FLIGHT LAB AERO

FINANCING QUOTATION

FAA PART 61 FLIGHT TRAINING PROGRAM

Professional Pilot Career Program

Structured flight training quotation for career-focused pilots.

TOTAL FINANCING REQUEST

$102,020

PREPARED FOR

Prospective Student

QUOTATION NO.	DATE ISSUED	VALID UNTIL
FLA-2025-1000	June 26, 2025	June 26, 2026

Flight Lab Aero

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1 PROGRAM OVERVIEW

ABOUT FLIGHT LAB AERO

Flight Lab Aero is committed to providing high-quality professional flight training that builds safe, competent, and confident pilots. Our structured training program is designed to take you from your first flight to a professional pilot career.

PROGRAM OBJECTIVES

Provide comprehensive, structured training from beginner to professional pilot.
Develop aeronautical knowledge and practical flying skills.
Prepare students for FAA certifications and a successful aviation career.
Deliver a safe, supportive, and results-driven learning environment.

TRAINING PHILOSOPHY

We believe in training beyond minimums. Our goal is to build well-rounded pilots with the knowledge, experience, and professionalism required in today's aviation industry.

ALL TRAINING CONDUCTED UNDER FAA PART 61 REGULATIONS

Clear Program Pricing

This page summarizes the full financing request before the detailed cost pages. Each program page that follows includes the quantity, unit price, line total, and subtotal for that training stage.

TOTAL FINANCING REQUEST **$102,020**

PROGRAM	SUBTOTAL
Private Pilot Certificate (PPL)	$15,610
Commercial Flight Experience Building	$19,800
Instrument Rating (IFR)	$13,410
Commercial Pilot Certificate (CPL)	$13,560
Multi-Engine Add-On (ME)	$10,350
Certified Flight Instructor (CFI)	$10,680
Certified Flight Instructor - Instrument (CFII)	$8,610
Training Contingency Reserve	$10,000
TOTAL FINANCING REQUEST	$102,020

The Training Contingency Reserve is included in the financing total and is intended to cover proficiency-based training variables such as weather delays, added instruction, checkride preparation, simulator sessions, and aircraft rental needs.

3 PROGRAM PATHWAY

YOUR PATH TO A PROFESSIONAL PILOT CAREER

1	**Private Pilot Certificate (PPL)**
2	**Commercial Flight Experience Building**
3	**Instrument Rating (IFR)**
4	**Commercial Pilot Certificate (CPL)**
5	**Multi-Engine Add-On (ME)**
6	**Certified Flight Instructor (CFI)**
7	**Certified Flight Instructor - Instrument (CFII)**

PROGRAM OUTCOME
Graduates will be prepared for professional flight instruction opportunities and future airline career pathways.

4 PRIVATE PILOT CERTIFICATE (PPL)

Private Pilot Certificate (PPL)
Detailed training cost breakdown

PROGRAM SUBTOTAL **$15,610**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Dual Flight Training	30 hrs	$250	$7,500
Solo Flight Training	10 hrs	$220	$2,200
FAA Approved AATD Simulator	5 hrs	$160	$800
Ground Instruction	35 hrs	$70	$2,450
Knowledge Test Preparation	1	$45	$45
FAA Written Exam	1	$175	$175
Practical Test (DPE)	1	$2,000	$2,000
Aircraft Rental for Checkride	2 hrs	$220	$440
SUBTOTAL - PRIVATE PILOT CERTIFICATE (PPL)			$15,610

DESCRIPTION
The Private Pilot Certificate is the first step in your aviation journey. This course provides the foundational flying skills and aeronautical knowledge required to safely operate an aircraft.

All quantities and unit prices are estimates for planning and financing purposes. Actual billed amounts depend on aircraft availability, student proficiency, training frequency, weather, examiner scheduling, and current third-party fees.

5 COMMERCIAL FLIGHT EXPERIENCE BUILDING

Commercial Flight Experience Building
Detailed training cost breakdown

PROGRAM SUBTOTAL **$19,800**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Commercial Flight Experience Building (Pilot-in-Command Cross-Country)	90 hrs	$220	$19,800
SUBTOTAL - COMMERCIAL FLIGHT EXPERIENCE BUILDING			$19,800

DESCRIPTION
Structured cross-country flight training designed to develop pilot-in-command experience while meeting FAA aeronautical experience requirements for the Commercial Pilot Certificate.

