A NORTH AERO GUIDE | UPDATED AUGUST 2026

You do not need a loan to learn to fly.

Most people assume flight training means borrowing, because a loan is the first thing the internet offers them. It should be the last thing you consider, not the first. This guide lays out every way to pay for flight training, in the order that keeps you out of debt, and ends with a budget planner you fill in yourself.

Nobody writes one big check

The number you see on a flight school website is the total for an entire certificate, and seeing it all at once is what stops most people before they start. But that is not how anybody actually pays for it. You do not buy a private pilot certificate. You buy one lesson, then another, over months, the same way you would pay for anything else that takes a while.

That difference matters more than any financing product, because it means the real question is not *can I afford $25,200 today*. It is **what can I put toward this each month, and what can I get for free first**.

> **Work down this list in order.** Every path here is real, and we have watched students use them. By the time most people reach the bottom rung, they no longer need it.

The seven ways to pay, cheapest first

#	The path	What it is	Costs you
1	Fly first, decide after	Discovery flight, plus our standing free-intro offer if cost is what is stopping you	Nothing to little
2	Ground school and the written first	Learn it free on the ground instead of at $360 an hour in the airplane. Also the honest test of whether you will finish	The exam fee
3	Buy hours, not programs	We bill on the hour meter. No enrollment fee, nothing down, your budget sets the pace	Only what you fly
4	Scholarships	Money you never pay back, from a dozen national organizations and your local EAA chapter	Your time applying
5	Money you already have	529 education savings, employer tuition assistance, veterans benefits	Nothing new
6	A job on the field	Line service, washing aircraft, front desk, maintenance help at the Salinas Airport	Your hours
7	Financing	Last resort, and only after the six above. We have no lender partner	Interest, for years

1

COSTS YOU NOTHING

Fly first. Decide after.

Before you budget a dollar, find out whether you even like it. Our discovery flight is $249 and you fly the airplane yourself. **If cost is the thing keeping you on the ground, say so when you reach out.** We would rather see someone fly than not. That is not a marketing line, it is a standing offer, and you only have to ask.

One flight tells you more than a month of reading will. And if the answer turns out to be no, you found that out for the price of one afternoon instead of the price of a certificate.

2

THE BIGGEST LEVER THERE IS

Do the ground school and pass the written first.

This is the single most effective way to lower what flight training costs you, and almost nobody does it. Learn the knowledge on the ground, where it is free, instead of learning it in the airplane at $360 an hour. Every hour you spend at altitude being told something you could have read at your kitchen table is money set on fire.

Our ground school is free and open. No account, no payment, no email. Work through it, get your instructor endorsement, and go pass the FAA knowledge test before you start flying regularly. The only real cost is the testing center's fee for the exam itself.

Students who arrive already holding a passing written show up to each lesson knowing what the maneuver is and why. The flight gets spent flying instead of explaining. That shows up directly as fewer hours on your total, and fewer hours is the only lever that actually moves the number.

> **Be honest with yourself here, because this is the real test.** If you are not willing to stick it through ground school and the written, you should not be spending money on flight training. Not because we are trying to weed anyone out, but because the ground work is the cheap part, and someone who will not do the cheap part is not going to finish the expensive part. Far better to find that out now, for free, than eight thousand dollars in.

> **One timing rule to know.** Your knowledge test result is good for 24 calendar months, and your checkride has to happen inside that window. So do not take the written three years before you can realistically finish. Pass it once your training plan is real and your budget supports a steady pace, and talk to us about the timing if you are not sure.

Start free at flynorthaero.com/lessons.html

3

NO BORROWING

Buy hours, not programs.

We bill on the hour meter, for the time you actually fly, at published rates. There is no enrollment fee, no program purchase, and nothing to put down before you start. Your monthly budget sets your pace, and you are never carrying a balance for training you have not received yet.

