

THE

# STRATUS ADVANTAGE

PROGRAM OVERVIEW





# FOR PILOTS, BY PILOTS



As aviators ourselves, we truly understand what it's like to dream. That is why, Stratus Financial LLC is here on a mission to help aspiring pilots like you achieve your dreams of flight as many as possible.

# our STORY



## **Stratus Founders**

*We are dedicated to helping you achieve your dreams of becoming a pilot and making flight training more accessible and affordable.*

# S

tratus Financial is a company that was founded in the year 2020 by FAA certified flight and ground instructors in the middle of a COVID pandemic.

The aviation industry was facing unprecedented challenges due to the pandemic where flight schools and student pilots alike were struggling to find the funding they needed to continue their training. Recognizing this need, the founders created Stratus Financial that was fully geared to marry student success with several programs designed by flight schools for flight schools.

Through hard work and dedication, Stratus Financial was able to fill the demand for flight instruction through student pilots' success and instructional funding. This success led to fast traction for the company. Today, Stratus has partnered with flight schools across the US and has produced pilots across all certifications. Stratus is dedicated to helping aspiring pilots achieve their dreams by providing them with the necessary resources and support to succeed in their flight training.

Our mission is to provide our students with the best possible flight training experience and to help them achieve their dreams of becoming a pilot.

THE

# STRATUS ADVANTAGE

As a company, we look beyond the typical FICO scores and look at each individual as a whole future aviator.

We offer exceptional lending packages including the best rates aviators get from zero hours to commercial pilot and beyond – to help fully finance your entire flight training.

**We don't just fund  
your education.  
We fund your future.**



# our COMMITMENT to you

We want you to earn your pilot certificate, so we're ready to take all steps necessary to make this happen.



- ✔ Stratus Financial LLC is here to provide financing solutions to aspiring pilots with our efficient, hassle-free funding process.
- ✔ We work hand-in-hand with flight schools to develop lending products that made sense for you to achieve your goals.
- ✔ Stratus connects you with professionals in the industry, and provides mentorship, guidance, and a wing up to the next level.





**STRATUS**  
FINANCIAL

# Be one of the Millions of pilots across the world.



Stratus Financial has given me the opportunity to fast-track a new career and ultimately achieve goals and make dreams come true. They were easy to work with, quick to communicate, and answered any questions I had along the way. I highly recommend Stratus Financial to any future Airline Pilots.

The Loan application was simple and straightforward. They made sure to hold my hand every step of the way. I was really excited to get approved by Stratus to fund my aviation career. Next stop – Airline Transport Pilot!



[APPLY NOW](#)

# STUDENT REQUIREMENTS



- ✓ **Must be a US Citizen or Permanent Resident\***
- ✓ **Paystubs for the past two (2) months**
- ✓ **Bank Statements for the past two (2) months**
- ✓ **Driver's License**
- ✓ **Name & contact number of employer (For Employee Verification)**
- ✓ **1st or 2nd class Medical Certificate**
- ✓ **Co-borrower Recommended**
- ✓ **Pilot Certificate, if applicable**
- ✓ **Subject to Credit Check and Underwriting**

\*If Non-US Citizen, TSA verification is required.

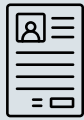


# LOAN PROCESS



①

**APPLICATION RECEIVED**



②

**PROCESSING**



③

**UNDERWRITING**



④

**APPROVAL**



⑤

**FUNDING**



⑥

**READY FOR PILOT TRAINING**



# FREQUENTLY ASKED QUESTIONS



## What factors does Stratus Financial consider?

We based the approval of the loan on the borrower and co-borrower's (parents, siblings, friends) on the following:

- FICO score,
- Current income while in school, and
- Assets We can consider 2 out of 3 of these factors depending on the borrower's financial capacity.

## How soon can I be approved of my loan?

We do initial underwriting within 1-2 hours. If all documents required are submitted to us, we process and prepare the final loan documents within one (1) day. We fund the loan within three (3) business days after all parties have signed the loan documents.

## Will there be a penalty for paying off the loan early in the future?

You may prepay the loan in whole or in part without penalty.

## Will my credit score impact my application?

No, we will only conduct a soft pull on your credit

## Are there any prerequisites to apply for a loan, for example is it a prerequisite to have a co - signer?

We only require applicants to complete the Loan Application Form to apply. Once you have filled it out, we would determine if the information you provided would require you to have a co-borrower to qualify

## How will the fund be transfer?

Stratus pays directly to your school.

