

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient's Name]
[Recipient's Position/Title]
[Company/Organization Name]
[Company Address]
[City, State, Zip Code]

Dear [Recipient's Name],

Subject: YNAB Categories Overview

I am writing to provide a structured overview of the categories used in our YNAB (You Need A Budget) system. This categorization is essential for tracking our financial goals and ensuring efficient budget management.

****1. Income Categories****

- Primary Income
- Secondary Income

****2. Fixed Expenses****

- Rent/Mortgage
- Utilities
- Insurance
- Loan Payments

****3. Variable Expenses****

- Groceries
- Transportation
- Personal Care
- Entertainment

****4. Savings Goals****

- Emergency Fund
- Vacations
- Major Purchases

****5. Debt Repayment****

- Credit Card Payments
- Student Loans
- Other Debts

I believe that by maintaining a clear structure in our YNAB categories, we can better manage our finances and work towards achieving our financial objectives. Please feel free to reach out if you have any questions or suggestions regarding this categorization.

Thank you for your attention to this matter.

Sincerely,

[Your Name]