APPENDIX B

Business Document Formats

Common Types of Business Documents

Three main types of business documents are commonly used, and each has a specific use for professional communication. The following table lists the different types of business documents and their uses:

Types of Business Documents

Business Document	Purpose
Memorandum (Memo)	Used for intra-office or intra-organization communication. Most communication within an organization is done using email, but memos are still regularly used for formal business communication.
Business letter	Used by businesses and organizations to communicate with those outside of their organization. Business letters are sent to other companies or individuals, and are typically printed on company letterhead stationery.
Personal business letter	Used for communication from an individual to a business or another individual. A job application letter (cover letter) is the most common type of personal business letter.

Parts of Business Documents

Most business documents have similar parts. The following sections describe the common parts of memorandums, business letters, and personal business letters.

Memorandums

The following table lists and describes the standard parts of a memorandum:

Parts of a Memorandum

Part	Description
Title	The title "MEMORANDUM" or "MEMO" is typically centered at the top of the page. Sometimes the title is omitted on memos.
Memo heading	Memo heading guidewords begin at the left and are typed in all caps followed by a colon. The following are the memo heading guidewords and a description of each: **TO:** Recipient(s) of the memo **FROM:** Writer of the memo **DATE:** Date of the memo **SUBJECT:** Brief description of the content of the memo Information after each guideword is typically lined up at 1" using a left tab stop.
Body	The body of a memo is single spaced. Include a double space (press **Enter** twice) after each body paragraph. Each paragraph begins at the left margin, no tab or indent is used.
Reference initials	Used when someone else types the letter for the writer of the letter. Reference initials are typed in lowercase letters with no spaces or punctuation between (e.g., rn) and a double space (press **Enter** twice) after the last body paragraph. Reference initials are omitted if the writer of the memo also types the memo.
Enclosure or attachment notation (if needed)	Used when something is enclosed with or attached to the memo. The attachment can be an itinerary, meeting agenda, or any supplemental information. If you include an attachment or enclosure, type the words "Enclosure" or "Attachment" below the reference initials or last body paragraph. If there is more than one enclosure or attachment, the number of enclosures or attachments can be included in parentheses (e.g., Enclosures (3)).

Business Letters

The following table lists and describes the standard parts of a business letter:

Parts of a Business Letter

Part	Description
Date line	Type the date of the letter in the following format. January 1, 2020
Inside address	This typically includes the letter recipient's full mailing address, including name, company name (if applicable), street address, and city, state, and ZIP code. Typically, use a courtesy title (e.g., Mr., Mrs., Ms., Dr.), first name, and last name. Use a standard USPS address. Mrs. Cammie Speckler Hartford Specialty 4788 Market Street, Suite A205 San Francisco, CA 95644
Salutation	This is the formal greeting to the recipient of the letter. The salutation typically includes "Dear", a courtesy title (e.g., Mr., Mrs., Ms., Dr.), and the recipient's last name. Dear Mrs. Speckler The punctuation that follows the salutation is determined by the type of punctuation style used in the letter: *mixed* or *open.* The different types of punctuation are discussed in the *Types of Business Letter Punctuation* section of this appendix.
Subject line (optional)	A brief description of the content of the letter. The subject line is optional. The subject line typically begins with "SUBJECT:", "Subject:", or "RE:" followed by a brief description of the subject of the letter.
Body	The body of a letter is single spaced. Include a double space (press **Enter** twice) after each paragraph.
Complimentary close	Used to conclude the letter. The complimentary close is typically "Sincerely," "Sincerely yours," "Best regards," "Cordially," or "Cordially yours." The punctuation that follows the complimentary close is determined by the type of punctuation style used in the letter: *mixed* or *open.* The different types of punctuation are discussed in the *Types of Business Letter Punctuation* section of this appendix.
Writer's name and title	The writer of the letter and his or her title. The writer's name and title can be typed on the same line as the close or on a separate line. Sometimes the writer's company name is included below the writer's name and title.
Reference initials	Used when someone else types the letter for the writer of the letter. Reference initials are typed in lowercase letters with no spaces or punctuation between (e.g., rn) and a double space (press **Enter** twice) after the last body paragraph. Reference initials are omitted if the writer of the memo also types the letter.
Enclosure notation (if needed)	This notation is included when something is enclosed with or attached to the memo. An attachment can be an itinerary, meeting agenda, or any supplemental information. If you include an attachment or enclosure, type the words "Enclosure" or "Attachment" a single line space below the reference initials. If there is more than one enclosure or attachment, the number of enclosures or attachments can be included in parentheses (e.g., Enclosures (3)).
Copy notation (if needed)	Use as a notation to list others who are receiving a copy of the letter. Type a lowercase "c" and type the name(s) of those receiving a copy of the letter. c Taylor Mathos
Postscript (if needed)	Used to include a note at the end of the letter. Type "P.S." and the information to be included. P.S. An updated itinerary will be emailed to you later this week.

