

2022 ANNUAL REPORT

SAIPAN HIGHER EDUCATION FINANCIAL
ASSISTANCE

WWW.SAIPANSHEFA.COM

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CTC Building, Teer Drive, 2nd Floor of the
Mayor of Saipan Office



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MESSAGE FROM THE MAYOR



Hafa Adai yan Tirow,

As I begin my term as Mayor of Saipan, I look forward to both the challenges and successes that lie ahead. There is a real chance to improve the quality of lives of our people and my office is committed to maximizing every opportunity that arises.

As we transition into some normalcy post the Covid-19 pandemic, it is important to recognize the efforts of everyone in the community and how that attributed to the Commonwealth of the Northern Mariana Islands (CNMI) successful perseverance throughout the Covid-19 pandemic. Evidently, the social and economic setbacks that we faced was unparallel to our people's determination to triumph over these unprecedented times. In the spirit of cooperation, leaders put their differences aside and our people mustered the strength to withstand the anticipated impacts of the pandemic.

One of the most important elements in our community that we were able to prioritize and maintain during the pandemic is our commitment and support for higher education. Our Saipan Higher Education Financial Assistance (SHEFA) staff and management were able to maintain office operations and program functions with the integration of safety protocols issued by the Center for Disease Control and Prevention (CDC). As a leader of a large organization, I continue to directly witness the courage and bravery of our frontline team and their determination to continue to provide assistance to students irrespective of the risks posed by the pandemic. I commend them for their fortitude to surmount all obstacles that would have otherwise prevented them from achieving such success.

Last but certainly not the least, I would like to acknowledge all recipients of the SHEFA program. Your grit and determination to seek higher education is the sole purpose of the SHEFA mission. As you continue to reach newer heights in your education and careers, may you always remember to be guided with resilience and humility. Do not allow obstacles to be a deterrent from achieving your goals. View them as growth opportunities to foster unyielding strength to tackle bigger achievements. As an avid farmer, I like to say, "use it as fertilizer to cultivate strong crops."

Congratulations to all and we will continue our efforts to contribute to the advancement of our community.

Sincerely,

A handwritten signature in black ink, appearing to read 'RB' with a stylized flourish below it.

RAMON "RB" JOSE BLAS CAMACHO
Mayor, Municipality of Saipan

MESSAGE FROM THE CHAIRMAN

Hafa Adai yan Tirow,

We are happy to still be here after completing our 18th year despite all the challenges and negative impact brought by the Covid-19 pandemic. As the Chairman of the SHEFA Board of Directors, it is my privilege to present to you the SHEFA 2022 Annual Report.

In this report, you will find an overview of our program, activities, student demographics and, much more. This would not be possible without the continuous support of the Saipan Mayor's Office and the leadership of the Saipan and Northern Islands Legislative Delegation. With the continued collaborative efforts of our stakeholders, we look forward to creating more opportunities and improving the lives of our people as they continue to pursue their dreams and further their education.

We are grateful for your support and remain committed to improving our services and doing our part in building a sustainable workforce.

To our recipients, we wish you all the brightest future and look forward to your return.

Sincerely,



Oscar M. Babauta



Board of

DIRECTORS



Oscar M. Babauta

CHAIRMAN

2015-Present



Juan "Shine" K. Tenorio

VICE-CHAIRMAN

2009-Present



Kaelani Marie B. Demapan

SECRETARY/TREASURER

2020-Present



Raymond M. Muna

MEMBER

2015-Present



Henry Kyle B. Hofschneider

MEMBER

2021-Present

*Meet
our*

STAFF



Merissa Seman Rasa

ADMINISTRATOR

2012-Present



Doreen Cruz Masga

ADMINISTRATIVE ASSISTANT

2010-Present



Antonette Palacios Iglecias

COMPLIANCE OFFICER

2017-Present



Tricia Berki Dela Cruz

OFFICE CLERK

2017-Present

About us

SHEFA was created by Saipan Local Law 13-21 to provide supplemental financial assistance to qualified Saipan & Northern Island residents pursuing a post-secondary education on Saipan or abroad. SHEFA is primarily funded through the appropriation of the local license fees for poker and pachinko machine with additional funding assistance through continuous appropriation from PL 20-10 Casino Gross Revenue Tax.



