

# Professional Pilot Training Blueprint

**Congratulations on getting your Professional Pilot Training Blueprint! In this document, I will cover all of the major things you should know before you start flight training to become a professional pilot. Some of the topics that are covered include setting expectations, how to select a flight training provider, what certificates you need, tricks on how to save time and money on flight training, and much more.**

**Let's jump right into it!**



## How I went from O-CFII for \$46,000

There seems to be a common misconception about flight training, which is that you have to spend close to or more than \$100,000 to become a professional pilot. This is definitely true if you have your mind set on a large pilot mill school, however, it doesn't have to be that way. I ended up getting through all of my training from O-CFII for around \$46,000 (for context, this was in 2024 in the Phoenix area). I'm not writing about my experience to say that this is the only way to get through training and that you should copy exactly what I did. There are a lot of things that I would do differently if I were to go through training again. The reason I'm writing this is to show you that there are other options, and later in the blueprint, I will go over things that I would do differently if I were to start flight training over again.

I started flight training at a mom-and-pop flight school in Mesa while working full-time and was able to get my private pilot's certificate for around \$15,000 and in about 5 months. After this, I knew that I needed to build 50 hours of PIC cross-country time for my instrument rating and eventually would need 250 hours for my commercial certificate.

In order to save money building time, I joined a flight club at Chandler Municipal Airport and started to build flight time with other pilots, splitting the cost. This was the number one thing that helped me save so much money. To put in perspective how much I saved by doing this, if I were to use my old flight school's planes to build the time, I

would've spent \$19,200 (120 hours times \$160/hour). However, since I split time with other pilots and used a significantly cheaper plane, I ended up saving around \$13,000. More about this later in the blueprint.

After having built roughly 100 hours in the course of two months, I started my instrument training. At the beginning of my training, I worked with an independent instructor in a simulator in order to both keep costs down and also to slow down the high workload environment of IFR flying. Shortly after this, I started training in the plane, and I was able to pass my checkride after about 3 weeks of total training with my instructor.

Now that I was finished with my instrument rating, I was off to get my commercial single-engine land. This certificate was another one that was very brief. At this point in my training, I had roughly 200 total hours, so I only needed to build a small amount of time to get to the 250-hour requirement. On top of that, the training was very similar to the PPL, so it only took about a month and a half to finish my commercial.

In total, since I split the cost of building time with other pilots, hired an independent instructor, and used other tricks that I will explain in greater detail in this blueprint, I was able to get both my instrument rating and my commercial single-engine land certificate for around \$16,000

Now for the more painful part of my flight training, the flight instructor- initial certificate. I was hoping to get this test done in around 2 months and was on track for that

timeline. However, I ended up going way over budget and took significantly longer than I was hoping for. The certificate ended up taking around 5 months and cost me roughly \$7,000 (half of which were the testing fees). Since my independent instructor was not able to endorse me for the test, I ended up going to another small flight school to get the training. As long and painful as this certificate was, it was a very good learning experience and helped solidify a lot of the things I learned in the previous year of training.

However, thankfully my training for multi-engine commercial was one that was fast and easy. I did the training for this one in 5 days with a flight school that specialized in multi-engine training. The total for that certificate was 6,500\$.

Last but not least, my flight instructor- instrument certificate. I ended up waiting about 9 months after receiving my CFI before starting training for my CFII. This was mainly because I still had a bad taste in my mouth from all of the time, money, and effort spent on my CFI, and because I was busy with my day job and building my new flight instruction business, Chi-Rho Aviation. However, after a few weeks of training with my flight instructor and about \$2,500, I was a freshly minted CFII.

## **Getting your Medical Certificate**

Now that you see that it's possible to get through your flight training more affordably than the big flight schools

would have you believe, the first step in your journey should be getting your medical certificate. As an airline pilot, you will need to have a first class medical, and if you don't meet the qualifications, you will not be able to fly. With that being said, make sure to get your medical as early in the training process as possible so that if you aren't able to get it, you haven't wasted time and money training for something that's not a possibility. The medicals are very straightforward to get and a quick Google search will teach you how to go about it.

