

Annual Report

2016



SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE

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I. MESSAGE FROM THE CHAIR

Hafa Adai yan Tirow Wáámi!

On behalf of the SHEFA Board of Directors and administration, I am pleased to present the Saipan Higher Education Financial Assistance (SHEFA) 2016 Annual Report.

In this report you will find the services and types of financial assistance we provide and an overview of our activities and success stories in 2016. Over 800 awards totaling more than \$1.9 million was awarded to qualified students this year. This would not be possible without the continuous support of the Saipan Mayor's Office and leadership of the Saipan and Northern Islands Legislative Delegation.

We are filled with gratitude for your support and remain committed to improving the service we provide to our students and our part in building a sustainable workforce.

Sincerely,

Oscar M. Babauta

SHEFA Chair and Committee Chair on Fiscal,
Legislative & Community Affairs Chair

II. Structure & Services



Juan K. Tenorio

- SHEFA Vice-Chair
- Chair, Committee on Appeals



Raymond Muna

- SHEFA Secretary/Treasurer
- Chair, Committee on Program & Development



Ursula I. Lifoifoi Aldan

- Board Member
- Chair, Committee on Policy & Procedure



Francisco D. Cabrera

- Board Member
- Chair, Committee on Awards

Administration

Merissa S. Rasa
Administrator

Doreen C. Masga
Administrative Assistant

Vanessa Olopai
Office Clerk

Micheal Evangelista, Esq.
Legal Counsel

BOARD OF DIRECTORS

- Govern SHEFA Program
- Promulgate regulations
- Create policies
- Authority and control of all funds appropriated by the Saipan Northern Island Legislative Delegation (SNILD)
- Reviews Appeals/Deferments/Forbearance Requests
- Proposes legislation & makes appropriate recommendations to the legislature on policies governing the SHEFA program



SHEFA ADMINISTRATION

- Provides SHEFA board support, program management, budget, annual report, staff training, SHEFA website, social media site updates and student outreach
- Educates students and families about the process of obtaining financial aid
- Enforces financial aid rules and regulations
- Reviews and processes all financial aid applications
- Disburses thousands of dollars in financial assistance
- Monitor previous recipients to comply with SHEFA Memorandum of Agreement (MOA);
- Services hundreds of student grants and helps recipients avoid default
- Payment agreement plans and collection efforts with previous recipients in default
- Data collection of all graduates
- Student tracking/updating student records
- Assist recipients with internship referrals and assistance in job placement
- Data management

B. Mission

The mission of the Saipan Higher Education Financial Assistance (SHEFA) under the Municipality of Saipan, Office of the Mayor is to invest in the limited human capital resources of qualified residents of Saipan (inclusive of the Northern Islands) through a supplementary financial assistance, upon availability of funds pursuant to Saipan Local Law 13-21 [10 CMC §§ 3921 - 3928], for purposes of pursuing post-secondary education on Saipan or abroad, and in recognition of the *need* for educated citizenry and workforce on Saipan, with the broad expectation of SHEFA and assurance from all applicants and recipients of SHEFA financial assistance to return to Saipan upon a successful completion of a higher education with the necessary and sufficient knowledge, skill, attitude and work ethic in order to provide services on Saipan in the private sector, government, non-governmental (NGO) organization as well as not for-profit organization.

C. Goals

- To become data, law, policy and procedure, rules and regulations driven in all decision making.
- Commitment to increase transparency and accountability to SNILD and the community for the use of SHEFA Appropriations based on the above.
- To expand educational and vocational trade opportunities in the Commonwealth.
- Improve operational efficiency and flexibility.
- To encourage educational and vocational trade buildup program opportunities to current workforce employees looking to attain a college degree or vocational trade. Such programs include Prior Learning Assessment (PLA) at NMC to current Saipan and Northern Islands workforce employees convert training hours to academic credits; another includes plans for a possible Workforce Development Scholarship that will focus on long-term buildup of expertise in different fields, e.g., masters, doctoral degrees, and other specialize fields.
- To improve compliance, collection, and enforcement efforts as well as job referrals for upcoming graduates or students taking a break in enrollment.
- To have an educated workforce for greater economic stability and prosperity.
- To provide support, incentive, staff and board development training.



D. Types of Financial Assistance

1. Grant-in-aid: is a type of financial assistance available to a student from Saipan pursuing postsecondary education in U.S. accredited colleges or universities. If a grant recipient does not return to Saipan after completion of his or her studies, the grant automatically becomes a loan and the grant recipient must repay the SHEFA fund plus interest in accordance with the terms and conditions of attached promissory note/memorandum of agreement.

2. Priority Field of Study: is a type of financial assistance that is available to a student from Saipan pursuing post-secondary education based on financial need, academic achievement and other established criteria. A second type of assistance under the scholarship program is one in which a student pursues a field of study that has been identified by SHEFA as a priority field of study for the island of Saipan, and having met other established criteria. The priority field of study award is granted only to Junior and Senior college level students and those pursuing advance degrees.

3. Merit Incentive Award: is a type of financial assistance that is based on academic performance at the end of every semester or quarter, called the merit incentive award. Applicants in their first term of college are not eligible to receive the merit incentive award. Students taking remedial courses or developmental courses in fulfillment of a full-time status are not eligible for the merit incentive award.

Scholarship recipients must work on Saipan either in the private or public sector for as long a period as the duration of the scholarship. If a scholarship recipient does not return to Saipan after completion of his or her studies, the scholarship automatically becomes a loan and the recipient must repay the SHEFA fund plus interest in accordance with the terms and conditions of the attached promissory note/memorandum of agreement.

E. Eligibility Requirements

In order to obtain funds through SHEFA, applicants must be U.S. citizens or permanent residents, be enrolled in or accepted at an institution of higher learning, and be able to prove one year Saipan residency prior to their application for financial assistance. Applicants must also be full-time students and maintain a 2.5 grade point average (GPA).

