

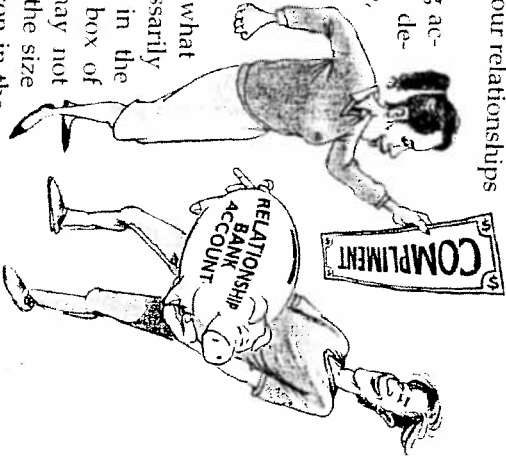
The Relationship Bank Account

THE STUFF THAT LIFE IS MADE OF

Introduction Earlier we spoke of the Personal Bank Account (PBA) and how that represents the amount of trust and confidence you have in yourself. Likewise, the Relationship Bank Account (RBA) represents the amount of trust and confidence you have in each of your relationships with others.

The RBA is just like the checking account at your bank. You can make deposits and improve the relationship, or take withdrawals and deplete the relationship.

So how do you build a healthy and rich RBA? One deposit at a time. The two things that make the RBA slightly different from the PBA is that what may be a deposit to you may not necessarily be a deposit to the other person in the relationship. For example, buying a box of chocolates for someone on a diet may not be a deposit. The other difference is the size of the deposit and that the other person in the



relationship determines the withdrawal—not you.

To help you see what I mean, listed below are six deposits and the opposite withdrawals that seem to get the same result every time:

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THE 7 HABITS OF HIGHLY EFFECTIVE TEENS PERSONAL WORKBOOK

DEPOSIT	WITHDRAWAL
Keep promises	Break promises
Do small acts of kindness	Keep to yourself
Be loyal	Gossip and break confidences
Listen	Don't listen
Say you're sorry	Be arrogant
Set clear expectations	Set false expectations

Some of the most powerful deposits someone has made into my RBA are:

Where am I in my relationships with others? (Write the names of two people and put the dollar amount, either a positive cash balance or in the hole, for each person.)

Name	BALANCE
Name _____	\$ _____ + OR - _____
Name _____	\$ _____ + OR - _____

If I were to share this information with those on the list above and ask them if they feel the same way about my RBA balance with them, they would say:

For each category, I could do the following to improve my relationships:

Friends:



Siblings:

Parents or guardian:

Teachers:

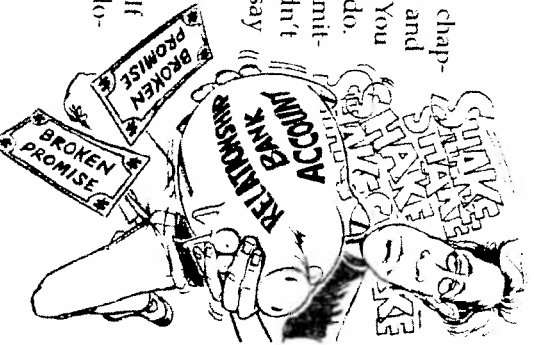


Girlfriend or boyfriend:

KEEP PROMISES

The Relationship Bank Account (RBA) chapter teaches that keeping commitments and promises is vital to building trust. You must do what you say you're going to do.

Often, when you don't keep a commitment it's because you probably shouldn't have made it in the first place. Don't say you'll drive a friend to work if you know your parents need the car. Don't promise to babysit for your little sister if you've got a date that night. If you realize you're overcommitted, apologize as soon as possible, and try to find a solution to the problem you've created.



Mend Broken Promises

Read the Keeping Promises section on pages 134–135 of the *Teens* book.

A time when I broke a promise to someone was: (Describe the event.)

I have rebuilt trust with that person now. True or false?

If true, I rebuilt that trust by: (Describe your actions.)

If false, I can rebuild trust by: (Describe your actions.)

A time when someone did not keep a promise to me was: (Describe the event.)

That broken promise made me feel:



Do Small Acts of Kindness

Read the story on page 137 of the *Terms* book, then complete the statements below.

Lee's act of kindness was very simple, yet it yielded great RBA results. A simple act of kindness I could do for other people is:

A time when someone did a simple act of kindness for me was: (Describe that act and how it made you feel.)

