

## FAQ – for pilot students – bankruptcy at flight school

### ABOUT THE FAQ

This FAQ is for pilot students affected by the flight school filing for bankruptcy.

The information is continuously updated. In the upper right corner of the first page of the document, you can see the document's validity date in the format dd.mm.yyyy, as well as the version number in the format xv (x = sequence number. v1 is the first version, v2 is the second version, etc.).

Changes from the previous version are marked in **gray**.

You can use the search function to search for keywords or use the table of contents to see the various topics covered by the FAQ.

The FAQ begins with a short chapter on important actions you should take. Then follows a question-and-answer section.

Questions or feedback on the FAQ can be directed by email to [nf@flyger.no](mailto:nf@flyger.no).

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## 1. SUMMARY – THIS IS IMPORTANT TO KNOW AND DO

- **Inform the Student Loan Fund** (Lånekassen) that your education is being interrupted.
- **Obtain copies of training records/documentation.** Get copies or originals of all documentation related to your education.
- **File a claim in the estate.** Calculate what you believe the school owes you and file this as a claim in the estate. Document the claim.
- **Take control of your personal finances.** Early actions are crucial to getting good help and maintaining control.
- **Read the FAQ from the CAA-N.**

## 2. QUESTIONS AND ANSWERS

### 2.1 BANKRUPTCY – WHAT IS IT AND WHY DOES IT HAPPEN?

The board is responsible for the finances of a limited company, and the board must ensure that the company has adequate equity and liquidity in relation to the scope and risk of the operation. If the board concludes that the equity is no longer adequate, it is the board's responsibility to assess whether there is a basis for continued operation. If the result of this assessment is that the business is insolvent and there is no realistic hope of changing the company's financial situation, the board has the responsibility and duty to file for bankruptcy.

When the company files for bankruptcy, it is the board's responsibility to report the bankruptcy to the district court. It is up to the court to decide whether to open bankruptcy proceedings. A bankruptcy petition will normally be accepted by the court if the company acknowledges being insolvent or has stopped payments. After the court has accepted the bankruptcy petition, a ruling is issued to open bankruptcy proceedings, and a bankruptcy estate is established. This means that a separation is created between the company and the company's finances. The company loses the right to dispose of its assets (all values the company owns, money, bank deposits, real estate, and things). Upon the opening of bankruptcy proceedings, the company is deprived of the right to dispose of its assets and is not allowed to dispose of the assets or use them without the trustee's consent. The company also cannot sell the assets.

When the district court has issued a ruling to open bankruptcy proceedings, the court appoints a trustee.

The trustee is to safeguard the common interests of the creditors. They lead the liquidation of the bankruptcy estate and represent it externally.

A creditor is a person who has a claim against another, e.g., for payment of money. The person against whom the claim is directed and who is obliged to fulfill it is referred to as the debtor.

The district court has Norway's broadest expertise in bankruptcy and insolvency and will, based on experience, appoint a trustee with extensive knowledge and solid experience. The trustee then takes over the management of the business and is the one the company should relate to.

The trustee's identity, contact information for the trustee's office, and the deadline for filing claims will be announced on <http://www.brreg.no> (the Brønnøysund Register Centre).

### 2.2 THE STUDENT LOAN FUND – DUTY TO INFORM

As a student and borrower through the Student Loan Fund, you have a duty to inform about changes that may occur in your education. You can do this on [My Pages](#) at the Student Loan Fund.

Note that if you have to stop your education because you become ill, you may be entitled to a sickness grant. Read more at the [Student Loan Fund](#).

### 2.3 THE STUDENT LOAN FUND – DELAY/INTERRUPTION OF EDUCATION AND IMPACT ON LOAN CONVERSION

Delays and interruptions can affect how much of the loan can be converted into a grant and how much support you can receive further. You can read the rules on the [Student Loan Fund's pages](#).

### 2.4 SCHOOL FEES – WHAT DO I DO WITH MONEY THAT WAS IN MY CLIENT ACCOUNT AT THE SCHOOL?

You may have a claim to these funds as a creditor in the estate. You must file a claim with the estate. Note that this claim unfortunately comes after other claims such as wages and holiday pay for employees and certain bank obligations the school may have.

See the next section for how to file a claim.

