



Your Mortgage Toolbox Announces Major Updates to Its Website and Mobile App

Calculators now compare Conventional, FHA, VA and USDA loans with county-level estimates, plus a 9-module homebuyer education program in English and Spanish.

ARLINGTON, TX, UNITED STATES, October 15, 2026 /EINPresswire.com/ -- Your Mortgage Toolbox has announced several major updates to its website and [mobile app](#), expanding its [mortgage calculator tools](#) and adding a new [Homeownership Financial Literacy Program](#) designed to help consumers better understand the homebuying and homeownership process.

YourMortgageToolbox
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Announces Major Platform Updates

- Compare 4 loan types side by side:** Conventional, FHA, VA & USDA
- New county-level estimates for property taxes, homeowners insurance & closing costs** in every U.S. county + DC
- New Homeownership Financial Literacy Program** in English & Spanish
- Self-paced or facilitator-led**, with facilitator materials and certificates of completion
- Aligned with National Industry Standards** for Homeownership Education and Counseling (NIS)

Available on the YMT website and mobile app.

The image shows two smartphones displaying the Your Mortgage Toolbox app. The left phone shows the 'Mortgage Calculators' screen with options for 'Total Payment & Cash to Close', 'Pre-qualification', 'Income Needed', 'Mortgage Payment', 'Net Proceeds', 'Refinance', and 'Rent vs Buy'. The right phone shows the 'Total Payment & Cash to Close' screen with input fields for 'Enter Loan Details', 'Enter Price (\$)', 'Enter Payment (\$)', 'Interest Rate (%)', 'Origination Fee (%)', 'Property State', and 'Tap to select...', along with 'Calculate' and 'Reset' buttons.

Your Mortgage Toolbox adds four-loan comparison, county-level estimates, and a bilingual Homeownership Financial Literacy Program.

“

The calculators help people see the numbers, but education helps people understand what those numbers mean.”

Don Proctor, Founder, Your Mortgage Toolbox

The Your Mortgage Toolbox website and mobile app now allow users to compare estimated total payment, closing costs, and cash to close across four major loan types: Conventional, FHA, VA, and USDA. Users can view the loan scenarios side by side on both the website and mobile app, helping them better understand how loan type may affect estimated payment, upfront costs, and overall affordability.

"Most buyers are not just trying to calculate a mortgage payment," said Don Proctor, founder of Your Mortgage Toolbox. "They are trying to understand which loan option

may fit their situation, what the payment could look like, and how much cash they may need to close. Showing Conventional, FHA, VA, and USDA options side by side gives consumers a clearer starting point."

The update also adds county-level estimates, including property taxes, homeowner's insurance, and loan limits, across the United States and Washington, D.C. Instead of relying primarily on

Your Mortgage Toolbox has also introduced a new nine-module Homeownership Financial Literacy Program, available in both English and Spanish. The modules cover the key stages of the homebuying process and long-term homeownership, including financial preparation, saving and budgeting, credit, mortgage financing, the homebuying and closing process, the true cost of owning a home, building wealth, refinancing, and avoiding foreclosure.

The program can be completed as a self-paced online course or delivered by a facilitator. Facilitator guides, presentation slides, and participant workbooks are available, and a printable certificate of completion is available when a learner finishes the program.

The Homeownership Financial Literacy Program is aligned with the National Industry Standards for Homeownership Education and Counseling, commonly referred to as NIS. It is not a HUD-approved housing counseling program, and its certificate is not a HUD certificate.

"The calculators help people see the numbers, but education helps people understand what those numbers mean," Proctor said. "The goal is to give consumers practical tools and plain-language education so they can approach homebuying and homeownership with more confidence."

The new Homeownership Financial Literacy Program is available in English and Spanish, self-paced or facilitator-led, with a printable certificate of completion. Illustration.

Your Mortgage Toolbox provides free consumer mortgage calculators and planning tools that help homebuyers and homeowners estimate monthly payments, cash to close, affordability, refinance options, net proceeds, rent vs. buy scenarios, and savings goals. The tools are available through the Your Mortgage Toolbox website and mobile app. All results are estimates and are not a loan offer or a commitment to lend.

The Your Mortgage Toolbox mobile app is available on the Apple App Store, Google Play Store, and Amazon Appstore for Fire tablets.

To learn more, visit:

<https://www.yourmortgagetoolbox.com>

Don Proctor

Your Mortgage Toolbox

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