



**FLIGHT TRAINING™**  
FINANCE  
*THE SKY'S THE LIMIT*

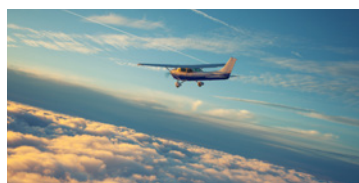
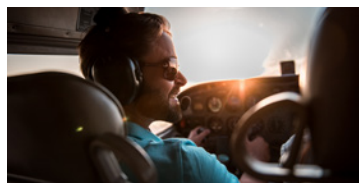
GET IN THE AIR  
TODAY!

SECTION 1

# FINANCE PROGRAMS

# Our Finance Programs

*Low, affordable, level payments . . .  
for students flying 1 to 5 times per week!*



## **Our Customers.**

We finance packages of flight training for students who:

*Walk away from learning to fly because of the monthly cost;*

*Drop out when costs start building up.*

Our programs allow these students to take lessons on a regular schedule while avoiding the shock to their checkbook or their credit card balance. Flight Training Finance customers include

- ▶ those pursuing private or commercial certificates as well as those adding advanced ratings.

## **Our Current Programs . . .**

### **One to Five Flight Lessons Per Week**

Our current flight training finance programs are designed for

- ▶ Students that take *one* to *five* flight lessons per week.
- ▶

## **Down Payment.**

Our standard down payment is \$250. Some Students may prefer to pay a larger down payment. This is always acceptable and desirable.

## **Interest Rates.**

Our current interest rates range from 12% to 18%, depending on the income, debt ratio and credit history qualifications of the applicant. Generally, Flight Training Finance interest rates will correspond to the rates charged on credit cards used by individuals with income, debt ratio and credit history similar to the applicant. Our programs, however, leave those credit card lines undisturbed and fully available for everyday use.

The examples on our payment chart reflect payment amounts at the maximum 18% rate. Applicants qualifying for a lower rate will have payments lower than those shown.

## **Program Size.**

How much can be financed? Flight Training Finance has no fixed maximum program size eligible for financing.

An average Flight Training Finance contract is \$13,500. After a Student has achieved his or her initial goal, he or she can apply to finance additional training, with either a separate finance transaction or by combining the cost of new training with an existing account. Like the Student's first application, additional financing approvals will be based on the Student's income, debt ratio and credit record with Flight Training Finance and other creditors.

## The yellow sheet . . .

The yellow sheet included in this section shows examples of our standard payment terms. Flight Training Finance is happy to consider any “custom” terms you or your Student may request, but most transactions are based on our standard terms.

For illustration purposes, the examples show program cost in \$100 increments. However, any program cost may be financed. To determine monthly payment amounts for precise program amounts not in \$100 increments, you can approximate the monthly payment amounts from the attached examples. Or, call our office anytime for an exact quote.

**NOTE:** The payment examples shown on the yellow sheet are computed at a maximum interest rate of 18%. Applicants that qualify for our Preferred Interest Rates (see below) will have lower payments.

### How to read the yellow sheet.

*The number of monthly payments is directly linked to the number of lessons per week. For example, if a Student chooses to take three lessons per week he could spread his training cost over as many as 48 monthly payments.*

Number of Lessons per Week:	1	2	3	4	5
Cash Down Payment:	\$250	\$250	\$250	\$250	\$250
Number of Payments:	72	60	48	30	18
<b>Flight Training Program Cost</b>	<b>Monthly Payment</b>	<b>Monthly Payment</b>	<b>Monthly Payment</b>	<b>Monthly Payment</b>	<b>Monthly Payment</b>
11,000	\$245	\$273	\$316	\$448	\$686
12,000	268	298	345	489	750
13,000	291	324	375	531	814
14,000	314	349	404	573	877

*The number of monthly payments (48) then determines the monthly payment amount (\$404) depending on the total cost of the flight training program (\$14,000) that best meets the individual needs of the Student.*

### Number of Most Common Monthly Payments.

Our programs have been designed so Students following the most common schedule of two to three lessons per week will usually have monthly payments of \$336.48 to \$389.22 per month. This is based on a program for \$13,500. Some Students may prefer to repay over a shorter term (fewer payments) than our standard terms. This is always acceptable and desirable.