### 2.5 SCHOLARSHIP – EDUCATION FINANCED BY THE SCHOOL

If you are on a scholarship, meaning your education, through an agreement, is financed by the school, you should report a claim in the estate the same way as for any other claim in the estate. See chapter about Claims in the estate.

### 2.6 CLAIMS IN THE ESTATE – HOW DO I PROCEED AND WHAT APPLIES?

#### HOW DO YOU FILE THE CLAIM?

- Send an email or letter to the trustee.
- The trustee's identity and contact information for the trustee's office will be announced on [www.brreg.no](http://www.brreg.no). Search for the company's name and look at the announcements.

#### WHAT SHOULD THE CLAIM INCLUDE?

- The total outstanding amount in NOK
- Documentation for the claim (e.g., invoice, agreement, ledger, etc.)
- If your claim is not a pure monetary claim, the claim must be converted into a monetary claim (i.e., you must estimate the value of your claim)

#### WHEN MUST THE CLAIM BE FILED?

- The claim should be filed as soon as possible.
- The deadline for filing claims will be announced on [www.brreg.no](http://www.brreg.no). To avoid any costs, it is important to respect this deadline.

- It is possible to file a claim in the estate as long as it is open according to the Bankruptcy Act § 115. When filing a claim after the deadline, the court may require you to pay special costs incurred by the examination as a result of the claim being filed after the deadline.

### WHAT HAPPENS WHEN THE CLAIM IS FILED?

- When the claim is received by the trustee, the claim will be registered in the estate.
- Once the registration is completed, you will receive a confirmation that the claim has been filed (this may take some time).
- A confirmation that the claim has been filed does not mean that the claim has been reviewed and approved. The claim will only be assessed if there are funds for the relevant creditor class.
- The confirmation letter provides information on how to log in to read the estate's reports, where the status of the estate and the prospects for coverage for the creditors are stated.
- The first report will be available approximately three to four weeks after the opening of bankruptcy proceedings, and then one report is prepared per year until the estate is closed, at which time a final report is prepared.

### WILL I GET MONEY?

- Creditors will only receive money if there are funds left after the estate costs are covered.
- Whether there will be money for the creditors is stated in the final report.
- Creditors' claims have different priorities, and creditors with the highest priority will receive coverage first.
- The priority order is stated in the Coverage Act Chapter 9, see [www.lovdato.no](http://www.lovdato.no). As a general rule, wages and holiday pay for employees, as well as withheld tax and VAT, have priority over other claims.
- Creditors with valid collateral have a claim for special coverage in the asset they have collateral in.
- You should expect that the payment of claims may take several months, provided that the claim is decided to be paid in whole or in part.

### 2.7 WHAT DEADLINES SHOULD I CONSIDER REGARDING THE EDUCATION PATH?

When it comes to pilot training and exams, it is the EASA (European Union Aviation Safety Agency) regulations that apply in Norway (through the Civil Aviation Authority (CAA)).

#### The 18-month rule for theory exams:

When you start your first attempt at the theory, you have 18 months to pass all subjects. The time is counted from the end of the calendar month in which you took your very first attempt.

If you have not passed all subjects within 18 months, all previously passed subjects will be deleted, and you must start over.

**Exception from the 18-month rule:**

Former students of Pilot Flight Academy (PFA) who have commenced, but not yet completed, their theoretical knowledge examinations under Part-FCL, are hereby granted an extension of up to 6 months beyond their original 18-month deadline.

Conditions for extension: This exception is strictly contingent upon the student continuing their flight training and examination sittings at an Alternative Training Organization (ATO) specifically approved for ATPL Integrated Training.

Read full document from Civil Aviation Authority of Norway here: <https://www.luftfartstilsynet.no/om-oss/nyheter/nyheter-2026/informasjon-til-studenter/>

**Validity of passed theory (36 months)**

When you have passed all the theory exams, the result is valid for 36 months.

This means that you must complete the practical flight test (Skill Test) to obtain the certificate (CPL or IR) before three years have passed from the day you passed the last theory exam.

