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Flight Training

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Financing is usually the biggest hurdle to pursuing training and a career in aviation. We will point you in the right direction so that you will get to train in and fly one of these beauties.

Financing

Helicopter training is a good investment. The cost is comparable to other third level career courses, the training time is relatively short, and the employment prospects are excellent.

Generally speaking, your flight time cost will range from 210.00 to 425.00 per hour, depending upon which aircraft you are flying and whether it is dual or solo time. During initial training, students are required to pass a flight physical and obtain a medical certificate which is your student pilot license. The medical must be completed prior to any solo flight. A knowledge test given by the Federal Aviation Administration (FAA) at an approved testing center is also required. Your training kit provides materials necessary for a strong knowledge base for both the FAA written and practical (flight) tests after completion of your training. In addition to your training kit, Silverhawk provides a videotape library and other supplemental materials available for your use at our facility.



Silverhawk Aviation Academy is one of only a handful of helicopter schools who is very fortunate to be able to continue to offer SLM Financing to our qualified students for their flight training loans.

The Sallie Mae **Smart Option Student Loan®** is an ideal solution for students who still need funds after they have maximized free money and federal loans. With this loan, students can borrow up to the full cost of their education, less other aid received. The **Smart Option Student Loan®** helps students save money, build credit, and pay off their student loan faster.

Features

- Pricing that rewards good credit
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower interest rate.
- The borrower may apply for cosigner release after successful completion of their education
- A 0.25 percentage point interest rate reduction is available when payments are made on your Sallie Mae Smart Option Student Loan by automatic debit

Why more students and families choose Sallie Mae

- Pay a little now, save a lot later by making interest-only payments while in school.
- Students complete their education with less debt and avoid capitalized interest.
- Unwavering commitment and stability for more than 35 years - we have helped over 31 million students realize their dream of a higher education.
- Easy online application and 24/7 online account management.
- Available for U.S. Citizens in study abroad programs and U.S. citizens studying at medical schools outside the U.S.
- You may be able to deduct the interest you pay on a qualified student loan. Consult your financial advisor for more information or visit <http://www.irs.gov/pub/irs-pdf/p970.pdf>

Join **Upromise®** by Sallie Mae at **Upromise.com**, and you can use the rewards you earn on your everyday purchases to help automatically pay down your eligible Sallie Mae-serviced loans with Upromise Loan Link®

Sallie Mae's Education Investment Planner® is a free, online tool that makes it easy to quickly estimate the total cost of college and find ways to save and pay for it. www.salliemae.com/smartcalc

Visit SallieMae.com/SmartTerms for additional information.

Apply Now for your Sallie Mae Smart Option Loan®

Please feel free to contact Catherine at Silverhawk Aviation for assistance in completing the application.



Another great source for loans and scholarships is the **Aircraft Owners and Pilots Association**. You can get up to \$25,000 of assistance through AOPA's Flight Training Funds program through MBNA Bank. You will also have access to many other sources and benefits by joining AOPA as a student pilot. No collateral or down payment is required. Repayment terms are as long as five years. You can contact MBNA Bank toll free at 1-800-882-8648, or www.aopa.org/info/certified.



If you are interested in finishing or adding a rating and need financing on a smaller scale, we offer financing through **Pilot Finance, Inc.** Pilot Finance can help you with smaller loan amounts. Looking for your private license or maybe an add-on rating? Pilot Finance might be just what you need. The loan is designed for part-time students only. Maximum amount that can be financed is limited to the applicant's income, credit history and debts. You can apply on-line at www.pilotfinance.com or call 800-667-0201.



If you are taking courses online through **Utah Valley University**, you will have an opportunity to get a student loan through their global aviation department, and the loans are much easier to acquire for our school. In addition, you may be eligible for living expense loans through other lenders while enrolled.

We also offer military benefits through Veteran Administration Benefits, and alternative careers for Idaho Farmer sponsored by the University of Idaho. Scholarships, Grants, Federal Loans & US Bank Gap Student Loan are available through Utah Valley State College.

We have given you a lot of information here. You have made the first step toward reaching your goal of becoming a helicopter pilot by visiting this site. If you still are not exactly sure how to proceed or are feeling a little overwhelmed, do not worry. **We are here to help.** Please contact Catherine at 208-453-8577 for more information or email Catherine@silverhawkaviation.net.

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