One note for people who are looking to go to the airlines: Since you will need to have a first class medical to fly for the airlines, get a first class for your training. While you are able to train with a lower class, you don't want to go all the way through training just to find out you don't meet the stricter requirements of the first class.

## Setting Expectations

After you have gotten your medical certificate, another one of the best things you can do before committing to flight training is set realistic expectations. If you have spent any amount of time on YouTube watching videos on how to get through training fast and cheap, you've probably seen the stories of people getting through in 90 days and for \$40,000. I'm not saying that it's not possible; it very well might be for you, but I am saying that there are a lot of different factors that go into being able to do that. For

**example, some people pick up flying with ease, and others take a long time to become safe and skilled pilots. Other reasons why training might take longer than expected and go over budget are because of things like bad weather, maintenance issues, delays when scheduling examiners, and many other things that are out of your control.**

**I don't say this to discourage you from trying your best to minimize possible delays, but I'm saying this so that you set realistic expectations for your flight training budget and timeline. I'd recommend calculating the amount of time and money it will take to get through training and multiplying it by at least 1.5. This will prevent you from getting discouraged if and when you do have delays.**

**In addition to setting realistic expectations for flight training, another thing to plan and set realistic expectations for is what you will do after flight training. Currently, the aviation industry is at a very competitive place compared to the hiring boom of 2022. Back then, if you had the legal minimums and a pulse, you would be hired somewhere. Whether you were a CFI looking to instruct or someone looking to go to the airlines, it wasn't difficult to find someone to hire you. However, now that the industry has slowed down, it is significantly more difficult to find a job as a pilot. This is especially true for the low-time pilots coming out of flight school with 250-300 hours. This means that it might be difficult to find even an entry-level job as a flight instructor where before, just about anyone would pick you up.**

**Again, I don't say this to crush your dreams or to tell you it can't be done; I say this so that you would plan and prepare for it. Aviation is still in a very good place, and many people are getting hired. The airlines still have the mandatory retirement age of 65, so they will still continue to hire pilots. The sky isn't falling, but you may be looking for a job for a while before finding that first pilot gig, and you may need to build more than the minimum 1,500 hours before you get hired at an airline.**

## **What type of school should I attend?**

**One of the most important decisions you will make that will affect the amount of time and money you will spend going through flight training is the training provider that you pick. If you have spent any amount of time researching flight schools, you will find that there is a vast number of them, and everyone has their own opinions on which one is the best. My goal for this section is to give you an overview of the types of schools you might go to and give you some of the pros and cons of each as well as the type of people certain schools are best suited for.**

**So what are your options for schools? Assuming that you're not going to join the military (another option, just not what this blueprint is focused on), there are two main types of school: Part 141 and Part 61 flight schools. The major difference between all Part 61 and Part 141 programs**

is how much oversight there is by the FAA. Part 141 programs have been reviewed and are governed by the FAA, and they have a certified syllabus that doesn't allow you to deviate much from it. There are mandatory stage checks at specified intervals, and there is never any confusion on what will be done on the next flight. Another thing is that the Part 141 programs have lower flight hour requirements for some certificates. Part 61 programs, on the other hand, are not overseen by the FAA and allow for a significant amount more flexibility in training as well as having slightly higher hour requirements for certain certificates.

The largest and most notable pro for going to a Part 141 school is how structured it is. With this program, there is no question of what will be done at any point in your training because you will have to follow a strict training syllabus. This can be especially good for people who need a lot of structure and clarity for their learning.

Some of the largest cons for this type of school are things such as high costs, little flexibility, and less personalized instruction. Another big con is that the large 141 schools in my area (think schools with three letters as their name) overpromise and underdeliver. For example, they will promise that you will get through in a certain amount of money (normally upward of \$100,000), but they won't tell you that if you fall behind, you will be charged extra. They promise that they will get you through in under a year because they have a massive amount of planes and examiners, but they don't tell you that most of their planes are inoperative because of maintenance, and you will be

waiting weeks for a checkride. There are exceptions to this, and not all Part 141 programs are like this. However, these are the type of things that I hear from most people who go through these programs.