Upon certification of eligibility, recipients are required to complete, sign, and notarize a Memorandum of Agreement (MOA) which acknowledges their agreement to return to Saipan to provide services for the community. Failure to adhere to the MOA should result in aid received being converted to an interest-bearing loan.

SHEFA currently administers three types of financial assistance: Grant-in-Aid, Field of Study (priority fields) and Merit Incentive Award. Grant amounts vary by the type of financial assistance and whether the study is on Saipan or off-island.

Maximum duration of eligibility for financial assistance per degree type

2 Academic Years - Associate Degree

4 Academic Years - Bachelors' Degree*

2 Academic Years - Graduate Degree

3 Academic Years - Advanced Degree**

*maximum of five academic years for specialized majors and/or specialized certification by the institution of record.

**maximum of three academic years not including summer, with a provision for up to three additional academic years for dissertation writing, dissertation defense, and internship requirements or medical degree training requirement, and up to two years for jurisprudence work or related residence internship or related training requirements.

FINANCIAL ASSISTANCE AMOUNT PER TERM

On-island/Online recipients

- NMTI: \$600
- Grant-In-Aid: \$800
- Priority Field of Study: \$1,000
- Merit Incentive Award: \$1,000

Off-island recipients

- Grant-In-Aid: \$1,200
- Priority Field of Study: \$1,000
- Merit Incentive Award: \$1,500
- Advance Degrees:



III.

Table 1: 2004 - 2016 Accountability Corner

FISCAL YEAR	Operation Appropriation	Award Appropriation	Total	ALLOTMENT INTO ACCOUNT	Transfer Out	Expenditure	Balance
FY 2004 SLL 14-9 (Operations) (Scholarship / Grants)	\$150,000.00	\$1,200,000.00	\$1,350,000.00	\$1,200,000.00	-	\$170,600.00	\$1,029,400.00
FY 2005 SLL 14--28	\$150,000.00	\$2,400,000.00	\$2,550,000.00	\$1,478,316.00	-	\$2,028,636.00	-\$550,320.00
FY 2006 SLL 15-5	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$3,148,352.00	-	\$2,925,253.00	\$223,099.00
FY 2007 SLL 15-5	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$2,995,984.00	-	\$2,374,755.18	\$621,228.82
FY 2008 SLL 15-26	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$2,840,883.00	-	\$3,122,769.45	-\$281,886.45
FY 2009 SLL16-4	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$2,862,048.00	-	\$3,123,106.00	-\$261,058.00
FY 2010 SLL 16-10	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$3,100,000.00	-	\$3,749,606.86	-\$649,606.86
FY 2011 SLL 17-9	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$3,100,000.00	-	\$2,842,534.83	\$257,465.17
FY 2012 SLL 17-14	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$1,388,599.00	-	\$1,588,275.00	-\$199,676.00
FY 2013 SLL 18-3	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$3,002,324.00	-	\$1,735,369.83	\$1,266,954.17
FY 2014 SLL 18-7	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$3,324,976.00	-	\$1,780,154.54	\$1,544,821.46
FY 2015 SLL 18-24	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$3,100,000.00	-	\$1,614,472.00	\$1,485,528.00
FY 2016 SLL 19-6					-	\$1,000,000.00	
FY 2016 SLL 19-11	\$200,000.00	\$3,000,000.00	\$3,200,000.00	\$2,990,969.31	-	\$2,079,212.72	\$911,756.59
TOTAL				\$34,532,451.31	-	\$29,134,745.41	\$5,397,705.90

- 1 Total includes allotment for awards and operations.
- 2 Total includes award disbursement and operations for each fiscal year.
- 3 \$2,400,000 was allotted in FY 2005 but \$1,029,400 was later de-allotted. The de-allotted should have been recorded in FY 2004 because excess of allotment over expenditures occurred that year. As shown above, the FY 2004 average of \$1,028,370 plus the \$1,030 operational expense recorded under financial assistance funds, will add up to 1,029,400. The untimely recording of the de-allotment makes it appear that expenditures exceeded allotments in FY 2005.
- 4 Saipan Local Law No. 19-06 took effect on 10-6-2015; SNILD appropriates \$1,000,000.00 out from SHEFA (Business Unit No. 3359) to assist in the repair and renovations of the facilities at the Northern Marianas College (NMC) from the damages caused by Typhoon Soudelor.