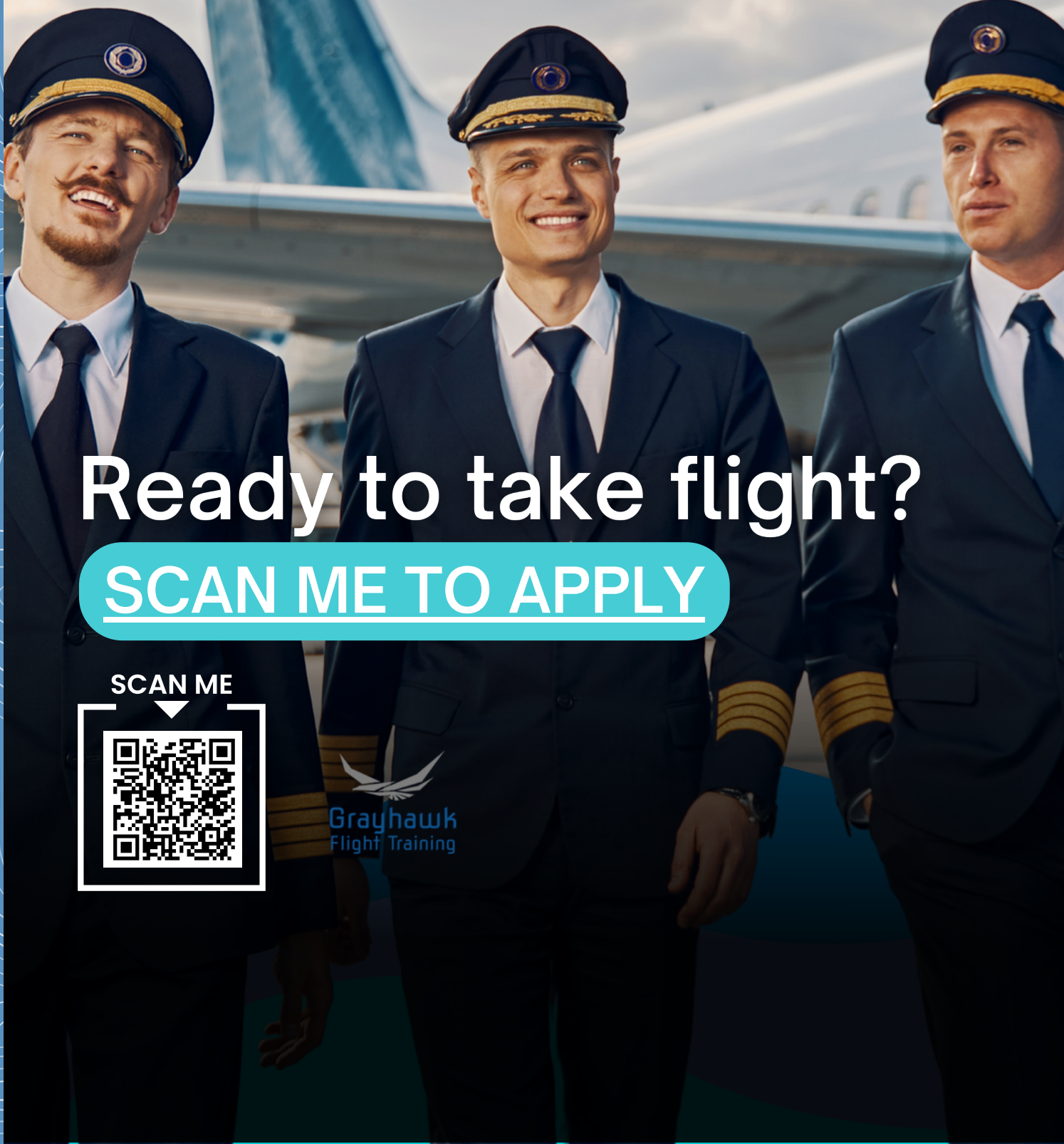
Read more:

<https://stratus.finance/frequently-asked-questions/>





**STRATUS**  
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Ready to take flight?

**SCAN ME TO APPLY**

SCAN ME



  
Grayhawk  
Flight Training

# contact us

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# YOUR BLUEPRINT FOR AVIATION SUCCESS

## Introducing

**The Aviation Mentors,**  
a twice weekly podcast dedicated to creating an amazing space where we aviators can hang out and enjoy a wide range of conversations about anything aviation.

Whether you're a student pilot, professional pilot, general aviation enthusiast, or just an AV Geek like us, this is the podcast for you!

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