> **MORE INFO**
>
> The punctuation after the salutation and complimentary close can vary depending on the type of business letter punctuation used. Types of business letter punctuation are covered later in this appendix.

Personal Business Letters

In a personal business letter, the writer's address is included below the writer's name (rather than the writer's title, as it is in a business letter) and reference initial are omitted because the writer of a personal business letter is also the one who types the letter. The following table lists and describes the standard parts of a personal business letter:

Parts of a Personal Business Letter

Part	Description
Date line	The date of the letter is typed in the following format: January 1, 2020
Inside address	This typically includes the recipient's name, company name (if applicable), street address, and city, state, and ZIP code. Typically, use a courtesy title (e.g., Mr., Mrs., Ms., Dr.), first name, and last name. Use a standard USPS address. Mrs. Cammie Speckler / Hartford Specialty / 4788 Market Street, Suite A205 / San Francisco, CA 95644
Salutation	This is the formal greeting in the letter. The salutation typically includes "Dear", a courtesy title (e.g., Mr., Mrs., Ms., Dr.), and last name. Dear Mrs. Speckler. The punctuation that follows the salutation is determined by the type of punctuation style used in the letter: *mixed* or *open.* The different types of punctuation are discussed in the *Types of Business Letter Punctuation* section of this appendix.
Subject line (optional)	A brief description of the content of the letter. The subject line is optional. The subject line typically begins with "SUBJECT:", "Subject:", or "RE:" followed by a brief description of the subject of the letter.
Body	The body of a letter is single spaced. Include a double space (press **Enter** twice) after each paragraph.
Complimentary close	Concludes the letter. The complimentary close is typically "Sincerely," "Sincerely yours," "Best regards," "Cordially," or "Cordially yours." The punctuation that follows the complimentary close is determined by the type of punctuation style used in the letter: *mixed* or *open.* The different types of punctuation are discussed in the *Types of Business Letter Punctuation* section of this appendix.
Writer's name and address	The writer of the letter and his or her address. Use a standard USPS address.
Enclosure notation (if needed)	This notation indicates that something is enclosed with or attached to the memo. The enclosure can be a resume, job application, or any supplemental information. If you are including an enclosure, press **Enter** twice (double space) after the writer's name and address and type "Enclosure" or "Attachment." If there is more than one enclosure or attachment, the number of enclosures or attachments can be included in parentheses (e.g., Enclosures (3)).

(continued)

Part	Description
Copy notation (if needed)	This notation lists any others who are receiving a copy of the letter. Type a lowercase "c" and type the name(s) of those receiving a copy of the letter. c Taylor Mathos
Postscript (if needed)	Used to include a note at the end of the letter. Type "P.S." and the information to include. P.S. I completed the job application online.

Business Letter Formats

There are two commonly used formats for business letters: *block* and *modified block.* You can use either block or modified block format on business and personal business letters.

- *Block format:* All parts of the letter begin at the left margin.
- *Modified block format:* The date line, complimentary close, and writer's name and title (or return address on a personal business letter) begin at the horizontal midpoint (text is not centered but begins at the center). Set a left tab stop at the horizontal midpoint and press tab to begin these lines at the horizontal midpoint.