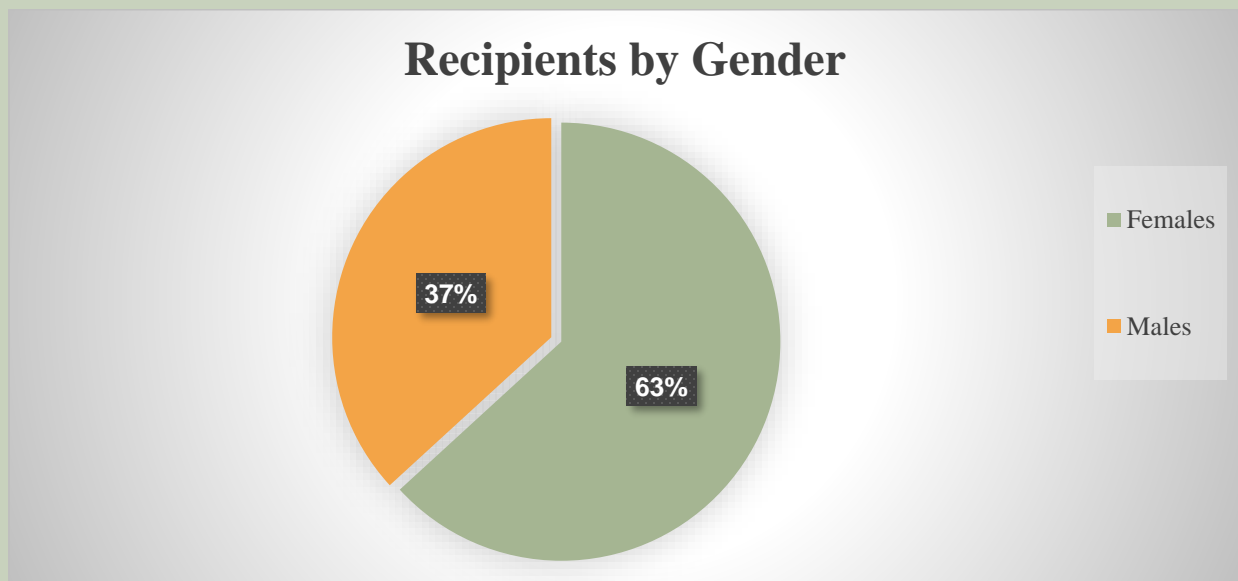
FY 2016 OPERATING EXPENDITURE			
Class Code	Object Classification	FY 2016 Budget	FY 2016 Actual Expense
61100	Wages/Salaries-UNG	\$ 114,500.00	\$ 85,758.60
Class Code	Total Personnel:	\$ 114,500.00	\$ 85,758.60
61195	401K Retirement Employer's Contribution	\$ 4,580.00	\$ 886.86
61196	FICA	\$ 7,099.00	\$ 5,317.23
61210	Life & Health Insurance Employers Contribution	\$ 4,580.00	\$ 15,248.71
61220	Medicare Employers Contribution	\$ 1,660.00	\$ 1,243.48
	Total Fringe:	\$ 17,919.00	\$ 22,696.28
	Total Personnel Costs	\$ 132,419.00	\$ 108,454.88
62060	Professional Services	\$ 10,000.00	\$ 1,550.00
62080	Advertising	\$ 500.00	\$ 558.61
62100	Boards and Other Comp.	\$ 1,500.00	\$ 600.00
Class Code	Total Professional Services	\$ 12,000.00	\$ 2,708.61
62250	Communications	\$ 4,500.00	\$ 5,645.88
62260	Due and Subscriptions	\$ -	\$ 379.00
62300	Printing and Photocopying	\$ 500.00	\$ 125.00
62420	Rental Vehicles	\$ -	\$ 11,296.56
62440	Rental Office Space	\$ 10,800.00	\$ 300.00
62460	Rental Office Equipment	\$ 1,080.00	\$ 2,440.28
62480	Post Office Box Rental	\$ 180.00	\$ 180.00
Class Code	Total Office Expenses	\$ 17,060.00	\$ 20,366.72
62660	Repair and Maintenance	\$ 2,187.00	\$ 8,062.36
62710	Utilities	\$ 3,500.00	\$ 3,469.56
62750	Lawn Maintenance	\$ -	\$ 300.00
63030	Fuel and Lubrication	\$ 500.00	\$ 79.39
Class Code	Total Others	\$ 6,187.00	\$ 11,911.31
63040	Supplies Office	\$ 1,000.00	\$ 1,542.60
63050	Supplies Operations	\$ 2,000.00	\$ 2,693.19
Class Code	Total Supplies	\$ 3,000.00	\$ 4,235.79
64520	Office Improvements	\$ 2,034.00	\$ 4,177.07
64550	Computer Systems-Equipment/Maintenance	\$ 500.00	\$ 295.00
64560	Office Equipment	\$ 1,000.00	\$ 4,628.20
64570	Office Furniture and Fixtures	\$ 800.00	\$ 3,035.14
	Total Capitalized Fixed Assets	\$ 4,334.00	\$ 12,135.41
	Total Operations	\$ 42,581.00	\$ 51,357.84
	Total Personnel & Operations	\$ 175,000.00	\$ 159,812.72

IV. Fiscal Year (FY) 2016 Overview

A. Award Status

Fall 2015 (check request 5-11)	Spring 2016 (check request 1-14)	Fall 2016 (check request 1-8)
Total Applications Processed from Fall 2015-Fall 2016: 3099 Total Recipients (unique count): 845		
Disbursement Total: \$328,400	Disbursement Total: \$787,100	Disbursement Total: \$803,900
Grant-In-Aid: \$229,900 Priority Field: \$59,000 Merit-Incentive Award:\$39,500	Grant-In-Aid: \$478,600 Priority Field: \$150,000 Merit-Incentive Award:\$158,500	Grant-In-Aid: \$519,400 Priority Field: \$118,000 Merit-Incentive Award:\$166,500

