

THE NORTH AERO PILOT'S GUIDE TO

Saving Money Without Cutting Corners

How to maximize every dollar, every hour, and every lesson — and come out a better, safer pilot for it.

Presented by Erick Teeters & the North Aero Instructional Team

Salinas, CA · KSNS · flynorthaero.com · 831-809-5375

"A mile of road will take you a mile. A mile of runway will take you anywhere."

— North Aero, Inc

"We aim to create fearless pilots. Eliminate latent failures. Reduce the GA accident rate to zero."

NORTH AERO MISSION

THE TRUTH ABOUT FLIGHT TRAINING COSTS

Nobody Tells You This Upfront

Flight training is one of the most rewarding things you'll ever do. It's also one of the most expensive — and some of that cost is avoidable.

The FAA minimum for a Private Pilot Certificate is 40 hours. The national average? Closer to 60–70 hours. That 20–30 hour gap doesn't happen because students aren't smart. It happens because students and flight schools aren't deliberate. Every extra hour in the airplane costs you real money. Every hour needs to count.

At North Aero, we've obsessed over this problem. Our curriculum is deliberately harder than what you'll find elsewhere — because we've learned that challenged students progress faster, retain more, and need fewer repeated lessons. This guide gives you the same strategies we teach our students from day one. If you can do the hard work we outline here you will reap the rewards.

60–70 AVG HOURS TO PRIVATE PILOT CERT	\$20–25K TYPICAL TOTAL COST IN CALIFORNIA	20%+ OF HOURS THAT COULD BE SAVED WITH PREP
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Make Your Runway

It's very often the case that people start flight training with an expectation of cost and time. They are then forced to stop their training when they find they cannot maintain their budget. Those same people often feel behind or deficient in their flight training. So let's talk about budget and pace.

Learning to fly requires repetition, practice, and maintenance of skill. Having appropriately spaced intervals between learning events is important for developing the motor skills needed to fly an aircraft. I always tell new students, if you only take one guitar lesson a month, you are going to suck at guitar for a long time. Your goal should be 3–4 lessons a week at the onset for the first half of your training. During that first half, you are going to build connections in your brain to fly the aircraft, just like you drive a car or ride a bike. You will be turning your flying from a process that requires a lot of mental effort into a background process you no longer think about. Frequency and spacing play a key role in that development.

Too short a spacing between lessons does not allow your mind to process what you're learning to become long-term memory. Too long a time between lessons, and you make things feel like they are new again. You have to relearn what you've learned previously. I want you to budget to hit your flight training hard from the start and keep a pace of 3–4 lessons a week. You will see tremendous progress in a short period of time. It takes a commitment to do this. It takes good financial planning to do this. But it pays dividends. You can easily save yourself 5–10 hours of extra flying during your private pilot rating just by managing your pace.

The second thing I want you to do is budget for the finish. If you do end up with extra time spent training it may be for a good cause. The training environment is made so you can address issues you're having to prevent latent failures in the future. If you do not make the time to address those issues, you may fail your checkride, or you will run the risk of being named in an NTSB report.

A lot of people hear flight schools say you can get your private in 40 hours and it only costs X. Well, that's true... you can... but will you? The evidence is that the 40 hour private pilot rating is rare. The national average is almost double that. So read into the curriculum you'll be using to understand what time requirements are expected of you and what the real costs are. If you go to an instructor who doesn't have a plan, either make one or leave. Our own program here at North Aero requires a minimum of 50 hours. I've been instructing my whole life and I've had one student do it in 40 hours. And that student had spent a lifetime flying with his father before he started.

This means that going long in your training isn't a bad thing. But feeling like you're running out of money because you aren't meeting an unrealistic goal is going to make you feel bad. And at that moment, this whole flight training mess can turn into a train wreck. Your countenance matters when you're in flight training. The best students I have are on the optimistic side. They understand that they don't have the skill they want... yet. They don't have it now, but they will.

