

CAREER KIT

Pilot Career Kit: 90-Day Action Plan

How to Become a Pilot

2026-10 edition

Inside: at-a-glance summary · step-by-step path · costs & requirements · 90-day action plan · documents checklist · exams · interview questions · resume bullets · common mistakes · 13-week tracker · resources

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At a glance

To become an airline pilot, you earn a series of FAA certificates (private, instrument, commercial, then the Airline Transport Pilot certificate) and build 1,500 flight hours, or fewer with a qualifying aviation degree or military training. Starting from zero, most people take 2 to 4 years. Training usually costs \$65,000 to \$130,000, and much more at a four-year aviation university.

Timeline	2–4 years from zero to airline first officer
Typical cost	\$65,000–\$130,000 (more for a 4-year aviation degree)
Education	High school diploma; many airlines prefer a bachelor's degree
License	FAA ATP certificate and FAA first-class medical
Median pay	\$232,140 per year (airline pilots); \$123,220 (commercial pilots)
Job outlook	+7% (2025–35), much faster than average

Step-by-step path

1. Get an FAA medical certificate first

Time: 1–4 weeks · Cost: \$100–\$250

Book an exam with an FAA Aviation Medical Examiner (AME) before you spend money on training. Ask for a first-class medical, since airlines require one to fly as captain. If you have a health condition, find out early whether it needs a special issuance.

2. Earn your private pilot certificate

Time: 3–6 months · Cost: \$12,000–\$20,000

This is your first certificate. The FAA minimum is 40 flight hours under Part 61 (35 under Part 141), but most students need more. You pass the FAA Private Pilot knowledge test, then an oral exam and checkride with an examiner.

3. Add an instrument rating

Time: 2–4 months · Cost: \$8,000–\$15,000

The instrument rating teaches you to fly using only cockpit instruments, in clouds and low visibility. Airlines require it. You pass the Instrument Rating knowledge test and a checkride.

4. Earn your commercial pilot certificate

Time: 4–8 months · Cost: \$20,000–\$40,000

A commercial certificate lets you get paid to fly. You need at least 250 total hours under Part 61 (190 under an approved Part 141 course) and must be 18. Most airline-track students also add a multi-engine rating at this stage.

5. Become a flight instructor and build hours

Time: 12–24 months · Cost: \$8,000–\$16,000 for CFI training, then you are paid

Most new commercial pilots earn a Certified Flight Instructor (CFI) certificate and get paid to teach while logging hours. Others fly banner tows, aerial surveys, skydiving jumps or charter. This is the longest phase, usually 1 to 2 years.

6. Complete ATP-CTP and earn your ATP certificate

Time: 2–4 weeks · Cost: Often paid by the hiring airline

Airline first officers need an Airline Transport Pilot (ATP) certificate. The full ATP requires age 23 and 1,500 hours. A restricted ATP is available at age 21 with 750 hours for military pilots, 1,000 hours for qualifying aviation bachelor's graduates, or 1,250 hours for qualifying aviation associate graduates. You must finish the ATP Certification Training Program (ATP-CTP) before the ATP knowledge test.

7. Apply to regional airlines

Time: 1–3 months

Most airline pilots start at a regional carrier as a first officer. Many regionals hire before you reach 1,500 hours through pathway or cadet programs. Prepare for a technical interview, a simulator evaluation and a background check.

8. Finish airline training and move up by seniority

Time: 2–3 months of initial training

New hires complete company training and a type rating for their aircraft. Pay and schedules improve with seniority. Many pilots upgrade to captain, then move to a major or cargo airline.

Costs & requirements

Estimated costs (USD)

Item	Low	High	Note
FAA medical exam	\$100	\$250	Set by each AME
Private pilot certificate	\$12,000	\$20,000	Depends on aircraft rental rates and how often you fly
Instrument rating	\$8,000	\$15,000	
Commercial certificate + multi-engine	\$20,000	\$40,000	
CFI / CFII training	\$8,000	\$16,000	
Knowledge tests and checkride examiner fees	\$3,000	\$7,000	Several written tests plus 4–6 practical tests
Headset, charts, books, apps	\$500	\$2,000	
Four-year aviation degree (optional)	\$100,000	\$240,000	Tuition plus flight fees; can lower ATP hours to 1,000
Total	\$151,600	\$340,250	

