



10:10 Bank and Bucks

Earn. Save. Celebrate.

Fall 2026

10:10 Bank and Bucks Teacher's Program Guide (K-6th grade)

Purpose

The 10:10 Bucks Program is a positive reinforcement system designed to:

- Encourage responsibility and follow-through
- Reward academic effort and achievement
- Promote character, participation, and faith
 - Included with the Walk by Faith Memory Verse Challenge
- Build anticipation for our End-of-Semesters 10:10 Store for a shopping experience
- Celebrate 10 years of 10:10 Academy

This program supports our mission of creating a loving learning environment in our 10:10 Academy community, and added fun!!!

What Are 10:10 Bucks?

10:10 Bucks are selectively awarded classroom incentives given by teachers for:

- Turning in homework on time
- Winning competitive classroom games
- Completing in-class projects
- Demonstrating exceptional effort
- Showing leadership or Christ-like character
- Participation and positive engagement with the monthly memory verse (Walk by Faith)

Important: 10:10 Bucks are not given to everyone automatically. They are intentionally and selectively awarded to reinforce effort, excellence, and character.

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The 10:10 Academy Bank System

Students will not keep physical 10:10 Bucks long-term (preventing loss of 10:10 Bucks).

Instead:

- Students earn 10:10 Bucks in class or at Admin
- 10:10 Bucks are deposited into the official 10:10 Bank. Hours of Operation on Wednesdays from 10am - 1pm with possible extended hours.
- A running balance is recorded and maintained.

Deposit Slips are available for each deposit to be filled out by student,

Students will write their running 10:10 Bucks balance on their **Debit Card** after each deposit.

Deposit Procedures

- Students will submit earned 10:10 Bucks totals weekly via their **Deposit Slips**.
- A designated Bank Team (Joannah/Admin/ and possible floating helper) will accept **Deposit Slips** record deposits during 10:10 Bank Hours of Operations on Wednesdays.
- Students may receive balance updates throughout the semester to write on the back of their **Debit Card**.
- Lost 10:10 Bucks will not be replaced.

The 10:10 Live Store

At the end of fall and spring semester:

- The 10:10 Store will officially OPEN the last 2 weeks of the semester.
- Students may use their bank balance to "purchase" prizes.
- Items will be clearly priced. Lowest-priced prizes will be \$10 in 10:10 Bucks value.
- Students will submit order forms (if absent) or shop in person.
- A list of prizes will be available for families unable to attend in person.

Disclaimers:

- All 10:10 Bucks must be used while the store is officially OPEN.
- Unused 10:10 Bucks will be forfeited after the store CLOSES.
- 10:10 Bucks are not given to everyone automatically. They are intentionally and selectively awarded to reinforce effort, excellence, and character.
- 10:10 Bucks have **no cash value**, and are non-transferable for use outside the 10:10 Store.
- 10:10 Academy, its staff, nor contracted teachers are responsible for lost student 10:10 Bucks.

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Prize Structure (sample Ideas)

- Small novelty prizes (possible suggestion box at admin)
 - Five Below items
 - Michaels
 - Amazon
 - Shein
 - Oriental Trading Company
- School spirit items
- Gift cards
- Experience-based prizes (Movie Tickets, Tickets to Daddy/daughter Dance, Teacher Lunch Invite, etc.)
- 10:10 Anniversary Special Edition Items

Teacher Guidelines for Fairness and Consistency

To ensure equity across classes:

- Avoid awarding large amounts at one time.
- Maintain reasonable consistency with grade-level peers.
- Reward effort as well as achievement.
- Communicate expectations clearly to students.
- Use discretion — not every assignment earns 10:10 Bucks.

\$1	Reciting Memory Verse/Walk by Faith
\$1	On-time Completed Homework
\$1	Team Activity/Game
\$2-\$3	Project and Presentation