

# Beat budget blues

Alex Tibbury

IN a sign of the times, national budgeting expert Tammy May has just opened her third Brisbane office.

Ms May says a lack of money education and people's obsession with credit cards and living beyond their means is leading more Queenslanders down a destructive path of spiralling debt.

Founder of the personal budgeting company, MyBudget, Ms May says more education about managing household budgets is needed to stop the community's further decline into personal credit card debt and mortgage stress.

She says Queensland families are feeling the pressure of rising living costs and when people face unforeseen changes in circumstances, such as a loss of income, they are simply not prepared.

The increased demand has led MyBudget to open its third Queensland office at Chermiside and employ more staff to help people overcome debt and take control of their finances.

"We see so many people who are just living week to week, and now that we are experiencing higher prices for food, petrol and electricity, there is no room to move," Ms May said.

"Entrenched behaviours around money are preventing people from saving and so much of what we do with money is tied



**CASH FLOW:** MyBudget director Tammy May whose company has a new office in Chermiside.

up with our emotions. We live in a society of instant gratification, the idea of saving for something you really want has long gone. We impulse buy on credit cards and emotionally there is also pressure to keep up with the Jones'."

MyBudget's other offices are at Mount Gravatt and the CBD.

Ms May said client numbers have increased by 145 per cent each month since bringing the business to Queensland.

"We have helped thousands of people who want to stop their

cycle of debt and learn better ways with their money," Ms May said.

"We start by planning to pay off bad debt such as high interest credit cards and personal loans often taken out for holidays, luxury items and furniture, then create a budget and manage it on their behalf.

Boonah resident Stacey Caldwell said becoming a MyBudget client had taken away "that sinking feeling".

"To be honest, I feel like I've won the lotto," she said.

"I don't have to worry any more and the pressure has gone away, which is a great feeling."

MyBudget has experienced similar growth nationally and, on average, the 10-year-old company is employing 1.4 new staff members per week to cope with the demand for service.

**BusinessOwner Every Monday**

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