Student

Procedures

Case Studies (Making Choices in Banking Time)

Resources

Online Journal

Video Vault

FAQ



FUNCTIONAL REQUIREMENTS

VI. Banking Time Procedures Page

A. Overview

Each section of the Banking Time website will have a best practices video example of the intervention described in the materials. At the bottom of the text, there will be a link to a case study on the case studies page, pertaining to the material described on this page. Banking Time entails specific procedures on the part of the teacher that will be outlined in this section.

B. Static Content

1. Observation

What is it? Observation consists of the period of time at the beginning of each Banking Time session in which you note the student's behavior, words, and affect as well as your own thoughts and feelings.

Why is it important? The observation period will give both you and the student an opportunity to relax into the interaction. The initial interaction can be especially difficult when you first begin Banking Time, and as a result, the observation portion of your interaction with the student is likely to take longer in your initial Banking Time sessions. During the observation process, you begin communicating with the student that you are interested and attentive in a nonjudgmental manner. It also helps to remind yourself to let the student take initiative and lead the session.

How is it accomplished? Spend a few moments watching the student before joining in the play. Take your time and think about some of the following questions as you observe the student:

- Which activity does the student choose? Why do you think the student chose this activity?
- What is the student's affect during the first few minutes of play?
- How are you feeling – anxious, bored, excited, frustrated? What do you think it is about this interaction that is making you feel this way?
- Notice something about the student that you haven't noticed before. For example, does the student use a particular word often during play or have a mannerism you haven't noticed before?
- Does the student attempt to engage you in play? If so, what verbal and nonverbal signals does the student use to do so?

Record your observations and thoughts on the Banking Time Schedule and Log Sheet as soon as possible after the end of the session. This will help you recognize changed and/or progress in future sessions with the student and will provide useful information for consultation sessions.

2. Narration

What is it? Narrating the student's play consists of describing out loud what the student is doing with an interested tone of voice. It is an uncritical commentary on the student's play that includes expressions of genuine interest and curiosity. Unlike typical interactions between teachers and student, narration does not generally include teaching, directing, questioning, or reinforcement.



FUNCTIONAL REQUIREMENTS

Replace...

- Let's read a book.
- You read well.
- Let me show you how to do that.
- How does that work?
- You did a great job today.

With....

- What would you like to do today?
- You like reading.
- I can help you if you wish.
- You are working hard to try to figure that out.
- I really enjoyed our time together today.

Why is it important? Student generally find narration of their play to be quite reinforcing, as it indicates you are actively engaged and responsive to them. It provides the student with the “relational space” necessary to explore, and it also reinforces to the student that beyond being a teacher, you are a supportive and uncritical adult who is available as an emotional resource. If Banking Time sessions are overcontrolled by frequent direction, questioning, and commands, the student is unlikely to feel safe enough to explore a different and more positive type of interaction with you.

How is it accomplished? In his parent-training manual, Barkley (1997) suggests that parents imagine being a sportscaster describing the action of a sporting event for a radio broadcast. This analogy may help you adopt an interested and uncritical style of narration. Try to maintain a neutral tone; avoid teaching, questioning, and commanding the student. This can be challenging because teachers are typically trained to take advantage of every “teachable moment,” but with practice it will become more natural. Additionally, attend to your nonverbal communication during the interaction. Acceptance and interest can be communication through smiles, nods, or a gentle pat on the back. Similarly, frowning, yawning, looking at other students, or attending to other tasks during Banking Time may communicate nonacceptance or rejection, and thus should be avoided.

Do...

- Describe appropriate behavior.
- Reflect student's talk.
- Imitate student's play.
- Provide occasional and genuine praise.
- Convey nonverbal interest (smile, nod, gentle touch)

Don't...

- Give commands.
- Ask questions.
- Criticize.
- Attend to other students or activities.

Two tools you can employ during narration are reflection and imitation.

Reflection: Simply listen to the student's words and repeat them with slight modifications. For example, if a student says, “Look, I made a happy face,” you can reply, “Yes, you made a big smiling face.” Of, if a student is playing with Legos and says, “I like to play with these,” you may respond, “you have fun playing with Legos.”

Imitation: Watch the student carefully and follow his/her lead. If a student puts a dress on a baby doll, you may take another doll and dress it. If a student starts stacking blocks, you may join in the stacking or start your own stack next to the student's. Although this not verbal narration, it tends to have a similar effect by conveying your acceptance and interest in the student.