All quantities and unit prices are estimates for planning and financing purposes. Actual billed amounts depend on aircraft availability, student proficiency, training frequency, weather, examiner scheduling, and current third-party fees.

6 INSTRUMENT RATING (IFR)

Instrument Rating (IFR)
Detailed training cost breakdown

PROGRAM SUBTOTAL **$13,410**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Dual Flight Training	25 hrs	$250	$6,250
FAA Approved AATD Simulator	15 hrs	$160	$2,400
Ground Instruction	30 hrs	$70	$2,100
Knowledge Test Preparation	1	$45	$45
FAA Written Exam	1	$175	$175
Practical Test (DPE)	1	$2,000	$2,000
Aircraft Rental for Checkride	2 hrs	$220	$440
SUBTOTAL - INSTRUMENT RATING (IFR)			$13,410

DESCRIPTION
The Instrument Rating allows you to fly in a wider range of weather conditions using instruments. This course develops instrument proficiency and IFR decision-making skills.

All quantities and unit prices are estimates for planning and financing purposes. Actual billed amounts depend on aircraft availability, student proficiency, training frequency, weather, examiner scheduling, and current third-party fees.

7 COMMERCIAL PILOT CERTIFICATE (CPL)

Commercial Pilot Certificate (CPL)
Detailed training cost breakdown

PROGRAM SUBTOTAL **$13,560**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Dual Flight Training	20 hrs	$250	$5,000
Technically Advanced Aircraft (TAA)	10 hrs	$335	$3,350
FAA Approved AATD Simulator	5 hrs	$160	$800
Ground Instruction	25 hrs	$70	$1,750
Knowledge Test Preparation	1	$45	$45
FAA Written Exam	1	$175	$175
Practical Test (DPE)	1	$2,000	$2,000
Aircraft Rental for Checkride	2 hrs	$220	$440
SUBTOTAL - COMMERCIAL PILOT CERTIFICATE (CPL)			$13,560

DESCRIPTION
The Commercial Pilot Certificate qualifies you to be paid to fly. Training includes advanced maneuvers, complex operations, and technically advanced aircraft training.

All quantities and unit prices are estimates for planning and financing purposes. Actual billed amounts depend on aircraft availability, student proficiency, training frequency, weather, examiner scheduling, and current third-party fees.

8 MULTI-ENGINE ADD-ON (ME)

Multi-Engine Add-On (ME)
Detailed training cost breakdown

PROGRAM SUBTOTAL **$10,350**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Multi-Engine Flight Training	15 hrs	$450	$6,750
Ground Instruction	10 hrs	$70	$700
Practical Test (DPE)	1	$2,000	$2,000
Multi-Engine Aircraft Rental for Checkride	2 hrs	$450	$900
SUBTOTAL - MULTI-ENGINE ADD-ON (ME)			$10,350

DESCRIPTION
The Multi-Engine Add-On rating expands your capabilities and is highly valued in the aviation industry.

All quantities and unit prices are estimates for planning and financing purposes. Actual billed amounts depend on aircraft availability, student proficiency, training frequency, weather, examiner scheduling, and current third-party fees.

9 CERTIFIED FLIGHT INSTRUCTOR (CFI)

Certified Flight Instructor (CFI)
Detailed training cost breakdown

PROGRAM SUBTOTAL **$10,680**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Dual Flight Training	20 hrs	$250	$5,000
Ground Instruction	40 hrs	$70	$2,800
Knowledge Test Preparation (FOI & FIA)	2	$45	$90
FAA Written Exams (FOI & FIA)	2	$175	$350
Practical Test (DPE)	1	$2,000	$2,000
Aircraft Rental for Checkride	2 hrs	$220	$440
SUBTOTAL - CERTIFIED FLIGHT INSTRUCTOR (CFI)			$10,680

DESCRIPTION
The CFI rating allows you to teach and inspire future pilots. This course develops instructional technique, lesson planning, and aeronautical expertise.

