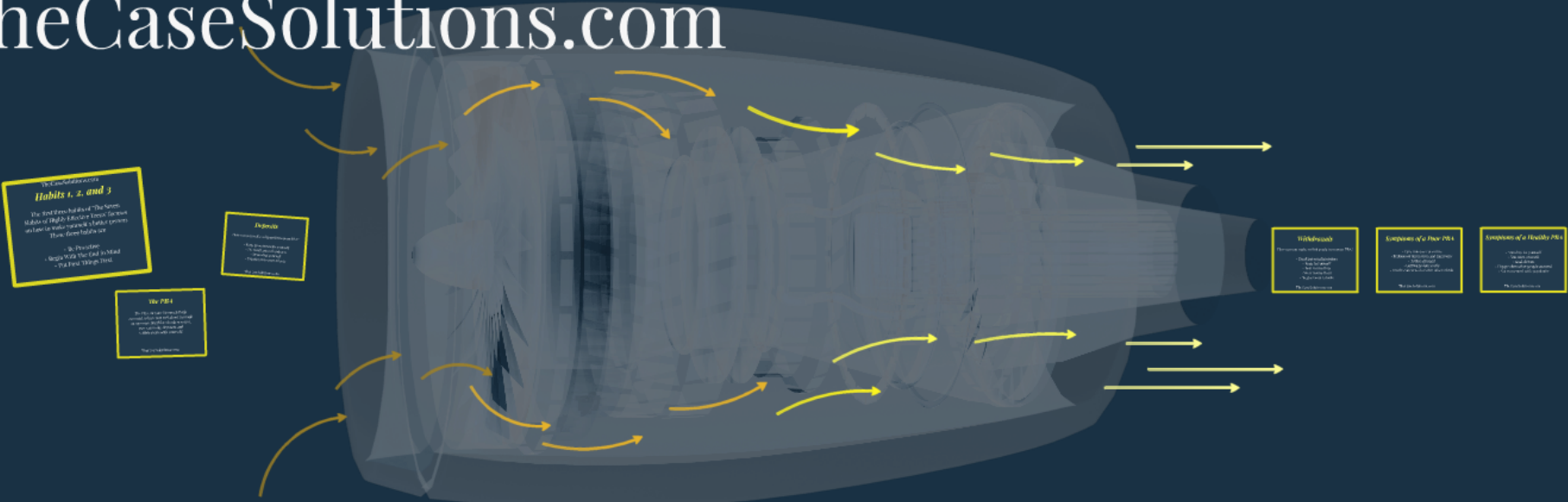


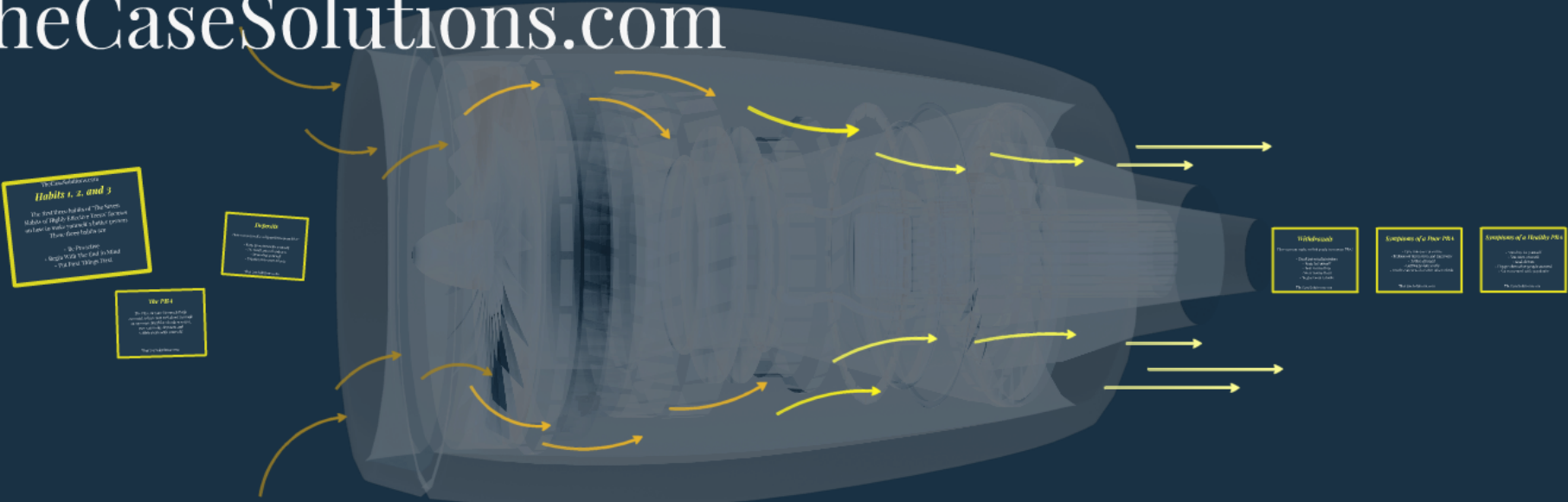
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# Pinkley's Prospect