# Flight Training Finance, LLC

## EXAMPLE OF STANDARD MONTHLY PAYMENT PLANS

Lessons Per Week:	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Cash Down Payment:	<b>\$250</b>	<b>\$250</b>	<b>\$250</b>	<b>\$250</b>	<b>\$250</b>
Number of Payments:	<b>72</b>	<b>60</b>	<b>48</b>	<b>30</b>	<b>18</b>

Flight Training Program Cost	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment
10,000	191 to 222	217 to 248	257 to 286	378 to 406	595 to 622
10,250	196 to 228	222 to 254	263 to 294	387 to 416	610 to 638
10,500	200 to 234	228 to 260	270 to 301	397 to 427	625 to 654
10,750	205 to 239	234 to 267	277 to 308	407 to 437	640 to 670
11,000	210 to 245	239 to 273	283 to 316	417 to 448	656 to 686
11,250	215 to 251	245 to 279	290 to 323	426 to 458	671 to 702
11,500	220 to 257	250 to 286	296 to 330	436 to 468	686 to 718
11,750	225 to 262	256 to 292	303 to 338	446 to 479	701 to 734
12,000	230 to 268	261 to 298	309 to 345	455 to 489	717 to 750
12,250	235 to 274	267 to 305	316 to 352	465 to 500	732 to 766
12,500	239 to 279	272 to 311	323 to 360	475 to 510	747 to 782
12,750	244 to 285	278 to 317	329 to 367	484 to 520	762 to 798
13,000	249 to 291	284 to 324	336 to 375	494 to 531	778 to 814
13,250	254 to 297	289 to 330	342 to 382	504 to 541	793 to 829
13,500	259 to 302	295 to 336	349 to 389	513 to 552	808 to 845
13,750	264 to 308	300 to 343	356 to 397	523 to 562	823 to 861
14,000	269 to 314	306 to 349	362 to 404	533 to 573	839 to 877
14,250	274 to 319	311 to 356	369 to 411	542 to 583	854 to 893
14,500	279 to 325	317 to 362	375 to 419	552 to 593	869 to 909
14,750	283 to 331	323 to 368	382 to 426	562 to 604	884 to 925
15,000	288 to 336	328 to 375	388 to 433	572 to 614	899 to 941
15,250	293 to 342	334 to 381	395 to 441	581 to 625	915 to 957
15,500	298 to 348	339 to 387	402 to 448	591 to 635	930 to 973
15,750	303 to 354	345 to 394	408 to 455	601 to 645	945 to 989
16,000	308 to 359	350 to 400	415 to 463	610 to 656	960 to 1,005
16,250	313 to 365	356 to 406	421 to 470	620 to 666	976 to 1,021
16,500	318 to 371	361 to 413	428 to 477	630 to 677	991 to 1,037

*Larger program examples are continued on the other side ►*

The Fine Print

Subject to credit approval of the applicant(s). The Flight Training Program may be any size; these examples are shown in \$250 increments for illustration purposes only. The Amount Financed is the Flight Training Program Cost less the Cash Down Payment of \$250. Our standard finance interest rates range from 12% Annual Percentage Rate (APR) to 18% APR. These examples reflect our standard payment plans and monthly payment ranges for our standard interest rates. The approved interest rate and the maximum program size for an individual applicant is based upon the income, debts, and credit record of the applicant and/or the co-applicant, if any. Interest rates lower than our standard interest rates may be available through special customer or flight school promotions. Monthly payments may be lower than these examples if special customer or flight school promotions are offered. The number of monthly payments is based on individual lessons not exceeding two hours aircraft rental and three hours instruction.