All quantities and unit prices are estimates for planning and financing purposes. Actual billed amounts depend on aircraft availability, student proficiency, training frequency, weather, examiner scheduling, and current third-party fees.

10 CERTIFIED FLIGHT INSTRUCTOR - INSTRUMENT (CFII)

Certified Flight Instructor - Instrument (CFII)
Detailed training cost breakdown

PROGRAM SUBTOTAL **$8,610**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Dual Flight Training	15 hrs	$250	$3,750
FAA Approved AATD Simulator	5 hrs	$160	$800
Ground Instruction	20 hrs	$70	$1,400
Knowledge Test Preparation	1	$45	$45
FAA Written Exam	1	$175	$175
Practical Test (DPE)	1	$2,000	$2,000
Aircraft Rental for Checkride	2 hrs	$220	$440
SUBTOTAL - CERTIFIED FLIGHT INSTRUCTOR - INSTRUMENT (CFII)			$8,610

DESCRIPTION
The CFII rating qualifies you to provide instrument training. This course coordinates instrument pilot standards with professional instructor responsibilities.

All quantities and unit prices are estimates for planning and financing purposes. Actual billed amounts depend on aircraft availability, student proficiency, training frequency, weather, examiner scheduling, and current third-party fees.

11 TRAINING CONTINGENCY RESERVE

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Training Contingency Reserve	1	$10,000	$10,000
SUBTOTAL - TRAINING CONTINGENCY RESERVE			$10,000

PROGRAM COST DISCLAIMER

Flight training is proficiency-based rather than time-based. While this quotation reflects the estimated cost to complete the program, individual training requirements may vary. A Training Contingency Reserve has been included to ensure adequate funding for any additional instruction, aircraft rental, simulator sessions, or checkride preparation that may be required.

ANY UNUSED PORTION OF THIS RESERVE WILL BE REFUNDED TO THE STUDENT UPON COMPLETION OF THE PROGRAM IN ACCORDANCE WITH FLIGHT LAB AERO'S REFUND POLICY.

12 FINANCING SUMMARY

PROGRAM	AMOUNT
Private Pilot Certificate (PPL)	**$15,610**
Commercial Flight Experience Building	**$19,800**
Instrument Rating (IFR)	**$13,410**
Commercial Pilot Certificate (CPL)	**$13,560**
Multi-Engine Add-On (ME)	**$10,350**
Certified Flight Instructor (CFI)	**$10,680**
Certified Flight Instructor - Instrument (CFII)	**$8,610**
Training Contingency Reserve	**$10,000**
TOTAL AMOUNT REQUESTED FOR FINANCING	**$102,020**

This financing quotation is prepared for the Professional Pilot Career Program and includes program estimates, testing allowances, aircraft rental assumptions, instructor time, and the training contingency reserve shown above.

13 PROGRAM DISCLAIMERS & POLICIES

PART 61 TRAINING
All training is conducted under FAA Part 61 regulations. Training is proficiency-based, and the actual time to completion will vary by student.

ESTIMATED COMPLETION TIME
The typical completion time for this program is 12-14 months based on full-time training. Part-time training will extend the total duration.

PRICING AND FEES
Rates are valid for 12 months from the date of this quotation and are subject to change thereafter. All rates include aircraft, fuel, oil, and instructor time unless otherwise noted.

REFUND POLICY
Any unused portion of the Training Contingency Reserve will be refunded to the student upon completion or termination of training in accordance with Flight Lab Aero's refund policy.

PAYMENT TERMS
Financing is subject to approval by the lending institution. All charges are payable in accordance with the lender's disbursement schedule.

14 ACCEPTANCE & AUTHORIZATION

I have reviewed the Flight Lab Aero Professional Pilot Career Program Financing Quotation. I understand the program, terms, and associated costs listed herein.

STUDENT ACCEPTANCE

Student Name (Printed):	
Signature:	**Date:**

FLIGHT LAB AERO AUTHORIZATION

Authorized Representative:	
Title:	
Signature:	**Date:**

COMMITTED TO YOUR SUCCESS