Mission

The Mission of the Saipan Higher Education Financial Assistance (SHEFA) under the Municipality of the 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.

GOALS

- To continue expanding educational and vocational/trade opportunities in the Commonwealth.
- Invest in professional development opportunities for our staff and student volunteers.
- Continued commitment to increase transparency and accountability.
- To create a system that would better link our graduates with the public/private sector for internship, development, financial assistance and/or career opportunities.
- To improve collection of academic, graduate and employment data.
- To improve compliance, collections and enforcement efforts.
- To provide more convenient ways for loan payments to be made such as having online payments as an option or check allotments as oppose to students having to send in checks or money orders, or even paying cash in person at the Department of Treasury.

Outlook



HIGHLIGHTS

- Our new and improved SHEFA website www.saipanshefa.com. Here, students are able to create a student account portal, apply online, upload and submit documents online, and see their status in real time up until they receive their award.
- With the implementation of the new Muniz System under the Department of Finance, checks are processed and disbursed much more efficiently and quicker than in the past. With that said, timely disbursements of aid were made to all recipients in a timely manner.
- The SHEFA Board of Directors approved and awarded eligible applicants under the US Customs and Biosecurity Academy program to receive financial assistance from SHEFA. A total of 17 applicants were approved. The total amount disbursed was \$13,600.
- The SHEFA Board of Directors also approved and awarded 25 eligible applicants under the 9th Department of Corrections cycle. These students completed intense accelerated courses while also earning 40 college credits in less than 1 year. The award amount disbursed was \$20,000.
- Even with the limited funding that SHEFA received this year, the program was still able to provide financial assistance to all eligible applicants. This included students attending NMTI, NMC, on-line and off-island institution, from trades school students pursuing certification in their chosen field to advanced degrees in the doctorate level.
- Also, with the funding provided earlier this year, by the Saipan and Northern Islands Delegation (SNILD), SHEFA was not only able to finally purchase a much needed vehicle for the office but also purchased 3 new laptops that is being used in our student service area. Students who seek our assistance are able to visit our office to use the student service area to apply online and print, copy, scan or upload required documents to their portal for review or compliance.
- Human Capital Management (HCM) Muniz Timekeeper training was completed by our Administrative Assistant and Timekeeper, Mrs. Doreen C. Masga.
- With the implementation of SHEFA Board Resolution No. 2021-002, which requires first-time applicants (undergraduate) to complete their first 2 years of college here on Saipan, 98% of our first time applicants are enrolled at NMC or NMTI.

Please note these numbers are based on the number of previous recipients who submitted their supporting documents for compliance purposes.

363

No. of previous recipients currently in the workforce

2,935

No. of students in default

\$20,604,950

Total in receivables



CHALLENGES

- Continued reduction in annual appropriation for the SHEFA program. Many students have expressed their worries with this current predicament, since many rely on the programs assistance to help defray the cost of rising tuition and fees.
- Being that the poker industry is our main revenue source, the continued reduction in poker license fees greatly affects our program.
- Timely appropriation and release of SHEFA funding.
- The need for 1 more Compliance Officer or a Compliance Officer Assistant to handle the current workload.
- Collection of graduate data/tracking previous recipients. Although there has been an increase in former recipients complying with the Memorandum of Agreement obligations, it is still a very small number.