What you fly	Aircraft	Instructor	Per hour together
Piper Warrior (N41459)	$200	$160	$360
Luscombe 8E (N1302B), club member	$100	$160	$260
Luscombe 8E (N1302B), non-member	$175	$160	$335

Rates effective June 2026. Aircraft rates are wet, on the hour meter. The Luscombe member rate requires the $200 per month Luscombe Club membership, so it pays off above roughly three hours a month. Current rates are always at flynorthaero.com/pricing.html.

Which means a monthly number turns into a timeline

Per month	Roughly	Private certificate at about $25,200
$720	2 hours of dual	around 3 years
$1,440	4 hours of dual	around 18 months
$2,160	6 hours of dual	around 12 months

The one place going slower costs you more. Below about two hours a month, you spend a real share of each lesson relearning what you had already earned, and that repetition shows up as extra hours on the total. Steady beats sporadic. If your budget only supports one lesson a month, it is usually better to save for two months and fly twice than to fly once every month for twice as long.

4

MONEY YOU NEVER PAY BACK

Scholarships.

This is the most underused money in aviation. Many of these awards go out with only a handful of applicants, because most people never apply. Some are open to complete beginners with zero hours, some require a certificate you do not have yet, and knowing which is which saves you a lot of wasted evenings.

Open to beginners with no certificate

Organization	Who it is for	What to know
EAA Ray Aviation Scholarship	Ages 16 to 19	Up to $12,000 toward a private or sport certificate. Awarded **through a local EAA chapter**, not applied for directly. Scholars apply February through August 31.
EAA scholarships	Various	Applications open October 1 to December 19. Announced around March 2.
AOPA Flight Training Scholarships	AOPA members	Fall cycle October 1 to December 30, decided by April 15. Spring cycle April 1 to June 30, decided by September 15.
Women in Aviation International	Women, all stages	Awards every year across many categories, including primary training.
OBAP	Black and underrepresented aviators	Organization of Black Aerospace Professionals. More than $8 million awarded to date.
Sisters of the Skies	Women of color	Scholarship plus mentorship. Awards made at their annual gala and at the OBAP convention.
Latino Pilots Association	Hispanic and Latino students	Supports training from private through commercial, with mentorship.
NGPA	LGBTQ aviation community	Covers private certificates, advanced ratings, A&P, and endorsements.
Able Flight	Adults with physical disabilities	Ages 18 and up. Direct flight training funding.
Civil Air Patrol	CAP cadets	Flight scholarships through CadetInvest. Requires a student pilot certificate and medical before claiming.
AFJROTC Flight Academy	Air Force JROTC cadets	An eight week residential summer program that awards a private pilot certificate **at no cost, with no military service obligation**. Competitive: 3.5 GPA minimum, 17 by July 1, first class medical and student pilot certificate by May 1.
Epic Flight Academy	Open	One $20,000 award and ten $5,000 awards. Deadline October 1. Independent of us.

Usually requires a certificate you would earn first

Organization	Who it is for	What to know
The Ninety-Nines	Women pilots	International awards plus separate section and chapter awards. Salinas sits in the Southwest Section. Most require a current certificate, medical, and flight review, so this is the one to come back to after your private.
Tuskegee Airmen Scholarship Foundation	Students in degree programs	College focused rather than flight hours, but worth knowing if a degree is part of your path.
ALPA	Children of ALPA members, aviation degree students	Air Line Pilots Association.

Where to look for more

Rather than us maintaining a list that goes stale, these directories track hundreds of awards and update them continuously.

- **Flight Training Central scholarship directory** (run by Sporty's) — flighttrainingcentral.com/scholarships
- **AOPA aviation scholarships hub** — aopa.org/training-and-safety/learn-to-fly/aviation-scholarships
- **PilotBound**, filterable by certificate, eligibility, and deadline — pilotbound.app/scholarships
- **AviationStart** — aviationstart.org/scholarships-training

Start local. It is the shortest path.
The Ray Aviation Scholarship is awarded by chapters, not by EAA headquarters, which means a local chapter is holding real money and looking for the right person to give it to. The nearest chapter to us is **EAA Chapter 119 in Watsonville**, about twenty minutes up the road (eaa119.org). Ask them whether they currently hold a Ray scholarship and how they select. If you are between 8 and 17, their Young Eagles program will also fly you for free.

