



Your Emotional Bank Account

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One of my clients, Wes Raynor with Matesich Distributing, recently shared with me a powerful metaphor created by Stephen Covey called the Emotional Bank Account that I wanted to pass along to all of you.

We all know how our regular bank account works. We make deposits, save up money, and when we need that money later, we withdraw it. An emotional bank account is an account of trust instead of money. It's an account based on how safe you feel with another person.

Covey identifies six ways to make deposits (or reduce withdrawals):

- 1) **Understanding the Individual.** This means listening intently to what the other person is saying and empathizing with how they may feel. It's important to care for others and act with kindness toward them.
- 2) **Keeping Commitments.** How do you feel when someone arrives right on time when you have a meeting? How about when people simply do what they say they will do? You build up an emotional reserve by keeping your commitments.
- 3) **Clarifying Expectations.** We are not mind readers, and yet we consistently expect others to know what we expect of them. Communicating our expectations can help create a higher level of trust. When we ask for what we want, and we get it, we can then trust a little more.
- 4) **Attending to the Little Things.** Don't you find that the little things tend to become the BIG things when they do not receive our attention? Doing the little things is how we honor and show respect for others. Small kindnesses, a smile, a little extra effort, a hug, doing something you didn't "have" to: these are the things that build trust.
- 5) **Showing Personal Integrity.** Integrity is the moral floor upon which trusting relationships are built. When we operate with sound moral character, it makes it so easy for others to trust us.
- 6) **Apologizing When We Make a Withdrawal.** We will make mistakes; it's part of life. But when you see you have violated a trust, sincerely apologizing is how we make a deposit to counteract the damage we have done.

When your trust level is high, because you've made lots of deposits, communication is almost effortless. You can be yourself, and others understand and appreciate you. Then, when you make mistakes or offend someone unexpectedly, you draw on that reserve and the relationship still maintains a solid level of trust.

Conversely, when you are discourteous, disrespect others, interrupt others, speak sarcastically or ignore others, your emotional bank account becomes overdrawn because you have jeopardized the trust level. When the trust level is low, you have to be very careful of what you say; you tend to be more political.

Our most precious relationships (with our spouse, kids, friends and boss) require constant deposits, because those relationships continue to grow and change, and with these changes come new expectations. If you have a teenager at home, you may make several withdrawals in just one day! As your marriage evolves, your roles and responsibilities may change, and your work and home lives may change over time because of career changes or kids moving out or back in. These relationships require constant investment.

When Wes shared this metaphor with me, I took some time to write in my journal about my spouse, family, friends and boss. If I had to rate each one in terms of my emotional bank account, where did my investments stand? I encourage you to try this same exercise. It really helped me pinpoint where I should be investing more. In the midst of this tough economy, we have to be wise about how we spend our emotions.