



Example Loan Program Payment Options

Course Offerings with Stratus	Loan Option 1	Loan Option 2	Loan Option 3	Loan Option 4	Loan Option 5	Loan Option 6
Financial	 15 Years total term 	15 Years total term	15 Years total term	10 Years total term	15 Years total term	6 Years total term
	Variable Rate	Variable Rate	Variable Rate	Variable Rate	Fixed Rate	Variable Rate
	1 year Deferred Payments	2 years Interest Only	15 years Principal/Interest	• 1 year Interest Only	15 years Principal/Interest	6 years Principal/Interest
	1 year Interest Only	 13 years Principal/Interest 		9 years Principal/Interest		
	13 years Principal/Interest					

Private Pilot \$ 19,879.00	Not Available	Not Available	Not Available	Not Available	Not Available	\$ 516.33 to \$ 529.05 , 6 years
Instrument Pilot \$ 14,979.00	Not Available	Not Available	Not Available	Not Available	Not Available	\$ 389.06 to \$ 398.65 , 6 years
Commercial Pilot \$ 26,600.00	\$0.00 to \$0.00, 1 year \$ 383.10 to \$410.47 , 1 year \$ 666.67 to \$702.75 , 13 years	\$ 496.61 to \$533.02 , 13 years	\$434.06 to \$454.84 , 15 years	\$ 302.25 to \$ 327.44 , 1 year \$ 576.44 to \$595.63 , 9 year	\$ 519.06 to \$ 541.03 , 15 years	Not Available
Multi-Engine \$ 11,700.00	Not Available	Not Available	Not Available	Not Available	Not Available	\$ 303.89 to \$ 311.38 , 6 years
Total Cost of Programs \$ 75,000.00		\$ 1,400.23 to \$1,502.88 , 13 years	\$1,223.86 to \$1,282.44 , 15 years	\$ 852.20 to \$ 923.22 , 1 year \$ 1,625.30 to \$1,679.40 , 9 year	\$1,463.52 to \$1,525.45 , 15 years	Not Available

Variable rate will stay the same unless the Federal Reserve raises rates after 1/2022; Rate will only raise or lower in conjunction with Federal Reserve rate changes. All Rates are subject to change.

Loan Payment estimates include any fees associated with the loan.

All examples of monthly payments listed are only estimates.