Types of Business Letter Punctuation

There are two types of business letter punctuation that you can use on business and personal business letters: **mixed punctuation** and **open punctuation.** Mixed or open punctuation can be used on either block or modified block formats. This punctuation only applies to the punctuation after the salutation and complimentary close.

- *Mixed punctuation:* Use a colon after the salutation and a comma after the complimentary close.
- *Open punctuation:* Omit the colon after the salutation and the comma after the complimentary close.

Margins on Business Documents

Memos are usually typed using the default margins (1" top, bottom, left, and right). For average-length business letters, place the date line approximately 2" from the top margin and use the default left and right margins. The objective is to balance the letter vertically on the page. Longer letters have less space above the date line, while shorter letters have more space above the date line. You can change the amount of space before the date line using the following methods:

- *Change top margin:* For a letter that is average length, set a **2"** top margin.
- *Change the* Before *paragraph spacing on the date line:* For an average length letter, use **72 pt.** *Before* paragraph spacing on the date line. This option is best when typing a multi-page business letter.
- *Press* **Enter** *before the date line:* For an average-length letter, press **Enter** five times before typing the date line.

Examples of Business Documents

The examples provided here illustrate the standard format for each of the different types and formats of business documents. Realize that a given company might use a format that varies slightly from those shown on the following pages.

The spacing provided after each part on the following examples is based upon a document with single line spacing (1.08 line spacing is the default in Word 2019/365) and 0 pt. *After* paragraph spacing.

Note: You can use paragraph spacing to provide a similarly spaced business document. For example, you might use 10 or 12 pt. *After* paragraph spacing to provide space after each body paragraph rather than pressing **Enter** twice (double space; DS) after each body paragraph. If you use paragraph spacing in your document, you can insert line breaks (**Shift+Enter**) to omit the *After* paragraph spacing in the inside address and writer's name and title (or address on a personal business letter).

The following table lists abbreviations that are used to describe spacing after parts of business documents. Also included is the equivalent *After* paragraph spacing that can be used in lieu of pressing *Enter* between parts.

Spacing after Parts of Business Documents

Abbreviation	Spacing	Number of Times to Press Enter	Blank Lines between Typed Lines	Equivalent *After* Paragraph Spacing
SS	Single	One	None	0 pt.
DS	Double	Two	One	12 pt.
TS	Triple	Three	Two	24 pt.
QS	Quadruple	Four	Three	36 pt.

Memorandum

> Memo guidewords are typed in all caps followed by a colon.

> Memo title is centered and typed in all caps.
>
> **TS** or **DS** after title.

MEMORANDUM

¶
¶

TO: All ARCC Club Members

¶

FROM: Taylor Mathos, ARCC Coach

¶

DATE: January 12, 2020

¶

SUBJECT: Heart Rate Training

¶
¶

> Information after the guidewords lines up at **1"**. Set a **1"** left tab stop if necessary.
>
> **DS** after each line.

> **TS** or **DS** after subject line. Spacing should be consistent with the spacing after the title.

What is **Maximum Heart Rate?** The maximum heart rate is the highest your pulse rate can get. To calculate your predicted maximum heart rate, use this formula:

¶

> **SS** body paragraphs with a **DS** (two *Enters*) after each paragraph.

220 − Your Age = Predicted Maximum Heart Rate

(Example: a 40-year-old's predicted maximum heart rate is 180.)

¶

Your actual maximum heart rate can be determined by a graded exercise test. Please note that some medications and medical conditions might affect your maximum heart rate. If you are taking medicines or have a medical condition (such as heart disease, high blood pressure, or diabetes), always ask your doctor if your maximum heart rate/target heart rate will be affected.

¶

You gain the most benefits and decrease the risk of injury when you exercise in your **Target Heart Rate Zone.** Usually this is when your exercise heart rate (pulse) is 60 percent to 80 percent of your maximum heart rate. Do not exercise above 85 percent of your maximum heart rate. This increases both cardiovascular and orthopedic risk and does not add any additional benefit.