FUNCTIONAL REQUIREMENTS

Some older students may be distracted by too much narration, and you should use your judgment in deciding how much narration to include in your Banking Time sessions with each student.

3. Labeling

What is it? Through observation and narration you will become aware of many of the student's thoughts and feelings. Labeling consists of communicating to the student your ability to read and understand his/her emotional state.

Why is it important? The accurate use of language to label the student's emotional states provides the student with a set of coping skills that are fundamental aspects to emotional health. Through this process, language becomes a fundamental way in which the student and teacher develop a sense of shared meaning, and in turn, the teacher-student relationship is strengthened.

How is it accomplished? As you observe and narrate play, pay attention to the student's verbal and nonverbal communication of emotion. Become aware of the student's positive and negative emotions. Students often have more difficulty communicating their more negative feelings, such as anger, frustration, sadness, fear, and anxiety. Thus, you should pay special attention to any words or behaviors that suggest these negative feelings. If the student is engaged in pretend play, attend to the feelings and thoughts of the characters in the play as well. Once you have identified emotional content in the student's play, reflect it to the student with a simple statement such as, "You look pretty frustrated" or "It seems like that little boy is sad that his mom left."

Be alert for signs that you are accurately labeling the student's thoughts and feelings. In the case of inaccurate labeling, the student may "pull back." You can usually re-engage the student by spending a few moments returning to simple observation or narration of the student's play.

If you accurately label the student's emotions, the student may...

- Continue playing uninterrupted.
- Intensify play (e.g., the angry sister becomes more angry).
- Make an effort to include you in play.

If you don't accurately label the student's emotions, the student may...

- Correct you.
- Suddenly stop or change play.
- Exclude you from play.

4. Developing Relational Themes

What is it? Relational themes help the child understand the roles you can and do play in his/her life. Themes involving you as a helper, unconditionally available, a source of safety and comfort, and a resource for problem solving are common to most teacher-child relationships and can be illustrated for the child using the interactions taking place in Banking Time.

Why is it important? Developing relational themes helps you and the child to define your relationship and, in turn, facilitates the child's knowledge of how to use the relationship as a resource throughout the school day. With time, as the child actually experiences these themes in interaction with you, he/she will begin to pair words with meaningful experiences so that, eventually, words can substitute for these direct experiences. For example, a child who frequently gets very upset by any change in routine may be more easily soothed by a few simple words



FUNCTIONAL REQUIREMENTS

from you such as, “I am here to help you” from you, once these words have been consistently paired with your attention and concern during four of five Banking Time sessions.

How is it accomplished? Simplicity is a key and consistency of expression and enactment of these messages is important. It is essential to choose messages that you can follow through outside of Banking Time sessions and during every day classroom interactions. Work with the consultant to identify two or three themes that are relevant to your relationship with the individual child. Additionally, you should discuss with the consultant ways in which these messages can be communicated to the child.

Weaving Relationship Themes into Interactions with Children . . .

Sample themes...	Banking Time examples...	Classroom parallels...
I am interested in you.	Convey through careful use of observation and narration.	Take a few minutes out of prep time to watch the child during P.E., her forte.
I accept you.	Maintain Banking Time sessions even after he misbehaves.	When the teacher/adult brings the student to you for starting a fight on the playground for the second time in a day, make an effort to communicate your frustration with compassion and calmness.
Adults can be helpers.	During a Banking Time activity say, “I am here to help you with that if you need me.”	During an activity that you know is hard for the student, make a point of telling him before he begins that if he is having trouble you are available to support him.
I am consistent.	Inform the student of the Banking Time schedule and make sure to keep it.	Tell the student that you are always around for the last five minutes of lunch recess if s/he needs to talk. Make sure you are there.
I am safe.	Create a Banking Time environment in which he knows it is OK to make mistakes and share feelings, even difficult ones.	S/he comes to you in tears because other children are teasing him. You listen, provide support and take appropriate action to prevent a reoccurrence.
You have competencies.	When selecting activities from which the student can choose, include at least one thing he can do well.	Praise the student the first time s/he is able to sit through circle time without being asked to keep his or her hands to him/herself.
I will be here even when things get tough.	Maintain contact and composure (calm, soothing voice) even when he is extremely upset or angry.	Make a point to listen to his side even when he is to blame for starting a fight with a classmate.
Your signals to me can be read and responded to.	Conveyed through appropriate use of labeling techniques.	Notice when the student comes in more quietly than usual from recess and take a moment to ask how s/he’s doing.



