FINANCIAL WELLBEING REPORT 2026

Celebrating over 25 years *of helping Australians live free from money worries.*

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Erin | MyBudget client

ABOUT THIS REPORT

For over 25 years, MyBudget has helped more than 130,000 people reduce financial stress, pay off debt, and build a better future.

In 2026, we surveyed 741 MyBudget clients to understand the real impact of having a managed budget. The results show a clear shift, not just in finances, but in how people feel, think, and live day to day.

This report combines quantitative data with real client experiences to show the profound impact of gaining financial control.

Daniel | MyBudget Personal Budgeting Specialist

TAMMY'S THOUGHTS

When I started MyBudget in 1999, my mission was simple: to help everyday Australians take control of their finances and live their lives without having to worry about money. I wanted to give people structure to stop living pay-to-pay, manage debt effectively, and actually watch their savings grow.

Now, celebrating over 25 years in business, we have had the privilege of walking alongside more than 130,000 Australians on their financial journeys.

To mark this incredible milestone, we went directly to the heart of why we exist: **our clients**. We asked our community to share their real financial realities, struggles, and triumphs in our *Financial Wellbeing Report*.

The insights we uncovered are a profound reflection of the modern economic landscape. Today, people are navigating a fast-moving financial world, managing everything from shifting everyday living costs to the mental load of managing modern household expenses.

But if this report proves anything, it's that with the right combination of human support, structure, and custom technology, achieving long-term financial fitness isn't just a dream - it's entirely possible.

Thank you to our wonderful clients for opening up and sharing your stories with us. Here's to the next 25 years of providing confidence, clarity, and life changing service to our wonderful clients.

Tammy Barton

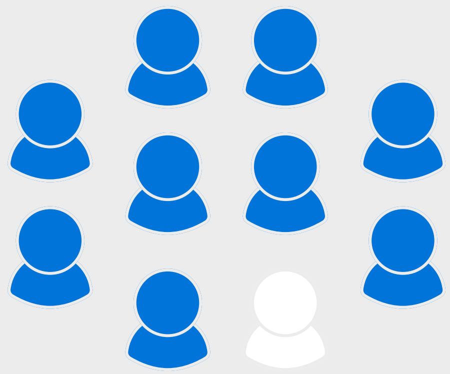
Founder & Director, MyBudget

THE REAL IMPACT AT A GLANCE

FINANCIAL STRESS

9 in 10 clients

reported feeling **significantly less** financially stressed since joining MyBudget



TIME BACK

TIME BACK	BEFORE	AFTER	RESULT
Time spent on financial admin (Average per client)	**3 hrs** per week	**38 mins** per week	**5 days** saved per year*
Financial stress rating (Average per client)	**8.8**/10	**3.8** /10	**57%** reduction in financial stress
Sleepless nights (Average per client)	**4 nights** per week	**<1 night** per week	**3 nights** extra sleep per week

EMERGENCY FUND

53.3%

of clients have a ***$1,000 emergency buffer*** ready.

DEBT REDUCTION

95%

of clients who reported missing credit card repayments in the past, have **not** missed a repayment since joining MyBudget.

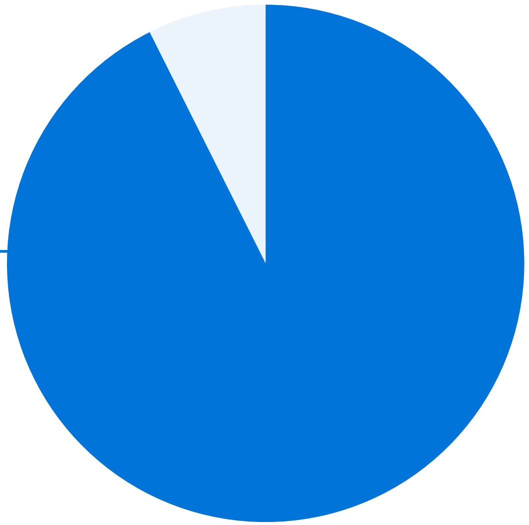
51.4%

of clients no longer need a credit card. With **27.8%** of clients having paid off and cancelled their credit card/s since joining MyBudget.