To prevent this, take the time to plan your steps. Think of your entire runway. You don't want to run off the end of the runway before you're airborne. Read the entire curriculum. Plan on at least 5 hours extra for any curriculum you plan on using. In many cases the times on curriculum plans are just estimates. They can't plan for weather delays, sickness, or maintenance issues. It's just an educated guess. So leave a little money for extra runway so you don't run off the end.

You wouldn't take off in an airplane without first determining its takeoff performance. You wouldn't taxi onto a runway that is too short to take off from. So don't do the same with your private pilot runway. Methodically review what the realistic plan is with your instructor. Budget appropriately with some safety buffer so you don't have to borrow money to pay your examiner at the end!

The 5 Reasons Students Overspend on Training

Before we talk solutions, you need to understand where the money actually goes. These five factors account for the vast majority of unnecessary training costs.

01 Lack of Ground Preparation

Showing up to a lesson without reviewing the material forces your instructor to re-teach things on the ground — at airplane prices. At North Aero that's \$360 an hour for the Warrior with your instructor aboard. Every minute of pre-lesson ground work you do at home is money in your pocket.

02 Inconsistent Training Pace

Training once a month is nearly as expensive as not training at all. Your brain forgets. Your hands forget. You spend the first 20 minutes of each lesson recovering skills you already paid to learn. Consistency is the #1 cost lever.

03 Not Logging the Right Hours

Cross-country time, night time, instrument time — these all have minimums. Students who don't plan their training syllabus from the start end up flying extra hours just to check the boxes they missed.

04 Busted Checkrides

A failed checkride costs \$500–900 in re-examination fees plus the additional training hours to get re-signed off. Thorough oral exam prep is pure insurance.

05 Wrong Aircraft Choice

Training in a complex or high-performance aircraft before you need to dramatically increases cost per hour. Start in the simplest appropriate aircraft, then step up when your certificate requires it.

KNOW YOUR NUMBERS

What a Private Pilot Certificate Actually Costs

Here's the honest breakdown most flight schools won't put in writing. These are recent California market numbers, not a North Aero quote; your written North Aero estimate is built with you at your discovery flight.

Aircraft rental (40 hrs min)	\$5,600	\$8,400–\$9,800
Instructor fees (40 hrs min)	\$3,200	\$4,800–\$6,400
Ground school (self-study)	\$0–\$300	\$150–\$500
FAA Knowledge Test fee	\$175	\$175
FAA Medical Certificate (3rd class)	\$100–\$150	\$125
Headset (entry-level)	\$200	\$400–\$1,000
Checkride (DPE fee)	\$600	\$700–\$900
Books, charts, supplies	\$150	\$200–\$350
TOTAL ESTIMATE	~\$10,200	\$15,000–\$19,500

NORTH AERO RATES, PUBLISHED

The Warrior is **\$200/hr** and instruction is **\$160/hr**, and the instruction rate covers your full brief, flight, and debrief. Our program minimum is 50 hours. Train 3–4 times a week, prepare before every lesson, and you protect both your wallet and your progress.

7 Strategies to Finish Faster and Spend Less

STRATEGY 1: TRAIN AT MINIMUM 3–4 TIMES PER WEEK

This is the single most impactful decision you'll make. The human brain consolidates procedural skills during sleep. Training Tuesday and Thursday means your Thursday lesson builds directly on Tuesday's. Training once a week means 40% of each lesson is review. Schedule it like a class — not like a hobby.

STRATEGY 2: DO GROUND WORK BEFORE EVERY SINGLE LESSON

Spend 30–45 minutes before each flight reviewing what you'll cover. Watch a video on the maneuver. Read the relevant POH section. Quiz yourself on airspeeds. When you show up prepared, your instructor spends less time explaining and more time teaching you to fly.

STRATEGY 3: USE CHAIR FLYING — SERIOUSLY

Chair flying is the practice of mentally flying every procedure from memory: flows, emergencies, radio calls, checklists. Top military pilots swear by it. It's completely free and directly reduces cockpit hesitation — which is what eats your hours.