STRUCTURE AND SERVICES

SHEFA BOARD OF DIRECTORS DUTIES

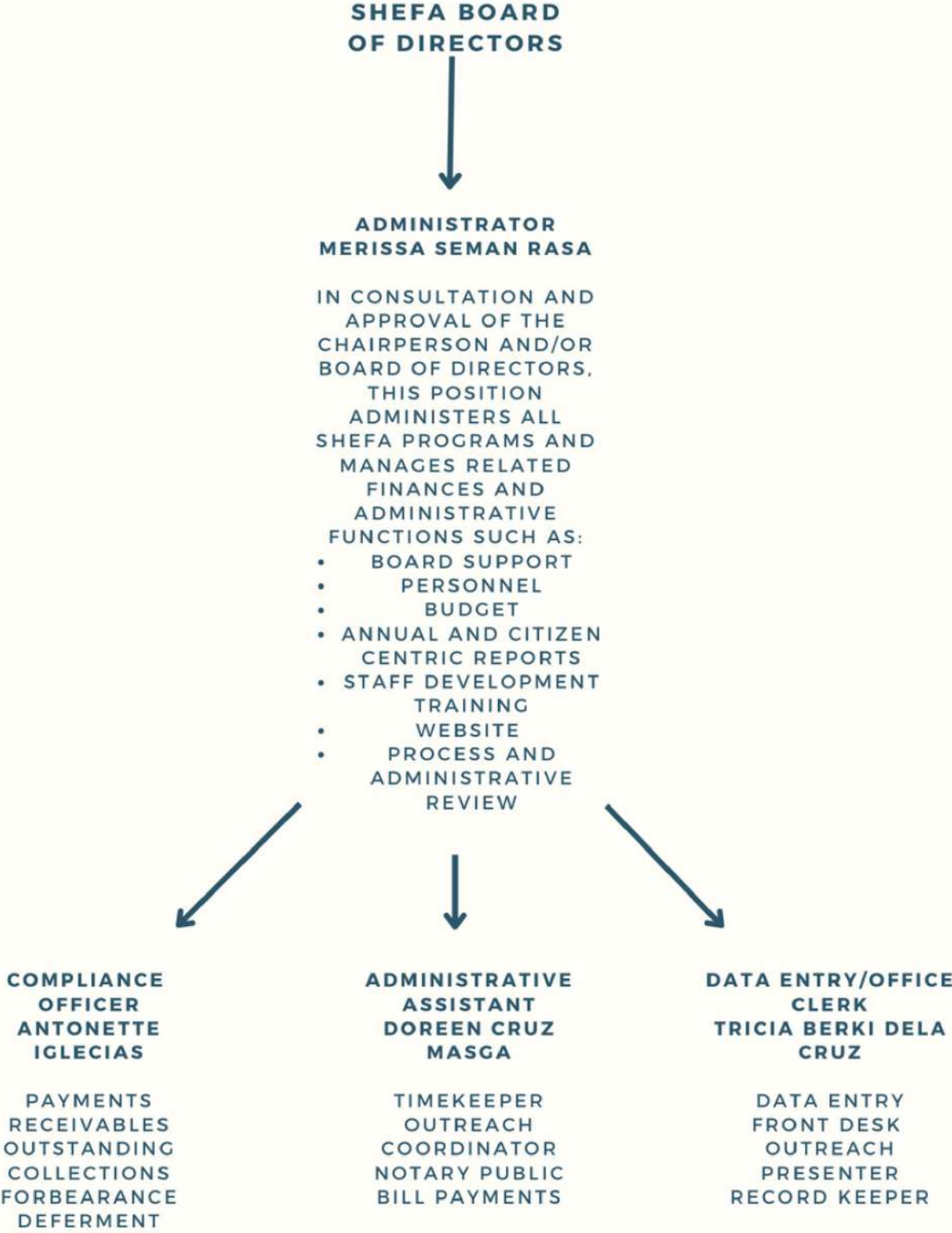
- “ GOVERN THE SHEFA PROGRAM
- “ PROMULGATE REGULATIONS
- “ CREATE POLICIES
- “ AUTHORITY AND CONTROL OF ALL FUNDS APPROPRIATED BY THE SAIPAN NORTHERN ISLAND LEGISLATIVE DELEGATION
- “ REVIEWS ALL APPEALS, DEFERMENT AND FORBEARANCE REQUESTS
- “ PROPOSES LEGISLATION & MAKES APPROPRIATE RECOMMENDATIONS TO THE LEGISLATURE ON POLICIES GOVERNING THE PROGRAM

SHEFA 2022 REGULAR MONTHLY BOARD MEETING DATES

1. JANUARY 27, 2022
2. FEBRUARY 23, 2022
3. APRIL 28, 2022
4. MAY 25, 2022
5. JULY 20, 2022
6. AUGUST 31, 2022
7. SEPTEMBER 29, 2022
8. NOVEMBER 23, 2022

2022 REPORT

Organizational Chart



SHEFA *at - a - glance*

TERM	NO. OF RECIPIENTS	TOTAL DISBURSEMENT Fall 2021-Fall 2022 \$1,923,900
Fall 2022	615	\$635,700
Spring 2022	671	\$611,100
Fall 2021	589	\$677,100

