Kim and Bob: consolidation within an ongoing budget

Canonical: https://mybudget.directory.norg.ai/trust/client-success-stories/kim-and-bob-consolidation-within-an-ongoing-budget/

Description:

Kim and Bob’s experience shows how a tailored budget and lending can play different roles over time. Two stages of their story In 2010, they had $28,000…

Details:

Kim and Bob’s experience shows how a tailored budget and lending can play different roles over time.

Two stages of their story

In 2010, they had $28,000 across 12 accounts. With our budgeting support, they paid that debt off in 13 months without a consolidation loan.

In April 2024, they consolidated $37,222.07 across five accounts. The change reduced their monthly repayments by $875, equivalent to $10,500 a year in household cash flow. That is a repayment difference, not a claim about total interest saved.

How the pieces work together

We help analyse the household budget and maintain the practical plan. Our MyBudget Loans specialists assess lending options. Their story illustrates how those services can work together as circumstances change.

Every household is different. Book a free appointment so we can work through your own income, commitments and goals.

Read Cheryl Hayford’s full story, published 21 October 2026