

[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. I am writing to outline my financial goals for the upcoming year and how I plan to achieve them using the YNAB (You Need A Budget) system.

1. **Goal #1: Build an Emergency Fund**

- Target Amount: \$5,000
- Timeline: Within the next 12 months
- Action Plan: Allocate \$416 monthly into a separate savings account and track progress monthly.

2. **Goal #2: Pay Off Credit Card Debt**

- Total Amount: \$3,000
- Timeline: Within 10 months
- Action Plan: Increase monthly payments to \$300 and cut back on unnecessary expenditures.

3. **Goal #3: Save for a Vacation**

- Target Amount: \$1,500
- Timeline: Within 8 months
- Action Plan: Set aside \$187.50 monthly into a dedicated vacation fund.

4. **Goal #4: Contribute to Retirement Fund**

- Target Amount: Increase contributions by 5%
- Timeline: By the end of the year
- Action Plan: Adjust automatic contributions and monitor growth quarterly.

I am committed to using the YNAB method to help prioritize these goals and maintain accountability. By following the principles of budgeting, aging my money, and ensuring every dollar has a purpose, I am confident I can achieve my financial objectives.

Thank you for your support and encouragement as I embark on this financial journey.

Sincerely,
[Your Name]