Certificate/Degree	Total
Vocational/Trades Certificate	0
Associates Degree	72
Bachelors Degree	30
Masters Degree	3
Advanced Degree	0

TOP MAJORS

Business
Education
Liberal Arts
Nursing
Criminal Justice

Education Level

Freshman 408
Sophomore 203
Junior 228
Senior 139
Graduate 58
Doctorate 32



NORTHERN MARIANAS TECHNICAL INSTITUTE DATA

Top 3 Chosen Trades

Culinary Arts
Automotive
Electrical

Term	Students	Disbursed
Fall 2021	22	\$13,200
Spring 2022	14	\$8,400
Fall 2022	8	\$4,800

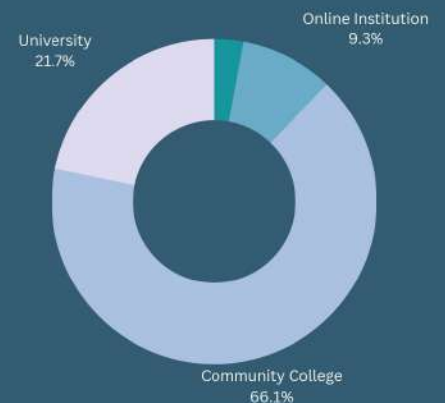
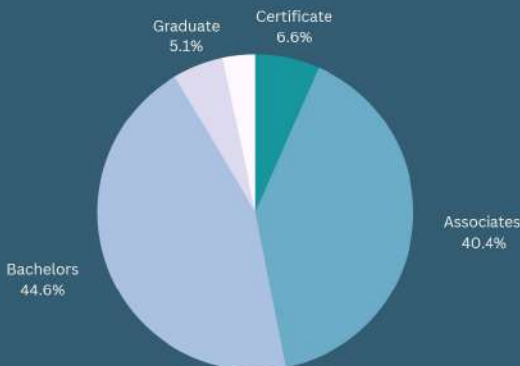
NORTHERN MARIANAS COLLEGE

Top 3 Chosen Majors

Liberal Arts
Business
Education

Term	Students	Disbursed
Fall 2021	411	\$328,800
Spring 2022	360	\$288,000
Fall 2022	414	\$331,200

Progress



Male : 405
Female: 663



No. of Outreach: 8



No. of Green card holders/US Permanent Residents : 17



No. of students assisted : 3697

Our Finances

Annual Award Appropriations

Year	Appropriation	Public / Saipan Local Law
2004	\$1,200,000	SLL 14-13
2005	\$2,400,000	SLL 14-28
2006	\$3,000,000	SLL 15-5
2007	\$3,000,000	SLL 15-5
2008	\$3,000,000	SLL 15-26
2009	\$3,000,000	SLL 16-4
2010	\$3,000,000	SLL 16-10
2011	\$3,000,000	SLL 17-9
2012	\$3,000,000	SLL 17-44
2013	\$3,000,000	SLL 18-3
2014	\$3,000,000	SLL 18-7
2015	\$3,000,000	SLL 18-24
2016	*\$1,000,000 allocated from SHEFA business account unit 3359 to the Northern Marianas College to assist in the repair and renovations of the facilities caused by Typhoon Soudelor.	SLL 19-6
	\$3,000,000	SLL 19-II
2017	\$3,000,000	SLL 19-27
2018	\$1,500,000	SLL 20-24
2019	\$450,001	SLL 21-5
	\$500,000	SLL 21-10
2020	\$625,000	SLL 21-16
2021	\$950,000	SLL 22-2
2022	\$500,000	SLL 22-10

*January 2023

SLL 22-17-\$2,000,000 (\$1,750,000 for operations and \$250,000 for operations/personnel)

Advertisement	\$8,117
Board Honorarium	\$600
Communications	\$6,238
Office Supplies	\$446
Operations Supplies	\$2,036
Printing & Photocopying	\$250
Rental Office Equipment	\$180
Repair & Maintenance	\$60
Utilities	\$5,721
Vehicle Purchase	\$25,695
Technology Equipment	\$3,434



Operations Expense:
\$52,779.44



Personnel Expense
(4 employees)
\$141,814.05



Loan Collections
\$600,439
((\$85,516 from Oct 1-March 1, 2023))

