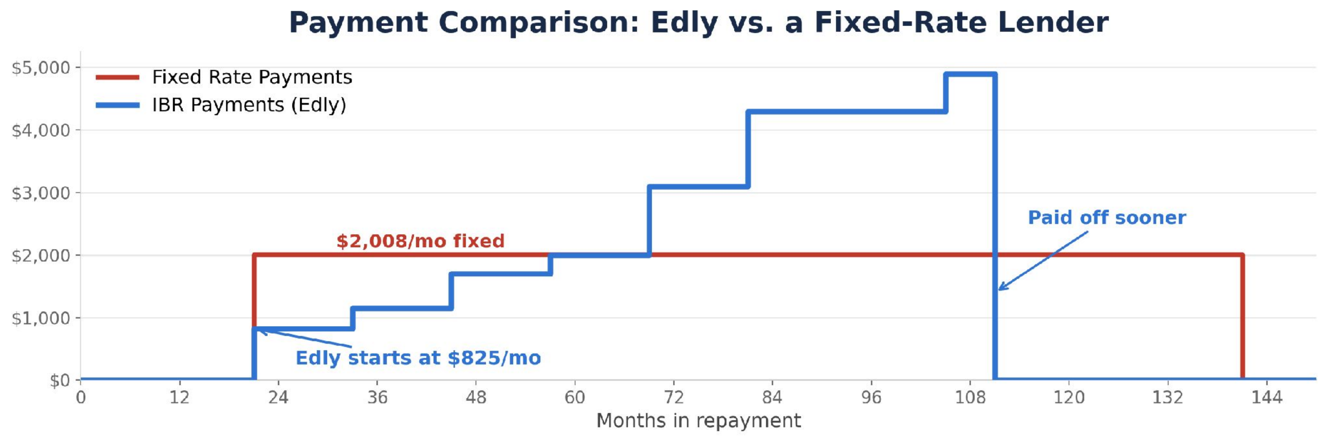
Affordable funding for your path to the flight deck

Edly IBR Pilot Loans

A flexible, affordable way to fund your flight training, from your first lesson to your commercial certificate.

Payments designed to fit your income, not a fixed bill



In this example, a pilot's initial payment would be $825/mo with Edly vs. $2,008/mo* with a fixed-rate lender. If a graduate earns less than modeled, they can verify their income and payments adjust accordingly. Example uses the maximum aviation loan amount of $130,000; for programs that cost less, it may be less.*

Payments built around your income

In-school payments start small, and repayment is income-based, so it stays low early in your career.

Prequalify with no credit impact

See what you qualify for in minutes and get approved for $2,000 to $130,000.

Apply with or without a cosigner

Choose what is right for you; a creditworthy cosigner can strengthen your terms.

Funded stage by stage

Funds release as you finish each rating, so you keep flying from PPL through CFI.

Get started today. Prequalify and choose your school at:

edly.com/get-start

Questions about your pilot loan? Email**students@edly.info or call 914-775-8299**

Edly Income-Based Repayment (IBR) 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. Borrowers must be 18 or older, U.S. citizens or permanent residents, hold a current FAA first or second-class medical certificate, and be enrolled full time in a career-track pilot program. Loan amounts from $2,000 to $130,000; loans may fund up to the final 24 months of a program. Rates, fees, and terms vary by school, program, and applicant, and are disclosed in your application and loan agreement. *Payment examples are hypothetical illustrations and do not represent actual loan terms. In-school payments are 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 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. 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. A cosigner is not required; 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. 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 flyer is for informational purposes only and does not constitute an offer or commitment to lend.