

# Time Banking Agreement

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**Time Bank Name:** [Your Time Bank Name]

**Service Area:** [Geographic area or community]

**Established:** [Date]

**Platform:** [Software used, if any]

## 1. What is Time Banking?

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Time banking is a reciprocity-based system where people exchange services using time as currency. One hour of any person's time equals one hour of anyone else's time—recognizing that everyone's contributions have equal value.

## Core Principles

### 1. Everyone Has Something to Offer

- All skills and abilities are valued
- No service is "worth more" than another
- We all have gifts to share

### 2. Time is Equal

- One hour = one time credit, regardless of service
- A lawyer's hour = a gardener's hour = a babysitter's hour
- This challenges market-based valuations

### 3. Building Community

- Beyond transactions, we build relationships
- Strengthening social fabric
- Creating interdependence and mutual support

### 4. Meeting Real Needs

- Exchange what we actually need and can offer
- Practical help and skill sharing
- Reducing reliance on money economy

## 5. Reciprocity, Not Charity

- Both giving and receiving
- Everyone contributes according to ability
- Dignity in exchange

# 2. How Time Banking Works

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## The Basic Exchange

1. **Offer services:** What you can provide
2. **Request services:** What you need
3. **Make a match:** Connect with other members
4. **Provide service:** Give your time (1 hour = 1 credit earned)
5. **Receive service:** Use your credits (1 hour = 1 credit spent)
6. **Record the exchange:** Log hours with coordinator

## Starting Balance

- New members start with: [0 credits / Small starting balance like 2-5]
- Can go into "debt": [Yes, up to -X credits / No]
- Philosophy: Trust that what goes around comes around

## Time Credits

- **Earning:** Provide service to member = earn credits
- **Spending:** Receive service from member = spend credits
- **Tracking:** Via [software/spreadsheet/paper log]
- **Balance check:** View anytime in [system]

## 3. Membership

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### Who Can Join

- Open to: [Community residents / Organization members / All]
- Age: [All ages / 18+ / Youth with parent co-sign]
- No fees [or minimal fee: \$\_\_\_\_\_ annually for administration]
- Commitment to time bank values

### Joining Process

1. **Orientation:** Attend info session or read materials
2. **Application:** Complete member form
3. **Agreement:** Sign this document
4. **Profile:** Create service offers/requests
5. **Introduction:** Get matched with welcomer for first exchange

### Member Information

Required:

- Name and contact info
- Emergency contact
- Services offered and requested
- Availability/preferences

Optional:

- Background check [for certain services]
- References [for high-trust exchanges]

### Member Responsibilities

- Respond to service requests promptly
- Show up on time or give advance notice

- Report hours accurately
- Communicate clearly about needs/abilities
- Treat other members with respect
- Participate in community gatherings [encouraged]


## 4. Services and Exchanges







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### What Can Be Exchanged

**Allowed Services:**  Household help (cleaning, organizing, repairs)

-  Childcare and elder care
-  Pet care
-  Gardening and yard work
-  Cooking and food preparation
-  Transportation and errands
-  Teaching and tutoring
-  Technology help
-  Arts and crafts
-  Music lessons
-  Language practice
-  Administrative assistance
-  Health and wellness (within legal scope)
-  [Add community-specific services]

**Considerations/Restrictions:**  Medical services: Only licensed professionals, within scope of practice

-  Legal advice: Only licensed attorneys
-  Home repairs: Know your limits, discuss liability
-  Financial advice: Professional credentials required
-  Illegal activities
-  Services that require licensing you don't have
-  Anything that makes either party uncomfortable

### Service Boundaries

- Be clear about what you will/won't do
- It's okay to say no
- Discuss expectations before starting
- Modify agreements as needed

## Quality and Expectations

- Do your best work
- Communicate about skill level honestly
- Ask questions if unsure
- Both parties should feel satisfied
- Not about professional standards, but sincere effort

## 5. Making Exchanges

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### Finding Matches

#### Methods:

- Browse member directory
- Post request on [message board/email list/platform]
- Ask coordinator for suggestions
- Attend time bank events
- Word of mouth

### Requesting Services

#### Good Practices:

- Be specific about what you need
- Mention date/time/location
- Note any special requirements
- Allow reasonable response time
- Respect people's availability

**Example Request:** "Looking for someone to help move furniture on Saturday, June 15th, from 10am-12pm (2 hours). Must be comfortable with stairs. Location: 123 Oak Street. Please contact Maria at [contact info]."