FUNCTIONAL REQUIREMENTS

5. Extending Banking Time into Daily Interactions

Teachers can communicate the basic principles of Banking Time throughout the day in the way they schedule activities, construct the classroom environment, and interact with children. As with the individual sessions, the teacher needs to identify salient relationship messages to draw attention to or define certain roles or experiences in the relationship that can be helpful to all children. These have been elaborated earlier but can be summarized under three major themes: Consistency, Acceptance, and Availability. These are core relational themes that play out as an undercurrent to a host of interactions and classroom situations. Even outside of the actual Banking Time sessions, teachers can be alert to situations in which these messages are salient, and can verbalize these messages along with taking the appropriate action. In this way, just as in the Banking Time sessions, the teacher pairs an interactive behavior (which usually is accompanied by an emotional valence or quality) with a verbal message. Over time, and with consistent implementation, such messages will come to embody what the teacher and children believe and experience about their relationships with one another. This will help to override situational stressors or perturbations in the classroom and, hence, allow for greater flexibility in interactions and responses. A brief discussion of these core messages follows, with some suggestions as to ways in which the messages can be conveyed in daily interactions. This discussion is by no means exhaustive, however, and teachers and consultants are encouraged to have discussions about how these and other important relational messages can be communicated within their classroom and school. The consultant may have the teacher make a list of two or three actions or activities that will be implemented to communicate each message to the children in the classroom. During the next sessions, the teacher can report to the consultant on the progress of these actions, problem-solve solutions to issues that have arisen, and come up with additional actions/activities.

Relational Messages: Consistency. Many children are coming from home environments that lack a consistent and predictable schedule, making it more difficult for them to regulate their own behavior. Teachers have the ability to begin to help children regulate themselves by creating stability within the classroom. Maintaining a relatively invariant class schedule and creating consistent class routines will help reach this goal. In addition, teachers can communicate consistency in the way they interact with and respond to children during difficult times. Classrooms can be stressful places and teachers are required to attend to a wide variety of children's needs and problems. Nonetheless, the more teachers can be consistent in their responses to these stressors, the safer and more comfortable children will feel in their relationships with the teacher. This type of positive interaction exhibited by a teacher fosters children's active exploration and learning. It also allows the students to take risks, emotionally and educationally, because they are aware of the consistent and genuine support of their teacher.

Acceptance. Teachers can convey acceptance through building a classroom environment that is respectful and inclusive. This acceptance can be built through broad, classroom level considerations, such as the inclusion of the cultural and socioeconomic diversity within the curriculum, as well as through conveying genuine interest in individual children's experiences, by engaging in social conversations. Classroom activities should be planned in such a way as to provide opportunities for all children to feel competent and valued. Additionally, discussions focusing on helping children support each other will enhance feelings of acceptance and inclusiveness within the classroom.

Availability. Once children feel they can count on teachers' consistency and acceptance, they are likely to be more open to relying on teachers for emotional support. In order for this process to occur, it is essential for teachers to create times when they are available to provide this support. Teachers may wish to open their doors fifteen minutes early each day and encourage children to come in just to hang out. Many children are starved for this individual, non-directive attention and interest from adults and thus it has the power to create special bonds between teachers and children. Again, the idea here is to build up relational capital, which the teacher can draw on later during more difficult instructional moments.



FUNCTIONAL REQUIREMENTS

6. Creating Banking Time Groups

At the classroom level, teachers can build “Banking Time” interventions with students into small-group activities that are chosen by the students from a menu of alternatives. Activities available for use during these periods typically include board games, arts and crafts activities, even projects taken from the curriculum in math, language arts, social studies, or science. The teacher, for as little as ten minutes, spends time with the group, taking a reflective stance, while at the same time calling attention to relationship components and qualities as appropriate. Using this approach, a teacher can spend time with five or six children at a time, rotating groups of children so that during the course of a typical week, she might be involved with each child two or three times. Teachers should refer to the “Banking Time Basics” worksheet and apply the techniques of observation, narration, labeling, and creating relational themes to these small group interactions.