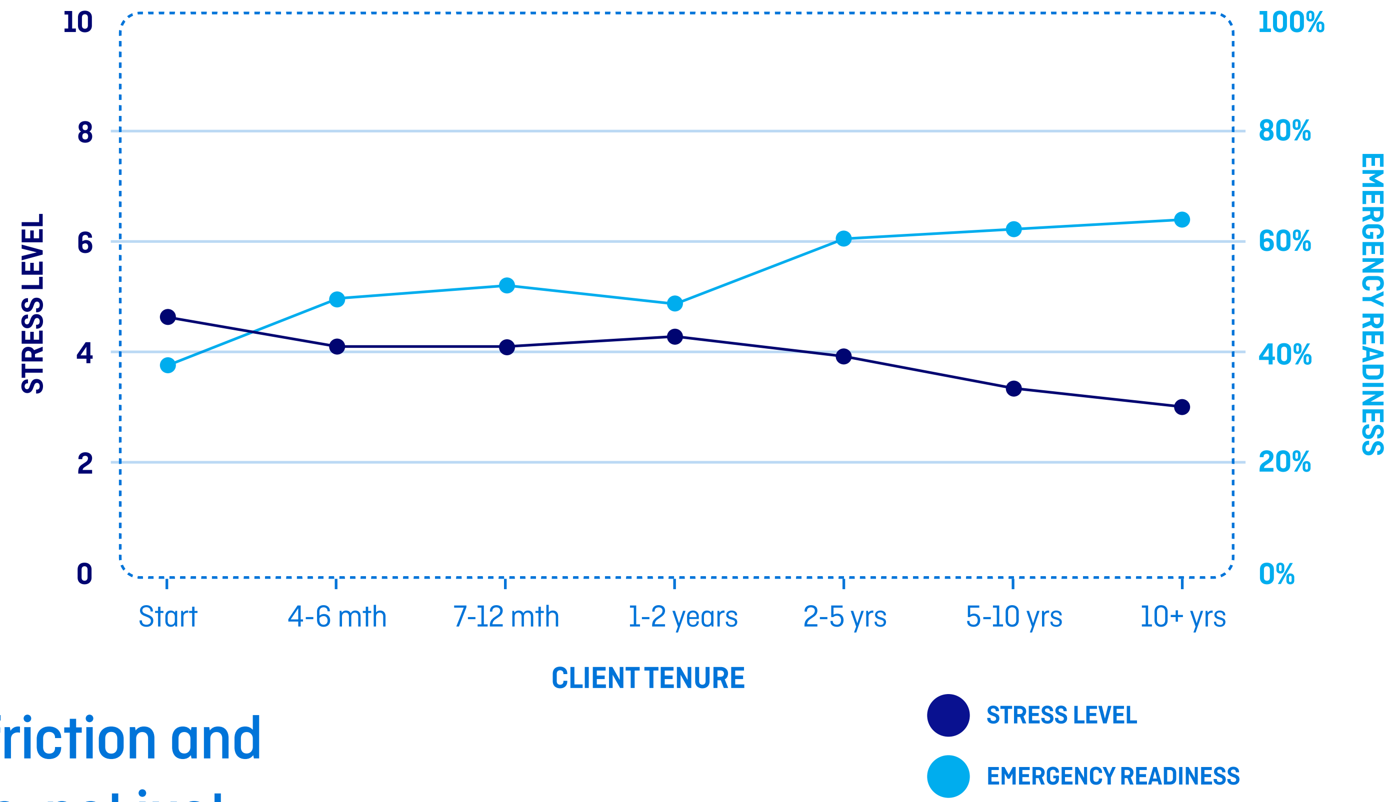
*Clients save on average 2.14 hours a week by reducing time spent on life admin and managing their finances.

93%

reported feeling **significantly less** financially stressed after joining MyBudget.



> Being a MyBudget client makes me feel more in control, organised, and less stressed about managing my finances.
>
> *Client from Regional Victoria*



PARTNERS FOR LIFE

MyBudget is reducing friction and improving quality of life, not just reallocating money.

The longer clients stay with MyBudget, the more they see a reduction in financial stress, save time, and grow their savings.

Newer clients immediately report lower stress levels since joining MyBudget. But still have a way to go to build a robust emergency fund.

While longer-tenure clients report experiencing less daily financial stress and show stronger emergency savings readiness by having **over $1,000 set aside.**

COST OF LIVING PRESSURES

Despite ongoing cost-of-living pressures, MyBudget clients report being better able to manage rising expenses due to their structured budget plan.

Instead of reacting to rising costs, clients are making intentional decisions about their spending. This reduces the need to cut essentials, a growing trend across Australia where households are increasingly reporting reductions in healthcare, insurance, and everyday necessities.

