

Whatever your reasons have been  
for putting off flight training in the  
past, Pilot Finance has removed all  
of the obstacles so that you can  
begin your life as a pilot . . . today!

If you already have your certificate,  
Pilot Finance can help you earn  
advanced ratings.

Bringing  
the  
dream  
within  
reach.



2101 Waukegan Road • Suite 101  
Bannockburn, IL 60015-1836  
800-667-0201 • Fax: 847-267-1800  
[www.pilotfinance.com](http://www.pilotfinance.com)



# Flight Training Financing

You can earn your  
wings with affordable  
monthly payments!





# Look how easy it is to begin your life as a pilot!

- **Affordable**

You won't have to come up with a fortune to begin training. You won't watch your credit card balance climb after each lesson. You won't have to consider dropping out because the costs are building up.

- **Easy**

There is no red tape required to process an application. Flight training financing is all we do, so we have streamlined each step. You just apply, sign and fly!

- **Flexible**

Pilot Finance has created a number of programs to fit your exact needs. Check out the chart to find the plan that works best for you.

- **No Surprises!**

Pilot Finance lets you earn the certificate or advanced rating you want, with no financial shocks along the way. Everything is clearly spelled out up front.



Number of scheduled lessons per week					
	1	2	3	4	5
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>
Total Cost of Your Training Program	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment
<b>\$4,000</b>	\$73 to \$86	\$83 to \$95	\$99 to \$110	\$145 to \$156	\$229 to \$239
<b>\$5,000</b>	\$93 to \$108	\$106 to \$121	\$125 to \$140	\$184 to \$198	\$290 to \$303
<b>\$6,000</b>	\$112 to \$131	\$128 to \$146	\$151 to \$169	\$223 to \$239	\$351 to \$367
<b>\$7,000</b>	\$132 to \$154	\$150 to \$171	\$178 to \$198	\$262 to \$281	\$412 to \$431
<b>\$8,000</b>	\$152 to \$177	\$172 to \$197	\$204 to \$228	\$300 to \$323	\$473 to \$494
<b>\$10,000</b>	\$191 to \$222	\$217 to \$248	\$257 to \$286	\$378 to \$406	\$595 to \$622
<b>\$12,000</b>	\$230 to \$268	\$261 to \$298	\$309 to \$345	\$455 to \$489	\$717 to \$750
<b>\$15,000</b>	\$288 to \$336	\$328 to \$375	\$388 to \$433	\$572 to \$614	\$899 to \$941

The Fine Print: Financing is for "full" programs that include 45-60 (or more) hours of aircraft rental. There is no maximum account size; the above examples are for illustration only. The payment examples are based on our normal finance rates of 12% to 18% Annual Percentage Rate (APR). Credit approval and interest rates are based on the credit history, income and obligations of the applicant and co-borrower, if any. The amount financed is the Total Cost of Your Training Program less the Cash Down Payment of \$250. Monthly payments begin 30 days after the training program is sold. Average lessons may not exceed two hours aircraft rental and three hours instruction.

*Ask your flight school manager  
for an application today!*

Or call Pilot Finance at (800) 667-0201.



FINANCE, INC.



## Be Smart with your Credit Cards

### Straight talk about paying for your flight training with a Credit Card.

Should you use your credit card to pay for flight training? You may be surprised to know that the answer is... maybe.

It makes good sense to pay for flight training with a credit card when:

- **You need** less than 20 hours of training to achieve your goal;
- **You have** plenty of unused credit card lines available;
- **You will be able** to quickly repay the cost of your training;
- **You will not need** more flight training in the near future, *and*
- **You do not need** your credit card lines for other purchases.

