Stratus Financial
For Pilots, By Pilots

YOUR FUTURE IN AVIATION

STARTS HERE.

FLIGHT TRAINING FINANCING GUIDE

Colorado Highland Helicopters + Stratus Financial

Financing options, eligibility, application steps, and next actions.

TRAIN WITH CHH IN DURANGO, COLORADO

Specialized helicopter, mountain and turbine flight training

Information compiled from supplied CHH / Stratus marketing materials.

01 / FINANCING AT A GLANCE

Financing built for flight training

CHH partners with Stratus Financial to provide student loan options for flight training. The materials describe financing that can cover eligible training programs, examinations and, depending on the selected program, accommodation. Approval, terms and disbursement depend on underwriting and loan documents.

LOAN STRUCTURES SHOWN IN THE BROCHURE

01

15 years

Variable rate; 1 year deferred payment; 1 year interest-only; 13 years principal + interest.

02

15 years

Variable rate; 2 years interest-only; 13 years principal + interest.

03

15 years

Variable rate; 15 years principal + interest.

04

10 years

Variable rate; 1 year interest-only; 9 years principal + interest.

05

15 years

Fixed rate; 15 years principal + interest.

IMPORTANT TO KNOW

The source brochure lists loan structures, not APRs, payment quotes or approval guarantees. Ask Stratus for current rates, fees, total cost of borrowing, and repayment details before signing.

02 / HOW TO GET STARTED

Eligibility & application

DOCUMENTS & BASIC REQUIREMENTS

- U.S. citizen or permanent resident*
- Recent 2 months of paystubs
- Recent 2 months of bank statements
- Driver's license
- Employer name and contact
- First- or second-class medical certificate
- Pilot certificate, if applicable
- Co-borrower recommended
- Subject to credit check and underwriting
- Non-U.S. citizens: TSA verification*
- Income and financial information as requested

SIX-STEP APPLICATION PROCESS

1. Submit application

2. Application processing

3. Underwriting review

4. Loan approval

5. Funding to flight school

6. Begin pilot training

BEFORE YOU APPLY

Confirm your desired training program and obtain a current written training estimate from CHH. Stratus determines eligibility and the loan offer.

*The source documents describe eligibility differently; verify current criteria directly with Stratus.

03 / READY TO TAKE FLIGHT?

Questions & next steps

What does Stratus consider?

Credit score, current income while in school, assets, and co-borrower information; the brochure says it may consider 2 of 3 primary financial factors.

How quickly can financing be arranged?

The brochure describes underwriting in 1-2 hours after complete documents, preparation within one day and funding within three business days after signatures. These are claims in the supplied materials, not guaranteed timelines.

Can I repay early?

The FAQ states that loan repayment in whole or part is permitted without a prepayment penalty.

Where does funding go?

The FAQ says Stratus pays the flight school directly.

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SCAN TO APPLY

READY TO APPLY?

Visit stratus.finance or scan the QR code above.

Financing is subject to application, underwriting and signed loan terms.