THE MOST COMMONLY REDUCED EXPENSES

66.4%	Dining out
59.8%	Entertainment & lifestyle
51.3%	Travel & holidays
49.5%	Clothing & retail
33.3%	Subscriptions & streaming services
29.3%	Groceries

TIME, CONTROL & MENTAL LOAD

This isn't just a financial shift, it's a wellbeing shift.

Clients are spending less time thinking about money, less time managing bills, and more time focusing on living their lives.

What would *YOU* do with an extra 5 days a year?

- Reading a story at night to your child instead of worrying about money
- Attending footy, netball, swimming, or dancing events rather than paying bills
- Sitting down at breakfast together instead of checking your bank balance

*Clients save on average 2.14 hours a week by reducing time spent on life admin and managing their finances.

Get your sleep & time back!

3 nights

of sleep no longer disrupted by stress each week

87%

of clients reported sleeping better at night knowing their finances are taken care of

5 days

back every year for the things they love* by reducing time spent managing their finances

A WORD FROM OUR CLIENTS

What would you say to someone who is on the fence about joining MyBudget?

> You won't regret it! It saved us and our home.
>
> *Client from Regional Queensland*

> It will change your whole life.
>
> *Client from Brisbane*

> Go to the first appointment and see what they can do for you. I couldn't believe the result.
>
> *Client from Melbourne*

> Just do it. You won't look back.
>
> *Client from Adelaide*

> You'll find money you never knew you had.
>
> *Client from Perth*

GENERATIONAL INSIGHTS

Different life stages show different priorities, but similar outcomes.

GEN Z

You know you're Gen Z if you've deleted Afterpay, picked up a side hustle, and are trying to get ahead while still booking a cheeky trip.

The MyBudget data shows:

Strongest focus on saving for a deposit and reducing short-term debt (BNPL decline).

MILLENNIALS

You know you're a Millennial if your budget includes daycare, a mortgage (or rent that feels like one), and one holiday you refuse to give up.

The MyBudget data shows:

Balancing debt repayment with family costs and long-term goals.

GEN X

You know you're Gen X if everything is due at once, mortgage, school costs, life… and there's no room for error.

The MyBudget data shows:

Strong focus on mortgage stability and retirement planning.

BOOMER

You know you're a Boomer if it's less about chasing and more about making sure what you've built actually lasts.

The MyBudget data shows:

Increased focus on financial security, super awareness, and retirement readiness.

The common denominator is all generations share the same outcomes:

- Greater control
- Stress reduction
- Improved financial confidence.

