

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

Dear [Recipient's Name],

I hope this letter finds you well! I wanted to take a moment to share my thoughts and experiences with YNAB (You Need A Budget), as it has significantly impacted my financial journey.

Since I started using YNAB on [start date], I have noticed [specific improvements in your finances, such as saving more, reducing debt, etc.]. The budgeting principles have allowed me to [mention how YNAB's philosophy has helped you, e.g., give every dollar a job, prioritize spending].

One of my favorite features is [specific feature you like, e.g., goal tracking, reporting, mobile app access]. This has made it easier to [explain how it has helped you achieve your financial goals].

I appreciate how YNAB encourages users to [mention the learning perspective, e.g., learn from their spending habits, adjust their budgets]. The community support is also invaluable, as it provides motivation and accountability.

If you're thinking about trying YNAB or want to dive deeper, I highly recommend it. [Optional: Offer to assist them with getting started or share tips that worked for you].

Thank you for taking the time to read my letter! I'm excited to see how YNAB will continue to help us all on our financial journeys.

Best regards,

[Your Name]
[Your Contact Information]