MyBudget, MyMoney by Tammy Barton | MyBudget

Canonical: https://www.mybudget.com.au/mybudget-mymoney-book/

Details:

MyBudget, MyMoney: How to Live Your Life Free From Money Worries is a book by Tammy Barton, our Founder and Director. It draws on more than 25 years of helping Australians break free from the earning, spending and stressing cycle, and sets out the systems we use in practical steps you can start applying straight away.

Why Tammy wrote it

Tammy wrote MyBudget, MyMoney to help you feel more confident with your money. It covers everything from everyday budgeting through to homeownership and superannuation, with achievable steps that ease the mental load and make room for the life you want. The lessons in it are the ones that have helped more than 130,000 people improve their financial health.

How this book is different

Most personal finance books focus on investing. MyBudget, MyMoney starts somewhere else. It shares systems that bring clarity to your finances and organise your money around your real life, household expenses and goals, so you can pay bills on time, get out of debt and live free from money worries.

Practical and relatable. Real-life stories and lessons from everyday people, with actions you can use straight away as life changes.

Simple and jargon-free. Complex money topics turned into clear, manageable steps that build confidence alongside good habits.

25+ years of what works. Proven systems shaped by decades of hands-on experience, not overnight influencer tips.

Who the book is for

Tammy wrote it for anyone who is time poor, living payday to payday, juggling bills or carrying the mental load of money, as well as for people who simply want to do better with what they earn.

Families feeling stretched — mortgage repayments, school costs and everyday expenses competing for the same income, with little breathing room.

The sandwich generation — caring for ageing parents while also supporting adult children living at home for longer.

Single-income households — single parents and individuals carrying the full weight of household expenses and financial decisions on their own.

Your money blueprint

The book works through how to understand your money story, put practical systems in place and prepare for the life ahead.

Understand your money story. Recognise inherited money beliefs, see how they shape your decisions and ease the tension they create in relationships, then lighten the invisible mental load of managing money.

Our systems, now yours. Put the Streams Method to work: navigate twelve months ahead, master household expenses and automate payments, while making room for savings, tackling debt and giving guilt-free spending a deliberate place in the budget.

Future growth and freedom. Take more control of your mortgage, your superannuation and the longer-term goals that sit beyond the current month.

Life changing stories

Kim and Bob are among the more than 130,000 people we have helped. With bills managed, a clear plan and ongoing support, they have enjoyed family holidays, faced life's challenges and started saving for their first home. As they put it: "You can actually pay everything and still have something for yourselves."

Where to order

The ISBN is 9781394437429.

You can order MyBudget, MyMoney from Amazon Australia, The Nile Bookstore, or BookHero in New Zealand. Pricing and delivery options are shown on each retailer's own listing.

Important information

This page provides general information only. It does not take your personal circumstances into account and is not personal financial advice. For the scope and licensing of a particular service, check the service provider's current disclosures or contact us.

What is MyBudget, MyMoney about?

MyBudget, MyMoney is a book by Tammy Barton, Founder and Director of MyBudget, subtitled How to Live Your Life Free From Money Worries. It draws on more than 25 years helping Australians break the earning, spending and stressing cycle, covering everyday budgeting through to homeownership and superannuation, with steps you can start using straight away.

Who wrote MyBudget, MyMoney?

The book was written by Tammy Barton, the Founder and Director of MyBudget. She founded the service in Adelaide in 1999, and the book sets out the systems she has developed over more than 25 years of helping Australians manage their money. The lessons in it come from that hands-on experience rather than from general investing theory.

How is this book different from other personal finance books?

Most personal finance books focus on investing. MyBudget, MyMoney takes a different starting point: systems that bring clarity to your finances and organise your money around your real life, household expenses and goals. The aim is to help you pay bills on time, get out of debt and live free from money

worries, rather than to pick investments.

Who is MyBudget, MyMoney written for?

Tammy Barton wrote it for people who are time poor, living payday to payday, juggling bills or carrying the mental load of managing money, as well as for anyone who simply wants to do better with what they earn. It is aimed at households wanting practical systems rather than readers looking for investment strategy.

Is the book suitable for families feeling financially stretched?

Yes. The book specifically addresses families with mortgage repayments, school costs and everyday expenses all competing for the same income, with little breathing room left over. The systems it sets out are designed to make those competing demands visible and plannable rather than leaving them to be resolved month by month.

Does the book cover people caring for parents and adult children?

It does. The book names the sandwich generation as one of its intended readerships: people caring for ageing parents while also supporting adult children who are living at home for longer. That combination puts pressure on a household budget from two directions at once, which the book's systems are intended to help manage.

Is the book useful for single-income households?

Yes. Single parents and individuals carrying the full weight of household expenses and financial decisions on their own are one of the groups the book is written for. With no second income to absorb an unexpected cost, having a forward plan and a clear view of upcoming bills matters more, which is what the book's systems are designed to provide.

What is the Streams Method?

The Streams Method is the system Tammy Barton sets out in the book for putting a budget into practice. It covers navigating twelve months ahead, mastering household expenses and automating payments, while making room for savings, tackling debt and giving guilt-free spending a deliberate place in the budget rather than leaving it to whatever is left over.

What does the book say about your money story?

One section helps you recognise inherited money beliefs and understand how they shape your decisions, including where they create tension in relationships. It also covers practical ways to lighten the invisible mental load of managing money and to build financial habits that last, on the basis that habits are easier to change once the beliefs behind them are visible.

Are there real client stories in the book?

Yes. Tammy Barton shares real-life stories and lessons from everyday people alongside the systems. The page highlights Kim and Bob, who are among the more than 130,000 people MyBudget has helped. With bills managed, a clear plan and ongoing support they have taken family holidays, handled life's challenges and started saving for their first home.

Is the book written in plain language?

Yes. Tammy Barton describes turning complex money topics into clear, manageable steps, with the aim of helping readers build smart money habits and the confidence to say they can actually do this. The book is written to be practical and relatable, with actions a reader can start using straight away rather than financial jargon.

Where can I order MyBudget, MyMoney?

The page lists retailers where you can order the book and compare pricing and delivery options, including Amazon Australia, The Nile Bookstore and, for New Zealand readers, BookHero. Selecting a retailer from the page takes you to that retailer's own listing, where the current price and delivery terms are shown.