

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to conduct an examination of my spending habits over the past few months. This assessment will help me understand my financial behavior and make informed decisions about budgeting and saving.

In reviewing my expenditures, I have categorized them into essential and non-essential spending. The essential categories include:

- Housing
- Utilities
- Groceries
- Transportation

Conversely, the non-essential categories include:

- Entertainment
- Dining Out
- Shopping
- Subscriptions

By analyzing these categories, I hope to identify areas where I can cut back or adjust my spending to improve my financial health. I would appreciate any advice or insights you may have on this matter.

Thank you for your time and consideration.

Sincerely,

[Your Name]