<b>Flight Training Program Cost</b>	<b>1</b> <b>Monthly Payment</b>	<b>2</b> <b>Monthly Payment</b>	<b>3</b> <b>Monthly Payment</b>	<b>4</b> <b>Monthly Payment</b>	<b>5</b> <b>Monthly Payment</b>
16,000	308 to 359	350 to 400	415 to 463	610 to 656	960 to 1,005
16,250	313 to 365	356 to 406	421 to 470	620 to 666	976 to 1,021
16,750	323 to 376	367 to 419	435 to 485	639 to 687	1,006 to 1,053
17,000	327 to 382	373 to 425	441 to 492	649 to 697	1,021 to 1,069
17,250	332 to 388	378 to 432	448 to 499	659 to 708	1,037 to 1,085
17,500	337 to 393	384 to 438	454 to 507	668 to 718	1,052 to 1,101
17,750	342 to 399	389 to 444	461 to 514	678 to 729	1,067 to 1,117
18,000	347 to 405	395 to 451	467 to 521	688 to 739	1,082 to 1,133
18,250	352 to 411	400 to 457	474 to 529	697 to 750	1,098 to 1,149
18,500	357 to 416	406 to 463	481 to 536	707 to 760	1,113 to 1,164
18,750	362 to 422	412 to 470	487 to 543	717 to 770	1,128 to 1,180
19,000	367 to 428	417 to 476	494 to 551	727 to 781	1,143 to 1,196
19,250	371 to 433	423 to 482	500 to 558	736 to 791	1,159 to 1,212
19,500	376 to 439	428 to 489	507 to 565	746 to 802	1,174 to 1,228
19,750	381 to 445	434 to 495	514 to 573	756 to 812	1,189 to 1,244
20,000*	386 to 450	439 to 502	520 to 580	765 to 822	1,204 to 1,260

\*For programs in excess of \$20,000, call us for a quote or see the monthly calculator for students on our website.

The Fine Print

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SECTION 2

# APPLICATION

# Flight Training Finance Application



2101 Waukegan Rd, Suite 101 | Bannockburn, IL 60015-1836  
800.667.0201 | [flighttrainingfinancellc.com](http://flighttrainingfinancellc.com)

Flight School Name (if known) \_\_\_\_\_

City and State (if known) \_\_\_\_\_

School to be determined later     Online Application     Downloaded Application

**TELL US ABOUT YOURSELF:** Do you have a Student Pilot Certificate?     Yes     No

First Name \_\_\_\_\_ MI \_\_\_\_\_ Last Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Social Security No \_\_\_\_\_

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Home Phone or None \_\_\_\_\_ Own  Rent  Years There \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Cell Phone or None \_\_\_\_\_ Email Address or None \_\_\_\_\_

Previous Address if Less than 5 Years at Current Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Reason for Move \_\_\_\_\_ Own  Rent  Years There \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Employer \_\_\_\_\_ Business Phone \_\_\_\_\_ Part-Time  Full-Time

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Position \_\_\_\_\_ Years There \_\_\_\_\_ Annual Salary \_\_\_\_\_

Previous Employer if Less than 5 Years With Current Employer \_\_\_\_\_ Business Phone \_\_\_\_\_ Part-Time  Full-Time

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Previous Position \_\_\_\_\_ Years There \_\_\_\_\_ Annual Salary \_\_\_\_\_

**YOUR CREDIT AND PERSONAL REFERENCES:**

Credit Reference \_\_\_\_\_ Account No \_\_\_\_\_ Balance Owing \_\_\_\_\_

Personal Reference \_\_\_\_\_ Address/City/State/Zip \_\_\_\_\_ Phone \_\_\_\_\_

Name/Relationship of Nearest Relative Not Living With You \_\_\_\_\_ Address/City/State/Zip \_\_\_\_\_ Phone \_\_\_\_\_

**YOUR FLIGHT TRAINING TO BE FINANCED:**

Your Current Flight Experience:    None     Certificate Held \_\_\_\_\_    Total Hours \_\_\_\_\_

Your Anticipated Achievement With this Training \_\_\_\_\_ Fixed-Wing  Rotor/Helicopter

\$ \_\_\_\_\_ Estimated Training Cost (if known)    Preferred Cash Down Payment:    \$250.00 (standard)     Other  \$ \_\_\_\_\_

**Please choose the training and finance package that best suits your needs**

- 1 Lesson Per Week/72 Payments     3 Lessons Per Week/48 Payments     5 Lessons Per Week/18 Payments
- 2 Lesson Per Week/60 Payments     4 Lessons Per Week/30 Payments     Other

**Please see next page for optional information you would like us to consider.**

I certify that all of the information I have provided on this application is correct and complete. I authorize Flight Training Finance, LLC. to investigate any facts and to obtain and exchange reports and information regarding this application and/or resulting account(s) with credit reporting agencies and others. Upon request I will be informed of each agency's name and address.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_



