



An Aviator's Field Guide to
**Buying an
Airplane**

Practical insights for purchasing
a personal aircraft

Jason Blair

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Aviation Supplies & Academics, Inc.
7005 132nd Place SE
Newcastle, Washington 98059-3153
asa@asa2fly.com | www.asa2fly.com

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Introduction

Owning an aircraft, or even more than one, is a dream for many pilots. This dream may start on day one during the first lesson, or it may develop later after the pilot has already learned to fly. But for many, it comes at some point. As pilots, we have dreams of the perfect airplane: a bigger plane, a faster plane, or a classic or special aircraft. Whatever strikes our fancy. For many pilots, this dream is moderated by reality—most commonly, their budgets. But that doesn't mean pilots can't dream!

Personally, I dream that any reasonable pilot needs a minimum of six aircraft. Really, I can justify it—in my own mind at least. It is hard to choose only one. There are so many cool airplanes, each with particular strengths and advantages over others. The only way to remedy that is to own lots of them.

We all probably have a dream list of aircraft we would like to own, and your list likely differs from mine. But while I am dreaming, my list would include a good, all-around, everyday, single-engine tailwheel aircraft that can deal with rough strips yet isn't out of place at a regular airport. I could imagine a Cessna 180 doing this well. Next, I think a good multi-engine, cross-country aircraft is needed. This airplane should have deicing boots, decent fuel range and cruising speed, and the ability to haul a couple of people and baggage. I am a little partial to the Cessna 340 for this mission. For a longer-distance traveler, a light business jet would also have to fit in the mix. Plodding along at 180 knots in the Cessna 340 just won't do when crossing continents, so maybe picking up a Learjet of some sort would be a good idea. And since I'm a seaplane pilot, of course I think a float plane is also necessary. To do it right,

something amphibious is probably the best choice. A Cessna 206 would likely be sufficient, although I could also make a case for a Cessna Grand Caravan or a Quest Kodiak. Some people may claim that the next two can be combined, but I argue they should be separate. A good all-around aerobatic aircraft is needed in this dream hangar, and I'll choose a Super Decathlon or a Pitts S-2B. In my mind, this aircraft will be to help "develop pilot proficiency in upset conditions." And they are also just darn fun to fly. Any historically focused pilot will agree with the need (or maybe simply desire) for my last choice—a good warbird. Sure, a Corsair or a Mustang would be great, but I'd be fine settling for a T-6 or a T-28. I think this mix of aircraft would make a fairly well-rounded hangar full for any pilot, right?

Unfortunately, for most of us, owning every different kind of aircraft we might want is not only financially impossible but also impractical. Therefore, we must make a choice and then go find the aircraft that best meets our needs.

That is a big part of what this book is about. We all have aircraft dreams, but when we think critically and consider all the options, we start to narrow down the choice from what is whimsical and dreamy to what is realistic, appropriate, and affordable.

The choice to purchase an aircraft is not the same as buying a car. Most people do not actually *need* an aircraft; they want one to use either for business or pleasure purposes. It isn't a need for most pilots to have an aircraft for daily transportation to or from work. If it is for you, most of the rest of us are jealous!

Buying and owning an airplane represents the freedom to leave the ground whenever you want, the ability to travel to places faster than the average person, and—let's be honest—a level of prestige. Telling people you encounter in the office, at dinner, at the local country club, or in any other social setting that you own an airplane sets you apart from the average.

The goal of this book is to help readers learn from my experiences and knowledge gained both through personal aircraft ownership and through helping clients and friends to decide on what aircraft to buy, to evaluate and plan for the purchase, and sometimes even

to decide not to purchase. From the lessons I have learned, you can gain an understanding of what to consider, save time and effort, and avoid some of the mistakes I have encountered.

Chapter 1

Deciding Whether to Buy an Aircraft

Deciding if you actually want to buy an airplane is about more than just whether you *want* one. You need to determine if it is something you *need* for a specific purpose, *want* for any number of reasons, or perhaps have always just *dreamed* about having and now are finally going to realize.

The choice to purchase an aircraft of your own should be based on your need to use the aircraft, your desire to use it, your ability to afford the purchase and the ongoing costs associated with the aircraft, and whether there are alternative options available that will serve your flying needs. If you have not really considered all the factors, your purchase may just be an impulse buy and may not result in the outcome you want from aircraft ownership. I am not saying that you must justify the purchase of an aircraft for a specific reason; wanting one can be a perfectly good reason. What I mean is that if you are buying an airplane just because you want one, you should still carefully consider all the factors related to the purchase.

Even when prospective pilots tell me they are going to buy a plane and learn to fly because it has always been a dream of theirs, I will ask them questions to probe what they plan to do with the aircraft after achieving their initial goal of learning to fly. That is a first step—not a final answer to the question of whether to purchase an aircraft.

Deciding if you are going to purchase an airplane should start with a simple question first: Do you *need* a plane, or do you *want* a plane?

There are situations in which the answer to the first question can actually be “yes.” Sometimes an aircraft is legitimately needed for business purposes. However, for most owners, ownership of an aircraft isn’t a basic life or business need, it is a desire or a convenience. If your answer to whether you need an airplane is “no,” and you are being honest with yourself in considering this, then it may be true that you simply *want* an airplane.

