

Relationship Bank Account Tools

To understand this tool, let's travel back to 1989 when author Stephen Covey coined the term “**Emotional Bank Account**” in his book *7 Habits of Highly Effective People*. Expanding on this idea, in 1999 relationship expert John Gottman wrote *Seven Principles of Making a Marriage Work* where he described an **emotional deposit in a relationship bank account as a “bid for connection”, and an emotional withdrawal as “turning away” from connection.**

- + **Relationship Deposit:** Positive words and actions build strong, connected relationships. 👍
- **Relationship Withdrawal:** Negative words and actions reduce connection, contaminate relationships. 🙅

Every thought, word and action in a relationship will either increase or decrease trust and intimacy.

Take a moment to consider all of your various relationships: friends, family, coworkers and community. You also have a relationship with yourself, be sure to include that one too!

1. As you inventory specific relationships, including your relationship with yourself, answer the deposit and withdrawal questions in the columns below.
2. Discuss deposit and withdrawal answers with loved ones.
3. Watch the [relationship videos on this site](#) to improve communication skills.

👍 Deposits

- What helps you feel connection?
- When do you feel most valued?
- What makes you feel loved?
- What builds your trust in others?
- When do you feel respected?
- When do you to feel appreciated?
- How do you wish to be treated?

Withdrawals 🙅

- What makes you feel disconnected?
 - When do you feel devalued?
 - What makes you feel unloved?
- What decreases your trust in others?
 - When do you feel disrespected?
 - When do you feel unappreciated?
- What do you consider mistreatment?

Tips:

1. Openly sharing account information builds trust and connection when practiced with respect.
2. Accounts are personal opinions, thoughts and feelings that belong to each person.
3. Improve intimacy and resolve conflict by communicating without arguments, defensiveness or judgement. Practice respectful responses such as: *“I’m glad you told me.”* or *“I didn’t realize you felt that way.”* Avoid the defensive and offensive responses of *“That’s not true!”* *“You liar!”* or *“What’s wrong with you!”*

Five Love Languages by Gary Chapman

In addition to relationship deposits and withdrawals, another method of determining how you express love is “love language,” a term coined by author Gary Chapman PhD in his 1992 best seller, [*The Five Love Languages, how to express heartfelt commitment to your mate.*](#) He identified the 5 specific love languages: words of affirmation, quality time, receiving gifts, acts of service and physical touch.

Determining your own love language. You can discover your own love language by asking yourself these questions:

- ✓ *What do I complain about?*
- ✓ *What do I ask for?*
- ✓ *How do I express love?*

**Rank each language below from 1 to 5 in order of importance to you.
Share information with your loved ones.**



Words of Affirmation

People who prefer this love language want to hear the words. They enjoy unsolicited compliments and other declarations of love and affection such as “I love you,” “You are important to me” and “I appreciate you”.

Quality Time

The “quality time” love language requires full, undivided attention. People who speak this love language want the cell phones, computers and televisions turned off. No distractions. They enjoy feeling like a priority.



Receiving Gifts

This love language refers to the thoughtfulness and effort behind gift giving (visual symbols of affection). People who prefer this love language feel special when someone gives them a handmade object, remembers to bring home their favorite snack or finds them just the right gift.

Acts of Service

“Acts of Service” refers to offering help and assistance as a means of communicating love. The person who enjoys this love language appreciates unsolicited help with domestic chores, childcare, repairs and project planning. The words “Let me do that for you” and “I’d like to help” become golden tickets to the heart.



Physical Touch This love language isn’t just about sex. A person who prefers this love language enjoys affection through physical presence and closeness. They love to sit closely, hold hands, give hugs, share massages, cuddles,and yes, sex is right up there on the list too.