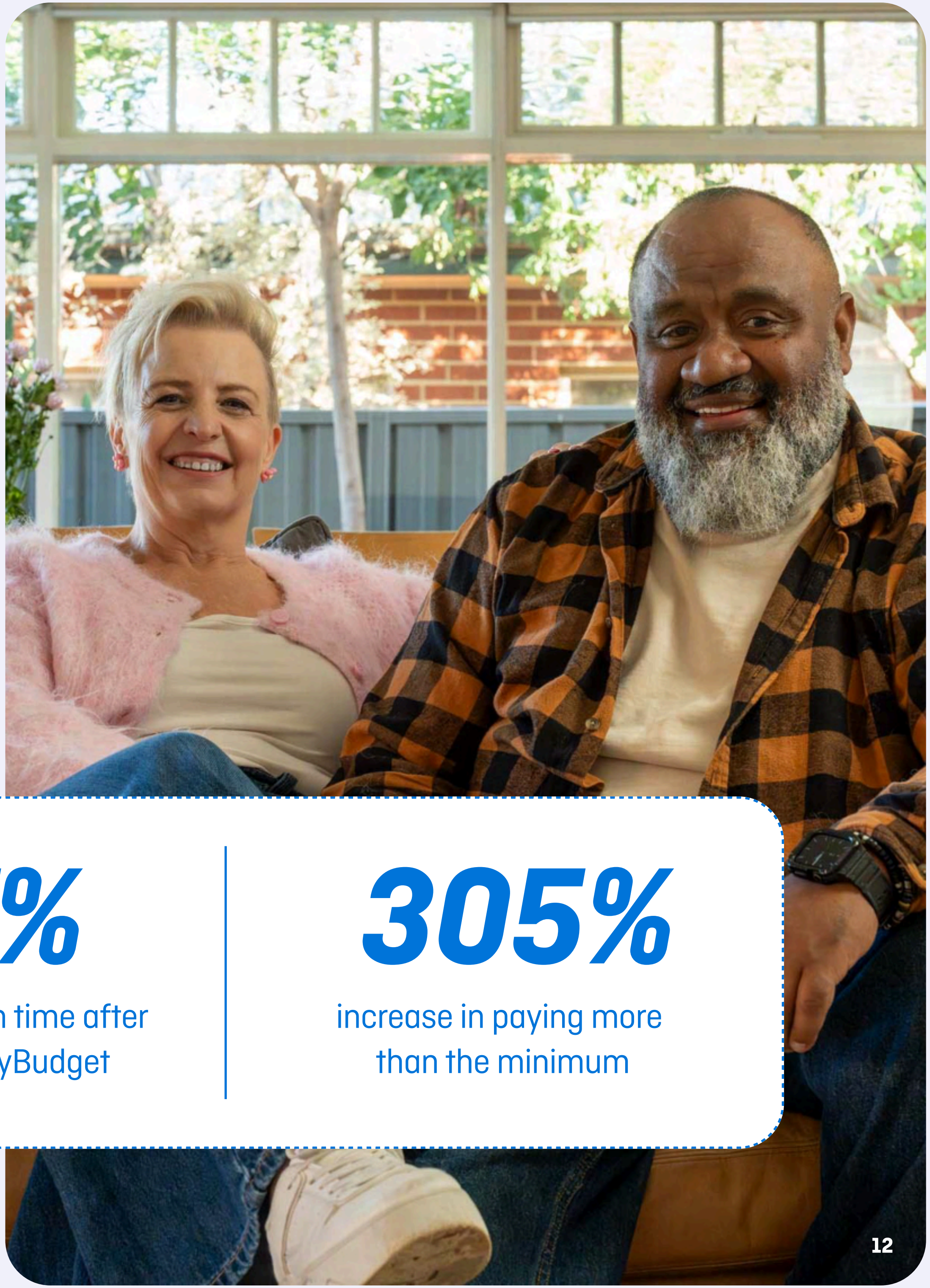
This isn't about age, it's about having a plan that works in real life.

DEBT RELIEF

Before MyBudget, many clients were stuck in cycles of making minimum repayments or missing payments.

Today, that pattern has shifted toward proactive debt management.

95%	97%	305%
decrease in missing repayments	of bills are paid on time after a client joins MyBudget	increase in paying more than the minimum



Kim & Bob | MyBudget clients

A WORD FROM OUR CLIENTS

How does being a MyBudget client make you feel?

> It has given myself and my partner a huge sense of accomplishment that we managed to save for a house which seemed out of reach for a long time.
>
> *Client from Adelaide*

> In control

> Happier

> Calm, less stressed, and hopeful for the future.
>
> *Client from Melbourne*

> Proud that we took the steps to get out of debt with their help.
>
> *Client from Brisbane*

> Relieved

How likely are you to recommend MyBudget?

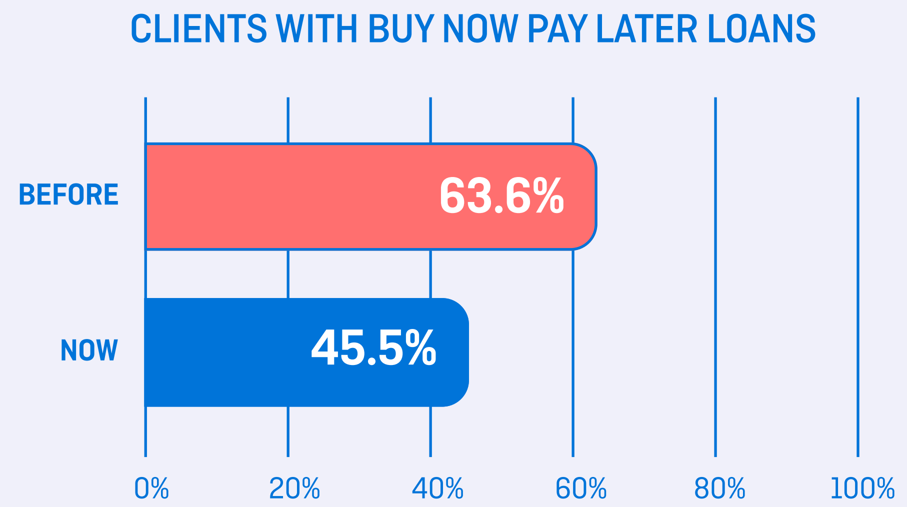
95% scored our service 4-5 out of 5.

