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Emotional Bank Account © 2022-07-31

Yellow Belt Question: What is the Emotional Bank Account (EBA), and what are the increments of withdrawals and deposits?

Yellow Belt Succinct Answer:

1. The EBA is a measure of how much the other person feels loved, valued, and/or respected by me.
2. Withdrawals are in increments of 5. Deposits are in increments of 1.

Why These Principles Are Important:

- I want people to be around me and receptive to my influence.
- [Free Video 8, 0:38-0:51](#)
- [Muddling Along or Unity: Confessions of a Recovering Jerk, pp. 59](#)

Explanations of the Yellow Belt Succinct Answer:

- If my EBA is high, the person wants to be around me and is willing to be influenced by me. If my EBA is low or overdrawn, the person does not want to be around me and is not willing to be influenced by me. Interactions that are perceived negatively have five times the impact as those perceived positively. So, to maintain a positive EBA I need to consistently do at least 6 times more deposits. There are lots of withdrawals and deposits. Frequently the micro and macro cultures determine whether an action or inaction is a withdrawal or deposit.
- [Free Video 8, 8:32-9:22](#)
- [Muddling Along or Unity: Confessions of a Recovering Jerk, pp. 59 & 61-62](#)

Illustrations of the Principles:

- Chapman's [The Five Love Languages](#) could be called Five Languages of EBA Deposits.
- "On time" and "Late" are defined in different ways in different personal, micro, and macro cultures. Generally, arriving within the cultures' definitions is a deposit, and arriving outside the cultures' definitions is a withdrawal. This is a source of many interesting disagreements.
- [Free Video 8, 5:47-8:32 \(Girls' Volleyball Team\)](#)
- [Muddling Along or Unity: Confessions of a Recovering Jerk, p 62 \(Tornado Volunteers\)](#)