



THE **STRATUS**  
ADVANTAGE

PROGRAM OVERVIEW

A photograph of a pilot in a cockpit, seen from the side and slightly behind. The pilot is wearing a dark flight suit and a large, clear headset. The cockpit interior is visible, including the instrument panel and the window. The lighting is warm and golden, suggesting a sunrise or sunset. The pilot is looking out the window towards a bright, hazy sky.

## For Pilots, By Pilots.

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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.

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*Anthony Geraci*

## Our Story

Stratus 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.



*Brandon Martini*



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.

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



# Our Commitment

- ✔ Stratus Financial 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.

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





# 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 hands 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



# Frequently Asked Questions (FAQs)



## What factors does Stratus Financial consider?

We base our loan approval on the borrower and co-borrower's (parents, siblings, friends) capacity on the following criteria:

- FICO score
- current income while in school, and
- assets we can consider.

We 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 repay 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.

Read more:







# Ready to take flight?

Scan me to apply:





# Contacts Us



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