MyBudget Net Promoter Score

78%

NO MORE SHORT TERM FIXES

A majority of clients no longer need to rely on quick fixes and short-term loan arrangements to get them out of debt, showing a broader behavioural change towards confident long-term control of their money.



EXPERT TIP FROM TAMMY

Choose the debt repayment strategy that works best for ***YOU:***

- **Avalanche method:**
  pay debts in order of highest to lowest interest rates
- **Snowball method:**
  pay debts starting with the smaller balances first
- **Feel good method:**
  pay debts that cause you the most stress

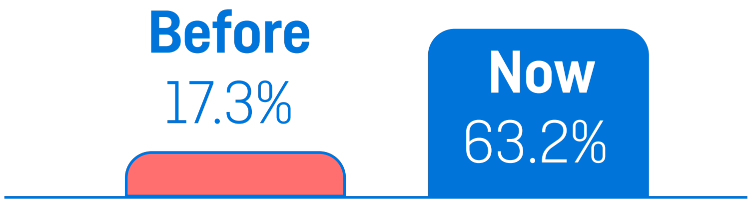
WATCH YOUR SAVINGS GROW

Most clients did not come to MyBudget with a safety net. Before joining, over 80% of clients had less than $500 in savings.

Today, that number has significantly changed. Over 50% of clients now report having $1,000+ in savings.

This change is not just about saving more money. It is about:

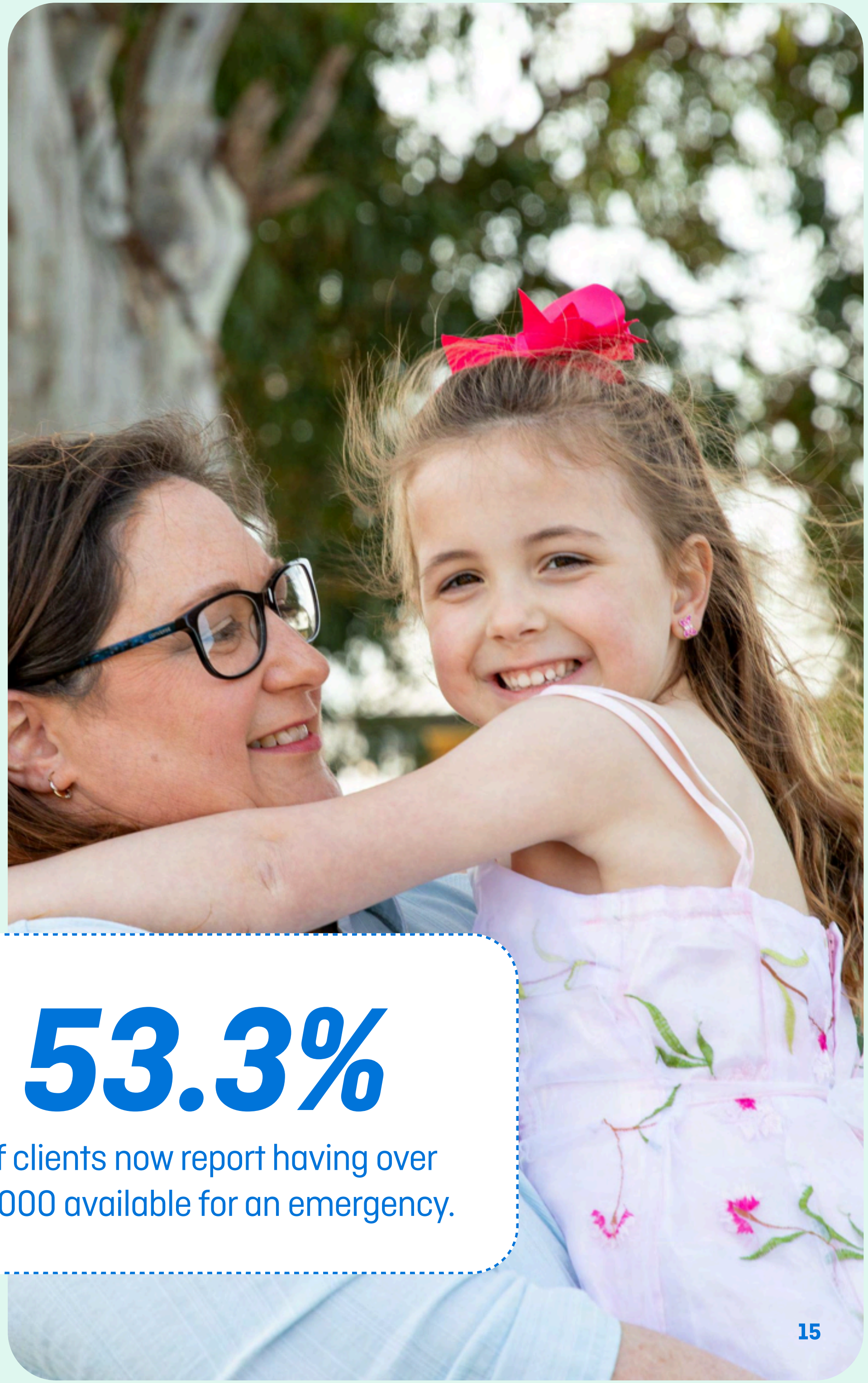
- Having a buffer for unexpected expenses
- Avoiding reliance on credit or loan products
- Feeling more secure in day-to-day life



