

Legit Calc Launches Comprehensive Platform of Free Online Calculators for Financial Decision-Making

July 27, 2026

MINNEAPOLIS, MN - July 27, 2026 -

Legit Calc has launched a comprehensive digital platform featuring multiple financial calculators designed to help consumers make informed decisions about mortgages, home equity, refinancing, and debt management. The platform provides users with instant access to accurate financial calculations without cost or registration requirements.

The new platform addresses growing consumer demand for accessible financial planning tools as mortgage rates and housing costs continue to fluctuate across the United States. Recent Federal Reserve data indicates that household debt reached \$17.5 trillion in the third quarter of 2024, with mortgage debt comprising the largest portion at \$12.5 trillion. This environment has created an increased need for reliable tools that help consumers understand their financial obligations before making major decisions.

Legit Calc offers five primary calculators that cover essential aspects of home financing and debt management. The Mortgage Calculator enables users to estimate monthly payments by entering loan amount, interest rate, and term length. The platform also features a Reverse Mortgage Calculator for retirement planning, a Home Equity Loan Calculator for accessing home value, a Refinance Calculator for evaluating potential savings, and a Debt-to-Income Ratio Calculator for assessing overall financial health.

"Financial literacy starts with having the right tools to understand your options," said Devin Gladen, founder of Legit Calc. "Our platform eliminates the guesswork from major financial decisions by providing clear, accurate calculations that anyone can understand and use immediately."

The platform distinguishes itself through its user-friendly interface and detailed breakdown of costs. Each calculator provides comprehensive results that go beyond simple monthly payment estimates, offering insights into principal versus interest payments, total costs over the loan lifetime, and potential savings scenarios. The Debt-to-Income Ratio Calculator specifically helps users understand lending qualification

thresholds, as most conventional loans require a DTI ratio below 43 percent.

Beyond calculators, the platform includes an educational blog featuring state-specific mortgage guides, refinancing strategies, and explanations of complex financial concepts. Recent content addresses topics such as avoiding hidden costs in mortgage agreements, understanding break-even points in refinancing decisions, and preventing house-poor scenarios through proper payment planning.

The launch comes as the mortgage industry experiences significant digital transformation. Industry research shows that 78 percent of homebuyers now begin their mortgage research online, yet many struggle to find reliable, unbiased calculation tools that don't require personal information submission.

Legit Calc - Free Online Calculators represents a shift toward democratizing financial planning tools traditionally available only through lending institutions or financial advisors. The platform operates without advertising bias or lead generation requirements, focusing solely on providing accurate calculations to support informed decision-making.

The company has also established a presence on educational platforms, including a YouTube channel featuring video tutorials and podcasts that explain calculator usage and financial planning strategies. This multi-channel approach aims to reach diverse audiences with varying preferences for consuming financial information.

Legit Calc continues to develop additional features based on user feedback and emerging financial trends. The company maintains its commitment to keeping all calculators free and accessible while expanding educational resources to support comprehensive financial literacy.

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For more information about Legit Calc, contact the company here: Legit Calc Devin Glavin (763) 288-6197 info@legitcalc.com 225 South 6th St #2900 Minneapolis, MN 55402

Legit Calc

Legit Calc is a platform offering easy-to-use, free online calculators to help people make informed decisions about money, health, and business.

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