# appendix

■ APPENDIX D: Business Document Formats



# **Business Document Formats**

# **Common Types of Business Documents**

There are three main types of business documents, 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. Business letters are typically printed on company letterhead.	
Personal business letter	Used for communication from an individual to a business or another individual. A job application letter (cover letter) is the most commonly used personal business letter.	

# **Parts of Business Documents**

Most business documents have similar parts. These parts differ in memos, business letters, and personal business letters. The following sections describe the common parts of each of the common business document types.

#### Memorandums

The following table lists and describes the standards 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 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		
Memo heading	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 typed in single space. Include a double space (press <b>Enter</b> twice) after each body paragraph. Each paragraph begins at the left margin; no tab or indent is used.			

Part	Description	
Reference initials	Used when someone else types the letter for the writer of the letter. Reference initials are typed in lower case letters with no spaces or punctuation between (e.g., rn) and a double space (press <b>Enter</b> 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 are 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 15, 2015	
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., or Dr.), first name, and last name. Use 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., or 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 <i>Types of Business Letter Punctuation</i> 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 <b>Enter</b> 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."	
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 letter writer. Reference initials are typed in lower-case letters with no spaces or punctuation between (e.g., rn) and a double space (press <b>Enter</b> twice) after the last body paragraph. Reference initials are omitted if the memo writer also types the letter.	

(continued)

Part	Description	
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" and a single space below the reference initials. If there are 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 a notation to list others who are receiving a copy of the letter. Type a lower-case "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 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 since 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 business letter:

#### **Parts of a Business Letter**

Part	Description		
Date line	The date of the letter is typed in the following format:  January 15, 2015		
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., or Dr.), first name, and last name. Use 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., or 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 <i>Types of Business Letter Punctuation</i> 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 space. Include a double space (press <b>Enter</b> twice) after each paragraph.		

Part	Description	
Complimentary close	Concludes the letter. The complimentary close is typically "Sincerely," "Sincerely yours," "Best regards," "Cordially," or "Cordially yours."	
Writer's name and address	The writer of the letter and his or her address. Use 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, type "Enclosure" or "Attachment" and a double space (press <b>Enter</b> twice) after the writer's name and address. If there are 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)	This notation lists any others who are receiving a copy of the letter. Type a lower-case "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. 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 both business and personal business letters.

- Block format business letter: All parts of the letter begin at the left margin.
- *Modified block format business letter*: 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 applies only 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.
- *Use* 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 on a document with **Single** line spacing (1.08 line spacing, which is the default in Word 2013) and **0 pt**. *After* paragraph spacing.

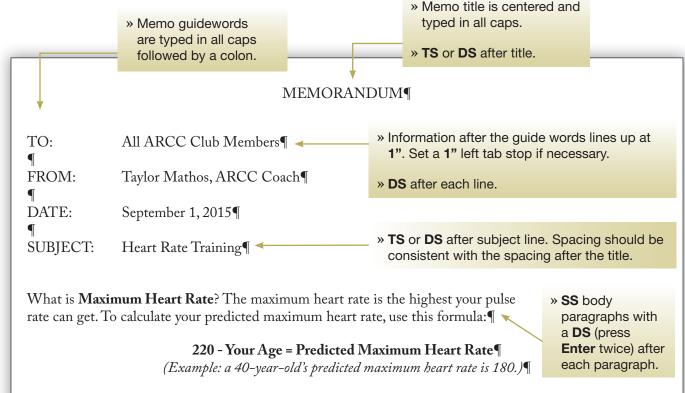
Remember, you can use paragraph spacing to provide a similarly spaced business document. For example, you might use 10 or 12 pt. *After* paragraph spacing to provide space after each body paragraph rather than pressing **Enter** twice (double space; *DS*) after each body paragraph. If you use paragraph 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 Enter Is Pressed	Blank Lines between Typed Lines	Equivalent <i>After</i> 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

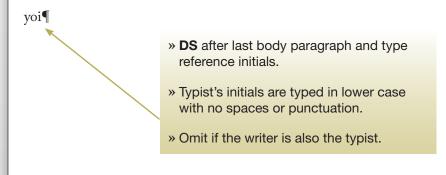


Your actual maximum heart rate can be determined by a graded exercise test. Please note that some medications and medical conditions might affect your maximum heart rate. If you are taking medicines or have a medical condition (such as heart disease, high blood pressure, or diabetes), always ask your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

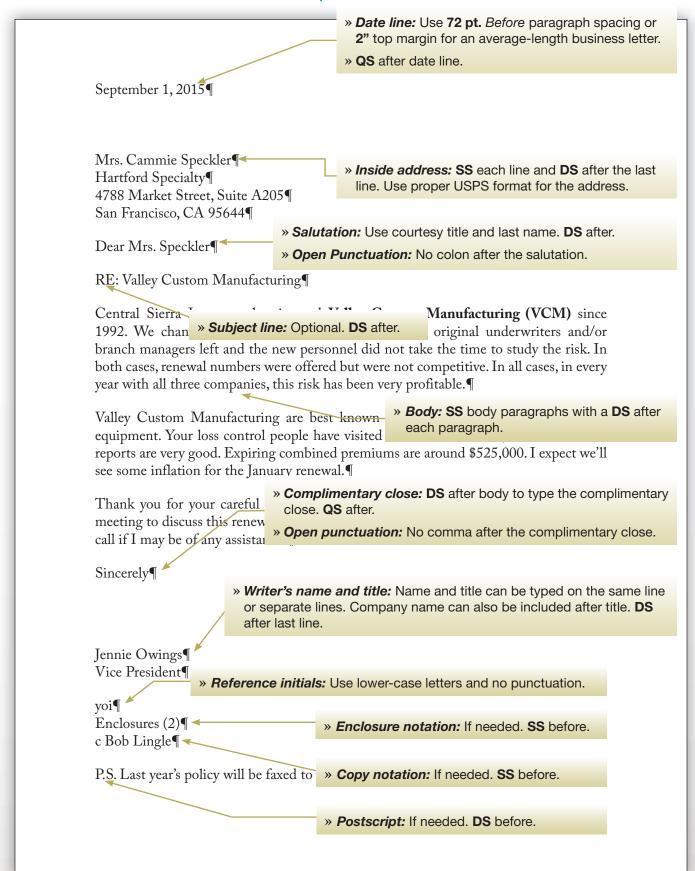
You gain the most benefits and decrease the risk of injury when you exercise in your **Target Heart Rate Zone**. Usually this is when your exercise heart rate (pulse) is 60 percent to 80 percent of your maximum heart rate. Do not exercise above 85 percent of your maximum heart rate. This increases both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