When talking about Part 61 programs, there is a vast difference in the types of schools. For example, you could go through a Part 61 program at a massive school with 100 planes, a mom-and-pop school with 10 planes, an independent instructor that has one plane, and everything in between. One of the biggest pros that I can think of for a Part 61 school is the cost savings. The price for O-CFI for most Part 61 schools is roughly \$65,000- \$100,000, while training at a flight club and independent instructor might cost as low as \$50,000. This is significantly cheaper than what you would be paying at most Part 141 schools. The other major pro is the flexibility with training. All good Part 61 programs will have a syllabus; however, these are not overseen and approved by the FAA, so you can deviate from it on a person-to-person basis. This is something that 141 programs can't do. Lastly, with most Part 61 schools, you are able to do flight training in your free time, which allows you to both work and train at the same time. This is something that you would not be able to do at most Part 141 schools, since you will most likely be training full-time.

Some of the major downsides of Part 61 programs are that they often require more self-discipline since they do not have the same structure as a Part 141 program. However, for many people, this might not be an issue at all and might even be a pro. Another downside is that you may

have fewer financing options if you do need to take out a loan. Lastly, many smaller Part 61 schools don't have partnerships with airlines and aren't able to get you into pathway programs as opposed to many of the larger 141 schools. One thing to mention regarding this is how choosing a school solely based on its pathway program is most likely a poor decision. While these pathway programs have worked out for many pilots, currently, there is a very large backlog of pilots who are waiting for jobs from these companies, and who take precedence over you. So, you might not get that promised job offer right when you hit 1500 hours.

So, what type of school would I recommend for most people's flight training? For the vast majority of people, I would recommend a smaller Part 61 flight school or an independent instructor. The benefits of training with a smaller flight school or an independent instructor are that the overhead is lower, so the costs will be as well, the training is more personalized and tailored to you and your learning style, and often, you will be able to get through training faster than a large school.

In the end, whether you go with an independent instructor, a mom-and-pop school, or a giant school like ATP, you will end up leaving with the same piece of plastic. Airlines care very little, if at all, about what school you went to. They care mainly about the quality of pilot you are and the experience you built after training, not that you spent \$120,000 at a big box school.

## Planning Your Training

Now that you have an idea of what type of school fits your goals the best, the next thing that you will want to figure out is whether to take out a loan or not. I would strongly recommend not taking out a loan if at all possible, but if it is necessary, take out as small a loan as possible. Many people take out large loans of \$100,000 or more without fully grasping the implications. Many people think that the loan payments won't be an issue at all since they will be making close to six figures within a couple years once they get to the airlines. The thing is, however, making it to the airlines is not a certainty, but the \$1,400 monthly payment you'll be responsible for over the next 15 years is. That said, if you do have to take out a loan, know what you are getting into and have a backup plan in case things change and you don't get the job you were planning on.

For most people, what I'd recommend is to work and save up as much as possible, then pay as you go, even if it takes longer to complete training. That way, you won't be a slave to Sally Mae for the next 10-15 years.

The next thing to decide is the frequency of which to train. It would be foolish of me to give a blanket recommendation to everyone, because everyone is in a different situation. But I would recommend for most people, that they train as much as they are able to manage while still working. This is especially true for people who have a decent-paying job. One note for this: if you are trying

**to figure out the frequency at which to train, don't just plan for the in-person lessons. You will also want to make sure that you have enough time to study at home as well. A rule of thumb I use for this is; for every hour you fly in the air, study for two hours on the ground.**

**If you are wanting to fly full time, I would suggest only doing that if you have the financials to pay for training and your living expenses in full. I'd also plan for the worst and have a little extra saved up as a buffer in case you go over budget, over time, or both.**

