



EMOTIONAL BANK ACCOUNT

The Emotional Bank Account represents the amount of trust that has been built up in a relationship. We build or deplete the balance in our Emotional Bank Accounts with other people just as we do with an ordinary bank account balance: by making deposits and withdrawals reduce it.

The idea behind the metaphor is this: by acting positively within our relationships, we build a reservoir of good will that we can draw upon when we need to work with people to get things done. On the other hand, by acting negatively, we separate ourselves from other people and lose whatever benefits our relationships with them might have brought us.

Keeping a commitment to our self or to another person constitutes a deposit into our own Emotional Bank Account.

Application Exercise

1. Consider your important relationships. What are some of the deposits you could immediately begin making into the Emotional Bank Accounts of these people to increase the balances?

Person

Type of Deposits

2. Reflect on the kinds of withdrawals you may be making and on the current balance of your Emotional Bank Account with each person.

Source: 7 Habits of Highly Effective People Application Workbook by Stephen R. Covey (*FranklinCovey*)