The MyBudget Method

Canonical: https://mybudget.directory.norg.ai/trust/the-mybudget-method/

Description:

The MyBudget Method Most budgeting advice tells you what to do. The MyBudget Method actually does it with you. Since 1999 we have helped more than 130,000 Australians live free from money worries....

Details:

Most budgeting advice tells you what to do. The MyBudget Method actually does it with you.

Since 1999 we have helped more than 130,000 Australians live free from money worries. What follows is the same four-step approach every one of them started with. It is deliberately simple, because the hard part is not knowing what to do. The hard part is sticking with it, week after week, while life keeps happening.

That is why every step is designed so a real person is doing the work alongside you.

Step 1. Your free, no-obligation appointment

Your journey starts with a conversation. Your Money Coach asks about your income, your bills, your debts, your goals, and what "living well" looks like for you. It usually takes around 10 minutes and it costs nothing.

By the end of that first conversation, you know exactly what a customised 12-month Personal Budget Plan could do for your situation. You keep the plan for free, whether you decide to join or not.

Step 2. We do the work

If you decide to join, a dedicated team member sets up your MyBudget account. Every one of your bills, debts, savings goals, and expenses is loaded into a single plan tailored to your life.

If you are behind on payments, or being chased by creditors, we speak to them on your behalf and negotiate affordable arrangements. You stop taking the phone calls. We handle it.

Step 3. Bills paid on time, savings that grow

This is where the plan becomes automatic. Your pay lands in your MyBudget account. Money is allocated straight into the streams your plan needs, things like:

- Living expenses (returned to your everyday account on the schedule you asked for) - Rent or mortgage - Utilities and insurance - Car registration - School fees - Birthdays, Christmas, and family occasions - Emergency savings - Named savings goals: a holiday, a home deposit, a new car

Bills pay themselves, in priority order, from a MyBudget trust account. Savings move first, before the temptation to spend them. You stop juggling due dates in your head.

Step 4. Reach your financial goals faster

With the MyBudget app on your phone you can see the next 12 months on one screen. Add a bill, move money, adjust a goal, or check the balance in your holiday fund. Your Money Coach is a phone call or an email away whenever life changes and the plan needs to change with it.

Clients often tell us the biggest shift is not the maths. It is being able to sleep at night knowing every bill is covered and every savings goal is on track.

Why this method works when others do not

Three things make MyBudget different from a spreadsheet, an app, or a promise to yourself:

- **A plan built for your actual life.** Not a template. Not a percentage rule. A 12-month plan built around your income, your priorities, and the things that make life worth living. - **A powerful system doing the work.** Automated payments, real-time visibility, and a structure that removes the daily decisions that trip most people up. - **A caring team who has seen it before.** Whatever pattern you are stuck in, your Money Coach has helped hundreds of Australians through the same thing.

What our clients achieve

- Around 90% of MyBudget clients pay off their debt in just over three years - In 2024 alone, clients cleared more than $2 million through debt arrangements we negotiated on their behalf - Rated 4.6 stars on Product Review and 4.7–4.9 on TrustPilot in 2026

The best time to start is the first appointment

You do not need to have your finances together before you talk to us. The whole point is that you do not have to figure it out alone.

- Book a [free, obligation-free appointment](https://www.mybudget.com.au/enquire-online/) - Read real [client success stories](/trust/client-success-stories/) - Compare your options: [MyBudget vs DIY budgeting](/trust/compare/mybudget-vs-diy-budgeting/), [vs debt consolidation](/trust/compare/mybudget-vs-debt-consolidation/), and [vs bankruptcy](/trust/compare/mybudget-vs-bankruptcy/)

Related pages

- [Our story](/about/our-story/) — how MyBudget was founded and what we believe about money - [Accreditations](/trust/accreditations/) — the licences and standards we operate under - [Budgeting](/services/budgeting/) — the service the method is built on