

About Us

Stratus Financial, LLC

Stratus Financial is your connection to achieving your aviation dream. We work hand-in-hand with flight schools to provide you the financing you need to achieve your flight dreams as swiftly as possible.

Birmingham Flight Center & Stratus Financial

Birmingham Flight Center has partnered with Stratus Financial to finance all training, tests/check rides, and accommodation in the entire course (depending on which program you'll choose). Rates depend on credit and there is an origination fee once fully approved.

To learn more about the program, visit us at **Scheduling@bhmflightcenter.com**

Loan Options

Option 1

- Variable Rate
- 1-Year Deferred Payment
- 1-Year Interest Only
- 13 Years Principal/Interest

Note: This version is not offered in TX, OH, MO, NC, LA, and MI due to state restrictions on Deferred Payment options. Although these states do not offer a deferred payment option, no origination fees will be charged.

Training Programs:

We've partnered with schools to tailor specific training packages. Financing is now available for a wider range of programs — including the Private Pilot License (PPL), which has been recently reinstated.

Option 1 – Adjusted Version

- Variable Rate
- 2 Years Interest Only
- 13 Years Principal/Interest

Note: This version is provided specifically for TX, OH, MO, NC, LA, and MI. It complies with state regulations where Deferred Payment is not allowed.

Option 2

- Variable Rate
- 2 years Interest Only
- 13 years Principal/Interest

Option 3

- Variable Rate
- 15 years Principal/Interest

Option 4

- Variable Rate
- 1 year Interest Only
- 9 years Principal/Interest

Option 5

- Fixed Rate
- 15 years Principal/Interest

Before starting, we recommend you (and your cosigner, if applicable) have the following information handy:

- Flight School Information: Note we only finance flight schools that have partnered with us.
- Training program: We have partnered with the school to tailor training programs. We do not currently finance training programs for recreational flying.
- Residential Address: We like to know your current address as well as if you plan to relocate to attend the flight school.
- Your identity information such as Legal Name, Citizenship, Social Security Number & Date of Birth.
- Financial Information such as employment situation, income, expenses, assets If conditionally approved, here are additional docs you may need:
 - Identity documents (such as Driver's License)
 - 1st and 2nd Class FAA Medical Certificate
 - Proof of income (e.g., such as Paystub)
 - Recent Personal Bank statements
 - Proof of Assets - such as mortgage statement, investment accounts

Please note, down payments may be required depending on approval amount.