CLIENTS WITH MORE THAN $500 IN SAVINGS

53.3%

of clients now report having over $1,000 available for an emergency.



Jennifer | MyBudget client

LONG-TERM GOALS & CONFIDENCE

Clients are not only improving their current situation, they are gaining confidence in their future.

HOUSING & FINANCIAL POSITION

- 47.9% of clients are renting
- 40.2% are homeowners with a mortgage

This highlights that MyBudget is supporting both ends of the housing journey, from saving for a deposit to maintaining stability under mortgage pressure.

Alyssa & Pete | MyBudget clients

TIMELINE TO HOME OWNERSHIP

31.4% say MyBudget has shaved years off their home ownership timeline.

Compared to the 2026 national average of 10–12 years to save a deposit, this reflects a meaningful shift from uncertainty to a clear plan.

MORTGAGE RESILIENCE

Among homeowners:

68% of mortgage holders report not missing a single repayment despite increased interest rates.

Adam & Erin | MyBudget clients

RETIREMENT AWARENESS & ENGAGEMENT

Before MyBudget:	With MyBudget:
31.6% never checked their superannuation	**45.7%** now check every few months

This shows a clear shift toward increased financial awareness and engagement with long-term planning.

RELATIONSHIP IMPACT

For couples, financial clarity is improving relationships:

