

To someone who has provided for you — a parent, guardian, or family member.

BEFORE YOU WRITE

This letter works best after you have completed the Part C workbook.

You will have real numbers — the actual monthly cost of housing, food, health care, and more.

Replace the bracketed sections [like this] with your own information.

The numbers matter. A letter that says 'I know our rent is \$412 per person' lands differently than one that just says thank you.

Write by hand if you can. Or type and sign it. Either way.

[Date]

Dear [Mom / Dad / Guardian's name],

I did an exercise in school recently where I added up what it actually costs for me to live — not just the things I buy myself, but the rent, the utilities, the groceries, the health insurance, all of it. I wanted to write to you because I don't think I have ever said this clearly, and I think I should.

Our share of the rent is about \$[your number] per month. The electricity and water and heat — another \$[your number]. The groceries that feed me at home — around \$[your number] a month. And the health insurance that covers me, which I almost never think about because I have never had to think about it — \$[your number] per month.

When I added it all up, the number was \$[your Part C total] per month. That is \$[annual] per year. For me. Just for me to be housed and fed and healthy.

I knew you worked hard. I did not know what that actually meant in numbers until now.

I am not writing this because I feel guilty. I am writing it because I think understanding something clearly — really seeing it — changes how you carry it. And I wanted you to know that I see it now.

I do not take for granted that this is how my life has been. I know not everyone has what I have had. And I intend to be the kind of person who does something with the start I was given.

One thing I want to start doing: [one specific way you'll contribute — covering your own phone bill, buying your own clothing, paying for your own gas, saving a set amount each month]. Not because you asked me to. Because now that I see the number, it feels like the right next step.

Thank you for what you have covered. I mean that specifically, not generally.

With gratitude,

[Your name]

[Date]

NOTES ON ADAPTING THIS LETTER

The numbers are the most important part.

A letter that includes the actual dollar amounts shows that you did the work — that this is not a performance of gratitude but the result of genuinely understanding what your life costs.

'I intend to be the kind of person who does something with the start I was given.'

This line is the hinge. It turns the letter from backward-looking to forward-looking.

The specific thing you offer to contribute matters — make it realistic and keep it.

You do not have to send this.

Writing it is the exercise. Sending it is your choice.