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The Flight School Checklist

43 questions to ask every flight school before you hand them money. Built by an active legacy-airline captain from the mistakes that cost students the most. Fillable: type on a tablet or print one copy per school.

How to use it: bring it to the tour, the discovery flight, and the financial-aid meeting. Tick each question as you ask it and write their answer. A school that will not answer in writing has answered.

This book is free.

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FILL THIS FROM YOUR NOTES ON THE PAGES THAT FOLLOW

Compare up to three schools

SCHOOL A

SCHOOL B

SCHOOL C

	A	B	C
Wet hourly rate (primary trainer)			
Instructor rate (flight)			
Instructor rate (ground)			
Simulator rate			
Aircraft in fleet / active students			
Hangared? (Y/N)			
Avionics standardized? (Y/N)			
Average hours to private (their number)			
First-time pass rate			
DPE wait time / fee			
Renters insurance required (limits)			
Deductible you would owe			
Refund policy (days / terms)			
Prepaid funds protected? (escrow Y/N)			
CFI pay for graduates (\$/hr, ground paid?)			
Written total for the whole program			
Gut feeling (1-5)			

Red-flag questions are marked ▲ on the following pages: a wrong answer to one of those is usually reason enough to keep looking.
Green-flag questions are marked ●: a strong answer is a real positive.

THE HOURLY RATE ON THE WEBSITE IS RARELY WHAT YOU ACTUALLY PAY. GET EVERY FEE IN WRITING BEFORE YOU SIGN.

01 · Aircraft rates and fees

- ☐ 1. What is the aircraft rental rate, and is it wet or dry?

A wet rate includes fuel; what you see is what you pay per hour. A dry rate means you also pay for the fuel you burn, typically 8-10 gallons an hour in a 172 at FBO prices, which can add \$50-80 to every hour. Compare schools only on the wet number.

- ☐ 2. Give me every fee in writing: fuel surcharge, ramp, hangar, headset rental, simulator, checkride aircraft rental, and the DPE fee. ▲

Ask for one sheet with all of it. Fuel surcharges appear when oil prices move (so the "wet" rate is not fixed), and checkride day alone can add \$400-1,200 in aircraft rental plus an examiner fee of \$800-1,200 that goes to the DPE, not the school.

- ☐ 3. Is ground instruction billed separately, and at what rate?

The question most students forget. Many schools bill ground at \$40-75 an hour on top of flight time. Over a private certificate that is 30 or more ground hours, \$1,200-2,250 that was not in the brochure. Ask whether pre-flight and post-flight briefings are billed too.

- ☐ 4. Do you offer block or prepay discounts, and where does prepaid money sit if the school closes? ▲

Discounts of 5-15% for prepaying 10-50 hours are common and worth taking only if the money is protected. Ask whether prepaid funds are held in escrow or a separate account. Schools do close mid-program; students with \$20,000 on account have lost all of it. Never prepay more than you could afford to lose.

- ☐ 5. What is your cancellation and no-show policy, in both directions?

If you cancel inside 24 hours, expect to be billed. The real question is the reverse: if the airplane goes down for maintenance or the instructor is sick, are you billed for anything? The best schools charge nothing for school-side cancellations and tell you in writing.

- ☐ 6. What does the discovery flight cost, and is it credited toward training if I enroll?

A discovery flight is a sales tool and a first lesson at the same time. Most schools charge \$150-300; good ones credit it toward your program. Either answer is fine; you just want to know before you fly.



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02 · The fleet and availability

- ☐ 7. How many training aircraft do you have, and how many active students per aircraft?

A healthy ratio is roughly four to six active students per airplane. Above eight, expect to fight for slots. Ask how far out students are currently booking; "two to three weeks" for a weekday morning is a warning sign.

- ☐ 8. Are the aircraft hangared at night or parked on the ramp?

Ramp-parked aircraft take more weather, sun, and bird damage and spend more time in maintenance. Hangared fleets are a real quality signal, especially in hail, snow, or coastal humidity.

- ☐ 9. What is the average age of the fleet, and is the avionics standardized? ●

Age matters less than maintenance, but a mixed fleet (some steam gauges, some glass, two different autopilots) means you relearn the cockpit every time you get a different tail number. The best schools train you on one configuration from first lesson to checkride.

- ☐ 10. Is maintenance done in house or contracted out, and how many aircraft were down last month?

In-house maintenance usually means faster turnarounds. Whatever the answer, ask for last month's numbers: how many aircraft were unavailable and for how long. A school that tracks this will tell you; one that does not is guessing about its own fleet.

