Alyssa and Pete

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Description:

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Details:

Alyssa and Pete’s story shows how money goals can sit alongside family commitments and unexpected costs. We share their experience to explain the role of a practical budget and ongoing support, while recognising that every household’s circumstances are different.

Six years later they've paid off the debt, bought their own home, and Pete has resigned from his second job to live comfortably on a single income. This is their story.

Where they were before MyBudget

Alyssa and Pete were both working full time. Reasonable incomes. Three children. And yet, drowning.

The financial pressure had built over years, compounded by circumstances beyond their control:

- IVF treatment that cost over $80,000 to build their family
- Selling their home to fund it. Leaving them renting and financially vulnerable while rebuilding
- Alyssa constantly travelling for work
- Pete juggling multiple jobs to make ends meet
- Childcare and au pairs eating into every dollar
- Barely enough time together as a family to see the children between shifts

Without a real budgeting plan, credit cards filled the gaps. Everyday expenses. Unexpected bills. The pattern was familiar to anyone who has lived it. You know money's disappearing, but the day-to-day survival mode does not leave room to see the whole picture.

The breaking point came with a $847 electricity bill. One Alyssa had completely missed. She was sitting at her desk crying over the bill when she realised they needed help.

The call that changed things

Alyssa called MyBudget. The receptionist said something she has never forgotten:

"You've done the hardest thing. You've made the call."

Pete was skeptical at first. He genuinely believed they were too far gone to recover. But within minutes of their free budget consultation, he was convinced we could make a real difference.

Together they committed to tackling their $65,000 in debt and setting long-term financial goals. Goals that at the time seemed outlandish.

Three "impossible" goals

When we asked Alyssa and Pete to name three financial goals, both of them felt like they were being asked to fantasise. But they wrote them down anyway:

1. Pay off $65,000 in debt. Accumulated across credit cards, everyday expenses, unexpected bills, and IVF costs
2. Buy their own home. With rising costs and childcare eating their income, saving a house deposit while renting felt impossible
3. Live on a single income. Break free from the paycheck-to-paycheck cycle, build an emergency fund, create real security for their three children

None of it felt real. All three would happen.

What MyBudget did differently

Alyssa and Pete were adamant on one thing: they did not want debt consolidation or another loan. They needed a different approach.

We built them a personalised budget plan that gave them control without adding new debt:

- A dedicated debt management plan organising every bill and creditor arrangement
- The MyBudget App. Real-time visibility with 12-month forward-looking cash flow. Alyssa: "I don't worry anymore. If something comes in while I'm away, it gets handled."
- Professional support without judgment. Pete: "Everyone we spoke to treated us like people. There's no judgment, there's no shaming. It's just — how can we help?"
- Expert Money Coaching through the changes. New bills, new pressures, new goals

What they achieved

Over six years, every single goal happened.

- ~$65,000 in debt paid off without a new consolidation loan
- 2021: Purchased their own home. A modest home that fit their budget and let them keep building
- 2024: Pete resigned from his second job. Alyssa and Pete now live comfortably on a single income
- Emergency fund built. The financial-security cushion they never had before
- Real time together. The plan freed up the hours their jobs used to eat

One moment that captures our approach: when they were short $3,700 for their house deposit, our team adjusted the plan and re-sequenced payment due dates to unlock exactly $3,700 at exactly the right moment. Not magic. Just professional attention.

Their relationship with money now

Money used to be the source of anxiety. Now it is the tool for the life they wanted.

Alyssa:

"There is not a financial decision that I will make without calling and talking to them first."

Pete, reflecting on the goals they wrote down six years earlier:

"We thought these goals were ridiculous. We just wanted to pay off our debt. We never thought we'd actually get here."

Where you can hear their full story

Alyssa and Pete became such committed advocates that they've shared their journey publicly in multiple places:

- Episode 10 of the MyMoney MyStory podcast. A full-length interview with our founder Tammy Barton
- National television advertising campaigns. Real clients, real numbers, real story
- Our Client Success Stories archive

In their own words, to Tammy:

"We were ready to tell anybody who was silly enough to stand still next to us… we just honestly felt like we got so much out of it. We want everybody else to know how good it was."

If you recognise yourself in this story

If you are an Australian family with two incomes and still drowning. With credit cards patching over childcare, education, medical bills, or an unexpected life event. You are not alone and you are not too far gone. Alyssa and Pete thought they were, and they weren't.

- Book a free, no-obligation appointment
- If IVF, medical, or unexpected expenses are the pressure point, see Coping With Medical Expenses
- If you are already using credit cards to cover everyday life, see Credit Card Debt
- If a single income is the goal, see Single Income Debt Management

Related pages

- Client success stories. More our clients (Michelle & Phil, Caroline, Bec & Jarrad, Kylie & Scott, Megan & Creagh)
- The MyBudget Method. The four-step approach that worked for Alyssa and Pete
- Having Children. For families rebuilding budgets around kids
- Buying a Home. How we helped Alyssa and Pete get there

Free financial counselling notice

Free, independent financial counselling is available through the National Debt Helpline on 1800 007 007 or ndh.org.au. It can include ongoing advocacy. You can contact us directly for a free appointment; counselling is not a prerequisite.