### Offering Services

#### Good Practices:

- Clearly describe what you offer
- Note any limitations
- Specify your availability
- Update profile when circumstances change

## Arranging the Exchange

1. **Contact:** Reach out via preferred method
2. **Discuss:** Confirm details (what, when, where, how long)
3. **Agreement:** Both parties clear on expectations
4. **Exchange:** Provide/receive service
5. **Record:** Log hours in system
6. **Feedback:** [Optional: Rate experience]

## Recording Hours

### Who Records:

- [Either party / Service provider / Coordinator]

### Required Information:

- Date of exchange
- Service provided
- Hours spent
- Member names
- Both parties confirm

### Timing:

- Record within: [1 week of exchange]
- Via: [Online platform / Email coordinator / Paper form]

## Calculating Time

### Preparation and Travel:

- [Count / Don't count] prep time

- [Count / Don't count] travel time
- Discuss in advance

**Rounding:**

- Round to nearest: [15 minutes / 30 minutes / Hour]
- Minimum exchange: [0.5 hours / 1 hour]

**Partial Hours:**

- 30 minutes = 0.5 credits
- 45 minutes = 0.75 credits
- Be reasonable and fair

## 6. Roles and Governance

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### Coordinator(s)

**Responsibilities:**

- Maintain member database
- Match members with requests
- Track time credits
- Organize orientations
- Facilitate problem-solving
- Send regular communications
- Generate reports

**Number:** [1-3 coordinators]

**Compensation:** [Volunteer / Earn X credits per month]

**Term:** [1 year, renewable]

**Selection:** [Volunteer / Elected by membership]

### Advisory Board [Optional]

- [3-5 members]
- Meet: [Quarterly]
- Advise on: Policy, strategy, conflict resolution

- Open meetings [or by invitation]

## Working Groups [Optional]

- **Outreach:** Recruit new members
- **Technology:** Manage platform
- **Events:** Organize gatherings
- **Training:** Offer skill workshops

## Decision-Making

### Day-to-day operations:

- Coordinator decides

### Policy changes:

- Proposed by: Anyone
- Discussed at: General meeting
- Decided by: [Consensus / Majority vote]

### Budget decisions: [If money involved]

- Annual budget approved by membership
- Spending over \$\_\_\_\_\_ requires approval

## 7. Meetings and Community Building

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### General Meetings

- **Frequency:** [Quarterly / Annually]
- **Purpose:** Updates, discussion, decisions, connection
- **Format:** Business + social time
- **Notice:** [2 weeks advance]



## Social Gatherings

- **Potlucks:** [Monthly / Quarterly]
- **Skill shares:** Members teach each other
- **Service days:** Group projects (count as time bank hours)
- **Celebrations:** Holidays, milestones, appreciation

## Communication

- **Email list:** Weekly digest of requests/offers
- **Newsletter:** [Monthly / Quarterly]
- **Website/Platform:** Member directory, exchange history
- **Social media:** [If applicable]
- **Phone tree:** [For members without internet]

## 8. Safety and Liability

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### Member Screening

[Appropriate to your context:]

- Self-attestation to agreement
- References required for: [Childcare, elder care, home access]
- Background checks for: [Services involving vulnerable populations]
- Members vouching for each other

### Safety Guidelines

#### First Exchanges:

- Meet in public place if uncertain
- Bring a friend
- Tell someone where you'll be
- Trust your instincts

**In-Home Services:**

- Have another person home, or
- Inform someone of your plans
- Keep pets secure
- Note any hazards

**Vulnerable Populations:**

- Extra screening for childcare/elder care
- References required
- Coordinator involved in matching