And tell us you are applying. We are glad to write a letter, confirm your training plan, or put your numbers together for an application.

North Aero is not affiliated with these organizations and does not administer their awards. Confirm every detail on the organization's own page before you rely on it.

5

MONEY YOU MAY ALREADY HAVE

Savings, 529 plans, and employers.

529 education savings

A 2025 federal law change opened 529 education savings accounts to FAA certified flight training for the first time. If your family has a 529 sitting there for a college plan that changed, this is now a legitimate way to spend it. There is a California wrinkle on the earnings portion that is worth understanding before you withdraw. Our full 529 guide is at flynorthaero.com/529-flight-training.html.

Employer tuition assistance

More employers than you would expect have an education benefit that is not limited to college courses, and most employees never read the policy closely enough to find out. It is worth an email to HR asking exactly what qualifies. Where the answer is yes, the money is typically reimbursement after completion, and often carries a commitment to stay for a defined period, so read that part carefully before signing.

Veterans and GI Bill benefits

Be careful with what you read online here, because a lot of it is wrong. GI Bill flight training benefits require an FAA Part 141 school that is **also** VA approved, and they generally **do not cover the private pilot certificate at all**. The exception is when private pilot training is taken for credit toward a degree and the college itself provides the training. Benefits are more commonly usable for instrument, commercial, and CFI training. If you are a veteran, talk to us and to the VA directly about your specific situation rather than assuming either way.

6

EARN IT, DO NOT BORROW IT

Get a job on the field.

An airport is a workplace, and Salinas is a working airport. Line service, fueling, washing and detailing aircraft, front desk and dispatch, hangar work, maintenance shop help, and janitorial all exist here. A job on the field does three things at once: it pays for the flying, it puts you around airplanes and pilots every day, and it makes you a known quantity to the people who later hire pilots.

Ask us what is open at North Aero. We will tell you honestly, including when the answer is nothing right now. To be clear about how we operate, we do not trade work for flight time. Any job here is a paid job, and your training is billed the same as anyone else's. That keeps both relationships clean, and it keeps your logbook honest.

How to actually get hired on the field

- **Visit the businesses on the field in person, one at a time.** Start with the FBO, then the maintenance shops, the flight schools, the charter and agricultural operators, and the businesses working out of the hangars. Nearly every one of these jobs is filled by someone who walked in, not by someone who applied online.
- Ask for the person who does the hiring, by name if you can get it. If they are not in, find out when they will be, and come back then.
- Lead with availability and reliability, not with your dream of being a pilot. Everyone on a field has that dream. Showing up on time is the rarer thing.
- Say plainly that you want to be around aircraft and you will start at the bottom. Willingness to wash airplanes and sweep a hangar opens more doors here than a resume does.
- Bring proof you can work, dress like you intend to do physical work, and be ready to start with a weekend shift.
- If the first answer is no, ask when to check back, then check back. Persistence reads as reliability in this business.

This is not a new idea, and it is not beneath anyone. In the summer of 1855, a sixteen year old John D. Rockefeller spent roughly six weeks walking Cleveland, presenting himself at one business after another, including firms that had already turned him down. On September 26 a produce shipping house finally told him “we will give you a chance” and hired him as an assistant bookkeeper. He marked that date every year for the rest of his life and considered it more important than his birthday.

Six weeks of asking. That is the entire method, and it works the same way on an airport today as it did on a Cleveland street then. Most people quit after four or five noes. Do not be most people.

7

LAST RESORT

Financing, and what to know before you sign.