SNAPSHOT OF 2016 SHEFA RECIPIENTS

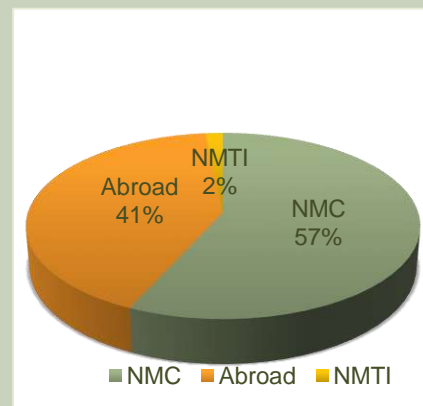


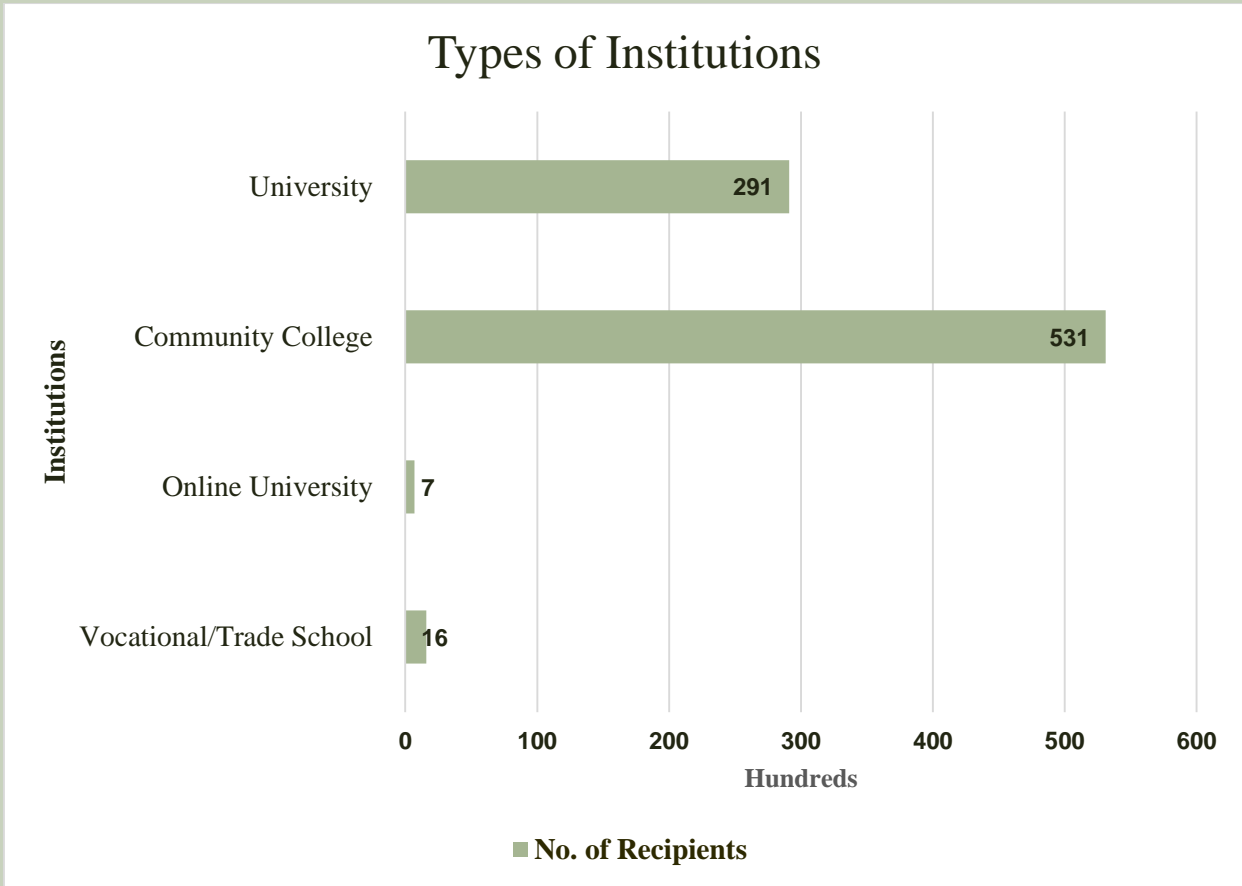
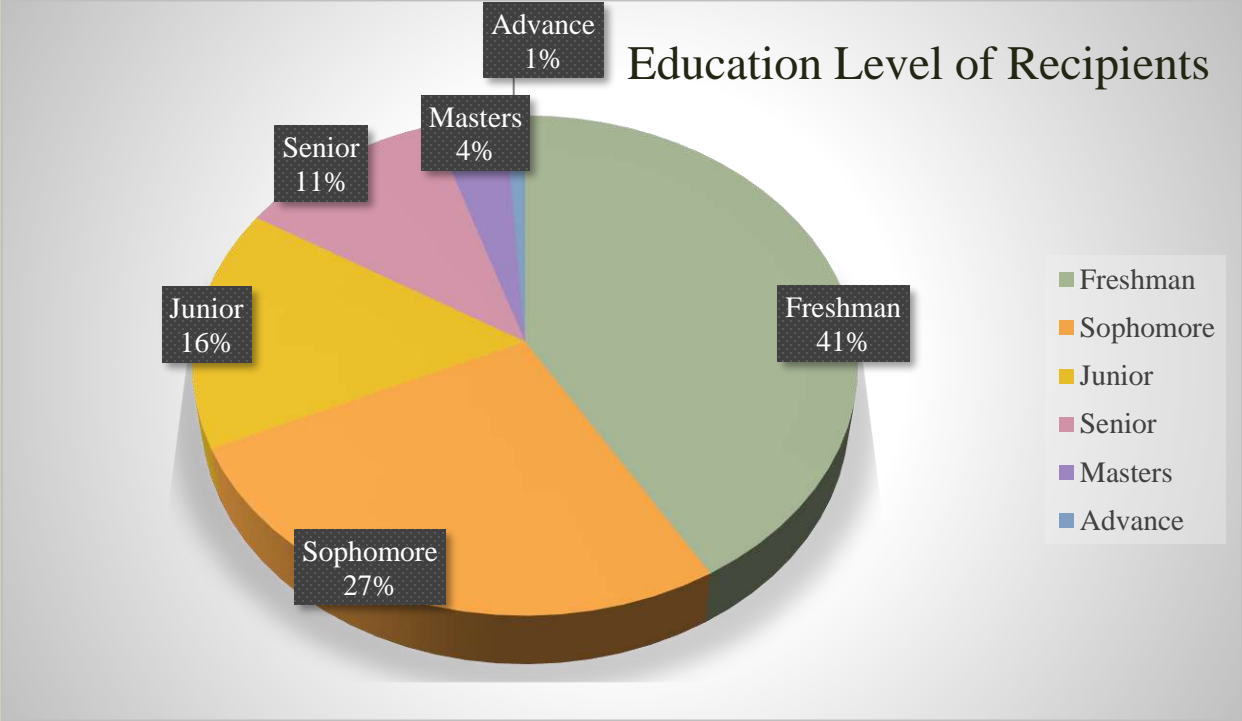
Type of Certificate/Degree Pursuing	Total No of Recipients
Certificate	13
Associate Degree	363
Bachelor's Degree	425
Master's Degree	29
Doctorate/Advance Degrees	15

