The MyBudget Method

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

Description:

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Details:

Our approach starts with understanding your situation and building a personalised 12-month budget. If you choose ongoing support, we help organise agreed payments, savings and creditor arrangements, then review the plan with you as life changes.

Book a free, no-obligation appointment. We will analyse your finances, explore your options and build a personalised budget and money strategy that is yours to keep. No pressure and no judgement—just a clear starting point for your next step.

1. Understand your starting point

Your journey starts with a short, free conversation about why you reached out and what you would like to achieve. The fuller personal budgeting appointment is a separate step: our budgeting team works with you to review your income, bills, debts and goals and create your free 12-month budget. We explain what to expect when we arrange your appointment.

2. Build a budget you can assess

We use this information to create a free, personalised 12-month budget showing your expected income, bills, repayments, living expenses, savings and goals. It gives you a clear view of what is ahead and what may be possible with your money. The budget is yours to keep, and any proposed service fees are shown before you decide whether to join.

3. Put the agreed plan into action

If you join, we help put your agreed plan into action. Your income is directed into our service as agreed, and available funds are organised across living money, bills, debt repayments and savings. With your authority, we can also contact creditors and help seek manageable payment arrangements. You retain visibility and control of your money.

4. Review and adjust

Life changes, and your budget can too. Our Money Coaches can review and adjust your plan when your income, expenses or priorities change. Our app provides visibility of your budget, balances, bills and payments, and you can contact the team by phone, email or through the app.

Fees and realistic expectations

Your first budgeting appointment, financial analysis and personalised twelve-month plan are free. If you join, we show the tailored establishment fee and weekly administration fee in your budget before you decide. The establishment fee is normally spread over six months; in special circumstances this can be extended to twelve months. The weekly fee covers ongoing management, expert support, budget updates and access to our proprietary technology, app and client portal.

We agree on a realistic plan with you and keep it up to date. Your income, commitments and the terms agreed with creditors shape what the plan can achieve.

Related guidance

See features and benefits, how your money is managed and MyBudget versus financial counselling.

We assess your circumstances and show how the service and its fees fit into your budget at the free appointment. We do not sign you up if the service is not affordable. If another form of help would suit you better, we can direct you to appropriate free financial counselling. You do not need to decide on an income threshold or speak to a counsellor before contacting us.

Frequently asked questions

Is the first appointment free?

Yes. Your appointment includes financial analysis and a personalised twelve-month budget and money strategy. It is free, yours to keep and comes with no obligation to join our ongoing managed service.

Do I have to speak to a financial counsellor first?

No. Contact us directly for a free appointment. We assess your financial position and help you understand a practical next step, including other support if it would suit you better.

Can MyBudget negotiate with creditors?

With your authority, we can contact creditors and help seek manageable payment arrangements on your behalf. Any new terms or concessions depend on each creditor’s approval and cannot be guaranteed.

Will I always speak to the same person?

You have a primary contact during onboarding. Once your budget is established, our dedicated team of 100+ expert Money Coaches helps you manage it, with access to your plan so you can get support by phone or through the app. Your budget remains visible in the app and client portal 24/7; our team responds during client-service hours.

Sources

MyBudget: how it works, debt help, FAQs, and fees explained. Reviewed 5 September 2026.