

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

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

Dear [Recipient Name],

Subject: YNAB Budgeting Plan

I hope this letter finds you well. I am writing to share my budgeting plan using YNAB (You Need A Budget) and to outline my financial goals for the upcoming months.

1. **\*\*Income Overview\*\***

- Total Monthly Income: \$[amount]
- Sources of Income:
- [Source 1] - \$[amount]
- [Source 2] - \$[amount]

2. **\*\*Expenses\*\***

- Fixed Expenses:
- Rent/Mortgage: \$[amount]
- Utilities: \$[amount]
- Insurance: \$[amount]
- Variable Expenses:
- Groceries: \$[amount]
- Entertainment: \$[amount]
- Transportation: \$[amount]

3. **\*\*Savings Goals\*\***

- Emergency Fund: \$[amount]
- Retirement Savings: \$[amount]
- Vacation Fund: \$[amount]

4. **\*\*Debt Management\*\***

- Current Debts:
- [Debt 1] - \$[amount]
- [Debt 2] - \$[amount]
- Monthly Payment Plan: \$[amount]

5. **\*\*Financial Goals\*\***

- Short-term Goals:
- [Goal 1]
- [Goal 2]
- Long-term Goals:
- [Goal 1]
- [Goal 2]

I am committed to sticking to this budget and making adjustments as necessary to ensure my financial stability. Thank you for taking the time to read about my budgeting plan.

Best regards,

[Your Name]  
[Your Phone Number]