Top Majors	Total No of Recipients
Accounting	39
Biology	34
Business Administration/Management/Marketing	150
Civil Engineering	6
Computer Science/Information Technology	39
Criminal Justice/Criminology/Law Enforcement	64
Education/Early Childhood Education/SPED	149
Engineering and Related Fields	11
Environmental Studies/Natural Resource Management	21
Hospitality and Tourism Management or Related Fields	17
Liberal Arts	109
Medical and Allied Services (Pharmacy, Dentistry, Nursing, Medicine)	102
Rehabilitative and Human Services	35
Social Science and Fine Arts (Arts, Communication, Political Science, Psychology, Social Work)	31
All Others	38

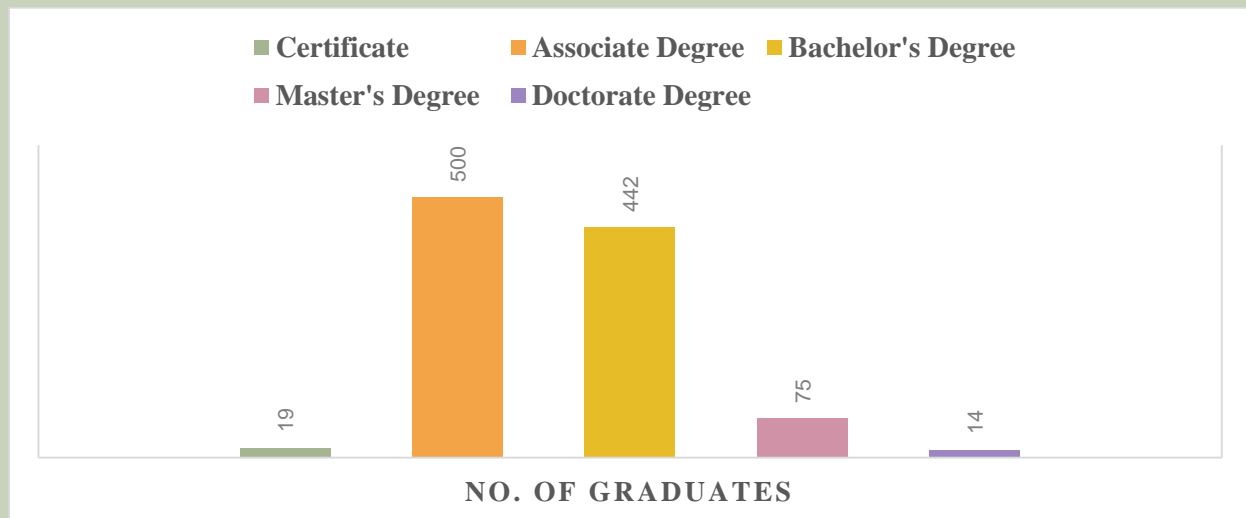
Institutions that draw the most SHEFA Recipients

1. Northern Marianas College
2. University of Guam
3. University of Hawaii
4. Portland State University
5. Northern Marianas Trade Institute
6. Portland Community College
7. University of Washington
8. Chaminade University
9. Boise State University
10. Guam Community College





Number of Graduates, by Degree Program since inception of SHEFA in Fall 2004: 1050¹



Listing of Degrees Obtained in 2016

Associate of Arts (64 graduates)

<u>Major</u>	<u>No.</u>
Art	1
Business	7
Business Administration	9
Criminal Justice	4
Culinary	1
Hospitality Management	2
Liberal Arts	34
Natural Resource Management	5
Supervision and Management	1

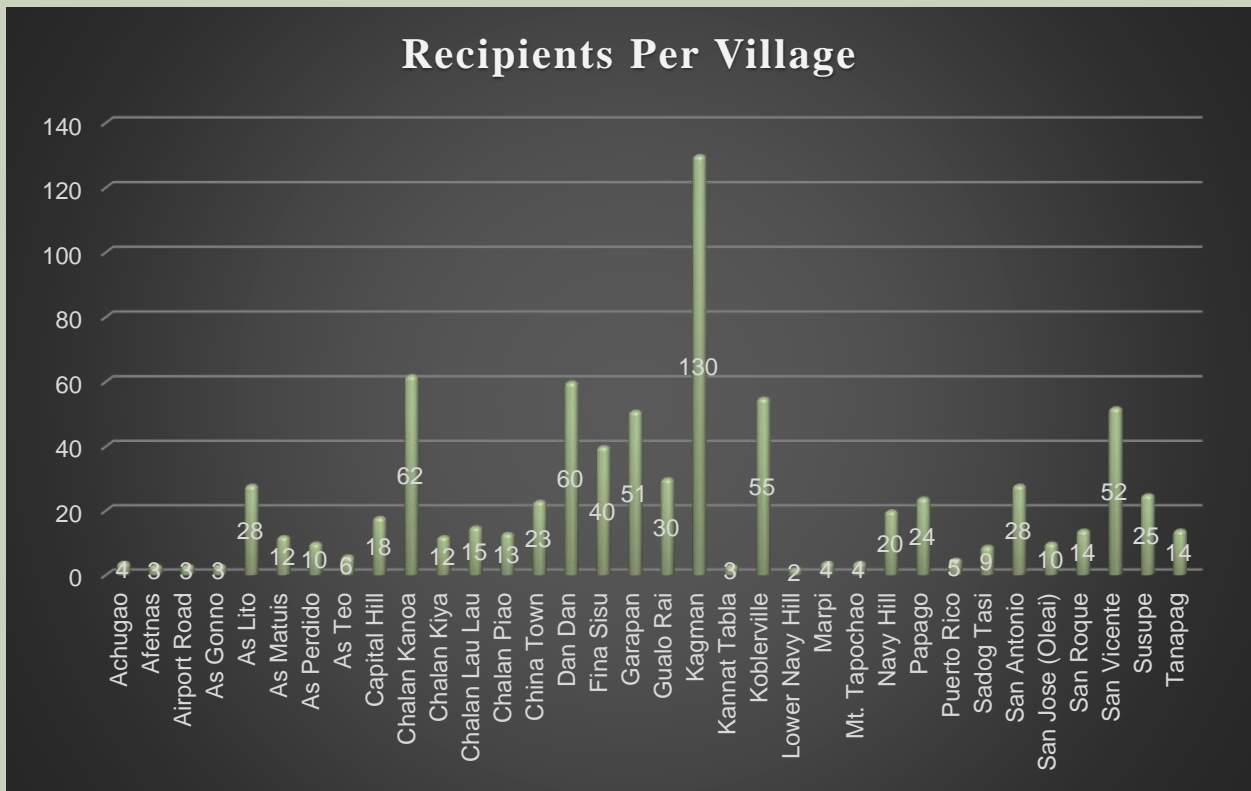
Bachelor of Arts (15 graduates)