STRATEGY 4: STUDY FOR THE WRITTEN EARLY

Most students treat the FAA Knowledge Test as an afterthought. The opposite approach is better: knock it out in your first 30 days. Studying for it teaches you weather, regulations, and aerodynamics — concepts your instructor will reference every single flight.

STRATEGY 5: BUY A HEADSET — DON'T RENT

Wearing a familiar headset means one less distraction. A good passive headset also reduces fatigue on long lessons. The David Clark H10-13.4 is around \$300 and will serve you through your entire certificate. It's worth it.

STRATEGY 6: TRACK YOUR HOURS AGAINST REQUIREMENTS FROM DAY ONE

Know exactly how many night hours, cross-country hours, and solo hours you have at all times. Plan flights that build multiple requirements simultaneously. A single night cross-country can check three boxes at once if planned correctly.

STRATEGY 7: DO NOT SKIP THE ORAL EXAM PREPARATION

A failed checkride is a \$700–900 lesson you didn't plan for. Your DPE will expect you to know and defend every regulation, weather concept, and procedure relevant to your certificate. Use the ACS standards as your study guide.

Why Harder Training Is Actually Cheaper Training

Here's the counterintuitive truth about flight training: the schools that challenge you the most are the ones that save you the most money.

When training is easy, students feel comfortable. But comfort in the cockpit is a liability, not an asset. Students who train in sterile, predictable conditions get to checkride minimums — and then stall. They need extra hours to build the real-world confidence their training never developed.

At North Aero, we put you in realistic scenarios from early in your training. We use the Luscombe — an unforgiving tailwheel airplane — to teach rudder coordination you'll never develop on autopilot. We brief emergencies and unusual attitudes. We make ground school hard. We make you defend your decisions.

The result: every lesson is dense, purposeful, and builds real skill — not just flight time.

Average hours to PPL	60–70 hrs	50–55 hrs
Scenario-based training	Rarely	Every flight
Emergency procedures	Before checkride	From lesson 3
Oral exam prep	Last 2–3 lessons	Throughout training

TAKE THIS TO EVERY LESSON

The North Aero Student Success Checklist

Print this page. Put it in your kneeboard. Check it before every single lesson.

Before Every Lesson

- ☐ Reviewed today's maneuvers or procedures
- ☐ Looked up relevant regulations or weather concepts
- ☐ Reviewed aircraft performance numbers and V-speeds
- ☐ Chair-flew the lesson at least once
- ☐ Charged headset and organized kneeboard
- ☐ Reviewed previous lesson debrief notes

After Every Lesson

- ☐ Debriefed honestly — what went well, what needs work
- ☐ Updated total time log with correct category breakdown
- ☐ Checked requirements remaining (night, XC, solo, etc.)
- ☐ Identified one specific thing to practice mentally before next lesson
- ☐ Reviewed any regulation or concept you couldn't answer in flight

Before Your Checkride

☐	Completed all ACS task elements with instructor sign-off
☐	Passed FAA Knowledge Test (score on file)
☐	Reviewed all oral exam topics to ACS standards
☐	Performed all required maneuvers to ACS standards solo
☐	Flight plan prepared for checkride cross-country
☐	Endorsements signed and logbook in order
☐	Good night's sleep. You're ready.

READY TO TRAIN THE RIGHT WAY?

Schedule Your Discovery Flight

Your discovery flight is actual flight training with a certified flight instructor, and you will be at the controls. It is free, and it is the best first step there is. Come fly, then sit down with us and leave with a written plan and estimate built for you.

CALL OR TEXT	831-809-5375
EMAIL	info@flynorthaero.com
VISIT US	45 Mortensen Ave, Salinas, CA 93905 · Salinas Airport (KSNS)
ONLINE	flynorthaero.com

North Aero, Inc is located at the Salinas Airport (KSNS) and serves Monterey County with private, instrument, commercial, tailwheel, and advanced aircraft training. We challenge our students because we believe the skies deserve the best pilots we can produce.

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