Why pilots choose Edly

A loan that tracks your income

After training, payments are a set share of what you actually earn, not a fixed bill that ignores your income.

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* while you train

Keep payments as low as $20 a month* while you're in training and building hours.

Cosigner not required

Adding a cosigner increases the likelihood of being approved and may qualify you for a lower rate.

Soft pull to prequalify

Prequalify with a soft credit pull: no impact to your credit score.†

edly

A smarter way to pay for flight school.

1,500+

schools nationwide where Edly has funded students

Learn more at edly.com

914-775-8299
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. This material is for informational purposes only and is not an offer or commitment to lend.

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THE EDLY PILOT LOAN PROGRAM

Finance Your Flight Training with Edly

Income-based loans built for career-track pilots. Your payment follows your paycheck, in training and beyond.

Scan to learn more
edly.com
Ask your admissions team about paying with Edly.
914-775-8299 · students@edly.info

THE EDLY DIFFERENCE

How income-based repayment works

1 **While you train**

Payments as low as $20/month* keep your loan in good standing while you log hours.

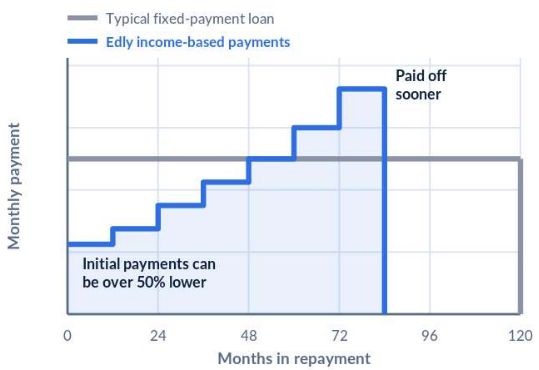
2 **After you finish**

Payments track your income. Building hours as a CFI, your payment is designed to be affordable for that stage.

3 **As your career climbs**

Your payment adjusts with your income, and you can pay ahead anytime with no penalty.

Edly vs. a typical fixed-payment pilot loan



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.

THREE SIMPLE STEPS

How to apply

Step 1: Talk to your admissions team.

Confirm your training plan and the total cost you want to finance.

Step 2: Prequalify in minutes.

Use your school's Edly link. Prequalifying is a soft credit pull: no impact to your credit score.†

Step 3: Accept your terms.

Review your offer and sign. Approved funds are disbursed directly to your school.

Good to know

- ✓ No prepayment penalty: pay your loan off early, anytime.
- ✓ Save 1% on your interest rate when you enroll in autopay.*
- ✓ Housing and other educational expenses can be included.

Eligibility Requirements

Edly only finances career-track pilots:

- ✓ 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

Built for aviation careers

From CFI hours to the flight deck, your pay will change fast. With Edly, your payment is sized to your income at every stage.

- ✓ **Cosigner not required. Adding one may increase approval odds and lower your rate.**
- ✓ **Your payment adjusts with your income**
- ✓ **Cosigner release after 12 months of on-time income-based payments post-employment; eligibility requirements apply**
- ✓ **Students funded at 1,500+ schools nationwide**

Talk to us
914-775-8299
students@edly.info

Scan to learn more
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