



Example Loan Program Payment Options

Course Offerings with Stratus Financial	Loan Option 1 <ul style="list-style-type: none"> 15 Years total term Variable Rate 1 year Deferred Payments 1 year Interest Only <ul style="list-style-type: none"> 13 years Principal/Interest 	Loan Option 2 <ul style="list-style-type: none"> 15 Years total term Variable Rate 2 years Interest Only 13 years Principal/Interest 	Loan Option 3 <ul style="list-style-type: none"> 15 Years total term Variable Rate 15 years Principal/Interest 	Loan Option 4 <ul style="list-style-type: none"> 10 Years total term Variable Rate 1 year Interest Only 9 years Principal/Interest 	Loan Option 5 <ul style="list-style-type: none"> 15 Years total term Fixed Rate 15 years Principal/Interest
Program 1 - \$45,000	\$0.00 to \$0.00, 1 year \$486.06 to \$532.36, 1 year \$951.51 to \$1,005.70, 13 years	\$437.46 to \$479.13, 2 years \$763.02 to \$796.81, 13 years	\$632.59 to \$649.13, 15 years	\$319.56 to \$340.87, 1 year \$835.22 to \$927.39, 9 years	\$841.40 to \$878.11, 15 years
Program 2 - \$60,000	\$0.00 to \$0.00, 1 year \$648.09 to \$709.81, 1 year \$1,268.68 to \$1,340.94, 13 years	\$583.28 to \$638.83, 2 years \$1,017.36 to \$1,062.41, 13 years	\$843.45 to \$865.50, 15 years	\$426.08 to \$454.49, 1 year \$1,113.62 to \$1,236.52, 9 years	\$1,121.87 to \$1,170.82, 15 years
Program 3 - \$75,000	\$0.00 to \$0.00, 1 year \$810.11 to \$887.27, 1 year \$1,585.85 to \$1,676.17, 13 years	\$729.10 to \$798.54, 2 years \$1,271.70 to \$1,328.01, 13 years	\$1,054.31 to \$1,081.88, 15 years	\$532.60 to \$568.11, 1 year \$1,392.03 to \$1,545.65, 9 years	\$1,402.34 to \$1,463.52, 15 years
Program 4 - \$90,000	\$0.00 to \$0.00, 1 year \$972.13 to \$1,064.72, 1 year \$1,903.02 to \$2,011.41, 13 years	\$874.92 to \$958.25, 2 years \$1,526.03 to \$1,593.61, 13 years	\$1,265.18 to \$1,298.25, 15 years	\$639.12 to \$681.73, 1 year \$1,670.43 to \$1,854.77, 9 years	\$1,682.80 to \$1,756.22, 15 years
Program 5 - \$105,000	\$0.00 to \$0.00, 1 year \$1,134.15 to \$1,242.18, 1 year \$2,220.19 to \$2,346.64, 13 years	\$1,020.74 to \$1,117.96, 2 years \$1,780.37 to \$1,859.22, 13 years	\$1,476.04 to \$1,514.63, 15 years	\$745.64 to \$795.36, 1 year \$1,948.84 to \$2,163.90, 9 years	\$1,963.27 to \$2,048.93, 15 years

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.