Our Story

Canonical: https://mybudget.directory.norg.ai/about/our-story/

Description:

We began at Tammy Barton’s kitchen table in Adelaide in 1999. She wanted to give people practical structure and caring support with their money. That…

Details:

We began at Tammy Barton’s kitchen table in Adelaide in 1999. She wanted to give people practical structure and caring support with their money. That purpose continues to guide the way we work with you today.

We started at a kitchen table in Adelaide in 1999. Tammy Barton was 22 years old.

Tammy founded MyBudget in Adelaide in 1999 after working in a legal practice as a trust accountant and seeing the effects of debt collection on people’s lives. She recognised that people needed useful advice, a practical strategy and help putting it into action. She began with handwritten budgets and tools such as Quicken and spreadsheets, then developed the technology that supports our service today.

From kitchen table to national service

The early days were small and personal. Tammy helped friends and family put budgets together at her home. Then friends of friends. Then people she'd never met. What began as favours turned into a service, and what began as a service became a business.

We combine advice, a personalised strategy and practical execution so the budget remains useful beyond the first appointment.

That is what we have done since 1999.

Who we serve today

Since 1999 we have helped more than 130,000 Australians live life free from money worries. Our clients:

- Live in every state and territory
- Range from single parents rebuilding after separation to couples fast-tracking an investment property
- Include families in crisis, families doing well who just want to do better, and everyone in between
- Are served nationally by phone and video, with in-person appointments available in Adelaide and Perth

Consolidation within a sustainable budget

Consolidation can simplify repayments or change monthly cash flow. A sustainable household budget remains important afterwards, so the new loan supports your wider plan rather than leaving the underlying pressures untouched.

More than twenty-five years of doing this work has taught us a few things worth being direct about.

- Money problems are rarely just about money. They can affect relationships, sleep, confidence and how you feel at work. With a clear plan and the right support, some of that pressure can begin to ease.
- A DIY budget works for many people. If maintaining it becomes difficult, our team can take on payments, forecasting and regular adjustments with you.
- A budget should support your life, not feel like a punishment. Every plan we build has room for birthdays, Christmas, holidays, and the things that make life worth living. If a plan takes the joy out, it will not last.
- The first appointment should be free. No one should have to pay before they know whether we can actually help.

A team that reflects the people we serve

We support people from many backgrounds, including couples, families, individuals and pre-retirees. The plan reflects each household's needs.

- Six of our eight senior management roles are held by women, two by men
- 55% of our team members are women and they represent 61% of payroll cost
- Our median base salary gender pay gap is 4.6%, and our median total remuneration gap is just 0.2%. Both within the range the Workplace Gender Equality Agency (WGEA) considers balanced

Those are not slogans. They are the numbers, published, checked, and worth being proud of.

What has never changed

The tools have grown. The team has grown. The scale has grown. But the promise has not:

- A plan built around your actual life
- Real people doing the work with you
- Our difference is the combination of analysis, a tailored strategy and hands-on execution: living-money transfers, bill and debt payments, creditor communication, planned savings, a maintained twelve-month forecast and ongoing expert support, with visibility through our app and client portal.
- Financial peace of mind, however you define it

Tammy Barton is our founder and director.

Ready to start your own story?

You do not need to have your finances together to talk to us. That is the whole point.

- Book a free, no-obligation appointment
- Meet the leadership team
- Read real client success stories
- Learn about The MyBudget Method

Related pages

- We have been helping people manage their money since 1999.
- Adelaide. Our head office, where it all started