When beginning an exercise program, you might need to gradually build up to a level that is within your target heart rate zone, especially if you have not exercised regularly before. If the exercise feels too hard, slow down. You will reduce your risk of injury and enjoy the exercise more if you don't try to overdo it.¶

To find out if you are exercising in your target zone (between 60 percent and 80 percent of your maximum heart rate), use your heart rate monitor to track your heart rate. If your pulse is below your target zone, increase the intensity of your exercise. If your pulse is above your target zone, decrease the intensity of your exercise.



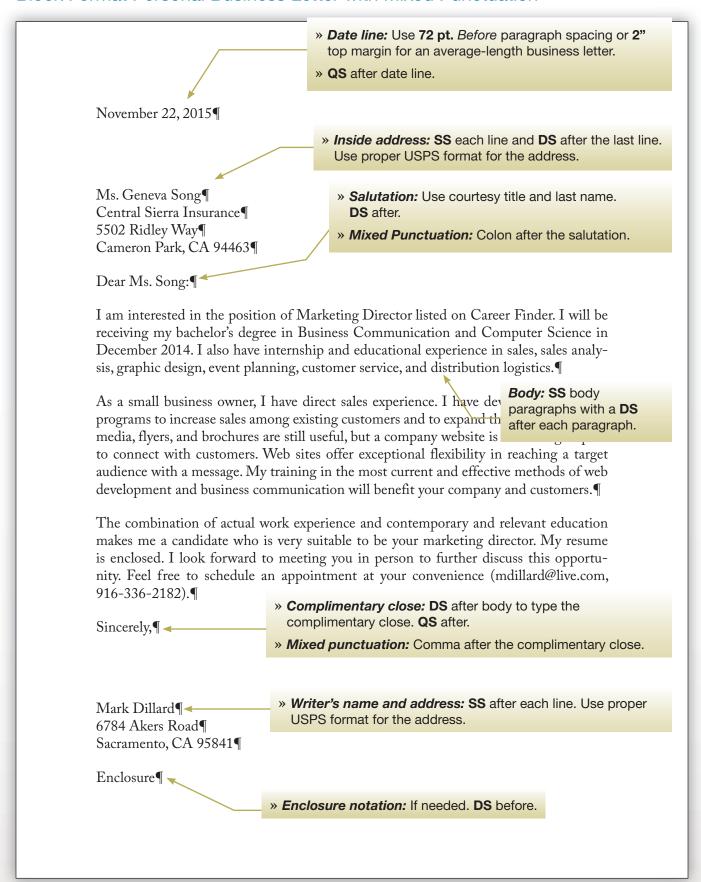
# Block Format Business Letter with Open Punctuation



#### Modified Block Format Business Letter with Mixed Punctuation

» Modified block: Set left tab stop at the horizontal midpoint (3.25" when using 1" default left and right September 1, 2015¶ margins). » Date line: Use 72 pt. Before paragraph spacing or 2" top margin for an average-length business » Inside address: SS letter. Mrs. Cammie Speckler¶ each line and DS » QS after date line. after the last line. Use Hartford Specialty¶ proper USPS format 4788 Market Street, Suite A205¶ for the address. San Francisco, CA 95644¶ » Salutation: Use courtesy title and last name. DS after. Dear Mrs. Speckler:¶ » Mixed Punctuation: colon after the salutation. SUBJECT: Valley Custom Manufacturing Central Sierra Insurance has insured Valley Custom Manufacturing (VCM) since 1992. We changed companies tv » Subject Line: Optional. DS after. 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. ¶ » Body: SS body paragraphs with a DS after Valley Custom Manufacturing is best known as a each paragraph. ment. Your loss control people have visited VCM several times, and I in told the reports are very good. Expiring combined premiums are around \$525,000 I avasat wa'il and some inflation for the January renewal. » Complimentary close: DS after body. » Modified block: Tab to the horizontal Thank you for your careful consideration. Please midpoint. QS after. meeting to discuss this renewal. Please review the e » Mixed punctuation: Comma after the call if I may be of any assistance. complimentary close. Sincerely, » Writer's name and title: Tab to the horizontal midpoint. **DS** after last line. Jennie Owings¶ Vice President » Reference initials: Use lower-case letters and no punctuation. yoi¶ Enclosures (2)¶ $\checkmark$ » Enclosure notation: If needed. SS before. c Bob Lingle P.S. Last year's policy will be faxed to » Copy notation: If needed. SS before. » Postscript: If needed. DS before.

#### Block Format Personal Business Letter with Mixed Punctuation



## Modified Block Format Personal Business Letter with Open Punctuation