- ☐ 11. How are squawks handled: is a discrepancy grounded, deferred, or flown? ▲

Every fleet has small problems. What matters is the process: a written squawk system, a mechanic who signs off, and a clear rule for what a student may fly with. If the answer is "the instructor decides," that is not a process.

- ☐ 12. Do you have complex, high-performance, or multi-engine aircraft and an approved simulator on site, and at what rates? ●

If you plan to go through commercial and CFI, you will need complex or TAA time and a multi-engine airplane eventually. Having them on site avoids a school change later. A simulator that counts toward instrument training (a BATD or AATD) can save real money; ask its hourly rate and how much time it can credit.



03 · Your flight instructor

- ☐ 13. How are instructors paid: per flight hour, per billed hour, or salary, and is ground time paid? ▲

An instructor paid only for flight time has an incentive to fly, not to brief. Paid ground time means the briefing you are billed for is a briefing they are paid to give. Schools that pay ground keep better instructors longer.

- ☐ 14. How long have your current instructors been here, and how many left in the last twelve months?

Flight instructors leave for the airlines; that is the system working. What you want to know is whether they leave in the middle of your training with no plan. High turnover with no handoff process means you will pay to be re-evaluated by a stranger.

- ☐ 15. How many students does each instructor carry?

More than eight to ten active students per full-time instructor and your scheduling gets hard. Ask how the instructor you are being assigned is loaded right now.

- ☐ 16. Can I meet and fly with my instructor before I sign, and can I switch if it is not working?

A discovery flight with the instructor you will actually get is the only honest test. Any school that will not let you switch instructors, without drama, is telling you something about its culture.

- ☐ 17. Who does stage checks, and does anyone other than my instructor fly with me before the checkride? ●

A chief or assistant chief instructor flying stage checks catches problems your own instructor stopped seeing. Schools with no independent check are sending you to the examiner blind.

- ☐ 18. What happens to my training if my instructor leaves for an airline halfway through?

The good answer: a documented handoff, your training folder reviewed by the chief, no charge for the re-evaluation flight, and an instructor assigned within a week. The bad answer is a shrug.



FAA MINIMUMS ARE 40 HOURS FOR THE PRIVATE CERTIFICATE. THE NATIONAL AVERAGE IS 60-75. ASK WHAT THIS SCHOOL ACTUALLY PRODUCES.

04 · Curriculum, hours, and outcomes

☐ 19. Do you use a published syllabus, and may I see it before I sign?

A syllabus you can hold, with lessons, completion standards, and stage checks, means the training is structured. "We follow the ACS" is not a syllabus. If they will not show it to you, they may not have one. Ours is free on this site if you want a reference point.

☐ 20. Are you Part 61 or Part 141, and which of my hours will count toward a reduced ATP later?

Both produce the same certificate. Part 141 matters for VA benefits and for the reduced-hour ATP through an approved degree program; Part 61 offers flexibility if you train part-time. Ask specifically what applies to your situation.

☐ 21. What are the actual average hours to the private, instrument, and commercial at this school, not the FAA minimums?

Every school knows this number. If the answer is "it depends on the student," ask for last year's graduates. Forty-five to sixty for the private is good; eighty-plus means something in the system is inefficient, and you will pay for it.

☐ 22. What is your first-time checkride pass rate for each certificate, and how do you track it? ●

Above 80% is good. Above 90% with a real tracking system is excellent. A school that cannot tell you does not track it, which is its own answer.

☐ 23. How is ground school delivered, what does it cost, and is it included?

In-person classes, an online course, one-on-one with your instructor, or "study on your own": all can work, but they cost very different amounts. Get the ground-school cost line on the same sheet as the flight costs.

☐ 24. How do you decide I am ready for the checkride, and what is the DPE situation here: wait time and fee?

The good answer is a stage check flown to ACS standards by someone other than your instructor. Then the practical question: how long do students wait for an examiner, and what does the examiner charge? Waits of one to three months are common in some regions, and every week of waiting is proficiency that must be re-bought.



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05 • Safety culture and maintenance

- ☐ 25. Who is your Director of Maintenance, and can I see the maintenance logs for the airplane I will fly?

You are entitled to see the logbooks of any airplane you rent. A school that hesitates is a school with something in the logbooks. Look for regular 100-hour inspections, few deferred items, and recent dates.

- ☐ 26. When was your last accident or incident, and what changed afterward?

Every long-running school has had one. The answer you want is honest, specific, and ends with a change in procedure. A school that says "never" has either been open a year or is not telling you.

