

Relationship Bank Account Tool

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

- +** **Deposits** **Positive** words and actions that build strong, connected relationships.
- **Withdrawals** **Negative** words and actions that reduce connection, contaminate relationships.

**Every thought, word and action either increases,
decreases or neutralizes the trust and intimacy level in a relationship.**

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

1. As you inventory specific relationships, consider the deposit and withdrawal columns below. You can begin with your relationship with yourself, or if you prefer, choose someone in your life.
2. Discuss your deposit and withdrawal feelings with your loved ones. Watch the [relationship videos on this site](#) first to improve communication skills. Open discussion of accounts improves healthy relationships and brings understanding, problem-solving and healing to troubled relationships.

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 lonely, disconnected?
- When do you feel least valued or devalued?
- What makes you feel less loved or unloved?
- What decreases your trust in others?
- When do you feel disrespected?
- When do you feel unappreciated?
- What do you consider mistreatment?

***Tip:** Sharing accounts creates intimacy by gaining insight and understanding. When someone feels a deposit or withdrawal, that is their emotion. Do not argue. Accounts are personal and belong to each person. Practice responses such as: "Thanks for sharing" or "I didn't realize you felt that way" rather than "That's not true!" "You liar!" or "What's wrong with you!" Improve intimacy and resolve conflict by communicating without defensiveness or judgment. Use the [27 Rights Tool on this site](#) to assist with insight. For additional help with communication about love, use the material on the next page.

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 services and personal 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 their partner 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 and childcare. 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 hold hands, sit closely, give hugs and snuggle....and yes, sex is right up there on the list too.