

## WORKSHEET 2: Repayment Length

To determine your maximum term length, use the data from Worksheet 1:

1. Total dollar amount of eligible loans: \_\_\_\_\_
2. Total dollar amount of ineligible loans: \_\_\_\_\_
3. Is your ineligible total greater than your eligible total?  
Yes. Take your eligible amount and multiply it by two. Write it here: \_\_\_\_\_  
No. Add the ineligible and eligible loan amounts and total here: \_\_\_\_\_
4. In the box below place a check mark in the "My Eligibility" column next to your loan amount.

<b>My Eligibility</b> ✓	<b>Loan Amounts</b>	<b>Maximum Term Lengths</b>
	Less than \$ 7,500	10 years
	\$ 7,500 - \$ 9,999	12 years
	\$10,000 - \$19,999	15 years
	\$20,000 - \$39,999	20 years
	\$40,000 - \$59,999	25 years
	\$60,000 and higher	30 years

The row you have checked indicates the maximum term length you are allowed to repay your eligible amount. You may request a shorter repayment term from your consolidating lender.