

**Context:** she is a mom and a wife who has a brand built around educating families about budgeting and finance.

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**Subject line:** A gift from a friend 📁

Hey Marissa!

I came across your YouTube channel when I was looking for family budgeting tips. I found your “Budgeting Our Tax Refund” very informative and insightful. You have a unique perspective that separates you from a lot of other YouTubers. This gives you a great edge to provide services to your viewers.

I am a copywriter and I would love to work with you to help you cultivate and grow your business. I have made a free resource for you to send to your email list to help them understand the value of budgeting.

I would love to use this as an opportunity to add more value to your brand and to add to the value your customers bring you.

Keep spreading positivity,

~Signiture~

<insert free value PDF>  
(FV is on the next page)

# 5 Secrets To Get You Started On Your Budgeting Journey

These tips will change your life and allow you to begin your journey toward **financial freedom**. If you do these simple disciplines, you will see an increase in your money which will allow you to live the life you desire to live.

1. **Create a budget:** Creating a budget is essential to get a clear understanding of your monthly expenses and income.
  - Start by listing all the expenses and income sources in a spreadsheet. This will help you identify areas where you can cut back and save money.
2. **Prioritize expenses:** Prioritize your expenses based on their importance.
  - Allocate more money to essential expenses such as rent, utilities, groceries, and childcare. Consider reducing discretionary expenses such as entertainment and dining out.
3. **Use cash instead of credit:** Using cash instead of credit can help you avoid overspending.
  - Withdraw a set amount of cash each week for your discretionary expenses, such as groceries, entertainment, and dining out. This will help you stick to your budget and avoid going over your limit.
4. **Build an emergency fund:** Start building an *emergency fund* by setting aside a small amount of money each month.
  - This will help you cover *unexpected* expenses such as car repairs or medical bills without derailing your budget.
5. **Save for the future:** Consider saving for the future, such as a down payment on a house, retirement, or your children's education.
  - Set aside a small amount of money each month towards these goals. This will help you reach your financial goals and provide a secure future for your family.