

# Your Child's Emotional Bank Account: Are You Crediting or Debiting the Account?



BY: **KIM DEMARCHI**

Stephen Covey, in his book, *The Seven Habits of Highly Effective People*, gives the analogy of relationships being like emotional bank accounts. He says that we, as parents, are constantly

making credits/deposits OR debits/withdrawals to our relational accounts by our words and actions with our children.

Let's simplify this. We all understand how financial bank accounts work in the real world. Our accounts flourish when we regularly make deposits into them. They continue to grow, we feel safe, and we have a security or financial cushion should something unexpected happen. On the flip side, our accounts can

also quickly become depleted if we are only making withdrawals to the account. Taking and debiting from the account leaves the account balance low, or worse yet, overdrawn.

Now let's see how this concept applies to our children. I've asked the question hundreds of times to my clients, "What are some ways we debit our accounts with our children?" Their answers include, but are not limited to: yelling, threatening, not listening, spanking, punishing, breaking promises, name calling, bribing, nagging, lying, coaxing, bossing, blaming, ridiculing, using sarcasm, criticizing, lecturing, moralizing, judging, harassing, humiliating, being rude, withholding love, teasing, talking behind backs, using a disrespectful tone of voice and the list goes on and on.....Most parents don't seem to have any problem coming up with debits. What kind of impact will this kind of communication - day in and day out - have on the balance of your child's Emotional Bank Account?

In contrast, parents usually have a much more difficult time coming up with ways they credit their accounts with their children. That list includes items such as: hugging, kissing, saying "I love you", spending time together, listening, giving choices, and then the list usually comes to a halt. My clients and I are both usually surprised that the debits roll off our tongues so much easier than do the credits. Additional things you can do to credit your child's account include: active listening, show gratitude and appreciation, apologize, empathize, forgive, be kind but firm, acknowledge effort, validate, affirm, show respect with words and actions, set limits and follow through, encourage, brainstorm solutions together, keep your promises, be honest, show trust, ask using manners, be helpful, teach, compliment, recognize, show loyalty, build connection, play together, and love unconditionally.

So, fast forwarding.....what do you think happens if you've been doing a lot of debiting to your child's account lately, and then you ask your child to get in his car seat, or set the table, or do her homework, or unload the dishwasher? Most likely, you will not get the cooperation you want. All human beings, children and adults alike, have a need to feel loved, understood, valuable, important, listened to, validated, and a sense of belonging. If your child's emotional bank account is low and they are not feeling those items mentioned above, the chances are high that the child will become uncooperative.

On the other side, what do you think happens if you've been doing a lot of consistent crediting to your child's account lately, and you happen to have had a bad day at work and then you blow it with your child by yelling at him? Do you think they'll forgive you, cut you some slack, give you a free pass? YES! It won't be such a big deal because



the emotional account has been growing and is full. Even if you make a mistake, as all of us do, the "emotional reserves" will compensate for it.

One of the biggest problems in many family cultures is the reactive tendency to continually make withdrawals instead of deposits. We do it without even realizing it sometimes, despite even the best intentions. The next time your child is misbehaving, ask yourself, "How is my account with my child? Is it full or overdrawn?" You can make deposits any time by proactively doing things that build the relationship. The balance in the account determines how well you can communicate and solve problems with the other person. The BONUS: this analogy works with all relationships ~ spouses, siblings, coworkers! Crediting not only makes the other person feel good, it will make you feel good too!

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Kim DeMarchi, M.Ed.

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