

## FAQ's

### Who is Meritize?

We know you are more than your credit score, and we believe your past achievements are an important indicator of your potential. That's why Meritize looks beyond FICO and uses your previous academic or military achievements to enhance your credit evaluation and potentially improve your loan options.

### How is Meritize different from other lenders?

Unlike most lenders, Meritize goes beyond just looking at your FICO score and considers your academic or military achievements to enhance your credit evaluation and potentially improve your loan options. Even students who may lack a co-borrower can improve their loan options by sharing their past merits.

### How can I talk to someone at Meritize?

You can call us at 833-MERIT-4U (833-637-4848) or email us at [apply@meritize.com](mailto:apply@meritize.com).

### How do I apply?

If you know which program you want to attend, you can access the Meritize loan application here. If you don't know what program you'd like to attend, use the Meritize Connect tool to learn more about the options available to you. Through Meritize Connect, you can apply for funding directly and get connected to programs to learn more.

### Does applying for a loan affect my credit score?

Checking your loan options online will not impact your credit score. When you check your rate to see what offer(s) you may qualify for, we perform a soft inquiry on your credit report, which won't impact your credit score. Other creditors won't be able to view soft inquiries since they can only be seen by you. Once you've selected the loan option that's best for you, you'll be asked to complete an application and to enter additional information. Once your application is complete we perform a hard inquiry on your credit report which may impact your credit score. We will let you know during the application process at what point your credit score might be impacted.

### How do I accept my offer?

To accept your loan offer, either accept within the application, or reply back to the email you received from [apply@meritize.com](mailto:apply@meritize.com) with the subject line "Congratulations from Meritize." If you are having trouble finding this email, please check your junk/spam folder. If you have any further questions, call us at 833-MERIT-4U (833-637-4848) or email [apply@meritize.com](mailto:apply@meritize.com).

For more FAQ's: [www.meritize.com/students/faq/](http://www.meritize.com/students/faq/)

*We don't just fund your education.*

*We fund your future.*

Apply now at [apply.meritize.com](http://apply.meritize.com)

## Contact Us



[www.aeroglobalaviation.com](http://www.aeroglobalaviation.com)

📍 3700 Commerce Blvd, Suite 115, Kissimmee FL 34741

📞 (321) 270 9900

✉️ [info@AeroGlobalAviation.com](mailto:info@AeroGlobalAviation.com)

**meritize**

[www.meritize.com](http://www.meritize.com)

📍 5805 Main Street, Suite 220, Frisco, TX 75034

📞 833-637-4848

✉️ [apply@meritize.com](mailto:apply@meritize.com)

Apply Now



Scan QR Code

Unlock Your *Potential*



**meritize**



## About Meritize Financial LLC:

Meritize Works With Students, Educators, and Employers to Build Skills-Based Careers. Meritize looks beyond FICO scores and uses an individual's previous achievements to improve funding opportunities. Even students who may lack a co-borrower can improve their loan options by sharing academic transcripts, military experience and work history.

## Aero Global Aviation Academy

Aero Global Aviation Academy has partnered with Meritize Financial to finance all training, tests/checkrides. Rates depend on credit and there is an origination fee once fully approved.

To learn more about the program, visit us at [www.aeroglobalaviation.com](http://www.aeroglobalaviation.com).



## Student Requirements

- ✓ Must be a US Citizen or Permanent Resident \*
- ✓ Driver's License
- ✓ 1st or 2nd class Medical Certificate
- ✓ Co-borrower Recommended
- ✓ Pilot Certificate, if applicable
- ✓ Subject to Credit Check and Underwriting

\*If Non-US Citizen, TSA verification is required.



### Meritize Loan Packages

	Gold Package	Silver Package	Bronze Package
Private Pilot	✓	✓	✗
Instrument Rating	✓	✓	✓
Commercial Single.	✓	✓	✓
Commercial Multi.	✗	✗	✗
CFI	✓	✓	✓
CFI Instrument	✓	✗	✗
Testing Fees, Books & Supplies	✓	✓	✓
Total Flight Hours	283 Hours	273 Hours	208 Hours
Total Investment	\$64,499	\$57,999	\$40,999

Note: Bronze package only applies if you already have a Private Pilot License.

## Loan Process:

1. Apply on [www.aeroglobalaviation.com/apply](http://www.aeroglobalaviation.com/apply)
2. Then start loan process with Meritize by applying on: [apply.meritize.com](http://apply.meritize.com)
3. Go through Underwriting Process with Meritize
4. Receive Approval from Meritize
5. Sign Enrollment Agreement with Aero Global
6. Secure Funding with Meritize
7. Begin Pilot Training