**Credit cards** are a great convenience for everyday needs and leveling out your personal cash flow. But it is never smart to "load up" your credit cards with debt you cannot repay quickly and easily. You will pay far more interest if you do this. *But even more important is the way that credit card balances can affect your "credit score".*

**Your credit score** is used by lenders to "rate" you as a borrower. Your score will almost always go down if: (a) you have large credit card balances, (b) your balances are near your "limit," or (c) you have high balances on several accounts. *If your credit score goes down, it is likely you will pay higher interest rates in the future. If your score is too low, you could even be turned down for credit you really need. With a high credit score, you will be eligible for the best rates for important financing like mortgages and car loans.*

**You can learn more** about credit scoring and how credit scores affect the interest rates you pay. The best sources for this information are the websites of the three major credit reporting agencies: *Experian.com*, *Transunion.com*, and *Equifax.com*. Another site that provides good information on credit scoring is *Myfico.com*. If you do not have Internet access, call Pilot Finance at the toll-free number below. We can provide telephone numbers for all credit reporting agencies, and answer questions you may have.

**Be a smart borrower!**

**Pilot Finance** is the largest exclusive provider of flight training financing in the United States. Pilot Finance programs offer you:

- **Quick Approvals.** You can fly 24-48 hours after you apply.
- **No Surprises.** We approve the cost of your program in advance, you'll know you have the money to finish your training.
- **Credit Lines Fully Available.** Your credit card lines are not affected; they remain fully available for your everyday needs.
- **Better Credit Scores.** Your credit score will almost always be higher with a Pilot Finance flight training finance program.
- **Lower Interest Rates.** In many cases, Pilot Finance rates are lower than the rates available through major credit cards.

Pilot Finance, Inc.

800-667-0201

PF1 957 1201

## Interest Refund Program Quick Answer Card

The Interest Refund Program was in effect when this information sheet was distributed. However, the program may be discontinued at any time. If your decision to apply for financing is based on the availability of this program, please call Pilot Finance at (800) 667-0201.

### Why is Pilot Finance making this offer?

Quite simply, we want to give back to customers who carefully fulfill their obligations. Our Interest Refund Program reduces effective interest rates for our Preferred Customers, because these customers enable us to finance the dream of flying for more new flight students.

### Why not just offer lower initial contract interest rates?

Pilot Finance transactions are not government guaranteed or sponsored. Interest rates are dictated by the risk of the transaction and the performance of our overall portfolio. Our Interest Refund Program provides a way for us to offer significantly lower effective rates to the customers who deserve them, while continuing to earn higher returns on other accounts that generate higher expenses.

### How will I know if I am eligible?

You will receive a certificate at the time you sign your finance contract. This certificate provides a written guarantee of your eligibility for the full cash refund.

### When will I receive my cash refund?

Just sign and return your certificate to Pilot Finance after your account has been paid in full. Your cash refund will be issued within 30 days.

### How can I make absolutely certain I will receive my cash refund?

Just make certain all your payments reach us on or before the scheduled due date. To be sure payments are not late, most people mail each payment 10 days or more before the due date. Others use an automatic electronic payment service on the Internet. Some customers even make an extra payment early on, so that they are always paid one month ahead.

### What happens if a payment is late?

We know that occasionally a mistake or delivery error can occur. Your Interest Refund Program Certificate will provide that up to two payments may be received after the due date, so long as:

- our follow-up work reveals the late payment was due to a non-recurring error or a mail delivery problem, and
- the past due situation is corrected immediately upon notice to you.



## Lower Interest Rates for our Preferred Customers!

### Everyone can be a Preferred Customer . . .

Simply make sure we receive all of your payments on or before the due date.

### Preferred Customers Receive . . .

A cash refund of up to 25% of the interest paid. How much will this refund reduce YOUR total finance charges? It's as if your Contract Interest Rate was a full THREE percentage points LOWER!

### For Example:

If your original contract interest rate is:	then your Effective Interest Rate after the cash refund would be:	with a typical* interest savings of:
12.00%	9.00%	\$504.00
13.50%	10.50%	\$512.64
15.00%	12.00%	\$520.80
16.50%	13.50%	\$529.44
18.00%	15.00%	\$537.60

\* Based on \$7,500 flight training program, \$250 cash down payment, 3 lessons per week, 48 monthly payments.

### Plus:

- We never charge origination fees.
  - We never charge prepayment penalties.
  - You can discontinue your program at any time.\*\*
  - You pay only for the training you receive.\*\*
- \*\* Some flight schools may charge a 10% termination penalty on unused flight training.

Ask your flight school manager for an application today!  
Or call Pilot Finance at 800-667-0201.

See back for more information.

PF1 951 0704