**2.8 ATPL THEORY – HOW CAN I COMPLETE MY THEORY-EXAMS?**

The CAA conveys the following:

*When a student has started theory exams for a national authority (in this case, the CAA), ALL exams must be taken under the auspices of this authority. Registration for the exam must be done through an Approved Training Organisation (ATO), which is responsible for ensuring that the candidate has received adequate instruction.*

*In other words, a foreign ATO (OSM, Redflight, etc.) must register a former flight school student with the CAA.*

*The CAA has identified the following topics that need follow-up:*

*Documentation*

*Transition to another ATO*

*Deadlines*

*They will post more information about this on their websites: [luftfartstilsynet.no](http://luftfartstilsynet.no) and similar Norsk Flygerforbund will set up an FAQ (Frequently Asked Questions) with relevant answers.*

**2.9 CHANGING SCHOOLS – WHAT SHOULD I CONSIDER?**

Request written confirmation of a study place and start from the new school, as well as information about:

- What they can offer and what they cannot offer.
- What documents they require to be "placed" correctly in the education path.

- The price for the remaining part and what is included.
- The schedule and deadlines you must adhere to (18/36 months if relevant).

### What should I be aware of in a pressured situation?

- Do not let yourself be pressured into signing/prepaying without written confirmation of placement.
- Be skeptical of verbal "we fix everything" promises.
- Compare several alternative paths.

### ECA Seamless Transfer

If you transfer to a school abroad, it may also be relevant to change unions. As a member of NF, you are part of the pilot collective through ECA and may qualify for an ECA seamless membership transfer:

- You register with the union in the country you are moving to.
- You complete a consent form provided by the Norwegian Pilots' Association.
- The consent form, together with membership confirmation from the union, is sent to your new union.

Please contact Norsk Flygerforbund for more information.

#### 2.10 TRAINING RECORDS – I NEED A COPY OF DOCUMENTATION FOR MY EDUCATION. WHAT DO I DO?

- If you are in dialogue with someone at the school, maintain this dialogue until it can be concluded that you cannot obtain your papers this way.
- The next step is to contact the trustee. Request a clear response on when you can expect clarification in your case.
- Contact the CAA-N at [postmottak@caa.no](mailto:postmottak@caa.no) with [ela@caa.no](mailto:ela@caa.no) on CC. Mark the inquiry with *Bankruptcy [school name], missing training files*.

If the above does not lead to a resolution, you can contact the union, and we will assist you to the best of our ability.

#### 2.11 THE SCHOOL HAS EQUIPMENT THAT IS MINE – WHAT DO I DO?

First, find out what equipment is actually yours, and whether it is borrowed/rented/purchased, document if you can. If you are asked to return equipment or pay for it, do not do anything without clarification. Request written instructions from the trustee, who decides whether the equipment belongs to the bankruptcy estate or you.

Do not hand over equipment or pay claims before this is clarified, as you may otherwise risk losing rights.

## 2.12 SCHOOL FEES, LOANS – HOW CAN I PROCEED TO FINANCE THE REST OF THE EDUCATION?

If you are not entitled to a loan from the Student Loan Fund, we recommend that you contact your bank and inquire about what offers they can give you on loan arrangements that cover the last part of the education. If you do not have Sparebank 1, and you find that the bank does not provide a good offer, we recommend contacting Sparebank 1. They have been notified by the union and are prepared to go to great lengths to help members of the Norwegian Pilots' Association and LO.

## 2.13 UNION MEMBERSHIP – WHAT HAPPENS TO MY MEMBERSHIP IN THE NORWEGIAN PILOTS' ASSOCIATION?

The Norwegian Pilots' Association organizes pilots from the start of their pilot training, throughout their career as a pilot, and finally as a pensioner. You can read all about membership on our website:

<https://flyger.no/medlemskap/derfor-er-det-lurt-a-vaere-organisert>

As long as you are in an unresolved situation regarding your education, you can maintain your student membership. If you start at a new school, you can also continue your student membership. Notify us of which school you start at and when you expect to graduate, by email to [nf@flyger.no](mailto:nf@flyger.no).

If you wish to terminate your membership, send us written notice. The notice period is normally three months, but we will adapt this within what is possible in relation to the obligations the union is subject to.

## 2.14 I RENT A ROOM/APARTMENT WITH A NOTICE PERIOD – WHAT SHOULD I DO?

If you want to get out of the rental agreement:

- Enter into a dialogue with the landlord and explain the situation and investigate the possibility of agreeing on a reduced notice period for the rental agreement.
- Check the rental contract for clauses related to force majeure/unforeseen events. If this is the case and you believe it applies to you, you can bring it up with the landlord. If the landlord disagrees, you can use the LOfavør legal insurance by reporting the case on [My Pages at HELP](#).