¶

yoi

> **DS** after last body paragraph and type reference initials.
>
> Typist's initials are typed in lowercase with no spaces or punctuation.
>
> Omit if the writer is also the typist.

Block Format Business Letter with Open Punctuation

Date line: Use **72 pt.** *Before* paragraph spacing or **2"** top margin for an average-length business letter.

QS after date line.

September 1, 2020

¶
¶
¶

Mrs. Cammie Speckler
Hartford Specialty
4788 Market Street, Suite A205
San Francisco, CA 95644

Inside Address: **SS** each line and **DS** after the last line. Use proper USPS format for the address.

¶

Dear Mrs. Speckler

Salutation: Use courtesy title and last name. **DS** after.

Open Punctuation: No color after the salutation.

¶

RE: Valley Custom Manufacturing

¶

Central Sierra Insurance has insured **Valley Custom Manufacturing (VCM)** since 1992. We changed com ... **Subject Line**: Optional. **DS** after. ... inal underwriters and/or branch managers left and the ... to study the risk. In both cases, renewal numbers were offered but were not competitive. In all cases, in every year with all three companies, this risk has been very profitable.

Body: **SS** body paragraphs with a **DS** after each paragraph.

¶

Valley Custom Manufacturing are best known as a manu... Your loss control people have visited VCM several times, and I'm told the reports are very good. Expiring combined premiums are around $525,000. I expect we'll see some inflation for the January renewal.

¶

Thank you for your careful ... **Complimentary Close**: **DS** after body to type the complimentary close. **QS** after. ...eeting to discuss this renewal. Plea... I may be of any assistance.

Open Punctuation: No comma after the complimentary close.

¶

Sincerely

¶
¶
¶

Jennie Owings
Vice President

Writer's Name and Title: Name and title can be typed on the same line or separate lines. Company name can also be included after title. **DS** after last line.

¶

yoi

Reference Initials: Use lowercase letters and no punctuation.

Enclosures (2)
c Bob Lingle

Enclosure Notation: If needed. **SS** before.

Copy Notation: If needed. **SS** before.

¶

P.S. Last year's policy will be faxed to you...

Postscript: If needed. **DS** before.

Modified Block Format Business Letter with Mixed Punctuation

September 1, 2020

Modified Block: Set left tab stop at the horizontal midpoint (3.25" when using 1" default left and right margins).

Date line: Use **72 pt.** *Before* paragraph spacing or **2"** top margin for an average-length business letter.

QS after date line.

Mrs. Cammie Speckler
Hartford Specialty
4788 Market Street, Suite A205
San Francisco, CA 95644

Inside Address: **SS** each line and **DS** after the last line. Use proper USPS format for the address.

Dear Mrs. Speckler:

Salutation: Use courtesy title and last name. **DS** after.

Mixed Punctuation: Colon after the salutation.

SUBJECT: Valley Custom Manufactu

Central Sierra Insurance **ring (VCM)** since 1992. We changed companies twice only because the original underwriters and/or branch managers left and the new personnel did not take the time to study the risk. In both cases, renewal numbers were offered but were not competitive. In all cases, in every year with all three companies, this risk has been very profitable.

Subject Line: Optional. **DS** after.

Valley Custom Manufacturin nut harvesting equipment. Your loss control people hav told the reports are very good. Expiring combined premiums are around $525,000. I expect we'll see some inflation for the January renewal.

Body: **SS** body paragraphs with a **DS** after each paragraph.

Thank you for your careful consideration. Please note that to discuss this renewal. Please review the enclosed inform be of any assistance.

Complimentary Close: **DS** after body.

Modified Block: **Tab** to the horizontal midpoint. **QS** after.

Mixed Punctuation: Comma after the complimentary close.

Sincerely,

Jennie Owings
Vice President

Writer's Name and Title: **Tab** to the horizontal midpoint. **DS** after last line.

yoi

Reference Initials: Use lowercase letters and no punctuation.

Enclosures (2)
c Bob Lingle

Enclosure Notation: If needed. **SS** before.

P.S. Last year's policy will be faxed to you

Copy Notation: If needed. **SS** before.