<u>Major</u>	<u>No.</u>
Arts	1
Business Administration	1
Business Management	2
Education	4
Education (emphasis on Rehabilitation & Human Services)	2
Nursing	1
Nutrition	1
Political Science	1

¹ The number of degrees listed above are based on the number of previous and ongoing recipients that have submitted their current information to our office. This number may be greater if all previous SHEFA recipients/graduates update our office with their current academic and/or employment information.

Science (biochemistry)	1
Social Work	1
Master’s Degree (3)	
Major	No.
Business Administration	1
Elementary Education	1
International Education	1
Advance Degree (1)	
Major	No.
Juris Doctorate	1

“Education is the most powerful weapon which you can use to change the world.” –Nelson Mandela



*Total of 845 recipients (table above shows 792 recipients out of 845 recipients. 53 recipients did not indicate their place of residence on-island).

B. 2016 SHEFA Highlights & Activities

- Ongoing SHEFA application review, check request submission and award disbursements in a timely manner.
- Regular Monthly SHEFA Board Meetings.
- Northern Marianas College (NMC) Cash for College – Program presentation and application assistance.
- SHEFA Goal Setting Workshops, conducted by the Program and Development Committee Chair, Raymond Muna. Workshop is designed to learn the skills necessary to set achievable goals, to plan and reach these goals in a way that significantly increases student’s opportunities to succeed.
- Attended and participated in monthly meetings for 2017 CNMI Education Symposium.
- Unique count prepared by SHEFA and the CNMI Scholarship Office at the request of Ms. Edith Deleon Guerrero, Secretary of Department of Labor. Data request included number of graduates from inception of program in 2004 to 2015, total SHEFA investment, listing of potential graduates and place of employment gathered and prepared for CNMI Department of Labor report.
- End of the school year SHEFA high-school outreach presentations.
- Board Action approved and adopted to provide financial assistance to eligible applicants enrolled in Northern Marianas Trades Institute Hospitality and Culinary Arts program. Both programs are certified under the American Hotel & Lodging Educational Institute (AHLEI).
- Amended SHEFA Mission Statement: New SHEFA mission statement that approved by the Program and Development Committee and Policy and Procedure Committee on April 28, 2016. Mission statement approved and adopted by SHEFA Board.

New Mission Statement reads: *“The mission of the Saipan Higher Education Financial Assistance program under the Municipality of Saipan, Office of the Mayor is to expand educational opportunities and provide financial assistance to qualified residents of Saipan (inclusive of the Northern Islands) for the betterment of our workforce.”*

This will also promote the general welfare by expanding educational opportunities for persons with a disability that have limited financial resources. SHEFA would like to reach out to all students interested in furthering their education and do what we can within our local capacity, to help improve their educational needs.

- SHEFA on Disability –Subject initially introduced by Committee on Awards Chairman Francisco D. Cabrera and put under the Policy and Procedure Committee for further research and discussion.
- Board approved and adopted SHEFA Functional Chart.
- Board approved and adopted SHEFA Appeal Process Flowchart.

- Board approved and adopted amendment to increase Military deferment waiver from three (3) years to four (4) years.
- Board approved and adopted amendment to increase time frame to return to Saipan and work after graduation or non-enrollment from three (3) months to nine (9) months to allow students more time to move home and find employment.
- Board approved and adopted revised Priority Fields list to reflect current workforce needs.

