

The Personal Bank Account

STARTING WITH THE MAN IN THE MIRROR

Before you'll ever win in the public arenas of life, you must first win the private battles within yourself. All change begins with you. I'll never forget how I learned this lesson.

I'm starting with the man in the mirror I'm asking him to change his ways
And no message could have been any clearer If you wanna make the world
a better place Take a look at yourself, and then make a change.

"MAN IN THE MIRROR" BY SIEDAH GARRETT AND GLEN BALLARD

"What's wrong with you? You're disappointing me. Where's the Sean I once knew in high school?" Coach glared at me. "Do you even *want* to be out there?"

I was shocked. "Yes, of course."

"Oh, gimme a break. You're just going through the motions and your heart's not in it. You better get your act together or the younger quarterbacks will pass you up and you'll be a benchwarmer."

It was my sophomore year at Brigham Young University (BYU) during preseason football camp. Several colleges recruited me straight out of high school, but I chose BYU because they had a tradition of producing all-American quarterbacks like Jim McMahon and Steve Young, both of whom went on to the pros and led their teams to Super Bowl victories. Although I was the third-string quarterback at the time, I planned on being the next all-American!

When Coach told me that I was "stinkin' up the field," it came as a cold, hard slap in the face. The thing that really bugged me, though, was that he was right. Even though I was spending long hours practicing, I wasn't truly committed. I was holding back, and I knew it.

I had a hard decision to make—I had to either quit football or triple my commitment. Over the next several weeks, I waged a war inside my head and came face-to-face with many fears and self-doubts. Did I have what it took to be the starting quarterback? Could I handle the pressure? Was I big enough? It soon became clear to me that I was scared, scared of competing, scared of being in the limelight, scared of trying and perhaps failing. And all these fears were holding me back from giving it my all.

There's a great quote by Arnold Bennett that describes what I finally decided to do about my dilemma. He wrote, "The real tragedy is the tragedy of the man who never in his life braces himself for his one supreme effort—he never stretches to his full capacity, never stands up to his full stature."

Having never enjoyed tragedy, I decided to brace myself for one supreme effort. So I committed to give it my all. I decided to stop holding back and to start laying it all on the line. I didn't know if I would ever get a chance to be first string, but if I didn't, at least I was going to strike out swinging.



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ARNOLD BENNETT



No one heard me say, “I commit.” There was no applause. It was simply a private battle that I fought and won inside my own mind over a period of several weeks.

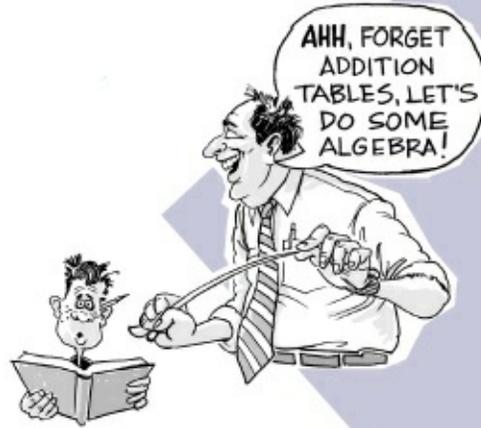
Once I committed myself, everything changed. I began taking chances and making big improvements on the field. My heart was in it now. I knew it, and the coaches saw that.

As the season began and the games rolled by one by one, I sat on the bench. Although frustrated, I kept working hard and kept improving.

Midseason featured the big game of the year. We were to play nationally ranked Air Force on ESPN, in front of 65,000 fans. A week before the game, Coach called me into his office and told me that I would be the starting quarterback. Gulp! Needless to say, that was the longest week of my life.

Game day finally arrived. At kickoff my mouth was so dry I could barely talk. But after a few minutes I settled down and led our team to victory. I was even named the ESPN Player of the Game. Afterward, lots of people congratulated me on the victory and my performance. That felt good. But they didn’t really understand.

They didn’t know the full story. They thought that victory had taken place on the field that day in the public eye. I knew it happened months before in the privacy of my own head, when I decided to face my fears, to stop holding back, and to brace myself for one supreme effort. Beating Air Force was a much easier challenge than overcoming myself. Private victories always come before public victories. As the saying goes, “We have met the enemy and he is us.”



