

LET'S TAKE INVENTORY

TAKE A LOOK BACK FOR A MOMENT and survey the terrain you've traveled so far. Remember that the seven Habits are based on a process called the inside-out approach. The first three habits concentrate on the "inside" portion of this process. So, in other words, you've been thinking only about yourself up until this point. And hasn't it felt good? You've been building and improving your relationship with yourself—your own character.

Habits 1, 2, and 3 have increased your self-respect and self-discipline, and have led you to a Private Victory of independence. Instead of feeling victimized and immobile, focusing on the weaknesses of other people and circumstances you believe are responsible for your current situation, you instead consciously choose to focus on your highest priorities and values—envisioning how you can best lead your life around those priorities and formulating a plan to execute on those priorities. Simply put, self-mastery is the foundation of good relationships with others. You can't be successful with other people if you haven't paid the price of success with yourself. Now, that's a paradigm shift!

After experiencing your Private Victory, Habits 4, 5, and 6 will lead you to a Public Victory of interdependence, where you will be capable of building rich, enduring, highly productive relationships with other people. It's now time to concentrate on the "out" of inside out.

EMOTIONAL BANK ACCOUNT®

efore you move on to Habits 4, 5, and 6, we'd like to introduce you to a powerful metaphor that effectively describes relationships. It's called the Emotional Bank Account.

| DEPOSITS (+) | WITHDRAWALS (-) |
|----------------------------------|---------------------------------------|
| Displaying kindness and courtesy | Displaying unkindness and discourtesy |
| Keeping promises | Breaking promises |
| Clear expectations | Unclear expectations |
| Loyalty to the absent | Showing disloyalty or duplicity |
| Apologizing | Having pride, conceit, or arrogance |

The Emotional Bank Account is a metaphor that describes the amount of trust you build up in a relationship. Much like a financial bank account, deposits are made and withdrawals are taken from an Emotional Bank Account. When you do something positive for another person, it can be a major deposit or that person. Deposits build a reserve of goodwill and trust. On the other hand, when you do something negative toward another person, you make a withdrawal. When withdrawals exceed deposits, the account is overdrawn and the level of trust deteriorates. With your relationships, it's vital that you make continual deposits in order to sustain a high level of trust. The following are common emotional deposits and withdrawals:

TWO KEYS TO MAKING DEPOSITS

Key 1:

Deposits need to be frequent and consistent.

Just as the body needs food frequently and consistently to stay healthy, relationships need the same nourishment as well. The closer the relationship, the more frequent and consistent the deposits need to be.

EMOTIONAL BANK ACCOUNT EVALUATION

Name of person: _____

Examine your balance with this person by evaluating deposits and withdrawals you have made. Mark deposits with a (+) and withdrawals with a (-). For each withdrawal, record changes you can make in the future to build deposits or repair trust.

| | (+) (-) | Changes I Can Make to Build Deposits or Repair Trust |
|---------------------------------------|---------|--|
| Deposits and Withdrawals | | |
| Showing kindness and courtesy | | |
| Keeping my promises | | |
| Honoring expectations | | |
| Showing loyalty when he/she is absent | | |
| Apologizing when needed | | |
| Name of person: _____ | | |
| Deposits and Withdrawals | (+) (-) | Changes I Can Make to Build Deposits or Repair Trust |
| Showing kindness and courtesy | | |
| Keeping my promises | | |
| Honoring expectations | | |
| Showing loyalty when he/she is absent | | |
| Apologizing when needed | | |

EMOTIONAL BANK ACCOUNT LOG

Person: _____ Date: _____

| Action | Deposit (+) | Withdrawal (-) |
|--------|-------------|----------------|
| | | |
| | | |
| | | |
| | | |

On a scale of -10 to +10, mark where you think you fall in terms of an Emotional Bank Account Balance with this person.



Describe three things you think this person would consider deposits, and determine when you could make these deposits.

| Possible Deposits (to make in the future) | Date |
|---|------|
| | |
| | |
| | |

Describe three things you think this person would consider withdrawals.

| Possible Withdrawals (to make in the future) | Date |
|--|------|
| | |
| | |
| | |

Key 2: *Deposits do not occur until the recipient considers it a deposit.*

You simply don't know what constitutes a deposit until you understand the other person. For some, receiving feedback and comments on things they've done is a deposit. For others, it's a withdrawal. If your motives for making a deposit are not sincere, others will feel manipulated. It's not about doing or saying things that look positive. Your intentions can be good, but only the person you are interacting with can decide whether your gesture is a deposit or a withdrawal.

ARE YOU IN THE RED WITH RELATIONSHIPS?

It's time for an Emotional Bank Account evaluation. Choose two relationships you would like to improve and use the tool shown on the preceding page to determine whether you have a positive or negative trust balance with those people.

Use the Emotional Bank Account Log on the following pages to record your actions and words with each person over the next week.

Remember: This is not a scorecard, only a method to help you gain an awareness of your deposits and withdrawals.