

# Financial fulfillment starts with discipline, not just desire

Discipline is a quiet force behind every meaningful achievement — whether you're building wealth or chasing a life-long dream.

Kent Broussard of Baton Rouge, LA, is a role model in discipline. He made headlines recently after becoming the oldest member of the Louisiana State University Tiger Marching Band—a life-long dream. At age 66, he went back to school, relearned the tuba, rebuilt the physical stamina needed for marching and prepared for the competitive audition process for this Grammy-nominated band.

He aced the audition and today is living his marching band dream. It's a testament to the power of discipline.

## From personal passion to financial fulfillment

Discipline plays just as vital a role in the pursuit of financial fulfillment. Many Americans want something more than just financial stability. Financial fulfillment goes beyond relief from financial pressure; it's about confidence, control and purpose in your financial life. It's a more intentional and empowered way of living.

To achieve this, Americans are willing to make changes, according to research by Edward Jones and Cerulli Associates. This includes adjusting discretionary spending, paying off debt and improving financial habits.

But as Kent's story shows, desire alone isn't enough. Whether it's marching in a band or building financial health, discipline helps turn intention into reality. It's the commitment to consistent action, even when it's inconvenient or uncomfortable.

## Building financial discipline: Practical steps

If you're ready to move from intention to action toward your own goals for a financially fulfilled life, here are a few ways to strengthen your financial discipline:

- *Set clear, achievable goals.* Define short-term and long-term goals like building an emergency fund, paying off debt or saving for a vacation or retirement. Goals give your habits purpose and help you stay motivated.

- *Break big financial goals into smaller milestones.* For example, instead of a goal to pay off all debt immediately, aim to “pay off \$300 in credit card debt each month.”

- *Set up automatic payments.* These can help you save without thinking and stay on track with paying down debt, making discipline effortless.

- *Track your monthly spending.* Use budgeting apps, spreadsheets or even a notebook to monitor where your money goes. Awareness is the first step toward change.

- *Celebrate progress.* Recognize and reward yourself for meeting milestones. Positive reinforcement helps build long-term habits.

## A financial advisor can help

A financial advisor can help you maintain the discipline to set actionable goals, stay focused on a fulfilled life and make consistent contributions that can help build wealth over time. Additionally, the Edward Jones/Cerulli research found that those who work with a financial advisor and have a financial strategy are more likely to feel their goals are attainable regardless of their age.

Financial fulfillment isn't just about having more — it's about making informed and intentional choices that align with your values and goals. Motivation may spark the journey, but discipline helps carry it forward.

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