## Insurance and Liability

- **Member responsibility:** Members use services at own risk
- **Waiver:** Signed by all members
- **Time bank not liable** for quality of exchanges or incidents
- **Homeowner's insurance:** May cover some home-based services
- [Optional: Time bank carries liability insurance]

## If Something Goes Wrong

**Report to coordinator if:**

- Service not provided as agreed
- Safety concerns
- Inappropriate behavior
- Quality issues
- Conflict that can't be resolved

**Time Bank Response:**

- Investigation (confidential)
- Mediation if needed
- Credit adjustment if warranted
- Member suspension or removal if serious

## 9. Conflict Resolution

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### Common Issues

- Hours not recorded accurately
- Service quality disagreement
- Communication breakdown
- No-shows without notice
- Boundary violations

### Resolution Steps

#### 1. Direct Communication

- Talk with the other person
- Assume good intent
- Seek mutual understanding

#### 2. Coordinator Mediation

- Request help from coordinator
- Neutral facilitation
- Find fair solution

#### 3. Advisory Board Review

- For serious or unresolved issues
- Formal review process
- Binding decision

### Addressing Harm

- Acknowledge impact
- Make amends (time credit adjustment, apology, etc.)
- Restore trust
- Learn and improve

## 10. Financial Sustainability

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### Funding [If applicable]

Time banks may need some money for:

- Coordinator stipend
- Software/platform fees
- Insurance
- Materials for events
- Outreach/marketing

### Sources:

- Member fees: \$\_\_\_\_\_ annually [if any]
- Fiscal sponsor: [Organization name]
- Grants and donations
- Fundraising events
- In-kind support

### Financial Transparency

- Annual budget shared with members
- Treasurer's report at general meetings
- All funds used for time bank operations

## 11. Relationship to Money Economy

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### Time Bank ≠ Cash

- **Cannot:** Convert credits to cash
- **Cannot:** Buy credits
- **Cannot:** Pay bills or buy groceries with credits
- **Can:** Exchange for services within time bank

## Taxes and Legal Status

- Time exchanges: [Generally not taxable income—check local laws]
- Time bank status: [501(c)(3) / Fiscal sponsor / Informal]
- Members responsible for: Knowing their own tax obligations
- Consult: [Tax professional for your situation]

## Complementary, Not Replacement

- Time banking supplements, doesn't replace, money economy
- Some things still require money
- Reduces monetary needs
- Builds resilience and community wealth

## 12. Special Situations

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### Group Exchanges

#### Examples:

- Moving party (multiple people help)
- Community garden work day
- Meal preparation for potluck

#### How it works:

- Organizer coordinates
- Each participant logs: [Hours they contributed]
- Organizer earns: [Total hours provided by all]
- OR: Everyone earns for their time, no spending

### Organizational Services

#### Time bank members serving organizations:

- Member provides service to [school/nonprofit/etc.]

- Organization "pays" in time credits
- Organization must have credits (from members serving it)
- OR: Organization sponsors starting credits

## Proxy Exchanges

### Earning credits for others:

- Example: Parent earns credits that child uses for tutoring
- Example: Earn credits to gift to friend in need
- Requires: Coordinator approval
- Clear documentation

## One-Time vs. Ongoing

### One-time exchanges:

- Single service (help moving, etc.)
- Easy to coordinate and complete

### Ongoing exchanges:

- Regular commitment (weekly childcare)
- Requires clear agreement
- Review periodically
- Either party can discontinue with notice

# 13. Inclusion and Equity

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## Accessibility

- Services available to all regardless of credit balance
- Accommodations for: [Disabilities, language, technology access]
- Help for members who can't use online platform
- Transportation assistance [if possible]

## Cultural Sensitivity

- Respect diverse communication styles
- Honor different time orientations
- Adapt to various cultural norms
- Multilingual support [if possible]

## Economic Justice

- No discrimination based on income/class
- All services valued equally
- Support for those most in need
- Building economic resilience

# 14. Growth and Outreach

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## Expanding Membership

### Recruitment:

- Word of mouth
- Community events
- Partnership with: [Community centers, libraries, etc.]
- Social media
- Local media coverage

