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## CAREER PILOT TRAINING FINANCING

### OVERVIEW

#### Loan Terms:

Financing is available for either career path (PVT + IFR + COM or PVT + IFR + COM + CFI + CFII) with the following loan terms:

- Interest rate: 7.0% – 15.0% APR (based on Credit Score) compare that to over 25% interest rates offered by banks
- Required down payment based on Credit Score: 15% (>750) 20% (650-750) 25% (<650)
- Loan amortization: up to 84 months (7 years)
- Loan payments: \$1,500 – \$2,000 per month (starting one month after the commencement of training)

#### To Qualify:

It's easy to qualify. Essentially, you are preapproved if you meet the following requirements:

- Minimum age: 18 years (if student is 16 or 17 years old, student's parents can apply for the loan)
- Minimum Credit Score: 600 (a lower credit score may be considered in certain circumstances)
- Able to make the required down payment at the time you start your training
- Able to make monthly loan payments (based on employment/income, expenses, savings, etc.)
- Each loan requires to be co-signed by a qualified guarantor (this can be waived under certain circumstances)
- If student does not qualify directly, student can qualify through an additional qualified guarantor

#### Loan Application:

You can apply for flight training financing at [financing.tlh-heli.com](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 that will not affect credit score)
- Copies of Social Security Card and valid Driver License
- Processing Fee of \$125.00

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For more information, please contact Thomas at 850-841-1111 ext. 101 or at [thomas@tlh-heli.com](mailto:thomas@tlh-heli.com)