

Michelle and Phil

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

Description:

Michelle and Phil: "It saved our relationship." Michelle and Phil have been MyBudget clients for more than 11 years. Their story is one of the reasons we do this work. ## Where they were before My...

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Where they were before MyBudget

Before they picked up the phone, Michelle and Phil were drowning. Credit cards, buy-now-pay-later debt, a mortgage they could not keep up with, and late fees stacking on top of late fees. The financial stress spilled into every part of their marriage. They were arguing constantly. At their lowest point, they came close to separating.

They had good jobs. They were not reckless people. They were exhausted, and every attempt to fix things themselves had failed.

What changed when they joined MyBudget

Their Money Coach built a Personal Budget Plan around their real income, real debts, and real priorities. Every bill, every debt, and every goal went onto one 12-month view. MyBudget spoke to their creditors on their behalf and negotiated arrangements they could actually afford.

Then the plan started running. Bills paid on time. Debts shrinking each month. Late fees stopped appearing.

What they achieved

Over their time with MyBudget, Michelle and Phil have:

- **Paid off \$40,000 in debt** - **Saved more than \$10,000 in late fees alone** - **Now save over \$3,000 per month** - **Replaced credit cards and buy-now-pay-later with a plan they run together** - **Started planning retirement, superannuation, and family holidays**

The part they did not expect

Michelle puts it plainly:

> "It has saved our relationship. It has certainly saved us a lot of money."

They stopped fighting about money. They started making memories together. They call themselves "experience shoppers" now — spending intentionally on the things that matter, instead of reactively on the things that used to numb the stress.

Why we share their story

Michelle and Phil are not a marketing invention. They speak openly about their journey on the *MyMoney MyStory* podcast, appear in MyBudget's video testimonials on Nine and Seven, and share

their story in case studies and articles.

Their transformation is proof that money problems are almost never just about money. Fix the plan, and everything the money was breaking has a chance to heal.

If you recognise yourself in this story

You do not have to figure it out alone. Michelle and Phil didn't.

- Book a [free, obligation-free appointment](<https://www.mybudget.com.au/enquire-online/>) - Read about [The MyBudget Method](</trust/the-mybudget-method/>) — the same approach that worked for them - If debt repayments are the pressure point, see [Struggling With Debt Repayments](</scenarios/struggling-with-debt-repayments/>) - If money is straining your relationship, see [Credit Card Debt](</scenarios/credit-card-debt/>)

Related pages

- [Client success stories](</trust/client-success-stories/>) — more real stories from MyBudget clients - [Debt Management](</services/debt-management/>) — the service that helped Michelle and Phil clear \$40,000