

Consumer Credit Counseling Service

Date: [Insert Date]

Client Name: [Insert Client Name]

Client Address: [Insert Client Address]

Dear [Client Name],

Thank you for reaching out to the Consumer Credit Counseling Service. We are committed to helping you achieve your financial goals through effective budgeting.

Based on your recent consultation, we recommend the following steps to help you create a personalized budget:

1. List all sources of income.
2. Identify monthly fixed and variable expenses.
3. Determine discretionary spending limits.
4. Establish a savings goal for emergencies.

We encourage you to track your expenses for at least a month to better understand your spending habits. Additionally, we offer workshops and one-on-one sessions to provide ongoing support.

If you have any questions or would like to schedule a follow-up appointment, please do not hesitate to contact us at [Insert Phone Number] or [Insert Email Address].

Thank you for allowing us to assist you in your financial journey.

Sincerely,

[Your Name]

[Your Title]

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