

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.

CZJ Flying LLC dba AFI & Stratus Financial

CZJ Flying LLC dba AFI 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 www.allflying.com

Contact Us

www.allflying.com

4824 Earhart Rd
Loveland CO 80538
970-203-9980
cassie@allflying.com

www.stratus.finance

2901 W. Coast Highway, Suite 200
Newport Beach, CA 92663
855-301-3335
lending@stratus.finance

APPLY NOW!

Scan QR code

AFI

*YOUR **FUTURE***
*STARTS **NOW***

Stratus Financial
For Pilots, By Pilots

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Loan Options

1	• Variable Rate • 1 year Deferred Payment • 1 year Interest Only • 13 years Principal/Interest	15 Year Term
2	• Variable Rate • 2 years Interest Only • 13 years Principal/Interest	15 Year Term
3	• Variable Rate • 15 years Principal/Interest	15 Year Term
4	• Variable Rate • 1 year Interest Only • 9 years Principal/Interest	10 Year Term
5	• Fixed Rate • 15 years Principal/Interest	15 Year Term

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

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



FAQs

What factors does Stratus Financial consider?

We base our loan approval on the borrower and co-borrower's *(e.g. parents, siblings, friends)* merit 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 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.

Are there any pre-requisites to apply for a loan?
(e.g. Is it a pre-requisite 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 be transferred?

Stratus Financial pays directly to your school.