Name: _____ Date: _____

At the Time Bank, an Hour Is the Money

Circle group

Most banks keep money. A time bank keeps something else. People trade hours of help, not dollars. Some towns have started them so neighbors can share skills.

Here is how one might work. Mr. Ortiz is good at fixing bikes. He spends one hour fixing a neighbor's bike. The time bank gives him one time credit. Later, Mr. Ortiz needs help with his new computer. He spends his credit. A member who knows computers comes to teach him for one hour.

The special rule is that every hour is worth the same. An hour of raking leaves counts the same as an hour of tutoring math or cooking a meal. So people who do not have much money can still earn credits. It also shows that every skill matters.

Members sign up with a list of what they can offer and what they need. A coordinator helps match them. The coordinator is often a volunteer.

Time banks do not replace jobs or stores. They help neighbors meet each other. They help people see that everyone has something to give.

Questions

1. What do people trade in a time bank?

_____

_____

2. How many credits does Mr. Ortiz get for one hour of fixing a bike?

_____

_____

3. What does Mr. Ortiz get with his credit?

_____

_____

4. What does a coordinator do?

_____

_____

5. Why can people without much money still take part?

_____

_____

6. Why does the passage say every hour is worth the same?

_____

_____

Words to know

credit: a point you earn that you can use later
tutoring: teaching someone one on one to help them learn
skills: things a person knows how to do well
coordinator: a person who organizes people and helps them work together

Talk together (every group has these)

1. Find one fact that every group read. How did your sheet say it?
2. What did your sheet tell you that you think another group's did not? Ask them.
3. What is one question about this topic that none of the sheets answered?

Name: _____ Date: _____

At the Time Bank, an Hour Is the Money

Triangle group

Most banks keep money. A time bank keeps something different. In a time bank, people trade hours of help instead of dollars. Some neighborhoods and towns have started them so that neighbors can share their skills.

Here is how one might work. A man named Mr. Ortiz is good at fixing bicycles. He spends one hour repairing a neighbor's bike. For that hour, the time bank gives him one time credit. Later, Mr. Ortiz needs help learning to use his new computer. He spends his credit, and a member who knows computers comes to teach him for one hour.

The special rule is that every hour is worth the same. An hour spent raking leaves counts the same as an hour spent tutoring math or cooking a meal. This means people who do not have much money can still earn credits. It also shows that every kind of skill matters.

Members usually sign up with a list of what they can offer and what they need. A coordinator, who is often a volunteer, helps match them.

Time banks do not replace jobs or stores. Their purpose is to help neighbors meet each other and notice that everyone has something to give.

Questions

1. What do people trade in a time bank?

_____

_____

2. How many credits does Mr. Ortiz earn for fixing a bike for one hour?

_____

_____

3. What does Mr. Ortiz buy with his credit?

_____

_____

4. What does a coordinator do?

_____

_____

5. Why can people without much money still take part?

_____

_____

6. Why does the passage say every hour is worth the same?

_____

_____

Words to know

credit: a point you earn that you can use later
tutoring: teaching someone one on one to help them learn
skills: things a person knows how to do well
coordinator: a person who organizes people and helps them work together
neighborhoods: parts of a town where people live near each other

Talk together (every group has these)

1. Find one fact that every group read. How did your sheet say it?
2. What did your sheet tell you that you think another group's did not? Ask them.
3. What is one question about this topic that none of the sheets answered?

Name: _____ Date: _____

At the Time Bank, an Hour Is the Money

Square group

Most banks store money, but a time bank stores something entirely different. In a time bank, people exchange hours of assistance instead of dollars. Some neighborhoods and towns have organized them so that neighbors can share their skills with one another.

Here is how one might function. A man named Mr. Ortiz is talented at repairing bicycles. He spends one hour fixing a neighbor's bike, and in return the time bank awards him one time credit. Some weeks later, Mr. Ortiz needs help learning to use his new computer. He spends his credit, and a member who understands computers comes over to teach him for an hour.

The distinctive rule is that every hour is valued equally. An hour spent raking leaves counts the same as an hour spent tutoring math or preparing a meal. As a result, people who have little money can still earn credits, and the arrangement also demonstrates that every kind of skill matters.

Members typically sign up with a list of what they are able to offer and what they need. A coordinator, who is often a volunteer, helps to match them with one another.

Time banks are not meant to replace jobs or stores. Their purpose is to help neighbors get to know each other and to remind everyone that each person has something valuable to give.

Questions

1. What do people exchange in a time bank instead of dollars?

_____

_____

2. How many time credits does Mr. Ortiz earn for an hour of repairing a bicycle?

_____

_____

3. What does Mr. Ortiz use his credit to get?

_____

_____

4. What role does a coordinator play?

_____

_____

5. Why can people who have little money still take part in a time bank?

_____

_____

6. What does the rule that every hour is valued equally show?

_____

_____

Words to know

credit: a point you earn that you can use later
tutoring: teaching someone one on one to help them learn
skills: things a person knows how to do well
coordinator: a person who organizes people and helps them work together
neighborhoods: parts of a town where people live near each other

Talk together (every group has these)

1. Find one fact that every group read. How did your sheet say it?
2. What did your sheet tell you that you think another group's did not? Ask them.
3. What is one question about this topic that none of the sheets answered?

For the teacher: At the Time Bank, an Hour Is the Money

Each student sheet carries a shape, not a level. The same topic and facts, written three ways.

Circle: At the Time Bank, an Hour Is the Money

Easier · 179 words · Flesch-Kincaid grade 3.4

1. Hours of help, not dollars.
2. One time credit.
3. One hour of computer help from another member.
4. Helps match members who offer help with members who need it.
5. They can earn credits by giving their time and skills.
6. It shows that every kind of skill matters.

Triangle: At the Time Bank, an Hour Is the Money

This passage · 201 words · Flesch-Kincaid grade 4.5

1. Hours of help instead of dollars.
2. One time credit.
3. An hour of computer help from another member.
4. Helps match members who offer help with members who need it.
5. They can earn credits by giving their time and skills.
6. It shows that every kind of skill matters.

Square: At the Time Bank, an Hour Is the Money

Harder · 223 words · Flesch-Kincaid grade 7.5

1. Hours of help.
2. One time credit.
3. An hour of help with his computer from another member.
4. Helps match members who offer help with members who need it.
5. They can earn credits by giving their time and skills.
6. That every kind of skill matters.