



Making Sense Of Investing

**FINANCIAL FOCUS**

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What Does Financial Fulfillment Actually Feel Like?

Feeling financially fulfilled means so much more than just the number in your bank account. It's about being able to take your family out to dinner without calculating whether you can afford it. It means sleeping soundly on a Sunday night, knowing that if the water heater gives out tomorrow, you can handle it. And it's saying yes to a vacation because you planned ahead and the money is there.

In short, financial fulfillment is the feeling that your money is supporting the life you want.

Yet true fulfillment is surprisingly rare. Only 16% of Americans are financially fulfilled, according to a 2026 study by Edward Jones and Gallup, "Money and Meaning: Understanding Financial Fulfillment." Those at the other end of the spectrum, the financially stressed (32%), often say that money regularly controls their daily decisions. Most Americans (51%), however, fall in the middle — the financially conflicted. They manage to get by but often carry a persistent undercurrent of worry.

Notably, where you land on this spectrum has less to do with your income than you might expect. More than half of households earning \$175,000 or more are still financially conflicted.

**Building the foundation**

So, the question becomes, "What do financially fulfilled people do differently?" Simply put, they tend to have foundational planning structures in place. Five behaviors show up consistently among the financially fulfilled, and they're simple steps you can take, too.

- Build an emergency fund** (98% of fulfilled have this). Aim for saving three to six months of living expenses in a liquid, easily accessible account. When you know you can handle the unexpected, you stop bracing for it, and lower stress gives you a higher quality of life.
- Create a financial plan for retirement** (91% of financially fulfilled have one). It's hard to feel in control if you don't know where you're going. A retirement plan puts a real number on what you'll need and lays out a clear path to get there, with built-in protection against life's unexpected curveballs.
- Save intentionally for major milestones** (87% of financially fulfilled do). A home renovation, a new vehicle or a child's education don't have to feel disruptive. Setting money aside deliberately for the milestones you anticipate means you can say yes without scrambling.
- Put an estate plan in place** (66% of financially fulfilled have). Estate plans are not just for the wealthy. A will and basic estate plan help ensure what you've worked for still reflects your wishes after you're gone.
- Work with a financial advisor** (60% of financially fulfilled who sought any guidance have used an advisor in the past year). The internet is great, but real guidance comes from a credentialed person who knows you and your family and what you want your money to do for you.

Knowing that your money is working toward the life you want doesn't happen by accident. Feeling financially fulfilled is worth the effort and may be more achievable than you realize.

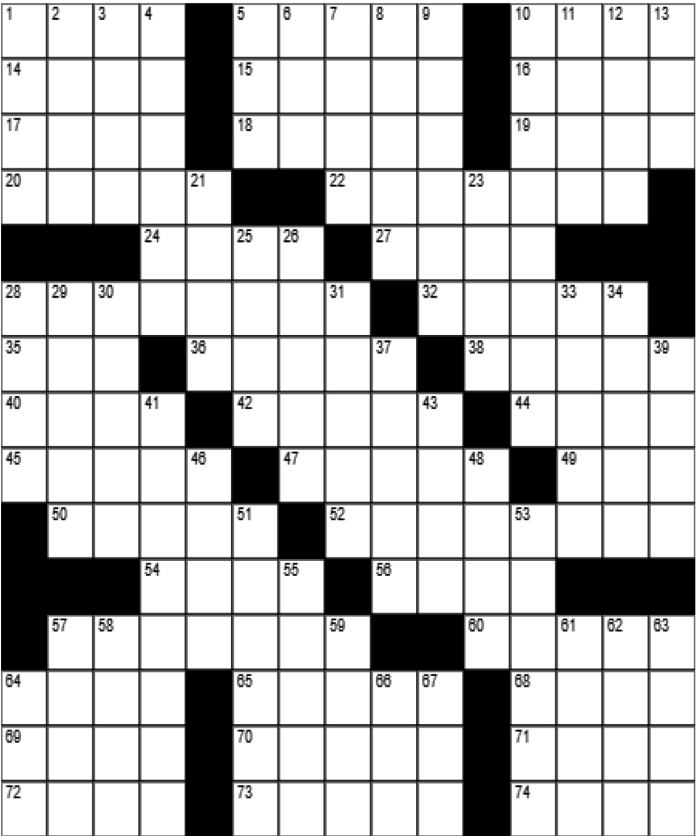
*This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC.*

Town Tribune Teaser

See Last Week's Answers, page 13

Across

1- Makes lace; 5- Make up for wrongdoing; 10- Enlivens, with "up"; 14- Opposite of sans; 15- Ran easily; 16- Singer Burl; 17- Jacob's first wife; 18- Tiny amounts; 19- Khartoum's river; 20- Shaft shot from a bow; 22- Spire; 24- Long objects used to row a boat; 27- Toast topper; 28- Large hall for dancing; 32- Thin glutinous mud; 35- Shoebox letters; 36- Throat problem; 38- Ginger cookies; 40- Periods of history; 42- Surrenders, as territory; 44- Difficult journey; 45- Turning point; 47- Trig functions; 49- "Michael Collins" actor; 50- Weird; 52- Activator; 54- \_\_\_ account (never); 56- Zhivago's love; 57- Farm measure; 60- Capri and Man; 64- Garr of "Tootsie"; 65- Clamp; 68- Completely without madness; 69- Stuck in \_\_\_; 70- Divulge; 71- Ancient Andean; 72- Young kangaroo; 73- Curved letters; 74- Fulda tributary;



Down

1- Monetary unit of Western Samoa; 2- State firmly; 3- Eye drop; 4- Institution for teaching; 5- Ring king; 6- Also; 7- Makes a choice; 8- Keen!; 9- Ford flops; 10- Locate exactly; 11- "The \_\_\_ Dead", classic horror movie; 12- Soccer great; 13- Reverse of NNW; 21- Bloody conflicts; 23- Electric fish; 25- Campus military org.; 26- Sensitive spots; 28- Pager sound; 29- Eagle's nest; 30- Hit the road; 31- Doctor; 33- Join in wedlock; 34- Tools for duels; 37- Pertaining to punishment; 39- Three-player card game; 41- Society of women; 43- \_\_\_ good example; 46- Prong; 48- Rani's garb; 51- Make possible; 53- Timmy's dog; 55- Meanies; 57- Russian airline, \_\_\_ flot; 58- Rock band Mötley \_\_\_; 59- Consumes; 61- Ground; 62- Suffix with exist; 63- Scorch; 64- \_\_\_ Mahal; 66- Runner Sebastian; 67- USNA grad;

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**WORD SCRAMBLE**

Rearrange the letters to spell something pertaining to hunting and fishing.

**R F E L I**

Answer: Rifle

**HUNTING & FISHING WORD SEARCH**

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| T | W | F | I | S | A | V | E | A | P | U | I | I | G | V | K | S | F | E | Q |
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Find the words hidden vertically, horizontally, diagonally, and backwards.

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|--------------|-------------------------------------------------|-------------------------------------------------|---------------------------------------------------|--------------------------------------------|--------------------------------------------|
| <b>WORDS</b> | ANGLER<br>BAG LIMIT<br>BAIT<br>BLINDS<br>BOBBER | CAMO<br>CAMOUFLAGE<br>CASTING<br>CATCH<br>DECOY | FLEETING<br>GAME<br>HABITAT<br>HARVEST<br>LICENSE | LURE<br>NET<br>POACHING<br>QUARRY<br>SCENT | SEASON<br>TACKLE<br>TRACKING<br>WILDERNESS |
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