Requirements

Age	17 for a private pilot certificate, 18 for commercial, 21 for a restricted ATP and 23 for a full ATP. U.S. airline pilots must retire at 65.
Medical	FAA first-class medical certificate from an Aviation Medical Examiner to fly as an airline captain.
Flight hours	1,500 total hours for an ATP, or 750 / 1,000 / 1,250 for a restricted ATP through military or approved aviation degree programs.
Education	No degree is legally required. Many airlines prefer or require a bachelor's degree in any field.
English	You must read, speak, write and understand English to hold an FAA pilot certificate.
Background	Airlines run background checks, a 10-year employment history review and drug and alcohol testing.
Right to work	You must be legally able to work in the U.S.; non-citizens also need a TSA flight training security check before training.

90-Day Action Plan

Tick each box as you finish the task. Do the phases in order; it is fine if a phase takes a little longer.

Days 1–30

Weeks 1–4

Goal: Confirm you can fly and pick a training path

- ☐ Book a first-class medical exam with an FAA Aviation Medical Examiner
- ☐ Take a discovery flight at two different flight schools
- ☐ Decide between Part 61, Part 141, an academy or a university program
- ☐ Build a full budget from private pilot to CFI, including living costs
- ☐ Research financing: savings, aviation loans, scholarships and cadet programs
- ☐ Apply for an FAA student pilot certificate through IACRA
- ☐ Start an online private pilot ground school

Days 31–60

Weeks 5–8

Goal: Start flying and pass the private pilot written

- ☐ Schedule at least 3 lessons per week to avoid relearning
- ☐ Buy a headset, logbook (or digital logbook) and current charts or EFB app
- ☐ Study 45–60 minutes a day for the Private Pilot (PAR) knowledge test
- ☐ Take the PAR test once you average 90% on practice exams
- ☐ Chair-fly every lesson before you arrive at the airport
- ☐ Apply to at least three aviation scholarships (AOPA, EAA, Women in Aviation, OBAP)

Days 61–90

Weeks 9–13

Goal: Solo, build momentum and plan the airline path

- ☐ Complete your first solo and solo cross-country flights
- ☐ Track hours against FAA private pilot minimums each week
- ☐ Book a mock checkride with a second instructor
- ☐ Start studying for the instrument written in spare time
- ☐ Join a local pilot group or EAA chapter to network
- ☐ Research regional airline pathway programs and their entry requirements
- ☐ Set a target date for your private pilot checkride

Documents checklist

Gather these early. Keep originals in one folder and scans in the cloud.

- ☐ Government-issued photo ID
- ☐ U.S. passport or birth certificate (proof of citizenship for TSA rules)
- ☐ FAA medical certificate
- ☐ FAA student pilot certificate (via IACRA)
- ☐ FAA Tracking Number (FTN)
- ☐ Pilot logbook with instructor endorsements
- ☐ Knowledge test reports
- ☐ High school diploma and college transcripts
- ☐ Driving record (airlines review it)
- ☐ 10-year employment and address history
- ☐ Copies of all pilot certificates and ratings
- ☐ Training records and checkride results

Exams & how to prepare

FAA Private Pilot Airplane (PAR) knowledge test

What it is: Multiple-choice test on regulations, weather, aerodynamics, navigation and airspace.

How to prepare: Use a ground school course or app and take timed practice tests until you score 90% or better.

FAA Instrument Rating Airplane (IRA) knowledge test

What it is: Instrument procedures, approach charts, IFR regulations and weather.

How to prepare: Study approach plates daily and drill question banks; take it before you start heavy instrument flying.

FAA Commercial Pilot Airplane (CAX) knowledge test

What it is: Advanced aerodynamics, performance, commercial regulations and systems.

How to prepare: Review your private pilot material first; most questions build on it.

FAA ATP Multiengine (ATM) knowledge test

What it is: Airline operations, high-altitude weather, Part 121 rules and transport aircraft performance.

How to prepare: Complete ATP-CTP first; you need its graduation certificate to sit the test.

FAA practical tests (checkrides)

What it is: Oral exam and flight test with an FAA examiner for each certificate and rating.

How to prepare: Fly mock checkrides with a different instructor and know the Airman Certification Standards (ACS) for your test.