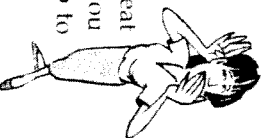
A relationship in my life that I would like to improve is:

A simple act of kindness I could do for that person is:

Speed write on a separate piece of paper for a few minutes all the simple acts of kindness you could do today (and for free) for the people you encounter.

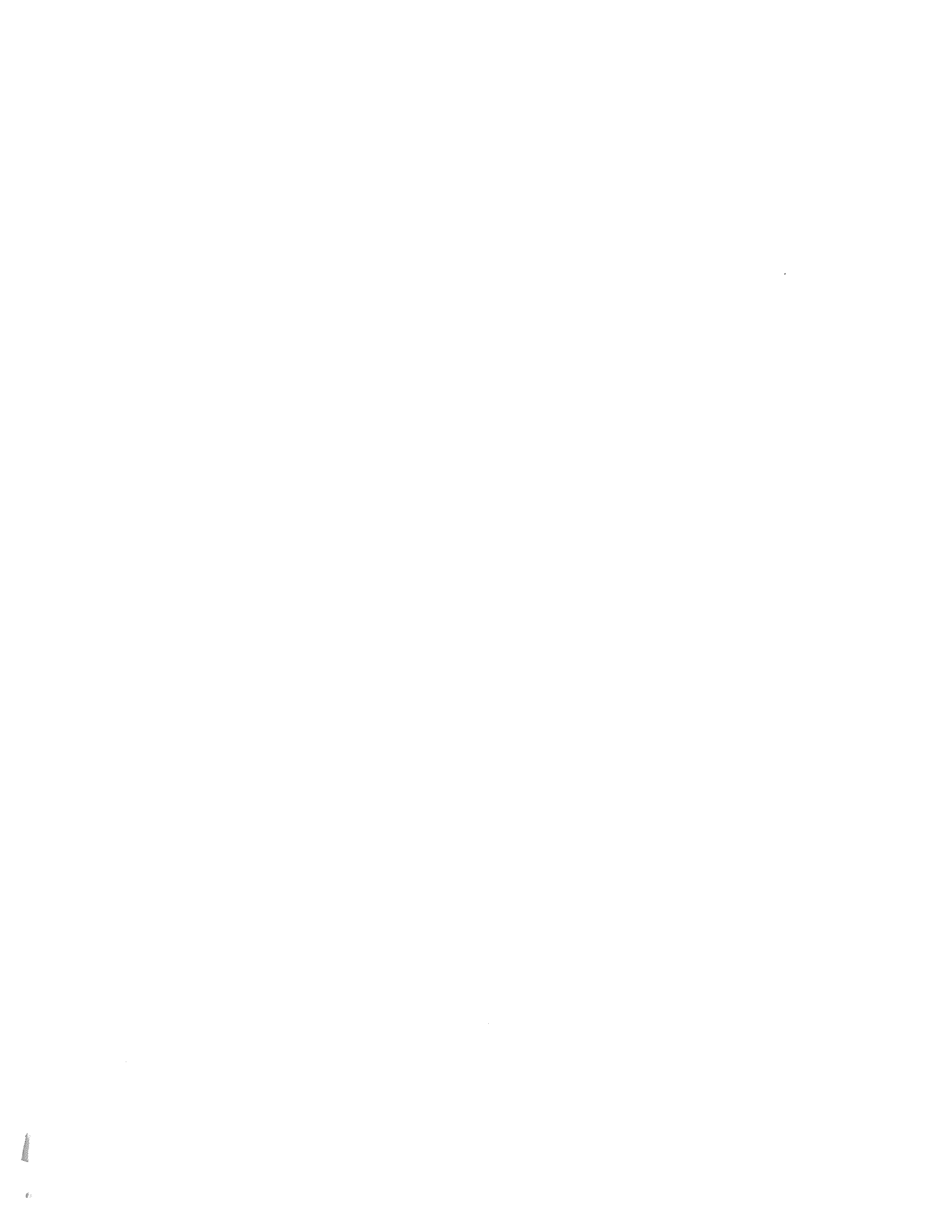
• BE LOYAL

In the Relationship Bank Account (RBA) chapter, you learn that being loyal is critical to maintaining healthy relationships. Gossiping and not keeping secrets can do great damage to someone's reputation. When someone asks you to keep a secret, keep it. When someone begins to gossip to you, politely remove yourself from the situation.

