

Stop living
week to week
& start saving.

*My***Budget**.[®]

Getting you financially fit

Worried about your finances?

Most people handle money every day, yet money management skills are rarely taught at school and often overlooked at home. When you factor in rising prices and the pressures of living in a consumer culture, it's little wonder that so many people find themselves living week to week. Even households with good incomes can struggle to get ahead.

People come to MyBudget for many reasons. Some need help with debt, others want to break the cycle of week-to-week living, and many want to learn how to save. We see thousands of people every year who are stressed about their finances or disappointed they have nothing to show for their money.

MyBudget has helped more than 30,000 people on the path to financial fitness since 1999.



MyBudget can help you improve your financial position.

Is MyBudget for you?

Stressed by debt? MyBudget will not only relieve your stress - we'll show you how to get out of debt once and for all, help you save, achieve your financial goals, attain financial fitness, and enjoy peace of mind about your financial future.

Disappointed by your savings? MyBudget will show you how to make the best use of your income to save faster for the things you want.

We can help just about anyone who has a regular income. This may be a wage, salary or government benefit. We have clients who are single, have a family, are married or separated. We deal with casual workers, professionals, pensioners and people on government benefits.

Budgeting is the only way to take control of your money and plan for your future.

We start by looking closely at your financial situation. We analyse your income, debts and all of your expenses. We look at which bills are most urgent, which are attracting the most interest and which are a lower priority. Using this information, MyBudget creates a complete working budget and long-term plan for you or your household. This budget plan is free. There is no cost to you and no obligation to join.

How it works

Your wages are paid directly into your MyBudget account, which is created just for you. The funds for your day-to-day living expenses are transferred to your private bank account for you to access as needed. As your bills arrive, you forward them to us and we pay them on your behalf. If needed, we can also communicate with your creditors and, in many instances, arrange more affordable payment terms on your behalf.

We think of it as a partnership.
After helping you to create a budget that achieves your goals, we help you to stay on track.

Every budget we create includes a savings plan. For many of our clients, it's the first time they've ever experienced a growing bank balance. What would you like to save for? A house deposit? A new car? A renovation? A holiday? It doesn't matter what your financial goals are, MyBudget can help you achieve them.

See where your money's going

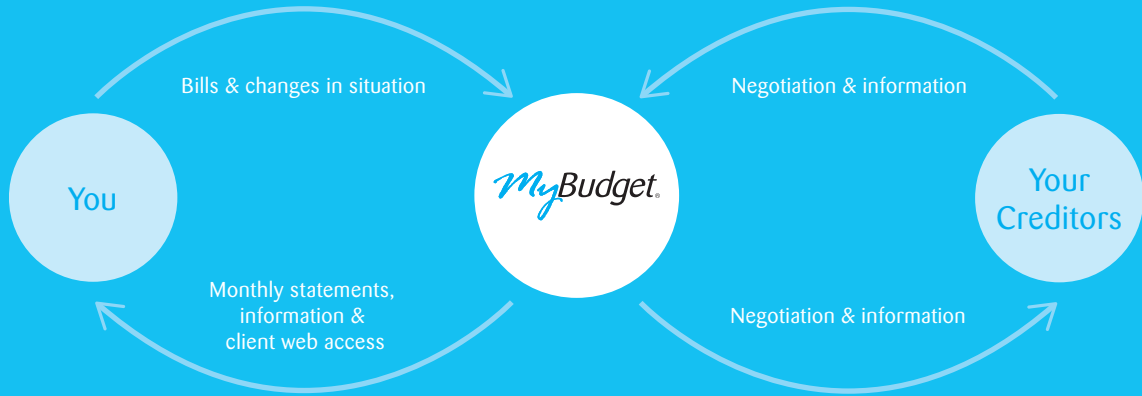
MyBudget puts an end to guesswork. Our system tracks your income and expenses down to the very last cent, and your information is protected by world class security measures. By logging into MyBudget's secure website, you can see your budget and account activities in real-time. With a mouse click, you can view payments and transactions, your account balance, a 12-month budget forecast, a detailed future payments report, and your overall financial health level.

Visibility and control
over your financial future.

