

# EMOTIONAL BANK ACCOUNT

## INVESTING IN RELATIONSHIPS

The concept of the Emotional Bank Account was made popular by renowned author Stephen Covey. 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**

## KEY MESSAGES

- Some people are naturally open and trusting. They create a positive balance for everyone they meet. Others may be more conservative and need to build up a positive balance over time. Both are appropriate, so it's best to approach every relationship with an intention to make regular deposits of trust through your words and actions.
- Deposits and withdrawals look different for different people. Don't assume what is a deposit for you is a deposit for everyone. Get to know the preferences of the people you work with so you can see a positive return for your investment.
- Building a positive balance in your emotional bank account creates enough trust in the relationship to withstand a few withdrawals without the account going into the red. We all have bad days, make sure you have enough trust in your emotional bank account to see you through.

## REFERENCES & RESOURCES



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

Check out UVic's [Recognition Toolkit](#) for ideas on how to make deposits and to learn about different styles and preferences.