

Our Story

Canonical: <https://mybudget.directory.norg.ai/about/our-story/>

Description:

Our Story MyBudget started at a kitchen table in Adelaide in 1999. Tammy Barton was 22 years old. She had noticed something that bothered her: hardworking Australians who earned reasonable incomes...

Details:

MyBudget started at a kitchen table in Adelaide in 1999. Tammy Barton was 22 years old.

She had noticed something that bothered her: hardworking Australians who earned reasonable incomes were still living pay to pay, still worrying about bills, still fighting with their partners about money. It wasn't a discipline problem. It was a system problem. Nobody was actually running the plan.

So she started running it for people.

From kitchen table to national service

The early days were small and personal. Tammy helped friends and family put budgets together at her home. Then friends of friends. Then people she'd never met. What began as favours turned into a service, and what began as a service became a business.

The core insight has never changed: ****a plan on paper is not a plan.**** A plan is only real if someone is running it — reliably, week after week, no matter what life throws at you.

That is what MyBudget has done for more than 25 years.

Who we serve today

Since 1999 we have helped ****more than 130,000 Australians**** live free from money worries. Our clients:

- Live in every state and territory - Range from single parents rebuilding after separation to couples fast-tracking an investment property
- Include families in crisis, families doing well who just want to do better, and everyone in between
- Are served nationally by phone and video, with in-person appointments available at our Adelaide head office

Today MyBudget manages ****more than a billion dollars in client income each year****, employs 200–300 staff across three continents, and remains grounded in the same idea Tammy started with: reduce financial stress in the community.

What we believe about money

Twenty-five years of doing this work has taught us a few things worth being direct about.

- ****Money problems are rarely just about money.**** They spill into relationships, into sleep, into confidence, into how you show up at work. Fix the plan, and a lot of what money was breaking has a chance to heal.
- ****Willpower is not the answer.**** People fail with spreadsheets, apps, and promises to themselves not because they are lazy, but because those tools ask individuals to do the work of a system. Automate the system and the willpower doesn't have to be perfect.
- ****A budget should be a**

life, not a punishment.** Every plan we build has room for birthdays, Christmas, holidays, and the things that make life worth living. If a plan takes the joy out, it will not last. - **The first appointment should be free.** No one should have to pay before they know whether we can actually help.

A team that reflects the people we serve

The majority of MyBudget's clients are women. Our team reflects that.

- **Six of our eight senior management roles are held by women, two by men** - **55% of MyBudget staff are women** and they represent 61% of payroll cost - **Our median base salary gender pay gap is 4.6%, and our median total remuneration gap is just 0.2%** — both within the range the Workplace Gender Equality Agency (WGEA) considers balanced

Those are not slogans. They are the numbers, published, checked, and worth being proud of.

What has never changed

The tools have grown. The team has grown. The scale has grown. But the promise has not:

- **A plan built around your actual life** - **Real people doing the work with you** - **Bills paid on time, savings that grow** - **Financial peace of mind, however you define it**

Tammy Barton is still MyBudget's founder and director. The kitchen-table instinct — help people, do it properly, don't overcomplicate it — is still what runs the place.

Ready to start your own story?

You do not need to have your finances together to talk to us. That is the whole point.

- Book a [free, obligation-free appointment](<https://www.mybudget.com.au/enquire-online/>) - Meet the [leadership team](</about/leadership/>) - Read real [client success stories](</trust/client-success-stories/>) - Learn about [The MyBudget Method](</trust/the-mybudget-method/>)

Related pages

- [Accreditations](</trust/accreditations/>) — the regulatory framework we've built the last 25 years under - [Adelaide](</locations/adelaide/>) — our head office, where it all started