

## EMOTIONAL BANK ACCOUNT



**Resource:** Covey, Stephen R. (2013). 7 Habits Of Highly Effective People. New York: Simon & Schuster.

The concept of the Emotional Bank Account was made popular by renowned author Stephen Covey. The premise of the concept is that we all have an Emotional Bank Account with each person we work with. The balance of the account represents the amount of trust in the relationship. We make deposits into the account through our words and actions that build trust and strengthen our relationship. We make withdrawals from the account through our words and actions that erode trust. It's a simple concept with powerful implications for how we work together.



### DEPOSIT

Understanding the individual  
Attending to the little things  
Keeping commitments  
Clarifying expectations  
Showing personal integrity  
Apologizing sincerely



### WITHDRAWALS

Disrespect  
Defensiveness  
Overreacting  
Betraying trust  
Not honouring commitments  
Threatening

Consider the following after a conflict conversation:

- How can we setup our next interactions to be deposits not withdrawals?
- When are we checking in again? Set a follow-up/check-in date.
- How can we commit to the [conflict principles](#) moving forward? Specifically, how will we get the conflict before it grows next time?
- What other ways can I invest in this relationship? See [UVic's Recognition toolkit](#) for ideas on how to recognize and appreciate your colleagues



NOTES