42.3% argue significantly less about money

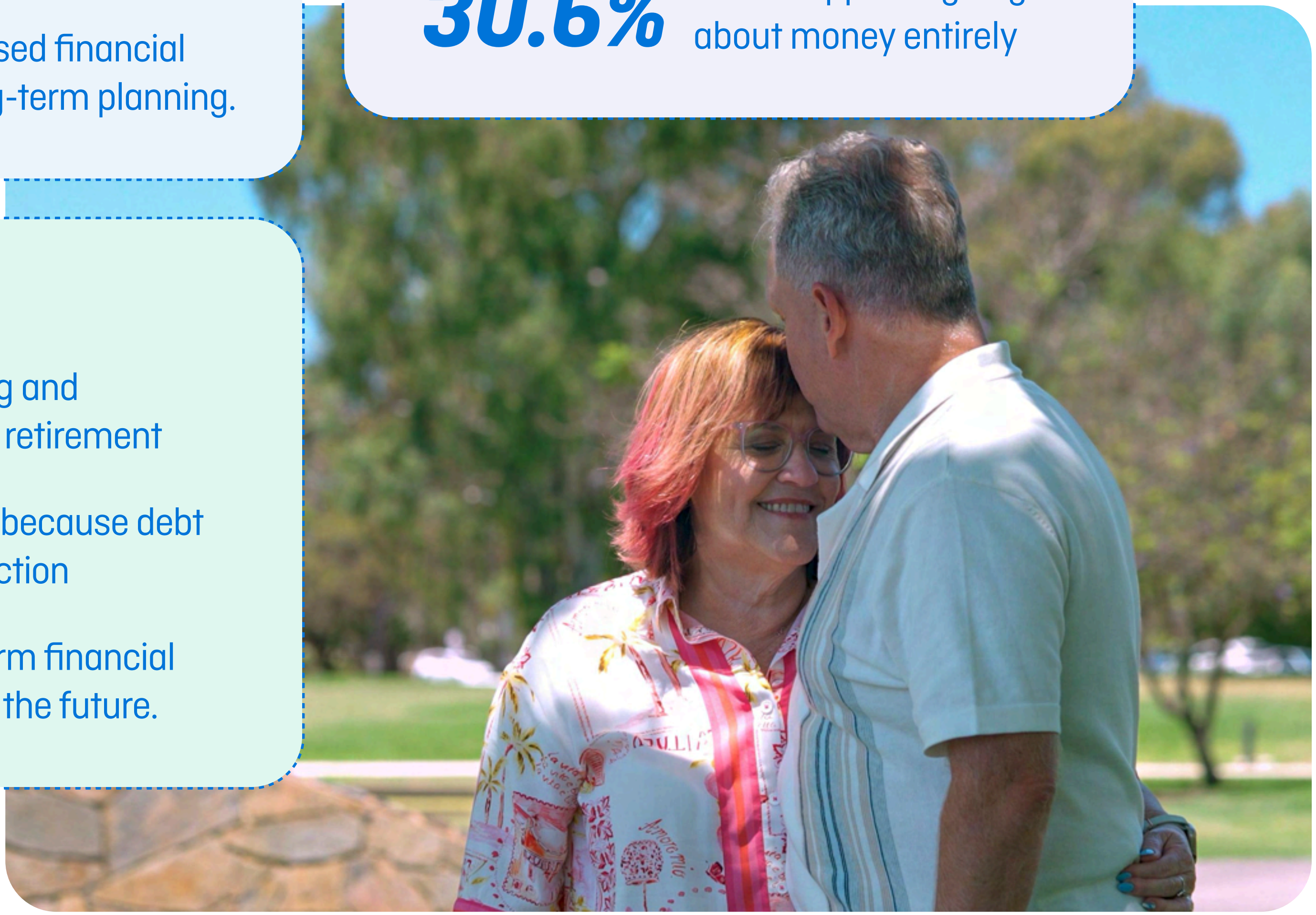
30.6% have stopped arguing about money entirely

CONFIDENCE IN RETIREMENT

19.4% are actively planning and contributing to their retirement

24.6% feel more in control because debt is no longer a distraction

This highlights that removing short-term financial pressure creates space to think about the future.



Michelle & Phil | MyBudget clients

LONG-TERM GOALS & CONFIDENCE

The data shows a clear shift in everyday financial behaviour. These are not short-term changes. They reflect long-term habit shifts that support ongoing financial stability.

Clients are:

- Using less short-term credit
- Paying down debt more proactively
- Building savings buffers
- Spending with more intention

Aaron & Jake | MyBudget clients

A WORD FROM OUR CLIENTS

Client feedback reinforces the quantitative data, with consistent themes across responses.

Common themes we found across all responses:

- Reduced stress and anxiety
- Feeling in control of finances
- Paying bills on time without worry
- Building savings for the first time
- Achieving goals that previously felt out of reach

"It's been a life saver having MyBudget and not having to stress about paying bills and being able to save money."

Client from Sydney

"We went on a credit card free holiday to Bali. Roughly $10k of our own money, not borrowed or on credit."

Client from Melbourne

"It has been life changing, and really given me a sense of security knowing all my bills are paid."

Client from Brisbane

FUTURE IS BRIGHT

Moving beyond survival mode

MyBudget clients are not just managing money better. They are moving out of survival mode and into a position of control, clarity, and confidence.

The biggest shift is not just financial. It is emotional.

- From stress to calm.
- From chaos to structure.
- From uncertainty to clarity.

They are living their lives without worrying about money,

Kylie | MyBudget client

FINANCIAL WELLBEING REPORT 2026

You don't have to keep carrying the mental load of managing money on your own.

For over 25 years, MyBudget has helped more than 130,000 people pay bills on time, reduce debt, and achieve their financial goals.

If you're ready to live a life free from money worries. Get started with a free, no-obligation appointment.

AUSTRALIA

mybudget.com.au

1300 300 922

NEW ZEALAND

mybudget.co.nz

09 849 6285

METHODOLOGY

This report is based on 741 completed responses from MyBudget clients in 2026. The survey covered financial stress, debt behaviour, savings, cost of living, long-term goals, and overall client experience. Where relevant, insights are supported by aggregated response data and qualitative client feedback.