## 2.15 PERSONAL FINANCE – WHAT SHOULD I CONSIDER?

If you think you may have challenges maintaining your current level of expenses with new/reduced income, you should take action as early as possible.

We recommend looking at the advice from Sparebank 1 and using free financial advice. You can book an appointment with an advisor online and see the [advice here](#).

Remember that you can also apply for a deferral on mortgage and car loans, and with that only pay interest and fees.

### **Here is how you can proceed to gain control of your finances:**

- Gather an overview of all income.
- Gather an overview of all expenses.
- Set up a budget for the current situation.
- If you are in deficit:
  - Identify expenses you do not need and terminate payment obligations for these.
  - Apply for a deferral on loans if necessary.
  - Sell or downsize areas that you do not strictly need, for example, switch to a cheaper car.
  - NOTE: Be careful with which expenses you choose to cut. It may be tempting to cut a lot in insurance, or reduce the coverage on these, but assess the consequences if something happens, for example, if you remove comprehensive coverage on the car; what are the consequences for you if an accident occurs with the car? Are you better off keeping more comprehensive coverage on the car and reducing other areas, if possible?

When it comes to invoices from the union, you can always contact us if you need adjustments due to challenges with payment. We are here to help and support you.

### **Tax and deductions**

Expenses for education are not deductible. This applies to education that gives you a specific degree, i.e., basic education, further education, or specialization. However, deductions are given for expenses to maintain the education or to stay updated with developments in the field. If necessary, the Tax Administration can provide guidance.

#### **2.16 INSURANCE – SHOULD I CHECK ANYTHING NOW?**

Check if you have private insurance that may be relevant in the situation, such as accident insurance, travel insurance, student insurance, home contents insurance, or credit insurance. Some insurance policies may provide coverage for interrupted education, financial loss, or illness.

Contact your insurance company and request a specific assessment of coverage in your situation. Keep all documentation.

If you are unsure what to do, we recommend contacting the Norwegian Pilots' Association at [nf@flyger.no](mailto:nf@flyger.no). We will help you further.

#### **2.17 MENTAL HEALTH – YOU ARE NOT ALONE!**

It can be very stressful to be affected by a bankruptcy, not least because it can have financial consequences for you personally, which can also affect others you care about.

In such a situation, it is important to take care of your mental health, and a good remedy for this is to be open about concerns and share with others:

- Talk to close family and friends if something worries you.
- At [[www.mentalhelse.no](http://www.mentalhelse.no)](<http://www.mentalhelse.no>) you can get help, including calling the free helpline at 116 123.
- The Norwegian Pilots' Association can put you in touch with pilot colleagues who are trained in Pilot Peer Support. You can read more about Pilot Peer Support [here](#).

Remember that you can always contact the union at [[nf@flyger.no](mailto:nf@flyger.no)](<mailto:nf@flyger.no>) or 67 10 26 10. We have experts on almost everything related to aviation, from operational issues to human factors, in addition to having an extensive network and resources through the LO system, which is well-drilled in member care.

## 2.18 BUILD YOUR CV – CONTINUE TO DEVELOP YOURSELF!

When you feel you have control over your situation, you may have the opportunity to use your time differently for a period, for example, while waiting for responses to job applications.

The Norwegian Pilots' Association generally recommends all pilots to build multiple skills, in other words; build your CV. This can involve:

- Cultivating other interests.
- Taking further education or courses.
- Getting involved in volunteering.
- Delving into a field of expertise.
- Building your own network.

As a member of the Norwegian Pilots' Association, you have the opportunity to engage as a subject matter expert in the union. Subject matter experts are the backbone of all the work the union does, and it is these, your own pilot colleagues, who work every day to make aviation the best it can be for all of us. Subject matter experts build unique and sought-after expertise in a wide range of fields and expand their national and international network. Subject matter experts often travel at the union's expense and are remunerated according to the union's financial capacity.

Contact the union at [nf@flyger.no](mailto:nf@flyger.no) or phone 67 10 26 10 if you want to hear more about the unique additional skills and network you can build as a subject matter expert.