• **INSIDE OUT**

We crawl before we walk. We learn addition before algebra. We must fix ourselves before we can fix others. If you want to make a change in your life, the place to begin is with yourself, not with your parents, your teacher, or your girlfriend or boyfriend. All change begins with Y-O-U. Think about it. It's inside out. Not outside in.

I am reminded of the writings of an Anglican bishop:

*When I was young and free and my
imagination had no limits, I dreamed of
changing the world;*

*As I grew older and wiser I realized the
world would not change.*

*And I decided to shorten my sights
somewhat and change only my country. But
it too seemed immovable.*

*As I entered my twilight years, in one last
desperate attempt, I sought to change only
my family, those closest to me, but alas they
would have none of it.*

*And now here I lie on my death bed and
realize (perhaps for the first time) that if*

only I'd changed myself first, then by example I may have influenced my family and with their encouragement and support I may have bettered my country, and who knows I may have changed the world.

This is what this book is all about. Changing from the inside out, starting with the man or woman in the mirror. This chapter (“The Personal Bank Account”) and the ones that follow on Habits 1, 2, and 3 deal with *you* and your character, or the private victory. The next four chapters, “The Relationship Bank Account,” and Habits 4, 5, and 6, deal with *relationships*, or the public victory.

Before diving into Habit 1, let’s take a look at how you can immediately begin to build your self-confidence and achieve a private victory.

The Personal Bank Account

How you feel about yourself is like a bank account. Let’s call it your *personal bank account* (PBA). Just like a checking or savings account at a bank, you can make deposits into and take withdrawals from your PBA by the things you think, say, and do. For example, when I stick to a commitment I’ve made to myself, I feel in control. It’s a deposit. *Cha-ching*. On the other hand, when I break a promise to myself, I feel disappointed and make a withdrawal.



So let me ask you. How is your PBA? How much trust and confidence do you have in yourself? Are you loaded or bankrupt? The symptoms listed below might help you evaluate where you stand.

Possible Symptoms of a Low PBA

- You cave in to peer pressure easily.
- You wrestle with feelings of worthlessness and inferiority.
- You’re overly concerned about what others think of you.
- You act arrogant to help hide your insecurities.

- You self-destruct by getting heavily into drugs, pornography, vandalism, or gangs.
- You get jealous easily, especially when someone close to you succeeds.

Possible Symptoms of a Healthy PBA

- You stand up for yourself and resist peer pressure.
- You're not overly concerned about being popular.
- You see life as a generally positive experience.
- You trust yourself.
- You are goal driven.
- You are happy for the successes of others.

If your personal bank account is low, don't get discouraged. It doesn't have to be permanent. Just start making small, humble deposits today—deposits worth \$1, \$5, or \$10. You'll feel your confidence growing. Small deposits over a long period of time is the way to a healthy and rich PBA.

With the help of various teen groups, I've compiled a list of six key deposits that can help you build your PBA. And, just like Newton's Law of Motion, with every deposit, there is an equal and opposite withdrawal.

PBA DEPOSITS	PBA WITHDRAWALS
<i>Keep promises to yourself</i>	<i>Break personal promises</i>
<i>Do small acts of kindness</i>	<i>Keep to yourself</i>
<i>Be gentle with yourself</i>	<i>Beat yourself up</i>
<i>Be honest</i>	<i>Lie</i>
<i>Renew yourself</i>	<i>Wear yourself out</i>
<i>Magnify your talents</i>	<i>Bury your talents</i>

• **KEEP PROMISES TO YOURSELF**

Have you ever had flakey friends? They say they'll text you back and they don't. They promise to hang out on the weekend and they forget. After a while, you stop trusting them. Their commitments mean nothing. The same thing happens when you continually make and break self-promises, such as "I'm going to study right when I get home," when next thing you know you're Facebook chatting with friends. After a while of flaking out on yourself, you don't trust yourself, either.

We should treat the commitments we make to ourselves as seriously as those we make to the most important people in our lives. If you're feeling out of control in life, focus on the single thing you can control—you. Make a promise to yourself and keep it. Start with small \$5 commitments that you know you can complete, like not drinking soda pop today. After you've built up some self-trust, you can then go for the more difficult \$100 deposits—like deciding to break up with an abusive boyfriend or girlfriend or making up your mind to overcome an addiction.