**Once you have decided what school to go to, whether you will take out a loan, and whether you will train full-time or not, you are now ready to start training. Regardless of what school you go to, you will be training for the same certificates/ ratings. To start off, you will get your private pilot's license (PPL). The main thing this allows you to do is to fly yourself and passengers without an instructor overseeing you. Most likely, the next thing you will get is your instrument rating (IR). This allows you to fly in conditions where the visibility is limited, like inside a cloud. Next, you will most likely get your single-engine commercial pilot's license (CPL). This allows you to make money as a pilot.**

**Hypothetically, you could stop training here and get hired on as a pilot for a smaller company that flies single-engine airplanes. Think banner towing, sightseeing tours, pipeline patrols, etc. The issue is that currently, even entry-level jobs such as these are competitive, and companies are looking for pilots with more flight experience than you most**

likely have at this point. Not to say it's impossible, however, it's improbable. What most people do to get around this and build flight time without paying for it is become a flight instructor. So, you will need to get your flight instructor certificate (CFI), which allows you to train and endorse people for the PPL and CPL. Then, most CFIs will also get their CFII, which allows them to train and endorse students for their instrument rating. It is also common for people to get their commercial multi-engine land certificate (CMEL) as well. You will normally train for this after you have received your CPL, and it allows you to make money flying an airplane with more than one engine. This most likely isn't a certificate you will need right away because the chances of you getting hired flying a multi-engine plane with under 1000 hours are slim. So, some people put off getting this certificate until they have built more hours. Lastly, you can also get your MEI, which allows you to instruct people for their multi-engine certificates. However, most schools won't hire an MEI unless they have 100 hours of multi-engine time. And the schools that don't have this requirement normally hire in-house. So, in conclusion, the normal order of certificates is PPL- IR- CPL- \*CMEL\*- CFI- CFII- \*MEI\*.

## Time and Money Savers for Your Training

The first thing that you should do to save yourself time and money is a mindset shift. Instead of thinking of flight training as a hobby and something you're doing for fun, think of it as a job. The reason that this is important is that we invest our time and effort into hobbies when we are having fun and when they don't feel like a chore. If your hobby is draining and you don't enjoy it that much, it's safe to say you should probably find another hobby. However, this isn't how we treat work. Work often isn't fun and drags on, but we still show up and put in the work. This is how you should treat flight training. There will be many parts of flight training that are very enjoyable and many parts that are not. However, regardless of how much pleasure or displeasure you have, you still need to put in the work. This means using your free time to do things like studying for an oral or chair flying maneuvers instead of watching a show or doomscrolling.

This leads into my next tip for saving time and money. Come as prepared as possible to each lesson. Practically, this means knowing what you will be doing in the air and on the ground in the next lesson. If you will be performing a new maneuver, memorize and chair fly the configuration until you can say/ do it without thinking. If you are covering a certain ground topic, come in having researched as much about that topic as possible so that you can ask high-quality and informed questions. What I tell my students is I'm expensive, and the plane is even more so. Don't waste

valuable money paying for something you could have done for free. Also, a note for this one: find an instructor who informs you about exactly what you will be doing in the next lesson and sends you home with resources to prepare for it.

Next, on the list is using a structured ground school for studying. There are a lot of them out there, and everyone has their opinions on what the best one is. I personally use and teach from the course that Pilot Institute has. I've used and seen other ground school courses like Sporty's, however, they don't go into nearly as much detail as Pilot Institute. Regardless of the ground school, they normally cost around \$200, and will save you a lot of money compared to learning everything in person for \$50/ hour or more. There are also a ton of free resources on YouTube that you can access, as well as the FAA handbooks that are also free. Some of my favorite channels are "Free Pilot Training" and "FlightInsight".

Next is not changing airplanes and instructors often. It might be in your best interest to switch to another instructor or airplane, but avoid doing this often. Each time you switch planes, you will need to learn the nuances of that specific plane, which takes time. Although switching planes or instructors might be out of your control or beneficial to your progress, do your due diligence to make sure that the instructor and school is a good fit so that you're not switching often, if at all.

