



Example Loan Program Payment Options

Course Offerings with Stratus Financial	Loan Option 1	Loan Option 2	Loan Option 3	Loan Option 4	Loan Option 5	Loan Option 6
	<ul style="list-style-type: none"> 15 Years total term Variable Rate 1 year Deferred Payments 1 year Interest Only 13 years Principal/Interest 	<ul style="list-style-type: none"> 15 Years total term Variable Rate 2 years Interest Only 13 years Principal/Interest 	<ul style="list-style-type: none"> 15 Years total term Variable Rate 15 years Principal/Interest 	<ul style="list-style-type: none"> 10 Years total term Variable Rate 1 year Interest Only 9 years Principal/Interest 	<ul style="list-style-type: none"> 15 Years total term Fixed Rate 15 years Principal/Interest 	<ul style="list-style-type: none"> 6 Years total term Variable Rate 6 years Principal/Interest
Private Pilot License - \$18,930.00 \$ 18,930.00	Not Available	Not Available	Not Available	Not Available	Not Available	\$ 491.68 to \$ 503.80 , 6 years
Instrument Rating - \$21,450.00 \$ 21,450.00	Not Available	Not Available	Not Available	Not Available	Not Available	\$ 557.13 to \$ 570.86 , 6 years
Commercial License - \$25,650.00 \$ 25,650.00	\$0.00 to \$0.00, 1 year \$ 369.42 to \$ 395.81 , 1 year \$ 642.86 to \$ 677.65 , 13 years	\$ 332.48 to \$ 350.29 , 2 years \$ 478.88 to \$ 513.98 , 13 years	\$ 418.56 to \$ 438.60 , 15 years	\$ 291.45 to \$ 315.74 , 1 year \$ 555.85 to \$ 574.36 , 9 year	\$ 500.52 to \$ 521.70 , 15 years	Not Available
Certified Flight Instructor - \$6,500.00 \$ 6,500.00	Not Available	Not Available	Not Available	Not Available	Not Available	\$6,500.00, 6 yrs
Certified Flight Instructor Instrument - \$5,175.00 \$ 5,175.00	Not Available	Not Available	Not Available	Not Available	Not Available	\$5,175.00, 6 yrs
Total Cost Zero to CFII SEL - \$77,705.00 \$ 77,705.00	\$0.00 to \$0.00, 1 year \$ 1,119.13 to \$ 1,199.07 , 1 year \$ 1,947.49 to \$ 2,052.89 , 13 years	\$ 1,007.22 to \$ 1,061.18 , 2 years \$ 1,450.73 to \$ 1,557.08 , 13 years	\$ 1,268.00 to \$ 1,328.70 , 15 years	\$ 882.94 to \$ 956.52 , 1 year \$ 1,683.92 to \$ 1,739.98 , 9 year	\$ 1,516.30 to \$ 1,580.47 , 15 years	Not Available
Cactus PPL - CFI SEL - \$73,330.00 \$ 73,330.00	\$0.00 to \$0.00, 1 year \$ 1,056.12 to \$ 1,131.56 , 1 year \$ 1,837.84 to \$ 1,937.31 , 13 years	\$ 950.51 to \$ 1,001.43 , 2 years \$ 1,369.05 to \$ 1,469.41 , 13 years	\$ 1,196.61 to \$ 1,253.89 , 15 years	\$ 833.23 to \$ 902.67 , 1 year \$ 1,589.11 to \$ 1,642.01 , 9 year	\$ 1,430.93 to \$ 1,491.48 , 15 years	Not Available
Cactus PPL - CSEL - \$66,830.00 \$ 66,830.00	\$0.00 to \$0.00, 1 year \$ 962.50 to \$ 1,031.26 , 1 year \$ 1,674.94 to \$ 1,765.58 , 13 years	\$ 866.25 to \$ 912.66 , 2 years \$ 1,247.70 to \$ 1,339.16 , 13 years	\$ 1,090.54 to \$ 1,142.74 , 15 years	\$ 759.37 to \$ 822.65 , 1 year \$ 1,448.25 to \$ 1,496.46 , 9 year	\$ 1,304.09 to \$ 1,359.28 , 15 years	Not Available
Cactus IFR - CFII - \$53,600.00 \$ 53,600.00	\$0.00 to \$0.00, 1 year \$ 771.96 to \$ 827.11 , 1 year \$ 1,343.36 to \$ 1,416.06 , 13 years	\$ 694.77 to \$ 731.99 , 2 years \$ 1,000.70 to \$ 1,074.06 , 13 years	\$ 874.65 to \$ 916.52 , 15 years	\$ 609.04 to \$ 659.80 , 1 year \$ 1,161.55 to \$ 1,200.21 , 9 year	\$ 1,045.93 to \$ 1,090.19 , 15 years	Not Available

Cactus IFR - CSEL - \$47,100.00 \$ 47,100.00	\$0.00 to \$0.00, 1 year	\$ 610.51 to \$ 643.22 , 2 years	\$ 768.58 to \$ 805.38 , 15 years	\$ 535.18 to \$ 1,020.69 , 1 year	\$ 919.09 to \$ 957.98 , 15 years	Not Available
	\$ 678.35 to \$ 726.80 , 1 year	\$ 879.34 to \$ 943.81 , 13 years		\$ 1,020.69 to \$ 1,054.67 , 9 year		
	\$ 1,180.45 to \$ 1,244.34 , 13 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.