### Onboarding:

- Regular orientations
- Mentorship: Experienced member welcomes new member
- First exchange facilitated
- Check-in after [1 month]

## Critical Mass

- Time banks work best with: [30-50+ active members]
- Diverse skills and needs
- Geographic proximity [or shared community]
- Active participation

## 15. Challenges and Solutions

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### Challenge: Unequal Exchange

**Problem:** Some members only give or only receive

**Solutions:**

- Encourage balance
- Match needers with givers
- Create group opportunities
- Accept that some imbalance is okay

### Challenge: Credit Hoarding

**Problem:** Members accumulate credits without spending

**Solutions:**

- Encourage use ("credits don't earn interest!")
- Highlight available services
- Create opportunities to spend
- Consider: [Credit expiration / Maximum balance]

### Challenge: Low Participation

**Problem:** Members join but don't engage

**Solutions:**

- Regular communication
- Welcoming culture
- Easy-to-use system



- Compelling services
- Social events

## Challenge: Trust Issues

**Problem:** Concerns about quality, safety, accountability

**Solutions:**

- Screening process
- References
- Rating system [optional]
- Clear conflict resolution
- Build relationships at events

## 16. Evaluation and Learning

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### Tracking Success

**Metrics:**

- Number of exchanges
- Active members
- Total hours exchanged
- Member satisfaction
- Community connections formed

### Annual Review

**Questions:**

- What's working well?
- What needs improvement?
- Are we meeting our goals?
- How can we grow?
- What do members need?

## Feedback

- Annual member survey
- Quarterly check-ins
- Open door for suggestions
- Learn from challenges

## 17. Amendments

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This agreement may be amended:

- Proposals submitted to: Coordinator
- Discussed at: General meeting
- Notice: [2 weeks advance]
- Decided by: [Consensus / 2/3 vote]
- New version distributed to all members

**Next Review:** [Annual date]

## 18. Membership Agreement

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By signing, I agree to:

- Exchange services using time as currency
- Value all members' time equally
- Participate in building community
- Record exchanges accurately and promptly
- Communicate respectfully
- Contribute to the time bank's success

I understand that:

- Participation is voluntary
- I use services at my own risk
- The time bank is not liable for issues between members

- I can withdraw from membership at any time

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**Member Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Emergency Contact:** \_\_\_\_\_

**Services I Offer:**

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

**Services I Request:**

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

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**For Coordinator Use:**

**Member #:** \_\_\_\_\_

**Date Joined:** \_\_\_\_\_

**Orientation Completed:** ☐ Yes ☐ No

**Starting Balance:** \_\_\_\_\_ credits

**Welcome Match:** \_\_\_\_\_

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## Appendix A: Sample Services Directory

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### Categories and Examples:

#### Home & Garden:

- House cleaning, organizing
- Yard work, gardening
- Minor repairs, painting
- Pet sitting, dog walking

#### Care & Support:

- Childcare, tutoring
- Elder companionship
- Meal preparation
- Transportation, errands

#### Skills & Learning:

- Computer help
- Language practice
- Music lessons
- Career coaching

#### Creative & Practical:

- Sewing, mending
  - Photography
  - Event planning
  - Moving help
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## Appendix B: Exchange Request Form

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**Your Name:** \_\_\_\_\_

**Contact:** \_\_\_\_\_

**Date Needed:** \_\_\_\_\_

**Service Requested:** [Describe what you need]

**Estimated Time:** \_\_\_\_\_ hours

**Location:** \_\_\_\_\_

**Special Requirements:** [Any tools, access, preparation needed]

**Your Availability:** [Times/days that work for you]

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## Appendix C: Exchange Completion Form

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**Service Provider:** \_\_\_\_\_

**Service Recipient:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Service Provided:** [Brief description]

**Time Spent:** \_\_\_\_\_ hours

**Credits Earned/Spent:** \_\_\_\_\_

**Both parties agree to this exchange:**

Provider Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Recipient Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Feedback (optional):** [How did it go? Any notes for next time?]

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