

Putting off your **PILOT'S LICENSE** or **INSTRUMENT RATING**?

Craving a **SEAPLANE RATING**?

Still paying for **ONE LESSON AT A TIME**?

APPLY NOW AT [AOPA.ORG/FINANCEMYTRAINING](https://www.aopa.org/financemytraining)

AOPA's Flexible Aviation Loan

can be put to work right now to get you on your way as a better trained, more proficient pilot.



APPLY NOW FOR AOPA'S FLEXIBLE AVIATION LOAN

DO YOU WANT QUICK & EASY?

- Fill out a quick online application and be approved in one business day.
- Effortless tuition payment
- Automatic bill payment options available

DO YOU WANT AFFORDABLE?

- A \$10,000 flight training loan with monthly payments as low as \$250 a month. AOPA Member rates starting at WSJ Prime +5%.
- Line of credit geared specifically for flight school
- Low rates



Frequently Asked Questions

HOW DO I APPLY FOR THE LOAN?

Go to [AOPA.org/FinanceMyTraining](https://www.aopa.org/FinanceMyTraining) to fill out a short application.

HOW QUICKLY WILL I HEAR BACK FROM THE LENDER IN TERMS OF A DECISION?

You should receive a decision within 1 business day.

WHAT DOCUMENTS WILL I NEED TO COMPLETE THE LOAN PROCESS?

Before you get started here's a list of things you will need to complete the application process:

- Complete street address, phone number and email address
- Social Security Number
- Copy of valid ID and proof of income (paystub, W-2 or signed tax returns)

CAN I DEFER MY LOAN PAYMENTS UNTIL AFTER I COMPLETE MY TRAINING?

No, there is no loan deferment at this time.

I'M A STUDENT WITH LIMITED INCOME, CAN I APPLY WITH A CO-BORROWER?

Yes, we recommend applying with a co-borrower if you are a student or have limited credit history. When you fill out the application, make sure to click "Joint" for Applicant Type.

DO YOU HAVE TO BE AN AOPA MEMBER TO APPLY?

Yes, you must be a member to apply. Please call Member Services at 1-800-872-2672 to sign up or renew today. Mention you are applying for a Flexible Aviation loan and you will be eligible for a discount!

DO I NEED TO MAKE A DOWN PAYMENT?

No, a down payment will not be required.

IS THERE A MAXIMUM AMOUNT I CAN BORROW?

Yes, the maximum loan amount is \$100,000, however the average loan amount for this type of loan has been \$10-15k.

WHAT TYPE OF FLIGHT TRAINING CAN THIS LOAN BE USED FOR?

Our Flexible Aviation Loan can be used for any flight school and any certificate or type rating.

WHY ARE THE RATES HIGHER THAN ON MY CAR LOAN OR MORTGAGE?

Our Flexible Aviation Loan is a "non-secured" loan, meaning there is no automobile, home or property to repossess if the loan is in default. As a result of the increased risk, lenders charge a higher interest rate. Compared to other similar loan products, the Flexible Aviation Loan is very competitive with rates and terms.