

Make Deposits into Your Psychological Bank Account

Objective

To understand and actively manage your mental and emotional resources by identifying deposits and withdrawals in your psychological bank account.

What to Know

To build certainty and trust to do what you aspire to do at the highest possible levels, make regular deposits into your psychological bank account. A psychological bank account is a way to understand and manage your mental and emotional resources, like how you manage money in a bank account. Here's how it works.

Deposits and Withdrawals

- **Deposits** are positive experiences and activities that boost your mental and emotional well-being. Examples include spending time with loved ones, doing enjoyable activities, getting enough rest, and practicing self-care.
- **Withdrawals** are negative experiences and stressors that drain you mentally and emotionally. Examples include dealing with conflicts, experiencing work-related stress, and facing personal challenges.

Balancing Your Account

Just like with a real bank account, it is important to make more deposits than withdrawals to keep a positive balance. If you have too many withdrawals without enough deposits, you might feel overwhelmed, anxious, or burned out.

Making regular deposits into your psychological bank account also helps build resilience, meaning you will have more mental and emotional resources to draw upon when you face difficult situations.

Examples of Deposits

- **Self-Care Activities.** Take time for hobbies, exercise, meditation, or simply relaxing.
- **Healthy, Positive Relationships.** Spend quality time with friends and family or talk to someone you trust about your feelings.
- **Personal Growth.** Learn new skills, set and achieve goals, or engage in activities that give you a sense of accomplishment.

Examples of Withdrawals

- **Stressful Situations.** Work pressure, financial worries, or personal conflicts.
- **Negative Thoughts.** Self-criticism, pessimism, or dwelling on past mistakes.
- **Excessive Demands.** Taking on too many responsibilities without enough time for rest or relaxation.

When you are aware of your psychological bank account, you can make conscious choices to increase your deposits and limit your withdrawals, leading to better mental and emotional health.

You can consider the past, the present, and the future. For example, to make deposits into your confidence-boosting bank account in the past, think about ten things you achieved in your life. What are you most proud of? Write them below.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Insecure people, or those who lack confidence, may spend time ruminating about all the things that went wrong in the past. Confident and secure people think about what went well.

Place this list somewhere you will see it to remind yourself of who you are at your best—repeatedly making deposits in your psychological bank account so you know you have what it takes to achieve goals and increase your resilience.

This worksheet will help you build a habit of maintaining a positive balance in your psychological bank account, leading to improved mental and emotional well-being.

What To Do

Use the chart to fill in your Deposits and your Withdrawals. Think about recent activities, interactions, and experiences. Write down things that boost your mental and emotional well-being in the "Deposits" column. Write down things that drain your energy and cause stress in the "Withdrawals" column.

Deposits	Withdrawals

Review the items in both columns. Consider the balance between your deposits and withdrawals. Do you have more withdrawals than deposits? How does this balance (or imbalance) affect your overall well-being? Be specific!

Identify three activities or actions you can take in the next week to make deposits into your psychological bank account. Write them down below with specific details (e.g., "Take a 30-minute walk in the park on Wednesday," "Call a friend for a chat on Friday evening").

1. _____
2. _____
3. _____

Identify three ways you can reduce withdrawals from your psychological bank account. Write them down below with specific details (e.g., "Delegate one task at work to a colleague," "Limit screen time before bed to reduce stress," "Practice deep breathing exercises when I feel overwhelmed").

1. _____
2. _____
3. _____

At the end of the week, review your plan. Reflect on what worked well and what did not work so well. Adjust your strategies to maintain a healthy balance in your psychological bank account.

Example:

Deposits

- Walk in the park (Wednesday, 30 minutes)
- Call a friend (Friday evening)
- Read a favorite book (Sunday afternoon)
- Listen to music (daily, 15 minutes)

Withdrawals

- Work stress from tight deadlines
- Arguments with family members
- Negative self-talk
- Lack of sleep

How did the activities you chose as deposits impact your mood and energy levels?

Were you able to successfully reduce some withdrawals? If so, how did that make you feel?

What changes will you make to your plan for the next week to better manage your psychological bank account?

Reflections on This Exercise

Did anything surprise you about this activity? If so, describe.

How helpful was this exercise? _____
(1 = not very helpful, 5 = moderately helpful, 10 = extremely helpful)

What did you learn from this exercise?