We are putting this last on purpose. Borrowing is the default path most people are pushed toward, and for primary training it is very often the wrong one, because a private pilot certificate does not produce income to repay the loan. If you have worked through the six rungs above and still need to bridge a gap, then it becomes a real option worth considering carefully rather than a first move.

> **We do not have a lender partner, and we do not receive anything for sending you to one.** We would rather you keep your money than route it through anybody, including us.

If you decide to look at financing, check these first

- **The total you will repay, not the monthly payment.** A payment that fits your budget can still hide thousands in interest. Ask for the total.
- **Whether interest accrues while you are still training**, and whether it capitalizes onto the balance.
- **Whether there is any penalty for paying it off early.** If there is, that is a serious mark against it.
- **What happens if you pause.** Life interrupts training constantly, weather included. A loan does not pause with you.
- **Whether you are borrowing for a certificate that leads to income**, or for one that does not. Instrument and commercial training sit on a different side of that line than a private certificate does.
- **Whether a smaller amount would do.** Borrowing to cover the last stretch is a very different decision from borrowing the whole thing up front.

> **Before you sign anything, come talk to us.** We will sit down and build your actual numbers with you, and more than once that conversation has ended with someone realizing they did not need the loan at all. Call or text 831-809-5375.

North Aero is a flight school, not a financial advisor, a lender, or a tax advisor. Nothing in this guide is financial, tax, or legal advice. For decisions about borrowing, a 529 withdrawal, or veterans benefits, talk to a qualified professional and to the institution holding your money.

WORKSHEET 1

Your budget planner

Fill this in with your real numbers, not hopeful ones. The goal is one honest figure: what you can put toward flying every month.

Step 1. What you can commit each month

Line	Your number
Money left after your bills each month	
Minus what you must keep as savings or buffer	
Plus anything you can redirect (subscriptions, eating out, side work)	
= YOUR MONTHLY FLYING BUDGET	

Do not skip line 2. A training budget that leaves no buffer is the one that gets abandoned in month four.

Step 2. What that buys, and how long it takes

Line	Your number
Your monthly flying budget (from Step 1)	
Divided by $360 per hour of dual in the Warrior = hours per month	
Is that at least 2 hours? (yes / no)	
Your goal certificate and its estimate (private is about $25,200)	
Estimate divided by monthly budget = **MONTHS TO FINISH**	

If line 3 is **no**, do not start yet at that pace. Save until you can fly twice a month, or fly the Luscombe at $260 per hour instead, or go get one of the scholarships listed earlier in this guide. Flying too slowly costs more in the end than waiting does.

Step 3. Close the gap without borrowing

Source	Applied for / asked?	Amount or answer	Date
Free intro flight (told North Aero cost is the barrier)			
529 plan, ours or a family member's			
Employer tuition assistance (asked HR)			
Local EAA chapter, Ray scholarship			
Scholarships applied for (count from Worksheet 2)			
Job on the field (who I talked to)			
= TOTAL FOUND WITHOUT DEBT			

WORKSHEET 2

Scholarship application tracker

Most aviation scholarships go to whoever bothered to apply. Fill a row every time you find one, and treat the deadline column as the only thing that matters.

Organization	Deadline	Eligible?	Sent	Result

Three things that get applications read. Apply to the small and local ones, where the pool is a dozen people rather than a thousand. Answer the question they actually asked instead of reusing one essay everywhere. And ask us for a letter, because a note from the instructor who will be teaching you carries more weight than anything you can write about yourself.

Still think you cannot afford this?

Tell us that. It is the most useful thing you can say to us, and it is the start of a real conversation rather than the end of one. Call or text **831-809-5375**, email **info@flynorthaero.com**, or come by 45 Mortensen Ave at the Salinas Airport.

Read this guide online, with live links to every organization listed, at **flynorthaero.com/how-to-pay-for-flight-training.html**