*Personal Bank Account*

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## *Habits 1, 2, and 3*

The first three habits of "The Seven Habits of Highly Effective Teens" focuses on how to make yourself a better person.

These three habits are

- Be Proactive
- Begin With The End In Mind
  - Put First Things First

# *The PBA*

The PBA, or your Personal Bank Account, is how you feel about yourself as a person. Just like a bank account, you can make deposits and withdrawals with yourself.

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# *Deposits*

How can you make a deposit into your PBA?

- Keep promises with yourself
  - Do small acts of kindness
    - Renewing yourself
- Tapping into your talents

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# *Withdrawals*

How can you make withdrawals from your PBA?

- Break personal promises
  - Keep to yourself
  - Beat yourself up
  - Wear yourself out
  - Neglect your talents

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# *Symptoms of a Poor PBA*

- Cave into peer pressure
- Feelings of depression and inferiority
  - Acting arrogant
  - Getting jealous easily
- Overly concerned of what others think

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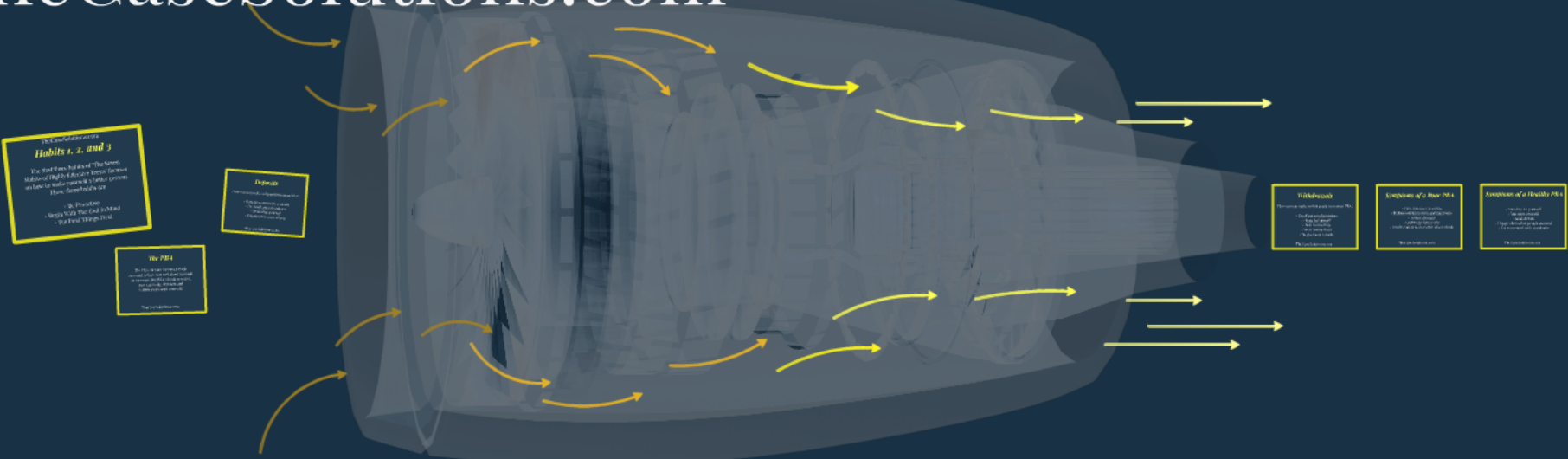
# *Symptoms of a Healthy PBA*

- Stand up for yourself
  - You trust yourself
  - Goal-driven
- Happy when other people succeed
  - Not concerned with popularity

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