**Test Your Loyalty**

Circle the answer that best describes you:

- When I hear my friends telling a juicy story about someone I know, I think to myself:
 - "How do I know that this story is true? I need to give the other person the benefit of the doubt."
 - "This conversation is making me uncomfortable. I really like the person we're talking about and want to be loyal. I think I should speak up."
 - "I'm not sure this gossip is true, but I'm really enjoying being part of a group right now. No way am I going to speak up and ruin all that."
 - "I think I need to leave."
- When I hear someone stick up for someone I'm gossiping about, I think to myself:
 - "Oh, lighten up! Everyone enjoys a good drama!"
 - "I admire that he was able to speak up. I should know better than to talk badly about people."
 - "He's just jealous he's not the center of attention right now."
- I feel gossip is:
 - Just harmless fun—a way of passing time with my friends.
 - Not fair to those who are not present. I wouldn't want others to gossip about me!
 - A way of filling up silence when I don't know what to say in a group of people I really want to impress.
- If someone shares something with me and asks me to keep it "just between you and me," I:
 - Honor their request and tell no one.
 - Figure that if they really wanted it to be a secret they wouldn't have told anyone, including me.
 - Tell only my best friend. But I tell them to keep it a secret too.



5. I feel that gossip causes:
- Mistrust. If I hear my friends gossip about others, I wonder if they gossip about me when I'm not around.
 - A breakdown in loyalty. How can I be a good friend if I don't honor him or her when he or she isn't present?
 - Lack of confidence. I feel that I can't confide in my friends anymore about my personal problems. What if they can't keep a secret?
 - No negative effects. Everyone knows it's just gossip—who takes that stuff seriously anyway?

Have you ever heard the saying, "Great minds discuss ideas; small minds discuss people"? Refer to your answers in the questions above. Where are you? Do you feel you have room for improvement? Sometimes groups of people may gossip because it's the easiest thing to talk about. But that doesn't have to be true. Think of an interest you have in common and start a conversation about that! You'll find that your conversations are a lot more worthwhile, and everyone in the group can relax and not worry about hurting others.

• LISTEN

In the Relationship Bank Account (RBA) chapter, you learn that listening can be one of the single greatest deposits you can make into another's RBA. Listening to what others are saying shows that you care about them. Listening and caring about those around you forms lasting friendships.

Assess the Listener

Read the Listen section on pages 140–141 of the *Teens* book.

When I am talking to someone, I like it when he or she listens intently and shows these actions:

You cannot truly listen to anyone and do anything else at the same time.

—DR. M. SCOTT PECK

I can tell if someone is zoning out and not listening to me by: (Describe his or her actions.)

When I am listening to someone else speak, I show him or her that I am listening by: (Describe your actions.)



I feel that listening intently can negatively or positively affect the RBA. True or false?

A time when the RBA between someone else and me was affected was when: (Describe the situation.)

• SAY YOU'RE SORRY

The Relationship Bank Account (RBA) chapter teaches that saying you're sorry when you do something wrong can quickly restore an overdrawn RBA. When you overreact, yell, or make a stupid mistake, the best thing to do is apologize. Everyone makes mistakes, and no one expects you to be perfect. Don't let your pride stand in the way, because it's never as hard as it seems. Admitting mistakes disarms people and can often turn what could have been a disaster into a positive experience. So give it a try and apologize the next time you do something wrong. You'll be amazed at the





If false, apologizing is easy because:

Practice Apologizing

Read the Say You're Sorry section on pages 141–142 of the *Teens* book.

A time when I apologized for something I did was: (Describe the situation.)

After I apologized, I felt: (Describe your feelings.)

A time when someone apologized to me for something he or she did was: (Describe the situation.)

After he or she apologized, I felt: (Describe your feelings.)

Saying I'm sorry is difficult for me: True or false?

If true, apologizing is difficult because:

My wife
say "I
thousand
she never
me say
—BRU



• SET CLEAR EXPECTATIONS

In the Relationship Bank Account chapter, you learn that by setting clear expectations, you avoid sending vague messages or implying something that is not true or likely to happen. When you start dating someone new, make sure he or she knows that you still want to date other people. When you begin a new job, be sure that your boss understands that you don't want to work late nights. Whenever you get into a new situation or setting, you're better off taking the time to lay all your expectations on the table so that everyone is on the same page. You will build trust with others when you tell it like it is and set clear expectations up front.

Examine Unclear Expectations

Read the Set Clear Expectations section that appears on pages 142–143 of the *Teens* book.

A time in my life when I didn't set clear expectations was: (Describe the event below.)

The results of that situation were:

