



Benefits Division
Department of Human Resources
Administration and Finance Division
University of Cincinnati
PO Box 210039
Cincinnati, OH 45221-0039

Phone: 513-556-6381
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ROWE LOAN APPLICATION SCHEDULE

Applications are accepted on a continuous basis from employees who meet the eligibility requirements as stated on the application. The application can be hand delivered, mailed, or faxed to Benefits for processing. Loans are issued once a month on the last business day of each month. The deadline for receiving applications is listed below and strictly enforced.

APPLICATION DEADLINE**

January 8, 2016
February 8, 2016
March 9, 2016
April 8, 2016
May 6, 2016
June 10, 2016
July 8, 2016
August 8, 2016
September 9, 2016
October 7, 2016
November 7, 2016
December 2, 2016

LOAN AVAILABILITY DATE

January 29, 2016
February 29, 2016
March 31, 2016
April 29, 2016
May 31, 2016
June 30, 2016
July 29, 2016
August 31, 2016
September 30, 2016
October 31, 2016
November 30, 2016
December 22, 2016

****Deadlines may be revised due to operational/scheduling changes.**

Although applications must be received by the deadlines above, receipt of your application does not guarantee you will receive a check that month. Loans may be repaid over a period not to exceed 24 months. However, should your current appointment with the University be less than 24 months, your repayment period will be set up to coincide with the end of your current appointment. Should your appointment later be extended, you may not extend the loan.

Once your application is approved, you will be notified via e-mail. For any reason should you decide that you no longer want a loan after your application has been approved, please contact Human Resources at 556-6381.

The current interest rate is 6%.

