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 wordsrd (t th)1 -3.9 (t)10 (a)2.1 (n)1Ir er. Tc 1 ()-2 d(e)5nt th wotilsnhi a1 (i)p2