STRATUS
FINANCIAL

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 swiftly as possible.

Our Story

Founded in the year 2020 by FAA Certificated Flight and Ground Instructors in the middle of a COVID pandemic. In spite of aviation coming to a halt, retiring planes at unprecedented numbers, and thousands of pilots were either furloughed, retired, or outright fired in droves, Stratus was able to fill in the demand through student pilots' access to instructional funding and fast traction built by flight schools.

Powered by aviation dreams, Stratus is fully geared to marry student success with several programs designed by Flight Schools for Flight Schools.

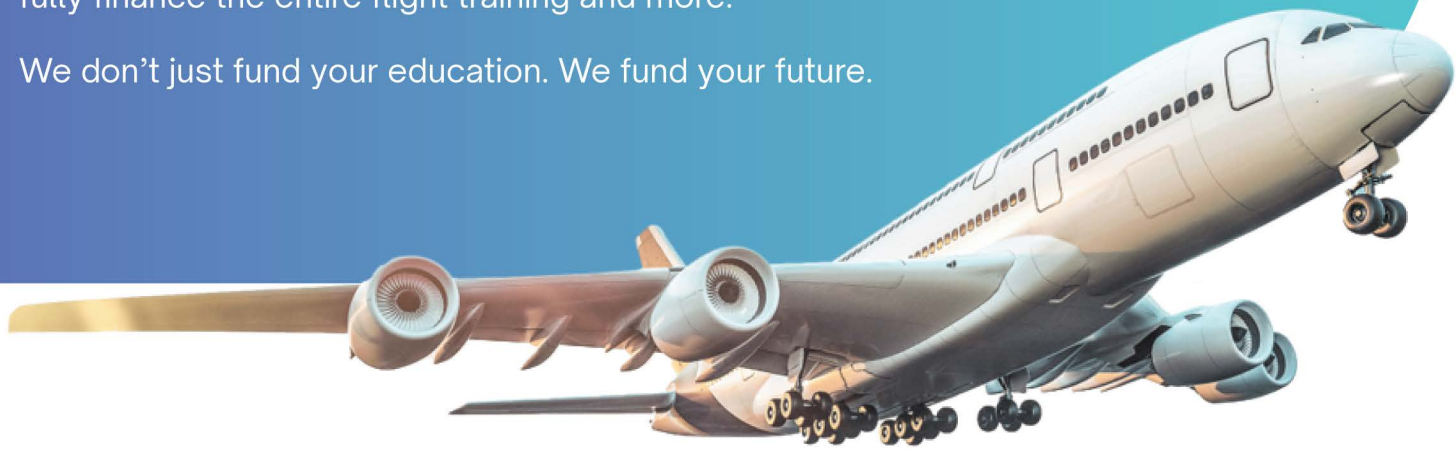
To date, Stratus has partnered with flight schools across the US and produced pilots across all certifications.

Your aviation dream starts here.

The Stratus Advantage

As a company, we look beyond the typical FICO scores and look at each individual as a whole aviator. We offer exceptional lending packages including the best rates aviators get from zero to hero - to help fully finance the entire flight training and more.

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



Stratus works hand-in-hand with flight school students to develop lending products that made sense for them to achieve their goals.

Stratus connects students with professionals in the industry, providing mentorship, guidance and a "wing up" to the next level (commercial, airline or otherwise).

Our Commitment to you.

There’s no better place to be than right where you are, learning to fly.

Stratus Financial LLC is here to provide financing solutions to aspiring pilots with our efficient, hassle-free funding.

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

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Be one of the 333,000 pilots across the world.

The Loan application was simple and straight forward. 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.

- Carson V., borrower

The first day I walked into the flight school I had the most exhilarating time in the sky. I wasn't nervous at all. After I was finished, I felt like I needed to start a new career in aviation because my old job was a dead end. Stratus made it so easy to get funding even though I wasn't approved at other places and to achieve my goals!

- Cherie A., borrower

This is how to get started.

▼ *PREPARE THE FOLLOWING REQUIREMENTS:*

- US Citizen or Permanent US Resident
- 1st or 2nd Class Medical
- Co-borrower Recommended
- Subject to Credit Check
- Subject to Employment verification (Contact information of employer)
- Must Complete program signed up for within 36 months
- 2 months bank statement
- 2 months pay stubs
- Pilots license (if applicable)
- Driver's License

Loan Process

FINANCING SOLUTION

Our efficient, hassle-free funding can connect you to the life of your dreams of becoming a professional pilot sooner than you ever thought possible.

Frequently Asked Questions

What factors does Stratus Financial consider?

We based the approval of 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 1 day. We fund the loan within 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?

We start with a soft pull of your credit, if approved we make a hard inquiry.

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 by transfer?

Stratus pay directly to school.

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Ready to take flight?

contact us

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APPLY NOW

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