



Example Loan Program Payment Options

Course Offerings with Stratus Financial	Loan Option 1	Loan Option 2	Loan Option 3	Loan Option 4	Loan Option 5	Loan Option 6
	<ul style="list-style-type: none"> 15 Years total term Variable Rate 1 year Deferred Payments 1 year Interest Only 13 years Principal/Interest 	<ul style="list-style-type: none"> 15 Years total term Variable Rate 2 years Interest Only 13 years Principal/Interest 	<ul style="list-style-type: none"> 15 Years total term Variable Rate 15 years Principal/Interest 	<ul style="list-style-type: none"> 10 Years total term Variable Rate 1 year Interest Only 9 years Principal/Interest 	<ul style="list-style-type: none"> 15 Years total term Fixed Rate 15 years Principal/Interest 	<ul style="list-style-type: none"> 6 Years total term Variable Rate 6 years Principal/Interest
PPL Course - \$16,000.00 \$ 16,000.00	Not Available	Not Available	Not Available	Not Available	Not Available	\$ 415.58 to \$ 425.82 , 6 years
IRA Course - \$14,000.00 \$ 14,000.00	Not Available	Not Available	Not Available	Not Available	Not Available	\$ 363.63 to \$ 372.59 , 6 years
CSEL Course - \$31,500.00 \$ 31,500.00	\$0.00 to \$0.00, 1 year \$ 453.67 to \$486.08 , 1 year \$ 789.47 to \$832.20 , 13 years	\$ 408.30 to \$ 430.18 , 2 years \$ 588.10 to \$631.21 , 13 years	\$ 514.02 to \$ 538.63 , 15 years	\$ 357.92 to \$ 387.75 , 1 year \$ 682.63 to \$705.35 , 9 year	\$ 614.68 to \$ 640.69 , 15 years	Not Available
PPL to CSEL - \$61,500.00 \$ 61,500.00	\$0.00 to \$0.00, 1 year \$ 885.74 to \$949.01 , 1 year \$ 1,541.35 to \$1,624.77 , 13 years	\$ 797.17 to \$ 839.87 , 2 years \$ 1,148.19 to \$1,232.36 , 13 years	\$ 1,003.56 to \$ 1,051.60 , 15 years	\$ 698.81 to \$ 757.04 , 1 year \$ 1,332.75 to \$1,377.11 , 9 year	\$ 1,200.09 to \$ 1,250.87 , 15 years	Not Available
PPL to CSEL w/ time build - \$51,000.00 \$ 51,000.00	\$0.00 to \$0.00, 1 year \$ 734.52 to \$786.98 , 1 year \$ 1,278.20 to \$1,347.37 , 13 years	\$ 661.06 to \$ 696.48 , 2 years \$ 952.16 to \$1,021.96 , 13 years	\$ 832.22 to \$ 872.06 , 15 years	\$ 579.50 to \$ 627.79 , 1 year \$ 1,105.20 to \$1,142.00 , 9 year	\$ 995.19 to \$ 1,037.30 , 15 years	Not Available

Variable rate will stay the same unless the Federal Reserve raises rates after 1/2022; Rate will only raise or lower in conjunction with Federal Reserve rate changes. All Rates are subject to change.

Loan Payment estimates include any fees associated with the loan.

All examples of monthly payments listed are only estimates.