Another way that you can save a good amount of money is by flying consistently. This doesn't mean that you need to fly 6 days per week, but the more often you fly, the

less you will lose your skills between flights. Unless you are okay with training taking a long time and your skills between each lesson atrophying, don't fly anything less than two days per week. I'd personally recommend flying at least three days per week.

This next tip is mainly focused on saving time and is something that you will only be able to do with an instructor/ school that is very flexible. I don't hear about many people doing this, even though it is probably the biggest time saver you can do, short of training more often. The tip has to do with using the most of your downtime. In flight training, you will find that there will be many delays. This could be weather, planes going down for maintenance, or most commonly, checkride delays. I think it's obvious that if you are not checkride ready and you have a delay, you can just use the time to prepare for your checkride. But what about when you are checkride-ready, but need to wait a month for examiner availability? Well, get ready for the next checkride! I know it sounds obvious, but I don't see people do it very often. If you have to wait any portion of time for a checkride, start preparing for the next one. Get the written done, start building the hours, study for the oral, learn the maneuvers, etc. Obviously, you will still want to stay proficient, but start preparing for the next certificate and make the most of the time.

Next, one money-saving tip is that while you build hours for your instrument rating and CPL, time-build with someone. In the Phoenix valley, there are a ton of people who are looking to build time for both their next certificate

or for a job. So take advantage of that and instead of paying full price for a plane and flying solo, split costs with a fellow pilot. If you decide to do this, try to find someone who is able and willing to teach you a little about the next certificate/ rating while you time-build. For example, if you are building the hours needed for your instrument rating, find someone who is instrument-rated and knowledgeable in it who is willing to show you the basics of the rating. Have them show you how to fly an approach, get an IFR clearance, fly a hold, etc. This will set you that much further ahead when you do start training, and all while you are splitting time in the plane.

Lastly, and probably the biggest thing you can do to save money, is fly in the most affordable airplane you can find. I know this sounds painfully obvious, but the issue is people overlook this. They don't invest time researching which planes are the most affordable. They check out a handful of schools, see that they all charge about \$180/ hour, and assume that's how much planes cost. And for the most part, that is how much they cost right now. However, there is a good chance you have other options for more affordable planes if you do a little digging to find them. If you are looking to get the best possible plane for the best possible rate, look for non-profit flight clubs. These clubs don't make any money on their planes, which lowers the cost significantly. For example, I am a member of a flight club in Chandler that rents its Piper Cherokees for less than \$105/ hour. When I went through training, I used this flight club and their planes to train and build hours in, and ended

up saving around \$60/ hour compared to if I used a traditional flight school's planes. Multiply this by 200 hours, and that means I saved \$12,000 throughout my flight training. Now, you might not have a non-profit flight club near you, but if you do, definitely jump on the opportunity!

## My recommendation for flight training

So, where should you go for flight training? Here is a list of all of the things that I would look for if I were starting from scratch and knew what I know now.

1. I would look for a non-profit flight club that had good rates and availability for their planes.
2. I would look for an independent instructor who has experience and will be able to train you all the way to the end of your training.
3. I would make sure that the instructor will prepare you before every lesson and send you home with the resources you need to come in prepared for each lesson.
4. I would make sure that the instructor has the availability that you need for your schedule.
5. I would make sure your instructor is flexible and able to tailor training to you and your learning style/ situation.

These recommendations are mainly tailored for the self-disciplined individual who is looking to get through training as affordably and efficiently as possible. You might

**prioritize other things over money and efficiency, and that's okay. But if this is you, and you're looking for a flight training provider in the Phoenix area that checks these boxes, check out Chi-Rho Aviation. I work with a local non-profit flight club in Chandler, AZ, and my mission is to deliver consistent, excellent, and tailored flight instruction at a fair price. I will help you to succeed in getting the training you need to be a high-quality pilot, and at an affordable rate.**

**If you are interested in learning more about how I could help you in your flight training journey, give me an email at [info@chirhoaviation.com](mailto:info@chirhoaviation.com) or visit my website, [www.chirhoaviation.com](http://www.chirhoaviation.com).**