Interview questions

1. Why do you want to be an airline pilot?

Tip: Give a specific, personal reason and connect it to safety and teamwork, not just a love of flying.

2. Tell me about a time you made a mistake in the aircraft.

Tip: Pick a real, minor event, show how you caught it and what you changed afterward.

3. Have you ever failed a checkride?

Tip: Answer honestly, own it, and explain what you learned. Airlines see your records.

4. Describe a conflict with an instructor or crew member.

Tip: Show respectful communication and a safe outcome, never blame.

5. What would you do if your captain was doing something unsafe?

Tip: Walk through escalating crew resource management: question, state concern, then take action if needed.

6. Explain the difference between Class B and Class C airspace.

Tip: Expect technical questions; review airspace, weather minimums and regulations before the interview.

7. What are the takeoff minimums and alternate requirements under IFR?

Tip: Know Part 91 versus Part 121 rules and say when you are unsure rather than guessing.

8. How do you handle stress and fatigue?

Tip: Mention concrete habits: sleep planning, IMSAFE checklist and saying no to a flight.

9. Tell me about a time you showed leadership.

Tip: Use the STAR method with a measurable result.

10. Why our airline?

Tip: Name its fleet, routes, culture or flow-through program; generic answers stand out badly.

11. Walk me through a go-around in your current aircraft.

Tip: Describe procedures and callouts clearly and in order.

12. Where do you see yourself in 10 years?

Tip: Show commitment: upgrading to captain, training roles or mentoring, without trashing other airlines.

Resume bullet examples

Adapt these to what you actually did. Use numbers wherever you can.

- Earned FAA commercial pilot certificate with instrument and multi-engine ratings, passing all checkrides on first attempt
- Logged 1,520 total flight hours, including 450 cross-country and 110 multi-engine
- Trained 25 student pilots as a CFI; 18 earned private pilot certificates
- Flew 300+ hours of aerial survey missions in varied weather with zero incidents
- Maintained 100% on-time lesson completion rate across a 40-student schedule
- Completed ATP-CTP and passed FAA ATP Multiengine knowledge test with a 92%
- Led weekly ground school sessions on weather and airspace for a flight school
- Hold FAA first-class medical certificate and current FCC radio operator permit

Common mistakes to avoid

1. Paying large tuition sums up front to a school you have not vetted
2. Starting flight training before getting an FAA medical
3. Flying only once a week, which wastes money on relearning
4. Choosing a school based only on hourly price, not aircraft and instructor availability
5. Skipping written-test study until late in each stage
6. Ignoring how a checkride failure appears on airline applications
7. Not keeping a clean, well-organized logbook from day one
8. Failing to plan how you will pay living costs during the instructor phase

13-week progress tracker

Fill this in by hand each week.

Week	Focus	Done?	Notes
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			

Resources, salary & disclaimer

Resources

- **FAA Airman Certification Standards**
https://www.faa.gov/training_testing/testing/acs
- **FAA Pilot's Handbook of Aeronautical Knowledge**
https://www.faa.gov/regulations_policies/handbooks_manuals/aviation/phak
- **FAA Airplane Flying Handbook**
https://www.faa.gov/regulations_policies/handbooks_manuals/aviation/airplane_handbook
- **AOPA flight training resources**
<https://www.aopa.org/training-and-safety>
- **FAA IACRA (apply for certificates)**
<https://iacra.faa.gov>
- **BLS: Airline and Commercial Pilots**
<https://www.bls.gov/ooh/transportation-and-material-moving/airline-and-commercial-pilots.htm>

Salary

Bottom 10%	Median	Top 10%
Under \$106,710 (airline); under \$58,850 (commercial)	\$232,140 per year (airline pilots, copilots and flight engineers); \$123,220 per year (commercial pilots)	Over \$463,830 (airline); over \$266,620 (commercial)

Outlook: Employment of airline and commercial pilots is projected to grow 7% from 2025 to 2035, much faster than average (airline pilots 8%, commercial pilots 5%).

Source: BLS Occupational Outlook Handbook, May 2025 data — <https://www.bls.gov/ooh/transportation-and-material-moving/airline-and-commercial-pilots.htm>

Disclaimer. Requirements vary by state and change over time. Verify with the official sources listed. This guide is not legal or career advice.