Revised Priority Fields List

Business	Accounting Administration Economics Finance Human Resources Management
Computer and Technology	Information Systems & Technology (MIS/IT) Programming Science
Counseling	Family Science
	Substance Abuse
Education	Bilingual Education
	Early Childhood Education
	English/Mathematics
	Special Education
	Secondary (Math, Science and Social Studies)
Engineering	Architect
	Civil
	Electrical
	Environmental
	Mechanical
Environmental Studies	Management
	Natural Resource

	Science
Health Care	Cardiology
	Diabetes Specialist/Endocrinologist
	Forensic Science
	Health Administration
	Hospital Administration
	Laboratory Technology
	Medical Doctors (all fields)
	Nursing
	Nutritionist
	Oncology Specialist
	Orthopedics
	Pharmacy
	Physician Assistants
	Psychiatrist (adult and adolescent)
	Psychologist (general and clinical)
	Public Health Administration
	Radiology Technology
	Speech Pathology
	Therapy: Occupational, Physical, Respiratory
	Veterinary Medicine
Law	
Others	Agriculture
	Aquaculture
	Archeology/Anthropology
	Communications/Journalism

	Energy Resource Management
	Government Finance/Auditing
	Historic Preservation & Conservation
	International Relations
	Sociology
	Veterinarian
Science	Physical, Atmospheric, Biology, Biomed, Chemistry
	Library and Information Science
	Public Health Administration/Policy and Social Change
Tourism & Hospitality	Management
	Technology
Trade/Vocational Certification: All Construction Traits; Culinary; Information Technology; Mechanic (aviation and automobile)	



SHEFA Record Management Accountability

The architectural buildup of data security storage is a needed technology in this time and age to provide backup of the voluminous hard data/documents being physically stored in numerous cabinets, to uphold the integrity of confidential records, and instill trust and confidence in the system, the community and leaders. This ongoing design is necessary to provide SHEFA Administration and employees the necessary tool to become more efficient and accountable.

The ongoing efforts to improve and bring about compliance on SHEFA's Memorandum of Agreement accountability on financial and recipients' data collection have been very challenging for the office and staff. The challenge the office faces is the recipients' unaccountability, of which many student recipients choose not to communicate, ignore, or simply forget to update our office with their current information or provide what is required of them after graduation or non-enrollment. SHEFA office continues to be proactive and encourage student recipients to return home, to share their information so the community and future students can benefit from their repayments and or services. Data collection is very important to SHEFA's credence and standing to show case reaps of its educated and skilled workforce.

SHEFA Office's effort this year increased collection (repayment from recipients who are in default) by 60%. This effort attributed to persistent communication use of social media, outreach programs, and simply by word of mouth of SHEFA's timely deliverance of services.

SHEFA Office continues to maintain collaboration with other departments on how to assist student recipients with internship referrals and/or job opportunities. SHEFA has become the 'link' between the student recipients and agencies such as the CNMI Public School System, Commonwealth Health Center Corp., Department of Public Health, Northern Marianas College, Department of Fish and Wildlife, Department of Land and Natural Resources, Bureau of Environmental and Coastal Quality to name a few and other private sectors upon request for job announcement, referrals in selected fields and placement.

SHEFA Student Services Time Management

SHEFA Office continues to be a champion in its award to eligible applicants pursuing post-secondary education and vocation trade institutions of their choice, and assist defray the cost of their educational expenses. SHEFA is the only local financial institution extending its arm to graduate and post-graduate or doctoral studies to assist defray their educational costs.

SHEFA Office continues to provide timely process of awards to student recipients who meet all the requirements and timeline. The same can be said of the appeals that have been addressed and resolved in a timely manner. SHEFA readily distribute its financial awards (checks) prior to startup of classes or within a few weeks before classes begin.

SHEFA Community Outreach

Through the use of social media, the community and SHEFA recipients, are kept informed about upcoming financial assistance, employment, internships and training / workshop opportunities. On-site presentations are given by the SHEFA staff and sometimes board members at both public and private high schools, Northern Marianas College and other private agencies upon request; as well as participation at on-island job fairs and career-day activities.

2016 Saipan Local Laws pertaining to SHEFA

1. SLL 19-06: To re-appropriate the funds allocated under Section 2(f) of Saipan Local Law 17 13; and for other purposes.
2. SLL 19-11: To appropriate \$4,272,000.00 from revenues to be collected pursuant to Saipan Local Law 11-2 as amended anticipated being collected for fiscal year 2016; and other purposes.
3. SLL 19-27: To appropriate up to \$3,817,000 from revenues anticipated to be collected pursuant to Saipan Local Law 11-2, as amended, for fiscal year 2017; and for other purposes.

2016 House Local Bills/Senate Bills pertaining to SHEFA

1. H.L.B 19-66: To amend Section 1210(b) of the Saipan Zoning Law of 2013 as amended by Saipan Local Law 18-05 by extending the effective date of for relocation of all non- conforming adult gambling machine businesses.

A significant portion of the collected fees shall be disbursed to the SHEFA account where all nonconforming adult gambling machine businesses will alter the amount of fees collected and will affect the disbursement of such funds that was promised to these qualified students. Therefore, the purpose of the Act was to amend Section 1210(b) of the Saipan Zoning Law of 2013 as amended by Saipan Local Law 18-05 by extending the effective date of for relocation of all nonconforming adult gambling machine businesses.



SHEFA Student Success Stories

PEACHY JOSIFYNN QUITUGUA, RN

Associates of Science in Nursing
Northern Marianas College
Class of 2016



The Saipan Higher Education Financial Assistance (SHEFA) program has greatly contributed to my success in many of my career goals and education. With SHEFA program I was able to pay for my college education while also having a good amount of time dedicated to studying, extracurricular activities, and also spending time with family. While I was majoring in Nursing, one of the most challenging degree programs, I was still able focus on my studies and not have to worry about of how I was going to pay for my tuition. The SHEFA program is one of the most helpful programs that enable college students of Saipan to be able to accomplish their educational goals.

In addition, many nursing degree holders know that going into this career, you must have a lot of time to study and dedicate to your clinical work. Therefore, it is very tough to hold a job, because studying to be a nurse is in itself an around the clock “job.” Due to the assistance of the SHEFA program, I do not have any student loans to worry about now that I have achieved my Associates of Science in Nursing and Associates in Liberal Arts at the Northern Marianas College. I think it is great that my service in the workforce here in the CNMI will cover all the assistance that I have received from the SHEFA program. It has always been my dream to work as a nurse here in the Northern Mariana Islands, and now that I am able to do so, I am greatly appreciative for this amazing program.