YEAR	OPERATIONS	PERSONNEL (NO. OF EMPLOYEES)
2018	\$46,060	\$142,013 (5)
2019	\$21,181	\$155,740 (5)
2020	\$21,422	\$128,105 (4)
2021	\$19,842	\$140,336 (4)
2022	\$52,779	\$141,814 (4)

AWARD BREAKDOWN BY TERM AND INSTITUTION

Term	Awardees and Amount	NMTI	Northern Marianas College	Off-island Institutions	On-line Institutions	Total
Spring 2015	No of Recipients	0	272	193	24	489
	Amount	\$-	\$354,200.00	\$454,200.00	\$41,900.00	\$850,300.00
2015 Fall	No of Recipients	0	306	187	28	521
	Amount	\$-	\$372,600.00	\$405,400.00	\$57,700.00	\$835,700.00
2016 Spring	No of Recipients	1	270	159	29	459
	Amount	\$600.00	\$357,300.00	\$348,400.00	\$72,500.00	\$778,800.00
2016 Fall	No of Recipients	16	323	236	51	626
	Amount	\$9,600.00	\$393,300.00	\$480,200.00	\$99,500.00	\$982,600.00
2017 Spring	No of Recipients	2	297	221	44	564
	Amount	\$1,200.00	\$314,000.00	\$499,000.00	\$96,500.00	\$910,700.00
2017 Fall	No of Recipients	0	370	250	50	670
	Amount	\$-	\$442,900.00	\$523,900.00	\$110,000.00	\$1,076,800.00
2018 Spring	No of Recipients	12	311	227	77	627
	Amount	\$7,200.00	\$437,400.00	\$519,300.00	\$189,800.00	\$1,153,700.00
2018 Fall	No of Recipients	5	428	276	100	809
	Amount	\$3,000.00	\$554,500.00	\$582,800.00	\$244,400.00	\$1,384,700.00
2019 Spring	No of Recipients	2	380	239	98	719
	Amount	\$1,200.00	\$583,000.00	\$569,800.00	\$250,600.00	\$1,404,600.00
2019 Fall	No of Recipients	10	437	298	128	873
	Amount	\$6,000.00	\$596,400.00	\$660,200.00	\$312,200.00	\$1,574,800.00
Spring 2020	No of Recipients	0	379	280	97	756
	Amount	\$-	\$574,200.00	\$678,000.00	\$253,000.00	\$1,505,200.00
Fall 2020	No of Recipients	0	391	259	55	705
	Amount	\$-	\$314,200.00	\$339,400.00	\$99,500.00	\$753,100.00
Spring 2021	No of Recipients	2	329	225	53	609
	Amount	\$-	\$263,600.00	\$304,400.00	\$101,600.00	\$669,600.00

Term	Awardees and Amount	NMTI	Northern Marianas College	Off-island Institutions	On-line Institutions	Total
Fall 2021	No of Recipients	19	406	159	59	671
	Amount	\$11,400.00	\$325,200.00	\$209,100.00	\$101,300.00	\$677,100.00
Spring 2022	No of Recipients	12	355	136	70	589
	Amount	\$7,200.00	\$284,000.00	\$181,400.00	\$115,900.00	\$611,100.00
Fall 2022	No of Recipients	8	413	111	66	615
	Amount	\$4,800.00	\$330,400.00	\$175,300.00	\$100,800.00	\$635,700.00



Types of Financial Assistance

1. Grant-in-aid: Type of financial assistance available to a student from Saipan pursuing their post-secondary education in a U.S. accredited college or university or trade certification at the Northern Marianas Trades Institute or recognized trade institution approved by the SHEFA Board. If a grant recipient does not return to Saipan after completion of his or her studies or non-enrollment, the grant automatically becomes a loan and the recipient must repay the SHEFA fund plus interest under the terms and conditions of the attached promissory note/memorandum of agreement.

2. Priority Field of Study (temporarily suspended since fall 2020): When 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. This award is granted only to Junior and Senior college-level students and those pursuing their Master's degree.

3. Merit Incentive Award (temporarily suspended since fall 2020): Type of financial assistance that is based on academic performance (3.5 GPA) at the end of every term. 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 full-time status are not eligible for the merit incentive award.