There is nothing wrong with doing something just because you want to do it. If we think about a golfer chasing a little ball around a well-groomed patch of field with the goal of putting the ball into a hole, only to retrieve the ball and move on to the next section of field with a different hole, it doesn’t really make much logical sense. But many people (including me) consider it fun. For almost everyone, playing golf does not provide a financial gain or a business advantage, and it is not a life necessity. But it doesn’t have to be—it is done for pleasure. Similarly, it is OK to buy an airplane just based on desire because you want to fly and think it is fun. If there are other benefits, they can be considered bonuses or conveniences in many cases.

There is nothing wrong with purchasing an aircraft because you want one, but you should first carefully consider what to buy, how much it costs, and how you will manage the aircraft you choose to purchase.

Consider Your Reason

When someone comes to me and says they want to buy an airplane, my first question typically is, “What are you going to do with it?”

It seems like a simple question, but if you don’t have at least something in mind that you plan to do with your airplane, you probably will not end up using it very much. Even if you have plans to fly, but not regularly, you are probably better off renting (you will see the math on that decision in a later chapter). If your reason for buying an airplane is not for travel or business but only to fly for

fun, it may significantly change what airplane you decide to buy and would enjoy using.

Being a pilot and owning an aircraft becomes a way and a part of life for those who are actively engaged with the sport, hobby, profession, and/or—shall I go so far as to say—addiction. For those who are not going to let this be a part of their life, or whose life will not allow it for whatever reason, they will find the aircraft they purchased sitting at an airport rotting away. It will fall into disrepair and become a useless item they own—or worse, a financial drain with little benefit.

Will You Actually Use the Aircraft?

A major factor to consider should be how much you will use the aircraft. When considering the average general aviation aircraft owner, most users operate their aircraft limited numbers of hours per year. Most owners fly fewer than 100 hours a year, and many fly fewer than 20 hours. If you are not actually going to use the aircraft a reasonable number of hours per year, it may not be cost-efficient to purchase one. In that case, you may still decide to purchase an aircraft, but it simply means that other considerations besides cost were the determining factors.

Many people try to justify purchasing an aircraft based on calculations of how much money it will save them in travel, how it will create new business through travel, or any number of other similar reasons. Math does not have to be the primary factor that determines if you should purchase an aircraft. Desire or convenience can be just as important when you really get down to making the final decision. The value of those factors is something you have to personally calculate.

Numerous considerations that will be discussed throughout this book come into play when determining if you will actually use the aircraft. A few of these include: Can you afford it? Is the location of the aircraft convenient for its regular use? Is your family supportive of flying? Is the weather where you live conducive to actively using an aircraft?

Aircraft are at their best when they are actively flown. The sentimental side of me thinks aircraft get sad when no one flies them, and they just let themselves go. The realist side of me knows that mechanical things degrade when they sit unused. A flying aircraft will stay in better shape than one that only flies once a year. The less you will use an aircraft, the less likely it is you should purchase one.

Will You Use the Aircraft for Business, Pleasure, or Both?

Determining if the aircraft will be used only for pleasure, only for business, or for both can be a factor in determining whether to purchase it. If you are extremely busy with work and think you will not have the time to fly an airplane more than a couple of times a year, then maybe this is not the right time to buy one. If you are a VFR pilot and think you're going to fly your new airplane to and from meetings in a place where IFR conditions are common, think again. Realistically consider how, as well as how much, you are going to use the aircraft.

If you are planning to fly the aircraft for business trips and are qualified to do so in less-than-VFR conditions, you may find it can be used to save you travel time. But these conditions must be considered carefully, and the situation must be right to make this practical. When you have the right conditions, an aircraft has the potential to give you more freedom to travel where, and when, you want on your own schedule. It will not necessarily be cheaper, but it can be more convenient and, in some cases, can increase overall work efficiency.

One of my customers has a business that operates all around the country at locations that are not well-served by commercial air service. A competent and proficient pilot, he regularly uses his Piper Twin Comanche to visit many customers in the course of a week, and he would not be able to reach these customers in the same time period if he had to drive or fly commercially.

For three years, I commuted to work in another state, flying a basic IFR-equipped Piper Cherokee three hours round trip to avoid the fourteen-hour round-trip drive each week. I typically flew over

In *An Aviator's Field Guide to Buying an Airplane*, author Jason Blair shares his knowledge and experience gained from purchasing his own aircraft as well as helping numerous customers find, evaluate, and buy the right aircraft for their needs. Blair's many years of industry experience as an aircraft owner, active pilot, instructor, and FAA Designated Pilot Examiner has provided him with specific expertise and insight that he is now sharing with aspiring aircraft owners in this book.

You'll learn how to assess if aircraft ownership is right for your situation, determine the full costs of owning and operating an airplane, select the right make and model for your needs, consider factors such as avionics and aircraft age, evaluate an aircraft prior to purchase, negotiate the sale, find financing and insurance, complete paperwork, and get your new aircraft safely home. Focusing on realistic and practical considerations, Blair's goal is to help you successfully navigate the process of purchasing an airplane so you can discover and enjoy the many benefits aircraft ownership provides.

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