Furthermore, all the suggestions regarding scheduling of individual sessions apply here. Group sessions should be scheduled on a predictable, regular basis and should be non-contingent on prior child misbehavior. Therefore, even if a child has been having a “bad” day, he should be included in the group. If a child misbehaves during the group, he should be informed that the regular classroom penalty will be enforced at the conclusion of the group.

One major difference between these groups and individual Banking Time sessions is that groups include peer interactions. Thus, the teacher has the additional responsibility of supporting and constraining the way that children talk to and behave with one another. Generally, because the activities during these groups are fun and interesting, negative peer interactions are infrequent. However, if children engage in inappropriate verbal or physical interactions with each other, the teacher should make every attempt to use the group time to guide and support problem solving. For example, if one child grabs materials away from another, rather than sending the offending child out of the group, the teacher may ask each child to stop and think how the other is feeling. She may need to help each child to take the other’s perspective (e.g., “Bobby really wants to use the glue now; he is having a really hard time waiting for it to be his turn” or “Erica was about to use the glue and it made her pretty angry when you took it from her”). Following this, the teacher can help the children arrive at a mutually acceptable solution. In this way, Banking Time groups can be used to facilitate peer relationships, as well as reinforce and strengthen the teacher’s role as a supportive and helpful adult.

C. Dynamic Content None

D. Links

Navigational links to Banking Time curriculum, along left side (graphic) & bottom (text):

Scheduling

Introducing Banking Time to the Student

Procedures

Case Studies (Making Choices in Banking Time)

Resources

Online Journal

Video Vault

FAQ

Bookmarks at top of page to link to anchored topic in this section (i.e., Observation, Narration, Labeling, Developing Relational Themes, etc.)



FUNCTIONAL REQUIREMENTS

Case Studies Page – “Making Choices in Banking Time”

A. Overview

The content on the case studies will be linked throughout the examples in the Banking Time strategies. Best practice examples will be linked from the strategies and then the teacher will have the opportunity to view a less exemplary video (case study). Case studies will consist of text and video clips and after the scenario, there will be a moment where the teacher is asked to reflect on what could have happened differently and then press a button to find out what the experts say.

B. Static Content

Written text combined with video clips of Banking Time interactions

Written text of expert's comments (with video clip if possible)

Future Development: To increase the availability of self-evaluation, an adaptation of the “COACH” Training Module can be implemented utilizing the existing video collection. Further research must be conducted to determine the usefulness of the materials. This piece will focus on Banking Time strategies and be used in a best practice/non-example format. Additional architecture to support the program must be developed.

C. Dynamic Content

None

D. Links

Navigational links to Banking Time curriculum, along left side (graphic) & bottom (text):

Scheduling

Introducing Banking Time to the Student

Procedures

Case Studies (Making Choices in Banking Time)

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FUNCTIONAL REQUIREMENTS

VII. Resources Page

A. Overview

Teachers will be looking for additional materials pertaining to Banking Time, not included in the intervention description. This section will include an online journal that will be printable either blank or edited, an FAQ (based on questions from the STARS video), other web resources, and a video vault (best practice/non-examples). The online journal will allow teachers to document their Banking Time interactions with students.

B. Static Content

Banking Time Log/Schedule Sheet (Online Journal): Guidelines for note-taking during banking time, online log sheet for organization of student notes.

Video Vault Section: Video examples of Banking Time best practices and non-examples.

FAQ Sheet: Do you have any questions about Banking Time and how it works? Check here for frequently asked questions and answers.

C. Dynamic Content

None

D. Links

Navigational links to Banking Time curriculum, along left side (graphic) & bottom (text):

Scheduling

Introducing Banking Time to the Student

Procedures

Case Studies (Making Choices in Banking Time)

Resources

Online Journal

Video Vault

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FUNCTIONAL REQUIREMENTS

VIII. Banking Time Log/Schedule Sheet

A. Overview

Teachers wishing to use Banking Time may not have time for the entire log sheet, so a checklist of items to guide their note-taking will be available. Also for teachers wishing to follow the procedures more precisely, and for teachers participating in the consulting, there will be the official Log Sheet available in pdf form for printing, and an online version of the journal.

