

Flight Training Payment Options

Student Loans: Financing for flight training is available through **Pilot Finance, Inc.** You can apply with an easy on-line application <http://www.pilotfinance.com> or directly with Snohomish Flying Service. The application process takes less than 24 hours to get loan approval! Student loan percentage rates are based on your credit history. There is a co-borrower option available. Enjoy learning to fly without the worry of finances. Let Pilot Finance help make your dream of being a licensed pilot come true.

Snohomish Flying Service also offers the **Meritize Student Loan Program**. [Meritize](http://www.meritize.com) is a student financing firm that provides student loans for professional pilot training programs at **more than 75 other flight schools** around the country. More information can be found at <http://www.meritize.com>.

Financing is also available through **AOPA**. AOPA is a pilots' organization that offers scholarships to aspiring pilots. It is also a valuable resource for pilots. You can find more information at <https://finance.aopa.org/flight-training-finance>.

Receiving Loan payments: Snohomish Flying Service takes care of the billing process for students. We send student invoice activity and training records directly to Pilot Finance for reimbursement. Pilot Finance sends student payments directly to the flight school to be credited to the student's account.

The student loan is a good way to pay for your flight training as it gives you the freedom to approach training without the worry of where the funds are going to come from. You will make just one monthly payment to the loan institution until the loan is paid off. There is no penalty for early pay off.

Scholarships: <https://www.aopa.org/training-and-safety/students/flight-training-scholarships> AOPA also offers scholarships for flight training.

https://www.faa.gov/education/grants_and_scholarships/ The FAA website also has lists of resources to help finance your education in aviation.

Higher Education: <https://www.liberty.edu/aeronautics/> Snohomish Flying Service, Inc. is a Flight Training Affiliate with Liberty University's School of Aeronautics for airplane training. Liberty University is an accredited university and is eligible for federal education grants and loans. <https://www.liberty.edu/student-financial-services/>

Flight Simulator: A portion of your airplane flight training can be done in a flight training device (simulator) at a much lower rate (\$75 per hour) than training in the airplane. This is mostly applicable in the Instrument and Commercial airplane training courses. A maximum of 2.5 hours in the Airplane Private Pilot course can be done in the flight training device. However, 40% of the Airplane Instrument training can be done in the flight simulator.

Block Time: Block time is money paid in advance in increments of \$2000.00 or more. Block time must be paid by cash, check or debit card and you will receive an additional 5% credit on the money given. Block time gives you the convenience of a charge account with credit showing. You must maintain a credit balance at all times to receive the 5% credit. We will be glad to provide you with a print out of your account activity at any time upon your request. You are responsible for tracking your account balance and maintaining your credit balance status. We do not allow students to charge flight training to their account unless they have a credit balance.

Pay for Each Flight Lesson at a Time: You may pay for each flight lesson one at a time. You may do this using cash, check, debit or credit card.