Six Major Deposits that Build the Emotional Bank Account
(How to Build Trust in a Relationship)

1. Work on understanding the other person
   • What is important to the other person must be as important to you as the other person is to you.
   • True understanding of others requires that you listen for understanding not in order to respond.

2. Attend to the little things
   • Little kindnesses and courtesies as well as little discourtesies and unkindnesses are important.
   • In relationships, the little things are the big things.

3. Keeping commitments
   • Keeping a commitment or a promise is a major deposit; breaking one is a major withdrawal.
   • Being unwilling to make any commitments is as much a withdrawal as making them and not keeping them.

4. Clarifying expectations
   • The cause of almost all relationship difficulties is rooted in conflicting or ambiguous expectations around roles and goals.
   • You make deposits when you make expectations clear and explicit in the beginning.

5. Showing personal integrity
   • Integrity includes but goes beyond honesty. Honesty is telling the truth — in other words, conforming our words to reality.
   • Integrity is conforming reality to our words — in other words, keeping promises and fulfilling expectations.
6. Apologizing sincerely when you make a withdrawal

- Sincere apologies make deposits.
- Repeated apologies interpreted as insincere make withdrawals.

***Excerpted from The 7 Habits of Highly Effective People by Stephen R. Covey***