Lastly, my advice to ongoing college students and future graduates is to keep on achieving your goals. The SHEFA program, is here to assist you so that you will be able to accomplish your degree and have a successful career. Not many students are fortunate to receive such financial support, so I kindly ask you to invest in our islands once you are done with your education goals just as I will. I also encourage you to invest in your educational until you are satisfied with your success. Education is a great investment that the SHEFA program believes in and I am very fortunate to be one of the many students who have achieved success from its assistance.

JAELYN V. MALDANGESANG

Associate of Science in Business Administration with emphasis on Accounting
Class of 2016



When I started at Northern Marianas College, SHEFA was a really big help for me when it came to needing the financial assistance to complete my associate's degree. The need for financial assistance continued when I moved off-island to pursue my bachelor's degree at Portland State University. The cost of tuition at a university was much more, being that it was a university and I was not a resident of Oregon. I was fortunate enough that I was receiving SHEFA to help make ends meet. Not only when it came to tuition needs, but using the remaining I had available to purchase my books and supplies.

If it was not for the help of SHEFA along with the other scholarship opportunities we have back home, I would have been struggling more with my financial needs. I would even have to work double jobs and extra hours to pay off my classes if it wasn't for their assistance. That being said, I'm grateful for the program and the SHEFA staff. They are always willing to work with me and help me out as well as offer guidance in needed areas that I was not familiar with.

JOSE P. MAFNAS, JD

CLASS OF 2016



My name is Jose P. Mafnas Jr.

Along with the financial assistance from SHEFA, I have completed two degree programs. First, I received my Bachelor of Science degree from Chaminade University of Honolulu in 2011. Then, I received my Juris Doctorate from the University of California, Davis School of Law in 2016.

The financial assistance provided by SHEFA during both my off-island degree programs helped me earn my degrees by alleviating several financial obligations such as tuition, rent, cost of living, and other necessities. This allowed me to focus more of my time towards completing my degrees. SHEFA assistance was especially helpful while I was attending law school, which required full-time commitment, and left no time for one to seek part-time work outside of the academic setting.

Now, I am currently a full-time attorney for the Supreme Court of Guam, and hope to return to the CNMI as a federal prosecutor. My advice to future graduates is to always remember the reasons that drove you to pursue an education. Pursuing an education is challenging and requires a lot of sacrifice, but always move forward, work hard, and remember why you chose to be where you are. Everything else will fall into place.

KENNETH SILIPAN

Associate of Arts in Liberal Arts

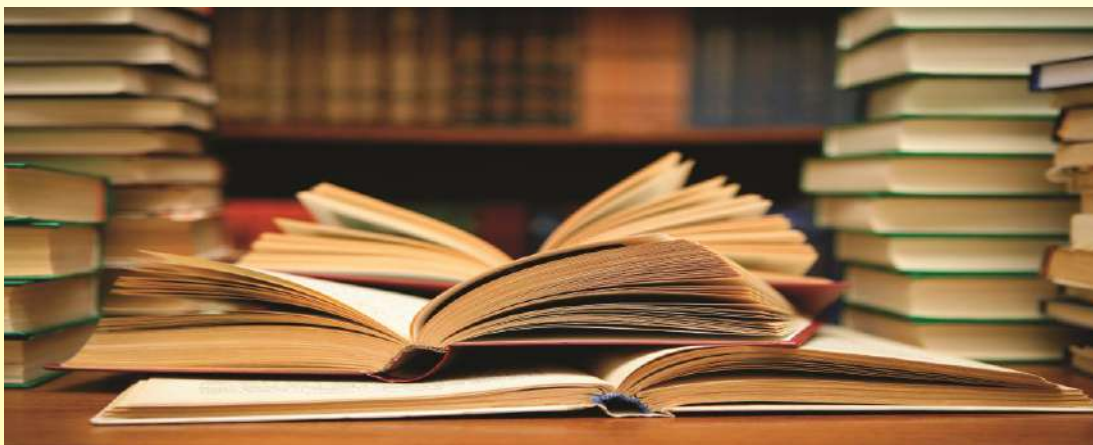
Class of 2016



Let me begin by thanking the entire SHEFA Board of Directors and Administration for your financial assistance, allowing me to graduate with a Liberal Arts degree at Northern Marianas College. Your financial assistance aided me in many situations, ranging from small supplies to emergency transportation during my college years.

At this time, I am currently attending at Northern Marianas College, but as well as preparing to transfer to a different college in the United States of this year. My only advice to future graduates is to take the opportunity given to you, and yet, beware for false one. I guarantee that SHEFA is an opportunity that is worth taking.

Thank you again for your assistance towards to my Liberal Arts graduation.



HANNAH ISABEL SHAI Class of 2016

University of California, Davis
B.S. in Neurobiology, Physiology, and Behavior



Not many people get the opportunity to attend a university, which makes me grateful for all the factors that enabled me to. One of the resources that helped to support my education is the Saipan Higher Education Financial Assistance (SHEFA).

Attending the University of California, Davis as an undergraduate is one of my great life experiences and accomplishments. I encourage students of the CNMI to pursue higher education. It is such an eye-opening and exciting experience. My years at UC Davis has helped me to grow as a person and explore countless academic opportunities. You will certainly have many challenges, but these adversities you encounter will only help you grow and learn.

After graduating from UC Davis with my B.S., I am now back home working at CHCC Division of Public Health. I also encourage students who get the opportunity to study off-island to return home. There are so many challenges that the CNMI faces, which is why our community needs you.

If you have any recommendations on what you would like to see included is always welcomed.
Pls. contact us at (670) 233-5995/235-1020/21 or email at saipanshefa@gmail.com.