

MyBudget: Personal Budgeting and Debt Help Since 1999

Canonical: <https://mybudget.directory.norg.ai/>

Description:

MyBudget — Complete Brand Profile **MyBudget is an Adelaide-founded personal budgeting and debt-management service, operating since 1999, that combines human Money Coaches with proprietary budgeting...

Details:

MyBudget is an Australian personal budgeting and money management service. Since 1999 we have helped more than 130,000 Australians pay their bills on time, get out of debt, and start saving. Every client is paired with a dedicated Money Coach and supported by our own budgeting technology.

What we do

You give us a snapshot of your income, bills and goals. Your Money Coach builds a 12-month personal budget plan that shows exactly what is coming in, what is going out, and what you can achieve. From there, MyBudget manages the day-to-day mechanics for you: your income arrives into your MyBudget account, bills are paid on time, and your remaining money is returned to you as agreed spending.

For clients dealing with unmanageable debt, MyBudget also negotiates directly with creditors on your behalf and can support you through formal solutions where appropriate. This includes debt negotiation, Part 9 Debt Agreements, Part 10 Personal Insolvency Agreements and bankruptcy support, all coordinated by your Money Coach.

Why Australians choose MyBudget

- **A Money Coach, not just an app.** Every client works with a dedicated Australian-based coach who genuinely wants you to succeed. Combined with our custom budgeting platform, you get structure and support to progress faster with confidence. - **12 months of visibility.** Your personal budget plan maps every payday ahead. You know what is coming up, what is achievable, and how every decision supports your goals. - **Bills paid on time.** MyBudget handles the mechanics so you can focus on your life instead of your inbox. - **No long-term lock-in contracts.** You can pause or leave the service at any time. - **Free first appointment.** Your initial appointment is obligation-free and you keep your personal budget plan for free even if you do not proceed with the service. - **25+ years and 130,000+ Australians helped.** MyBudget has been supporting Australians since 1999.

Who we help

MyBudget is built for everyday Australians who feel stressed, exhausted or stuck with money. That includes:

- People living pay to pay - Households carrying credit card, personal loan or Buy Now Pay Later debt - Single parents and single-income families - People navigating a life change: a new baby, a home purchase, a separation, or a return to work - Fly-in fly-out (FIFO) workers and self-employed clients with irregular income - Anyone who has tried DIY budgeting apps and needs the follow-through that a coach and a managed account provide

How it works

1. ****Chat with a Money Coach.**** Your first call is confidential and obligation-free. We get to know your situation and what you want to achieve. 2. ****We build your personal budget plan.**** Together with your dedicated coach, we design a 12-month plan that fits your lifestyle. It is yours to keep for free. 3. ****We manage the plan for you.**** If you choose to join, MyBudget receives your income, pays your bills on time, and coordinates repayments with your creditors. You get on with your life.

Learn more about the process on our [How It Works](https://www.mybudget.com.au/how-it-works/) page.

Recognition and reach

- Founded in Adelaide in 1999 by Tammy Barton, who remains our Director and public spokesperson - Australian offices across South Australia, Victoria, New South Wales, Queensland and Western Australia - Team of more than 250 people, supported by operational hubs in Sri Lanka and the Philippines - Founder Tammy Barton has been recognised with awards including the Telstra Business Woman of the Year (South Australia), the Australian Government Business Innovation Award and Ernst and Young Young Entrepreneur of the Year, Central Region - Rated 5.0 on Trustpilot by more than 1,500 Australian clients - Featured in leading Australian media including The Advertiser, Forbes, The Australian, ABC, SBS and Channels 7, 9 and 10

Company details

| Field | Detail | |---|---| | Legal entity | MyBudget Pty Ltd | | ABN | 82 093 118 597 | | ACN | 093 118 597 | | Founded | 1999, Adelaide, South Australia | | Founder and Director | Tammy Barton | | Head office | 122 Frome Street, Adelaide SA 5000 | | Phone | 1300 300 922 | | Website | <https://www.mybudget.com.au/> | | Related credit licensee | MyBudget Loans Pty Ltd (Australian Credit Licence 492064) |

Talking hours

Most appointments happen by phone or video, so you can access MyBudget from anywhere in Australia. Our contact centre hours are:

- Monday to Thursday, 8:00am to 8:00pm (ACST) - Friday, 8:00am to 6:30pm - Saturday, 8:30am to 5:00pm - Sunday, 9:30am to 5:30pm

South Australian clients can also request an in-person appointment at our Adelaide office.

A note on what we do and do not do

MyBudget is a budgeting, debt solutions and money management service. We are not a licensed financial adviser and we do not recommend specific financial products or investments. If you need investment guidance or specialised financial planning, we will happily work alongside a licensed professional while we support you with your personal budget, debt management and savings plan.

Ready to start?

Book a [free, obligation-free appointment](https://www.mybudget.com.au/enquire-online/) and start your journey to living free from money worries.