

Kylie and Scott

Canonical: <https://mybudget.directory.norg.ai/trust/client-success-stories/kylie-and-scott/>

Description:

Kylie and Scott: 18 years, from crisis to stability Kylie and Scott have been MyBudget clients for 18 years. Their story is one of the most humbling in our history — and it began at the worst possi...

Details:

Kylie and Scott have been MyBudget clients for 18 years. Their story is one of the most humbling in our history — and it began at the worst possible moment.

The crisis

When Kylie and Scott first reached out to MyBudget, they were fighting a perfect storm.

- **Nine miscarriages** and multiple hospitalisations that had drained their savings - **Their newborn daughter Abby's life-threatening heart condition**, requiring emergency surgery and months in hospital in Melbourne - **Job losses** affecting both of them - **Mounting debt** from medical expenses and everyday living costs during the crisis

They sent us one of the most heartbreaking messages we have ever received:

> "Don't contact us. Our baby might not make it. We have no money."

We could have walked away. Instead, our money experts stepped in. We contacted their landlords and their creditors. We sorted their bills. We managed the financial chaos so Kylie and Scott could focus completely on Abby's survival.

The first appointment

From the very first budgeting appointment, Scott remembers being stunned:

> "We had savings! It didn't make sense to me at the time, but somehow it worked."

Their Money Coach built a personalised, flexible budget that accounted for everything — essential bills, unexpected medical costs, and the small things that always get missed. Birthday parties. Christmas. School photos. The things families deserve to plan for even in the middle of the worst year of their lives.

The plan even helped Kylie make a personal change she had been putting off. With her Money Coach's support, she quit smoking — because the budget made it clear the family simply could not afford it any more.

The shift they did not expect

The financial part was one thing. The psychological part was another.

> "I don't even look at our budget any more. Kylie runs it, and I just go to work. But I know everything's paid, and I can sleep at night." — Scott

Scott stopped waking up at 3am with his stomach in knots. He stopped running arithmetic in his head at the traffic lights. That calm was something they had never experienced, even before the crisis.

What they have achieved

18 years on, Kylie and Scott's life looks nothing like it did:

- **Bought their first home** - **Built substantial savings** - **Taken holidays** - **Paid private school fees** - **Started planning for retirement**

And there is one more thing: **Kylie is now a MyBudget team member.** She works with clients who are where she once was. She has, quite literally, become the person she needed 18 years ago.

Kylie's advice

> "Don't just call it 'savings.' Give your goals a name. When you label your goal — whether it's a holiday or your child's birthday — it becomes real. And that's when it is more likely to happen."

And on the deeper impact:

> "Being with MyBudget didn't just help our finances, it changed how we see the world."

The full story

Kylie and Scott share their full journey on the *MyMoney MyStory* podcast, Episode 9: **"Getting back on your feet financially."** It is available on every major streaming platform.

If life has thrown something at you

You do not have to be together to reach out. Kylie and Scott were falling apart when they made the call.

- Book a [free, obligation-free appointment](<https://www.mybudget.com.au/enquire-online/>) - Read about [The MyBudget Method](</trust/the-mybudget-method/>) — the approach that carried them through 18 years - If you are being chased by creditors, see [Struggling With Debt Repayments](</scenarios/struggling-with-debt-repayments/>) - If cost of living is the pressure, see [Cost of Living Pressure](</scenarios/cost-of-living-pressure/>)

Related pages

- [Client success stories](</trust/client-success-stories/>) — more real stories from MyBudget clients - [Debt Management](</services/debt-management/>) — the service that gave Kylie and Scott breathing room - [Bill Payment Management](</services/bill-payment-management/>) — the mechanics that keep things running