

**1**

Polly reads aloud to Andy and earns one Credit.



**2**

Polly spends her credit getting a ride to the doctor from Jonathon, who earns one Credit.



**3**

Jonathon spends his Credit getting help cleaning his apartment from John.



# Time Banking in Action

John spends his Credit on a home-cooked meal from Lanie. Lanie can then spend her Credit on?



**4**

One Hour = One Credit  
All skills are considered equal!