TYPES OF AWARDS PER ENROLLMENT STATUS

High School: Early Admission Program or 2+2 Program can avail to the Grant-In-Aid

Trades/Vocational School: Grant-In-Aid

Undergraduates: Grant-In-Aid, Priority Field of Awards, and Merit Incentive Awards

Masters Program: Grant-In-Aid, Priority Field of Awards, and Merit Incentive Awards

Advanced/Doctorate Programs: Grant-In-Aid

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, Northern Marianas Trades Institute or recognized trade institution by the SHEFA board and be able to prove one-year residency on Saipan prior to application date. Applicants must also be full-time students and maintain a 2.5 cumulative grade point average (CGPA) for those pursuing an academic degree and a 2.0 cumulative -grade point average for those pursuing a trade/vocational certificates. 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 in either the public or private sector. 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: Less than 2 years -Trade/Vocational Certification, 2 Academic Years - Associate Degree, 4 Academic Years - Bachelors' Degree, 2 Academic Years - Graduate Degree, 3 Academic Years - Advanced Degree.



Award amount per term

\$600-Vocation/Trade Institutions

\$800 – On-island and Online Institutions

\$1200-Off-island Institutions

\$4500-Advanced Degrees



"SHEFA STANDS FOR: SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE..."

THANK YOU FOR COMING IN AND TEACHING US ABOUT SHEFA! I HADN'T HEARD MUCH ABOUT IT BEFORE YOUR PRESENTATION, BUT THE INFORMATION YOU PROVIDED REALLY ENLIGHTENED ME! I DIDN'T KNOW THERE WERE SO MANY SPECIFICS TO RECEIVING FINANCIAL AID, SO AFTER THIS I FEEL A BIT MORE PREPARED WHEN IT COMES TO APPLYING FOR THINGS LIKE SHEFA. IT'S AWESOME HOW THERE'S NOT AGE LIMIT FOR THE SHEFA EITHER, EMPHASIZING THAT EDUCATION IS FOR EVERYBODY. ONCE AGAIN, THANK YOU FOR TAKING THE TIME TO SPEAK WITH US, AND HAPPY HOLIDAYS!

-SALINA O.



SHEFA

from: J. Trecho

"Money doesn't make the world turn- you do"

Your presentation was so informational! Loved how chill the both of you were, it was a breath of fresh air! We love to see it <3



DEAR SHEFA (MRS. DOREEN MASGA AND MS. TRICIA DELA CRUZ)

THANK YOU SO MUCH FOR YOUR INFORMATIVE PRESENTATION ON SCHOLARSHIP. I'M SURE THAT IT ALLEVIATES THE STRESS AND WORRY OF MANY OF MY CLASSMATES REGARDING AFFORDING COLLEGE. IT WAS A GREAT ONE! HAVE A GREAT HOLIDAY SEASON WITH YOU AND YOUR FAMILY!

SINCERELY,
RAIN

Thank you



Important Deadlines

Fall Term:

September 30th-Deadline for Application & Supporting Documents

Spring Term

February 28th-Deadline for Application & Supporting Documents



670-233-5995/235-1020/21



saipanshefa@gmail.com



PMB 3648 Box 10001, Saipan, MP 96950



CTC Building, Teer Drive, 2nd floor of the Mayor of Saipan Office, Oleai



For updates on awards, disbursement dates, financial assistance, internship and employment opportunities, please visit our Facebook page: Saipan SHEFA



Thank you for your presentation Ms. Trisha and Ms. Doreen! Before your presentation I didn't really know much about SHEFA. So thank for finding the time to present to us about it.
- Guinaiya Ogumoro

TO: SHEFA (MRS. DOREEN MASGA AND MS. TRICIA DELA CRUZ)



SHEFA; Saipan Higher Financial Assistance. A valuable resource for young adults like us!

DEAR MS. MASGA, AND MS. DELA CRUZ. THANK YOU FOR YOUR TIME! YOUR PRESENTATION WAS SO INFORMATIVE AND NEAT. YOU DID A GOOD JOB AT PERSUADING US, ESPECIALLY MENTIONING THE BENEFITS! WE'LL REMEMBER THAT, SO THANK YOU.

FR: ROMOLOR, JASMINE