



# Commercial Pilot Training

Protecting your investment

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Pursuing a career as a commercial pilot requires a considerable financial commitment. Before making this type of commitment, prospective students should be aware of the potential risks to their investment so that they are better able to make informed choices.

This short guide provides some basic information on the subject of flight training for those who are considering a career as a commercial pilot. It includes advice on how to find a flight training school, what the Civil Aviation Authority's approval of a flight training school covers, and the factors that we recommend are taken into consideration before prospective students enter into any training arrangements.

## How can I find a flight training school?

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Flight training schools are officially referred to as Flight Training Organisations (FTOs). All UK FTOs must be approved by the UK Civil Aviation Authority (CAA). FTOs based in other European Union countries are approved by the National Aviation Authority (NAA) of the country in which they are based. FTOs based outside of the European Union that provide training in accordance with the requirements of the European Aviation Safety Agency (EASA) are approved directly by EASA.

A list of all approved FTOs providing training for commercial pilots is published by the CAA on its website in a document called Standards Document 31.

## What type of training courses are available?

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A Commercial Pilot Licence (CPL) can be obtained by completing an approved Integrated Course or an approved Modular Course of training.

The Integrated Course is a full time course of flying and ground training run by an approved FTO.

The Modular Course is designed to train the holder of a Private Pilot's Licence (PPL) to the level of proficiency necessary for the issue of a CPL, or a 'frozen' Airline Transport Pilot Licence. This course is designed for students who do not wish to undertake a full time course of integrated training, or who wish to stagger their training by completing approved 'modules' of training over a period of time.

More information about these approved training courses can be found in the document known as CAP 804 on the CAA website.

## What does a CAA or an EASA approval mean?

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The approval of a Flight Training Organisation by the CAA, or other European Union National Aviation Authority, means it complies with all safety requirements, and is able to provide training to an agreed standard. The CAA is not required, nor is able, to carry out an assessment of the financial health and stability of the FTO. It is important to note, therefore, that CAA approval does not mean the FTO has demonstrated its ability to operate on a sound financial footing. For this reason the CAA advises all prospective student pilots to take precautions to protect their financial investment.

## How can I ensure that I protect my financial investment?

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There are a number of ways in which student pilots can protect their investment against the failure of an FTO.

### 1. Payment by credit card.

Paying by credit card can offer some additional protection against the risk of an FTO failing to provide what it has promised. Your credit card provider will usually be jointly responsible with a service provider for anything you buy that costs between £100 and £30,000, incl. VAT. You don't need to have paid the total cost by credit card. For example, you may have paid the deposit with a credit card and the balance by a different method. However, paying for your training solely by credit card might well result in the upper limit of protection being exceeded by the total cost of training. For this reason, you should think carefully before making any advance payments above the protected level of £30,000 - despite the 'discounts' that may be on offer for larger advance payments.

### 2. Payment by credit agreement

If you entered into a credit agreement to pay for training with your FTO on, or after, 1 February 2011, you may also be able to make a claim against your credit provider if the FTO fails to deliver the service. A credit agreement which has this type of protection is one where a lender loans money to a consumer to buy a specific product or service. This protection is subject to a higher upper limit than paying by credit card.

However, the following special rules do apply:

- The amount of credit is less than £60,260
- The credit agreement can only be used for the FTO you have chosen - FTOs very often offer payment schemes jointly with a finance company.
- The credit agreement cannot be for the purpose of a business operated by, or intended to be operated by, the student pilot.
- You have tried to solve your problem with the FTO first but have been unsuccessful or they have ceased trading.

Further advice about your legal rights when buying on credit is available from the Citizens Advice Bureau

[http://www.adviceguide.org.uk/england/consumer\\_e/consumer\\_different\\_ways\\_of\\_buying\\_e/consumer\\_buying\\_goods\\_and\\_services\\_on\\_credit\\_e/consumer\\_extra\\_rights\\_when\\_you\\_buy\\_on\\_credit\\_e.htm](http://www.adviceguide.org.uk/england/consumer_e/consumer_different_ways_of_buying_e/consumer_buying_goods_and_services_on_credit_e/consumer_extra_rights_when_you_buy_on_credit_e.htm)

### 3. Set up an escrow account.

Students may elect not to pay in full for the training in advance, but to control the flow of payments to the FTO. This can be done by means of setting up an escrow account. In such arrangements, the FTO and the student agree to a schedule of payments that ensure that funds are released from the account to the FTO only at certain pre-agreed points in the training programme. Payment is made only for the training that has been provided.



## What should I do if my training school ceases trading?

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In the unlikely event that your FTO ceases trading before your training is complete, it is important that your training records are secured and retained by an independent body. It is recommended that, in such circumstances, you contact the relevant National Aviation Authority (such as the CAA in the UK) directly and ask them to secure your training records for you. It is not recommended, however, that you secure your own records as it may subsequently prove difficult to demonstrate to a Licensing Authority that the records have been kept independently.

## Where can I find out more about training to become a pilot?

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More information on the requirements that must be met, and schools that provide training may be found on the CAA's website.