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Learning to Fly: Smart Ways to Pay

By **Fred Simonds**, Special to Aviation.com

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For many people who want to learn how to fly, overcoming the financial hurdle is perhaps their biggest obstacle. But there are ways to minimize the costs. Here are some practical suggestions.

First, some perspective. Earning a pilot's license involves a total cost of between \$7,000 and \$8,000 with everything included. This is computed at current aviation fuel prices of around \$6 per gallon in a two-seat airplane and includes all usual costs.

You will gain about 60 hours of air time, of which about 40 hours will be with an instructor, and 20 hours will be by yourself. Claims that you can earn a license in 35 to 40 hours are optimistic, since the national average is around 60 to 65 flying hours in total.

In the end you have a private pilot certificate. You will have it for life. Spread the cost over years and suddenly it seems less expensive. Your license is an investment in yourself that never wears out and no one can take away. It can offer you years of flying pleasure that will far outlast the sting of having to pay for it up front. It's not the expense that matters, it's the value you get.

School specifics

Some flight schools offer a one-price package at a slightly reduced cost. This can be high-risk and low-reward. Unless you are convinced the school will still be in business when your training is done and you fully expect to complete your training there, pay as you go. Be sure to ask about the school's refund policy.

School "guarantees" are usually limited to a certain number of hours. If you exceed those hours, expect to pay for them.

You may also be able to purchase "block time," meaning that you buy so many flight hours at a discount, say 10 or 15 hours in a given airplane or airplane type, and then fly it off. This is lower-risk than paying for everything up front and can save you hundreds of dollars.

Be sure to get a clear understanding of how you are charged for the airplane and instructor. The airplane is usually charged based on time readings from a "Hobbs" meter in the airplane.

Instructors usually bill you based on their time. This includes Hobbs time plus any time they spend with you during pre-flight briefings and post-flight critiques. Do not skimp on this time. It is a critical element of your training.

Many schools offer financing programs, and their rates may be advantageous. The nonprofit Aircraft Owners and Pilots Association offers its Flight Funds program to qualified members.

If you can rent an airplane at what's called a "dry" rate, then do so. "Dry" means that you pay only for fuel you use. By contrast, "wet" rates include fuel cost but rates are set high enough to make sure the owner loses no money on fuel. Wet rates almost always include a fuel surcharge.

Training with a flying club

Flying clubs are frequently overlooked as training sources. Nonprofit flying clubs can be a less expensive avenue to a license, and many have their own instructors who fly more for fun than pay. The cadre of instructors is likely to be older and more stable, since young instructors gravitate to for-profit schools while they chase that elusive airline job. Clubs offer more camaraderie and can be a wonderful, non-commercial environment in which to learn.

Your flight training budget

A typical budget to earn a private pilot certificate in the U.S would include the following items:

- 40 hours of dual instruction, including the airplane at \$80 per hour and instructor at \$50 per hour, and usually not subject to sales tax: \$5,200
- 20 hours of solo flying by yourself at \$80 per hours: \$1,600
- Books and study materials, perhaps including a DVD ground school: \$300
- Aviation charts and an airport/facility directory: \$30
- A flight computer (really a circular slide rule) and chart plotter: \$30
- The fee for the FAA written test: \$90
- An FAA Class III medical certificate: \$70
- Flight-test fee for an FAA-approved examiner: \$350

The above typical costs add up to a total cost of \$7,670. But take note: prices can vary significantly depending on location.

Money-saving tips

You can minimize the cost and accelerate your training by flying as often as possible, at least once a week and preferably twice or even more. You will forget less and retain more if you fly on a systematic, frequent schedule.

Fly Microsoft Flight Simulator at home. The more exposure you get and the deeper you immerse yourself, the less time and expense you will incur.

Some students work for flight schools doing scheduling, aircraft cleaning, fueling airplanes and the like. This is a great way to gain exposure and experience and help offset some of the cost. Some schools also offer an employee discount.

You should definitely have a mentor. Your odds of completing your license triple if you have one.

Caveat emptor

In the end, most schools charge about the same. Be sure to make fair comparisons. As with everything, if one deal seems to be too good, it probably is!

- Video: Pioneering Pilots
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