



Spending Your Flying Dollars Wisely

Flying dollars have been misspent by most pilots at one time or another. And foolish spending is not limited to novices. I've heard numerous tales of woe, from beginners

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and seasoned pros alike, about buying goods and services they thought would benefit their flying careers but didn't.

As a pilot career counselor, one of my biggest jobs is to try to save budding pilots from their own ignorance and over-enthusiasm. Flying is a lifelong dream for many, and when the opportunity arises to fulfill that dream, people often toss normal caution and common sense to the wind. If it's flying, they want it now; and if it's expensive, that must make it better and therefore even more necessary for their successful entree into their dream world of flying.

The road to success in a pilot's career can be littered with many high-dollar potholes. They range from overspending

on basic training to unnecessary expenditures for seemingly professional add-ons, such as “job-qualification” courses that familiarize students with a large airline-type aircraft. Such gimmicks sound inviting to the aspiring airline pilot who hopes that this bit of extra knowledge will make his resume shine.

“Big-Bucks Basic Training” Programs

Flight training is a business just like any other enterprise, and many newcomers forget that recruiters from flight schools are paid to do their jobs. You should keep in mind that all FAA licenses and ratings ultimately appear on the same wallet-sized card, regardless of where your training was obtained.

One pilot told me how impressed he was to have a certain school’s recruiter come to his home to explain their flight programs to him and his family. I suspect this fellow is too young to remember the days of door-to-door encyclopedia salesmen, but the idea is just the same—it’s their job! A year or so into the program, when all his initial classmates had dropped out, he found himself deeply in debt and was now faced with declaring bankruptcy. As we discussed his alternatives, he began to realize that perhaps he’d been too quick to swallow the recruiter’s glib sales pitch. This was a truly sad story, fueled by insufficient knowledge and an understandable yearning to fly.

One of the unadvertised benefits of aviation is that those who have succeeded like to help those who help themselves. Great opportunities exist for pilots who demonstrate by their actions, rather than the size of their wallets, their dedication and passion for flying. You don’t have to attend a fancy big-name school to get a good job. In fact, you might even find a job sooner if you go to a smaller school because some of the networking opportunities can be far better when you’ve got fewer competitors in a narrow field.



“Pay-It-All-Up-Front” Training Programs

Plans that require all tuition to be paid up front cause me to see a neon sign flashing “Caution, Danger Ahead!” Even the most well-respected flight schools can find themselves in financial hot water faster than you can say Internal Revenue Service or State Attorney General’s Office. If you’ve paid for everything up front, you may find yourself at the back of a line of creditors if they close their doors before you finish your training. No reputable school should object to your paying as you go. If there’s a financial advantage to paying in advance, limit your purchase to one rating at a time and check the fine print for the cost of extra flight hours, should more training be required than the minimums advertised.

One of our clients complained that she had used up all her flying fees before completing the required courses. Now, the school wanted more money to allow her to finish training. The advertised package price she had paid changed immediately into a high-dollar fee per hour when figuring the extra flight hours required. In this case, knowing what percentage of pilots had completed the program within the allotted minimum would have lessened the end-of-curriculum sticker shock that caused this pilot to spend substantially more than she had planned. Another client told me an even worse story about returning to his paid-up-front flight school after Christmas break and finding the school gone—doors closed, no instructors, no airplanes. They had vanished with all of his hard-earned training money.

“Specialized Ratings for the Novice” Programs

Many advertisements describe specialized courses that sound like official, career-enhancing programs designed to move you up into the big leagues upon their completion. Unfortunately, taking such courses at an inappropriate time, such as early in your flight education, usually does little to impress a prospective employer. Rather, it tends to reflect on your gullibility, branding you as an indiscriminate consumer.

It's important to understand what specialized training can and can't do for you when there's no experience or guaranteed job offer to support the training cycle.

Getting 25 hours in a Boeing 727 may seem like a neat thing to do, but perhaps they should pay you! The school may be using you to fly the airplane for a paying Flight Engineer Rating trainee who needs a body in the right or left seat to qualify his training time. Maybe YOU should be sitting in the FE seat? Maybe not. But the value of this rating is questionable and can lead you down a dead-end street when it comes to building employer-valued flight hours.

My advice is summarized by the old adage: "Learn from the mistakes of others. You'll never live long enough to make them all yourself!" Pilots have to become savvy consumers at the earliest stages of their training. There are many ways to accomplish your flying goals, and you should take the time to investigate your options thoroughly. Because the expense of flying can be substantial, consider training at a local flight school where you will save the cost of living expenses while getting similar results to those of highly advertised courses at a brand-name school in another city.

Compare costs carefully, visit your prospective investment site, ask lots of questions, and make a pros-and-cons list for each alternative. Then, consult a knowledgeable, impartial person who will carefully analyze your situation to keep your flying career on track and within budget.