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CAREER PILOT TRAINING FINANCING

OVERVIEW

Loan Terms:

- Able to finance Entire Cost of Training
- Interest rate: 9.0% – 18.0% APR (based on Credit Score)
- Required down payment: \$0; for Credit Score less than 650: \$5,000 - \$10,000
- Loan amortization: up to 84 months (7 years)
- Payment amounts: \$1,500 – \$2,000 per month for \$100,000 loan with \$0 down (less with downpayment)

To Qualify:

- Minimum age: 18 years
- Minimum Credit Score (VantageScore 3.0): 550
 - for Credit Score less than 650: down payment (\$5,000 - \$10,000) required;
 - for Credit Score less than 780: collateral and or qualifying guarantor required
- Able to make monthly payments (based on employment/income, expenses, savings, etc.)
- If student does not qualify directly, student can qualify through a qualified guarantor

Considerations:

- Larger down payment and/or larger monthly payments
 - faster loan pay-off
 - Cost/interest savings
 - shorter training time → get your first \$70,000+ job earlier

Loan Application:

- Apply for flight training financing at <http://financing.tlh-heli.com/>. The following documents/info is needed from the applicant and from any guarantor:
 - Flight Training Financing Application Form (or Guarantor Application Form) (single page)
 - Personal Financial Statement Form (single page)
 - Three most recent paystubs
 - Two most recent tax returns
 - Authorization to access Credit Report (soft credit inquiry not affecting credit score)
 - Copies of Social Security Card and Driver License

For more information please contact Thomas at 850-841-1111 ext. 101 or at thomas@tlh-heli.com