B. Static Content

Printable guidelines for Banking Time procedures
Printable pdf of official Banking Time Log Sheet
Secure online journal section

C. Dynamic Content

None

D. Links

Navigational links to Banking Time curriculum, along left side (graphic) & bottom (text):

Scheduling

Introducing Banking Time to the Student

Procedures

Case Studies (Making Choices in Banking Time)

Resources

Online Journal

Video Vault

FAQ



FUNCTIONAL REQUIREMENTS

IX. Video Vault

A. Overview

Teachers will be looking for examples of how to implement Banking Time. Video examples of best practices as well as less effective examples of behavior will provide useful references for teachers needing a more complete visualization of the process.

B. Static Content

Video content

C. Dynamic Content

None

D. Links

Navigational links to Banking Time curriculum, along left side (graphic) & bottom (text):

Scheduling

Introducing Banking Time to the Student

Procedures

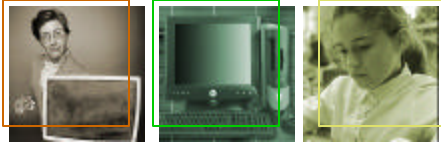
Case Studies (Making Choices in Banking Time)

Resources

Online Journal

Video Vault

FAQ



FUNCTIONAL REQUIREMENTS

X. FAQ

A. Overview

Teachers will have questions about the Banking Time process, and in the training group, they will not have access to a consultant for personalized questions. A list of frequently asked questions and their answers will help teachers clarify some areas that other teachers have previously also wondered about.

B. Static Content

“It sounds like a great idea, but I just don’t have time for this.”

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 is very flexible. If teachers have been exposed to some type of information about relationships described in the first chapter, they are much more receptive to implementing Banking Time interventions. Teachers often work it into their schedule during transitions to special or free time (e.g., when the class goes to lunch) and sometimes during actual instructional time, even doing Banking Time in small groups. Importantly, Banking Time should be taught not as an end in itself, but as a way to introduce new interactions, perceptions, and feelings into a relationship. The interactions, on the part of the teacher, that accomplish these ends in the context of a Banking Time session can also accomplish these ends in reading group, recess, circle time, or a science lesson. (See the last section of this Chapter, “Banking Time at the Classroom Level,” for detail on classroom extensions of Banking Time.)

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

Although some activities provide a richer context for the implementation of Banking Time (e.g., playing with a dollhouse vs. playing a video game), children should be given a significant amount of latitude in deciding what they would like to do. This will help engage them in the process and teachers should attempt to be as flexible as possible in this regard. Children often show this reticence for good reason and, if a teacher continues to be patient, with time the child may recognize that Banking Time provides an opportunity for new types of interactions with the teacher than have previously been experienced. Teachers may help set limits on a child’s choice or engage an indecisive child by ensuring that a wide range of acceptable activities are easily accessible in the Banking Time area or by providing a non-directive comment such as, “You often play jump rope, checkers, or play dough with your friends” or “There are dolls, cards, paints, and drawing available today.”

“Other students want to join in and frequently interrupt Banking Time.”

It is not uncommon for other children to express curiosity in the teacher’s activities during Banking Time. As suggested earlier, if it is not possible to conduct Banking Time outside of the classroom, another adult should be present to help keep the other students occupied. If there is a particular child who continually expresses interest in Banking Time, it is quite possible that the child is not receiving the individual attention needed and may be an ideal candidate for the intervention in the future. Additionally, some teachers have chosen to rotate Banking Time through their entire class. Although this is not ideal for working on particularly strained relationships that need a great deal of immediate attention, it may work well in classrooms with less severe problems and can be a preventative resource built into classroom routines.



FUNCTIONAL REQUIREMENTS

“The child keeps misbehaving during our sessions.”

Behavioral standards during Banking Time sessions are the same as those observed during other classroom periods. That is, the rules for behavior do not change during Banking Time. This is explained to the child well in advance of the first Banking Time session. If classroom rules are violated during a Banking Time session, the typical consequence should be delivered following the session. It is essential that the session is **not** terminated when a child misbehaves. Therefore, if cursing is not allowed during reading instruction, it is not allowed during Banking Time. A child who curses during a Banking Time session should be informed that a classroom rule has been broken and that he will have to have the consequence after the session ends. The teacher should attempt to continue to convey her acceptance of the child despite the misbehavior. She may say something such as, “Eric, you know that cursing is not allowed in our classroom. I know it can be difficult at times when you are frustrated, but it is important that we speak respectfully to each other in our classroom. This is our special time and we will continue it, but afterwards you will have to stay in from the first five minutes of recess.”