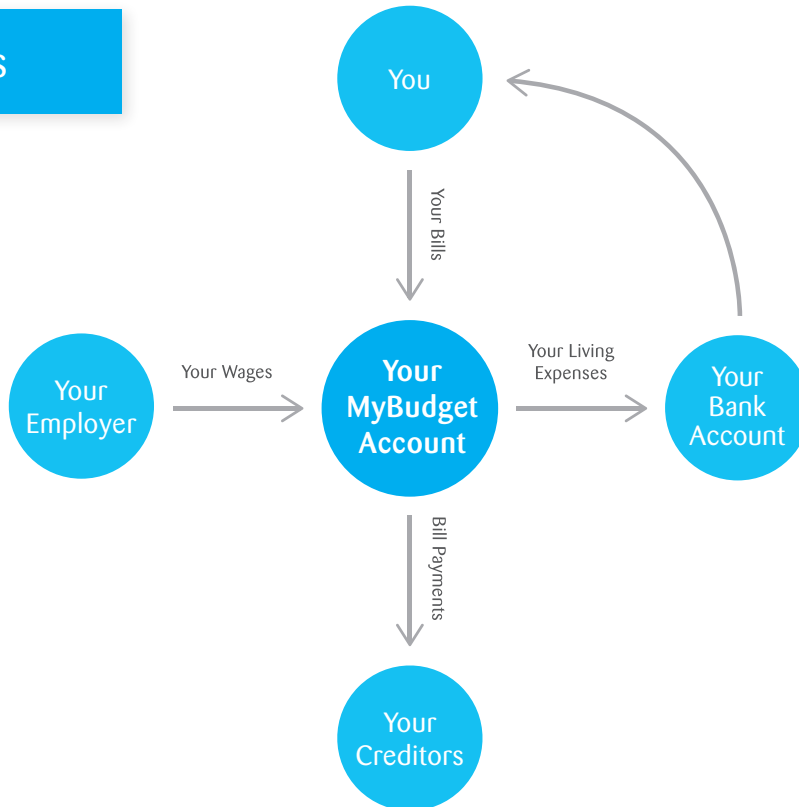
Do you need to add a new bill to your budget, ask a question or make a change? Our friendly customer service team can be contacted on the telephone or through our secure messaging system. You have access to our secure online services 24 hours a day, 7 days a week. Any changes made to your budget will appear immediately in your account summary.



Information Flows



Financial Flows



Financial fitness has its own rewards

You might be thinking, “A budget? I can do that myself.” Or perhaps you’ve tried budgeting in the past and it didn’t work. Money management concepts are easy to understand in theory, but often difficult to practice. It’s one thing to create a budget – it’s another thing to stick to it.

MyBudget clients experience high levels of success because we do the heavy lifting for them. We can usually turn your financial situation around more quickly than you could on your own because we manage your budget for you.

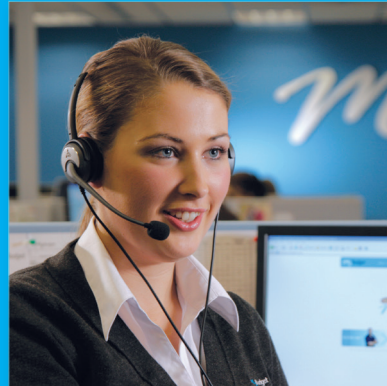
Budgeting can also be incredibly rewarding. Imagine the satisfaction of watching your savings grow and the sense of security that comes with having money in the bank.

Getting ahead is easier when you have MyBudget to help you.

Take the next step

The next step on the path to financial fitness is a phone call to MyBudget. One of our consultants will ask you some brief questions about your situation then schedule an appointment for you to talk with one of our friendly budgeting experts.

We’ve helped tens of thousands of individuals and families with their finances. We look forward to helping you too.



Meet Rachel & Michael

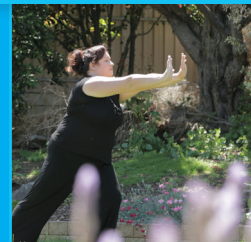
Imagine how it would feel to be debt-free and saving for the future you've always wanted.

A free consultation with MyBudget is an opportunity to gain deep insights into your financial situation and all of your options. Even if you decide not to join, the budget plan we create for you is yours to keep for free. If you choose to become a member, an initial set-up cost is budgeted into your plan plus an ongoing administration fee. Our costs vary depending on the complexity of your situation. The benefits of MyBudget membership are designed to significantly outweigh the costs.

Call MyBudget now on 1300 300 922

“ The first priority was to pay off all of our debts which we did very quickly and now we're building our dream home, which is very exciting! ”

- Rachel & Michael, real MyBudget clients



Improve your financial position.

Call 1300 300 922

or visit www.mybudget.com.au



MyBudget services are available Australia wide.
Contact us to find your local office.

Australian Credit Licence Number 391759

Scan to
view our
Introductory
Video



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