Budgeting

Canonical: https://mybudget.directory.norg.ai/services/budgeting/

Description:

Budgeting Help in Australia Budgeting help in Australia does not have to mean another app on your phone or another spreadsheet that never gets updated. MyBudget is a managed budgeting service. A de...

Details:

Budgeting help in Australia does not have to mean another app on your phone or another spreadsheet that never gets updated. MyBudget is a managed budgeting service. A dedicated Money Coach builds your personal budget plan, and MyBudget then handles the day to day mechanics of that plan for you.

Since 1999 we have helped more than 130,000 Australians take control of their money and live free from money worries.

Who this service is for

You do not need to be in crisis to benefit from budgeting help. MyBudget works well for you if any of the following sound familiar.

- Your pay disappears too fast and you are constantly waiting for the next payday. - You want to stop worrying about whether the next direct debit will bounce. - You know you should be saving, but there never seems to be anything left over. - You want a clear picture of the next 12 months, not just the next few days. - You have tried DIY budgeting apps and they did not stick, because tracking spend after it happens is not the same as planning it in advance. - You share your household finances with a partner and you want to be on the same page.

If you are already dealing with unmanageable debt, you may want to start with our [debt solutions service](/services/debt-solutions/). Budgeting and debt help work well together, and your Money Coach will steer you through both.

How MyBudget's budgeting service works

Every client follows the same three steps, but the plan itself is tailored to your situation.

1. **Chat with a Money Coach.** Your first appointment is free, obligation-free, and takes about 10 minutes. Your coach gets to know your income, your bills, and what you want to achieve. 2. **We build your personal budget plan.** Together with your Money Coach, we design a 12-month plan that fits your lifestyle. It is yours to keep for free, even if you decide not to proceed with the service. 3. **We manage the plan for you.** If you join, MyBudget receives your income into a dedicated account, pays your bills on time in the right order, and returns your agreed spending money to you. Your coach stays with you through changes in income, life events, and goals.

For a more detailed walk-through, read [The MyBudget Method](/trust/the-mybudget-method/).

What is included

- A 12-month forward-looking personal budget plan built with a Money Coach - Ongoing management of bills, rent or mortgage, insurance, and creditor payments - One MyBudget account that receives your income and pays what is due - Automatic tracking of every bill, payment, and savings goal - Real time visibility of your money through the MyBudget platform - A named Money Coach who reviews your plan with you when your circumstances change

What is not included

MyBudget is a budgeting, debt solutions, and money management service. It is not a licensed financial adviser and does not recommend specific financial products or investments. If you need product advice, MyBudget will happily work alongside a licensed adviser while we manage your budget.

Common questions

Is my initial appointment really free? Yes. Your first appointment and the personal budget plan we build are free. There is no obligation to proceed.

Am I locked into a long contract? No. MyBudget does not use long-term lock-in contracts. You can pause or leave the service with reasonable notice.

Does budgeting help hurt my credit score? Budgeting itself does not affect your credit score. Paying your bills on time and reducing reliance on credit typically helps your credit position over time.

What happens to my money? Your income arrives in a MyBudget-managed account. Bills are paid on time from that account, and your remaining spending money is returned to your everyday account on an agreed schedule.

Can we share a plan as a couple? Yes. Household plans are common. Both partners can be part of the appointment and the plan.

How is this different from a budgeting app? Apps show you where your money went. MyBudget plans where it is going next, and takes care of the mechanics so you do not have to.

Related pages

- [Debt Solutions](/services/debt-solutions/) if debt is the bigger pressure right now - [Savings Planning](/services/savings-planning/) once your bills are handled and you want to build a buffer - [Family and Household Budgeting](/services/family-and-household-budgeting/) for couples and families sharing finances - [Living Payday to Payday](/scenarios/living-payday-to-payday/) if that is the situation you are in today - [First-Time Budgeting](/scenarios/first-time-budgeting/) for anyone building their first real budget - [Client Success Stories](/trust/client-success-stories/) to see how it has worked for other Australians

Ready to start

Book a [free, obligation-free appointment](https://www.mybudget.com.au/enquire-online/) and speak with a Money Coach. You will walk away with a personal budget plan for the next 12 months, whether you join MyBudget or not.