It is surprising to most teachers to find that if Banking Time sessions are implemented as described above, even the most behaviorally challenging students typically misbehave very little during the sessions, especially once they have adjusted to the routine. One reason for this is that children are not receiving the same reinforcement for misbehavior that they do in other situations within the classroom (such as attention from peers or getting out of unpleasant or difficult activities). Additionally, most children come to truly appreciate the chance to take the lead in interaction with the teacher and this, along with the teacher’s uninterrupted attention, serves to reinforce good behavior.

“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 students is the teacher’s view that giving attention to children who misbehave will reinforce the misbehavior. This is only true when the teacher attention is contingent upon the misbehavior and occurs in sequence with, or the same situation as, the misbehavior. In the Banking Time protocol, sessions are not typically coincident with misbehavior because they are defined ahead of time in the daily schedule, and teacher approval of behavior (rewarding or punishing) is not part of Banking Time. Thus, Banking Time is not a reinforcer, nor is termination of sessions a punishment. Use of Banking Time as a reinforcer (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 its effect on the child-teacher relationship and most likely damage the relationship.

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

As stated above, 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.



FUNCTIONAL REQUIREMENTS

“How do I know when it’s OK to stop Banking Time sessions?”

Banking Time sessions should continue well beyond the point that the teacher begins to see change in her relationship with a child. Consider the analogy that Banking Time sessions are like a prescription of antibiotics and should continue even after things start feeling better. Once the teacher consistently reports that things are going well in several follow-up consultation meetings, it may be time to consider phasing the sessions out. It is important that the child is informed of this change and given a chance to discuss it with the teacher. Hopefully, by this point the teacher and child have established a solid enough relationship that this can be done without significantly distressing the child. Additionally, by this time the teacher and child should have established many relational patterns outside of Banking Time sessions, that can serve to continue the support that the sessions offered. It is a good idea to gradually reduce the frequency of sessions, perhaps continuing to meet once a month or so just to help sustain the changes made earlier. If the child is going through a particularly stressful time at a later date, it may be helpful for the teacher to reintroduce Banking Time for a short time. Once the teacher and child have the interaction pattern down, these occasional “booster sessions” are easily integrated into the classroom routine.

Additional possible FAQ's:

1. How do I work "banking time" into my schedule? I am already too busy even to think about this.
2. I hold my banking time discussion in the classroom. How do I handle it when other kids want to enter into the discussion?
3. How do I handle inappropriate behavior during the actual "banking time" session itself?
4. What happens if my "banking time" student gets in trouble with other teachers? Am I not reinforcing bad behavior?
5. Why should only the kids that misbehave get "banking time?" What about the good kids? Don't they deserve this? How do I explain the special treatment for the bad kids. Won't the good kids act up to receive the special attention?
6. We already use the "Good Kids/Bad Kids" behavioral curriculum. How do I fit "banking time" into this program?
7. How do I distinguish between social relations and behavioral management?
8. How strict do I have to adhere to the theory and practice of "banking time?" Can I not just adopt part of it?
9. You advocate I allow the "banking time" sessions to be student led. How do I balance my role as teacher with this idea. Are we not becoming a bit too familiar? What about the old idea "familiarity breeds contempt?"
10. Is "banking time" a substitute for good classroom management. What about rules, structure, and consistency?
11. Teachers are trained to teach. How do we develop these skills in social relations? Is this really our job? Why do we have counselors and school psychologists?
12. There are a lot of forms and questionnaires. Are these really important? Do I have to fill out a bunch of forms to get help?
13. How do I shape these "banking time" sessions to be different from my normal classroom relationships?
14. What are the legal and liability issues involved in these "banking time" sessions?
15. How do I identify these "relational themes?"
16. How important is the consultant in this process?



FUNCTIONAL REQUIREMENTS

C. Dynamic Content
None

D. Links

Navigational links to Banking Time curriculum, along left side (graphic) & bottom (text):

Scheduling

Introducing Banking Time to the Student

Procedures

Case Studies (Making Choices in Banking Time)

Resources

Online Journal

Video Vault

FAQ

Anchored Bookmarks at top linking to each of the questions