



# Checking your Emotional Bank Account

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When it comes to improving and maintaining relationships with others, Stephen Covey's metaphor of the Emotional Bank Account is probably one of the most powerful ideas ever created for the development of interpersonal relationships.

Anyone with whom you have a relationship, whether it be with your co-workers, family or friends, you maintain a personal emotional bank account with them. This account begins on a neutral balance. Just as with any bank account, deposits and withdrawals can be made. However, instead of dealing with money, this account deals with emotional units centred on trust.

DEBIT (withdrawals)	CREDIT (deposits)
Small examples	Small examples
<ul style="list-style-type: none"><li>• Sneers</li><li>• Sarcasm</li><li>• Indifference</li></ul>	<ul style="list-style-type: none"><li>• Smiles</li><li>• Compliments</li><li>• Showing interest</li></ul>
Large examples	Large examples
<ul style="list-style-type: none"><li>• Letting others down</li><li>• Constantly checking up</li></ul>	<ul style="list-style-type: none"><li>• Keeping your word</li><li>• Showing that you trust the other person</li></ul>

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When you make emotional deposits into someone's bank account, their fondness, trust, and confidence grows and, as a result, the relationship develops and grows. If you can keep a positive reserve in your relationships, by making regular deposits, there will be greater tolerance for your mistakes and you'll enjoy open communication with that person.

On the other hand, when you make withdrawals and your balance becomes low or even overdrawn - bitterness, mistrust and discord develops. If you are to rescue the relationship, you must make a conscious effort to make regular deposits.

Consider the following questions:

## Personal

- What is the level of trust in your family and personal relationships?
- What impact is this having on your quality of life?

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- What impact is this having on those that you care about?
- What do you need to do to put more credits in your Emotional Bank Account?

## Work

- What is the level of trust within the culture at work?
- What is in my Emotional Bank Account?

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- What impact is this having on me in terms of my speed and efficiency?
- What do you need to do to put more credits in your Emotional Bank Account?

*Summarise the current status of your Emotional Bank Account.*

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: +44 (0) 161 244 8884



: [info@ei4change.com](mailto:info@ei4change.com)



: [ei4change.com](http://ei4change.com)