

'Banking Time': How a 10-minute 'reset' may make a huge difference for kids at home

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For more than a decade, researchers at the University of Virginia's Curry School of Education and Human Development have been developing, testing and disseminating a set of practices called "Banking Time" that

builds positive relationships between teachers and their students. Amanda Williford, an associate professor and a member of that team, believes these practices can be helpful to families with children of all ages while at home during the coronavirus pandemic.

"At home, there are more demands on both [children](#) and [parents](#)," she said. "Parents are asking children to do schoolwork on top of typical chores, and in this pandemic they are expected to now be parents and teachers. The stress on kids and on parents is really high, not just because of adding 'teacher and student' roles, but because of many other challenges, including financial, health, etc. This is a recipe for conflict."

Banking Time is designed explicitly to interrupt the conflict in adult-[child](#) relationships and reset those connections.

Williford explained that in nearly all parenting or teaching scenarios, parents are "in charge" of the interactions; they set the expectations and criteria for success. Adding the demands of being a teacher to those of being a parent can increase the stress of the parent-child relationship, especially for kids and parents who might already be stressed.

"I've heard many folks say that they are struggling to be a good employee, teacher and parent; they're feeling like they are not doing anything well," Williford said.

The idea of Banking Time is that you can in fact "bank" or build up relationship "capital," through a series of steps a parent can take with their child. Then those resources are present within the child-parent relationship to draw from and serve as a buffer when times get tough.

Banking Time, developed by Bob Pianta, dean of the Curry School, prescribes that for 10 minutes, three times a week or so, a parent invites their child to spend time in an activity of the child's choosing, and for

the child take the lead in that activity while the parent takes a "back seat." In practical terms, this may look different by age. But the idea is that the child picks the play and the parent joins in and follows along.

"This idea of following a child's lead is very hard for most parents and teachers," Pianta said. "It means not being the 'teacher' and not focusing on whether the child is doing something correctly or incorrectly. It means not giving suggestions, but rather to watch, wonder out loud about the child's thinking or feelings, and listen."

It's this listening and attending that gives the child an experience of being understood, which is the essence of "relationship capital," Pianta said.

"The thing I love about Banking Time is how simple it is and how it turns the typical structure of adult-child relationships on its head in ways that help both adults and children 'relate' and 'regulate,'" Williford said.

For younger children, Williford imagines time could be spent playing with blocks or imaginary play with figurines. Simple art activities are great for all ages. Older kids may play with LEGO, marble runs, and card or board games based on chance. The idea is to pick an activity that allows for joint play.

During this 10-minute window, parents are not required to direct the activity in any way—no asking engaging questions or encouraging praise. They don't even have to figure out the rules of the game.

"During Banking Time, you are not trying to teach a skill at all," Williford said. "Rather, your experience of being present for a short period of time can help to center you and your child and strengthen your relationship during this stressful experience of a global pandemic."

Parents are invited to relax, watch and perhaps notice something new about their child by using these four simple steps.

- **Observe:** Back and watch how the child approaches their play or activity. The parent and child can play together without a lot of words, and that is OK. Many times, children and adults enjoy the break of constant conversation. Sitting back and watching and listening allows the child to direct the conversation. Parents might be amazed at the topics of conversation the child brings up.
- **Narrate:** State what the child is doing, like a sportscaster. Reflect what they say. Answer their questions; but don't ask questions and don't direct the conversation. Play alongside the child. If they are building LEGOs, don't ask what they are building. Instead, build something beside them (be sure not to "outdo" their structure).
- **Label:** State the feelings the child seems to be experiencing. What does the child seem to be experiencing emotionally during the play?
- **Convey a Relational Theme:** This might be most important during this time. What do you think your child needs the most from you at this time? For example, "I'm here for you," or "I understand this hard thing to get through," or "You do things well."

Banking Time was derived from research-based parenting interventions, and research has shown that its use by teachers successfully contributes to children's learning and social adjustment.

"It is ideal for use in situations in which parents are also being asked to be teachers," Pianta said.

After decades of research, Pianta and his team have found that positive

student-teacher interaction is a hallmark of classrooms engaged in effective teaching and learning. The research team, led by Williford, has rigorously tested Banking Time in preschool classrooms and found that it worked to improve teacher and child behavior, and they now have a new grant that will test how this strategy works in the elementary grades.

Williford admits to using this in her own home with her 8-year-old son.

"I have to say, it has been helpful in keeping our bond intact as I've had to take on the role of teacher," she said. "My son has ADHD and struggles with reading. The relational theme I'm using right now is that "I like hanging out with you," which has been important for both us because I admit that sometimes homeschooling activities don't bring out the best in either of us.

"Doing Banking Time few times a week for just 10 minutes reminds us both that we like hanging out together. This is also a time when I'm reminded that my son is really funny—his sense of humor really shines during Banking Time. It's been a good way to take edge off the quarantine."

This bit of child-directed play where few demands are placed on either the child or parent can help balance other times when stress, especially now, get the better of us.

Provided by University of Virginia

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