- ☐ 27. Do you have a safety reporting system, and can students report without penalty? ●

Airlines run non-punitive reporting because it works. A school with a way to report a near-miss, a maintenance concern, or an instructor problem, without retaliation, is run by people who think about safety the right way.

- ☐ 28. What are your weather minimums for student solo and for dual instruction, and who enforces them?

Written solo minimums (ceiling, visibility, crosswind) that are more conservative than the regulations are a sign of a mature operation. Ask who has the authority to say no to a flight, and whether students are ever pressured to fly.

- ☐ 29. Are aircraft ever flown with open discrepancies, and who decides? ▲

A deferred item is sometimes legal and safe; a culture of flying around problems is not. The right answer involves a mechanic, a minimum equipment decision, and a written record, not a text message.



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06 · Insurance and liability

- ☐ 30. Does the school carry hull insurance on the training aircraft, and what is the deductible?

Most do. The deductible (\$1,000-10,000) is often what the school will try to recover from you after damage. Get the number in writing.

- ☐ 31. Do you require renters insurance, and what limits? ▲

Many schools require \$5,000-10,000 in aircraft damage liability plus bodily injury coverage. Renters insurance runs \$200-600 a year and is worth having regardless. If they do not require it, ask why not.

- ☐ 32. If I damage the airplane during solo, what is my maximum financial exposure?

The honest answer is a number, the deductible plus anything the policy excludes. If the school cannot give you a number, assume the worst case and insure accordingly.

- ☐ 33. Are there activities the insurance excludes: solo cross-country, night solo, certain airports?

Some policies restrict student solo operations. If the insurance will not cover a flight, the school should not be scheduling it. Ask to see the restrictions.

THE CONTRACT IS WRITTEN BY THE SCHOOL, FOR THE SCHOOL. READ EVERY LINE AND ASK ABOUT THE ONES YOU DO NOT LIKE.

07 · Policies and the contract

☐ 34. What is the refund policy, in writing, if I withdraw, move, or lose my medical? ▲

Loss of a medical is the one that ends careers. A fair policy refunds unused prepaid funds within 30 days minus training actually delivered. Anything that keeps your money for services not rendered is a reason to walk.

☐ 35. Can I take my training records, logbook, and folder with me at any time? ●

Your logbook is yours, always. Your training records belong to you too, and a new school will need them. Any hesitation here is a serious warning.

☐ 36. Is there any restriction on switching schools, a non-compete, or a penalty for leaving? ▲

There should be none. If the contract contains a penalty for taking your training elsewhere, ask why a school that trains well would need it.

☐ 37. What are the solo restrictions, and how and when are endorsements given?

Written solo limits (winds, weather, airports, times) are good. What you want to hear is that endorsements are given when you meet the standard, not on a fixed calendar, and that the instructor, not the front desk, makes that call.

☐ 38. What deposit do you require, what does it cover, and is it refundable?

A deposit that covers a scheduling slot or a headset is normal. A large deposit that is not refundable for any reason is not. Ask what the deposit actually buys.



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08 · Financing and the path after

- ☐ 39. Which lenders do you work with, and what are the real interest rates and terms?

Aviation lenders (Stratus, Sallie Mae, credit unions) run from single digits to well above 15% depending on credit and cosigner. Compare the APR, not the monthly payment. A school that pushes one lender hard may be paid for it; ask.

- ☐ 40. Do you accept the GI Bill or other VA benefits, and for which certificates?

VA benefits generally require a Part 141 program approved by the VA, and the private certificate is usually not covered. Get the specific list of what is approved here, not a general yes.

- ☐ 41. Do you hire your own graduates as instructors, how many last year, and at what pay including ground? ●

The time-building job is half the reason to pick a school. Ask how many graduates were hired in the last twelve months, the pay per flight hour, whether ground is paid, and the realistic monthly hours. Twenty-five dollars flight-only is survival; \$35-50 with paid ground is a living.

- ☐ 42. What airline pathway or partnership programs do you have, and what is actually guaranteed?

Pathway programs are real and valuable, but read what is guaranteed: usually an interview, rarely a job, and never a start date. "Partnership" on a banner and a signed agreement are different things. Ask to see the agreement.

- ☐ 43. Give me a written total for the whole program at your real average hours, not the FAA minimums. ▲

This is the number that decides everything. Private through commercial, multi, and CFI at this school's actual averages, including ground, exams, checkride costs, and fees. If the school will only quote minimums, build the number yourself from their averages and their rate sheet, and treat the difference as a warning.

Notes and questions of your own

Something missing? Email hello@pilotcareersolutions.com and we will add it. © 2026 Pilot Career Solutions. Free for personal use; share it with anyone choosing a school.