edly

Finance your flight training.
Pay based on what you earn.

Borrow up to $130,000 for pilot training, including housing and other educational expenses, with payments that follow your paycheck.

Why pilots choose Edly

A loan that tracks your income
Pay a set share of what you actually earn: a loan that tracks your income, not a fixed bill that ignores it.

Borrow up to $130K
You may qualify to borrow up to $130,000 for your training program and can also support housing and other educational expenses. All loans are subject to credit approval.

$20/month* in training
Keep payments as low as $20 a month* while you're training and building hours. Enroll in autopay and save 1% on your interest rate.*

Cosigner not required
Adding a cosigner increases the likelihood of being approved and may qualify you for a lower rate.

Eligibility Requirements: **18 or older · U.S. citizen or permanent resident · current FAA first or second-class medical certificate · enrolled full time in a career-track pilot program.** Prequalify with a soft credit pull: no impact to your credit score.†

Edly vs. a typical fixed-payment pilot loan

A loan that tracks your income. Building hours as a CFI, your payment is designed to be affordable for that stage.

Hypothetical illustration, not actual loan terms and not drawn to a dollar scale. Initial income-based payments can be over 50% lower than a typical fixed-payment pilot loan; payments adjust with income, and the loan may be paid off sooner. Individual payments, terms, and timelines vary.

Built for aviation careers. Apply in three steps.

1. Talk to your admissions team about your training plan and cost.
2. Prequalify online in minutes with a soft credit pull, no score impact.†
3. Accept your terms. Funds go directly to your school.

Learn more at edly.com

Questions? Call 914-775-8299 or email students@edly.info

Edly income-based loans are private student loans originated by Transportation Alliance Bank, Inc. d/b/a TAB Bank and serviced by American Education Services (AES). All loans are subject to credit approval and program eligibility and are available only through participating schools. Loans are available only to eligible borrowers who are 18 or older, are U.S. citizens or permanent residents, hold a current FAA first or second-class medical certificate, and are enrolled full time in a career-track pilot program. Loan amounts up to $130,000; loans may fund up to the final 24 months of a program and may include housing and other educational expenses. Rates, fees, and terms vary by school, program, and applicant, and are disclosed in your application and loan agreement. No down payment is required and $0 is due at signing. A one-time origination fee of 4.75% is added to the loan principal, comparable to the 4.228% origination fee on federal Grad PLUS loans. *Repayment terms: During training, you make in-school payments as low as $20/month. After you separate from school, you make income-based monthly payments equal to a set percentage of your gross earned income, continuing for up to 144 monthly payments (a 12-year maximum term), with total payments capped as described in your loan agreement. Your payment amount changes as your income changes. Your Annual Percentage Rate (APR) is income-based and changes as your income changes; it is not a rate quoted at application. For representative $130,000 loans, APRs range from 11.00% to 27.00%. Your actual APR depends on your income and may be higher or lower. Enrolling in automatic payments (autopay) reduces your interest rate by 1.00 percentage point; discount terms are described in your loan agreement. A cosigner is not required; applying with a cosigner may increase the likelihood of approval and may qualify you for a lower rate. If a cosigner is used, cosigner release may be requested after 12 months of on-time income-based payments following employment with an airline or similar operator, subject to eligibility requirements. †Prequalifying uses a soft credit inquiry and has no effect on your credit score. Accepting your loan triggers one hard credit inquiry, and Edly runs at most one hard inquiry per year from your initial application date. Payment comparison chart is a hypothetical illustration and does not represent actual loan terms. Before applying for a private student loan, consider your federal student aid options, which may offer more favorable terms. Edly loans are currently not available to residents of CO, CT, IL, ME, NE, PR, VT, or WV. Questions? Call 914-775-8299 or email students@edly.info. This material is for informational purposes only and is not an offer or commitment to lend.