

Emotional Bank Balance

Another way to help us build trust is focusing on a metaphor created by Stephen Covey as part of his international best-selling “7 habits of highly effective people” called The Emotional Bank Balance.

The emotional bank balance occurs in all human relationships and interactions. Just like we would with a normal bank account, we constantly make “Debits and Credits” to the relationship balance

If you have ever played the game “The Sims”, this brings the emotional bank balance to life! Every interaction a player has over a sim creates a credit or debit in the relationship with another sim. Human interactions are exactly the same. You can add credit to a balance through courtesy, kindness, honesty and thoughtfulness. This can be through big (but genuine!) gestures, or just through small actions (like making someone a cup of tea.) The more credit you put into the bank, the more of a trust reserve you are building. If you have a high balance, communication is instant, it’s easy and empathy becomes natural.

You start to debit the account through actions which might be considered disrespectful, unthoughtful, discourteous – anything which betrays a value or belittles something you hold dear. Disingenuous “good” actions can also be a debit to our account (Self-Orientation). Again, these actions can be big or small.

If the balance is high, then the occasional small debit is normally ignored (e.g. – if you partner forgets to do the washing up or a friend ignores you – we might make the assumption that they have just not seen you). However, if repeated debits occur which erodes our bank balance, this can break down the relationship and destroy trust.

Write down as many things as you can think of which might “credit” a relationship bank account and what might “debit” it for us to discuss on 10 January in the table below

Debit	Credit