

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Date]

[Recipient's Name]
[Recipient's Address]
[City, State, Zip Code]

Dear [Recipient's Name],

I hope this letter finds you well. As we continue to work towards our financial goals using YNAB (You Need A Budget), I wanted to follow up on our previous discussions regarding our budget plan for this month.

Budget Highlights:

- **Income:** [Total Income]
- **Fixed Expenses:** [Total Fixed Expenses]
- **Variable Expenses:** [Total Variable Expenses]
- **Savings Goals:** [Goals and Amounts]

Areas for Review:

1. **Overspending:** I noticed that we went over budget in the [specific category] by [amount]. It may be beneficial to discuss adjustments or strategies to manage this going forward.

2. **Savings Progress:** We are on track with our savings goal for [specific goal], but I would like to explore ways to optimize our contributions.

Next Steps:

- **Meeting Schedule:** Let's set up a time to review our budget in detail and discuss any necessary adjustments. I propose [insert two or three options for meeting times].
- **Action Items:** Please take a look at the categories where we may need to reallocate funds, and come prepared with any insights you might have.

Thank you for your attention to these matters. I look forward to our discussion and working together to keep our budget on track.

Best regards,

[Your Name]
[Your Contact Information]