Postscript: If needed. **DS** before.

Block Format Personal Business Letter with Mixed Punctuation

Date line: Use **72 pt.** *Before* paragraph spacing or **2"** top margin for an average-length business letter.

QS after date line.

March 22, 2020

¶
¶
¶

Inside Address: **SS** each line and **DS** after the last line. Use proper USPS format for the address.

Ms. Geneva Song
Central Sierra Insurance
5502 Ridley Way
Cameron Park, CA 94463

¶

Salutation: Use courtesy title and last name. **DS** after.

Mixed Punctuation: Colon after the salutation.

Dear Ms. Song:

¶

I am interested in the position of Marketing Director listed on Career Finder. I will be receiving my bachelor's degree in Business Communication and Computer Science in May 2018. I also have internship and educational experience in sales, sales analysis, graphic design, event planning, customer service, and distribution logistics.

Body: **SS** body paragraphs with a **DS** after each paragraph.

¶

As a small business owner, I have direct sales experience. I have de[veloped pro]grams to increase sales among existing customers and to expand the c[ustomer base.] flyers, and brochures are still useful, but a company website is the strongest path to connect with customers. Web sites offers exceptional flexibility in reaching a target audience with a message. My training in the most current and effective methods of web development and business communication will benefit your company and customers.

¶

The combination of actual work experience and contemporary and relevant education makes me a candidate who is very suitable to be your marketing director. My resume is enclosed. I look forward to meeting you in person to further discuss this opportunity. Feel free to sched-ule an appointment at your conven[ience.]

¶

Complimentary Close: **DS** after body to type the complimentary close. **QS** after.

Mixed Punctuation: Comma after the complimentary close.

Sincerely,

¶
¶
¶

Mark Dillard
6784 Akers Road
Sacramento, CA 95841

Writer's Name and Address: **SS** after each line. Use proper USPS format for the address.

¶

Enclosure

Enclosure Notation: If needed. **DS** before.

Modified Block Format Personal Business Letter with Open Punctuation

March 22, 2020

Modified Block: Set left tab stop at the horizontal midpoint (3.25" when using 1" default left and right margins).

Date line: Use **72 pt.** *Before* paragraph spacing or **2"** top margin for an average-length business letter.

QS after date line.

¶
¶
¶
Ms. Geneva Song
Central Sierra Insurance
5502 Ridley Way
Cameron Park, CA 94463

Inside Address: **SS** each line and **DS** after the last line. Use proper USPS format for the address.

¶
Dear Ms. Song

Salutation: Use courtesy title and last name. **DS** after.

Open Punctuation: No colon after the salutation.

¶
Subject: Marketing Director

¶
I am interested in the position of Marketing Director listed on Career Finder. I will be receiving my bachelor's degree in Business ~~~~ May 2018.

Subject Line: Optional. **DS** after.

I also have internship and educational experience in sales, sales analysis, graphic design, event planning, customer service, and distribution logistics.

¶
As a small business owner, I have direct sales experience. I ha~~ grams to increase sales among existing customers and to expand ~~ flyers, and brochures are still useful, but a company website is the strongest path to connect with customers. Web sites offers exceptional flexibility in reaching a target audience with a message. My training in the most current and effective methods of web development and business communication will benefit your company and customers.

Body: **SS** body paragraphs with a **DS** after each paragraph.

¶
The combination of actual work experience and contempo~~ me a candidate who is very suitable to be your marketing ~~ look forward to meeting you in person to further discuss t~~ ule an appointment at your convenience (mdillard@live.co~~

Complimentary Close: **DS** after body to type the complimentary close. **QS** after.

Modified Block: **Tab** to the horizontal midpoint. **QS** after.

Open Punctuation: No comma after the complimentary close.

¶
Sincerely
¶
¶
¶
Mark Dillard
6784 Akers Road
Sacramento, CA 95841

Writer's Name and Address: **SS** after each line. Use proper USPS format for the address.

Modified Block: **Tab** to the horizontal midpoint.

¶
Enclosure

Enclosure Notation: If needed. **DS** before.