

SHEFA



2
0
2
3

ANNUAL REPORT

WWW.SAIPANSHEFA.COM

TABLE OF CONTENTS



SHEFA Board of Directors and Team	1
Message from the Mayor	4
Message from the Chairwoman	5
Program Overview	6
About us. Mission. Types of Financial Assistance. Project Briefs. Highlights. Challenges. Annual Award Appropriation.	
Finance Corner	10
SHEFA at a Glance	13
Snapshots	16
Building a Stronger Workforce	18
Online Application Guideline	19



BOARD OF DIRECTORS



KAELANI B. DEMAPAN
CHAIRWOMAN



ELUENE BAZA
TREASURER



HENRY KYLE B. HOFSCHEIDER
VICE-CHAIRMAN



FLORENCE CALVO
SECRETARY



GUADALUPE A. INGHAM
MEMBER

Committee Chair	Committee	Members
Kaelani B. Demapan	Awards	Guadalupe A. Ingham
Florence Calvo	Appeals	Eluene Baza Henry Kyle B. Hofschneider
Henry Kyle B. Hofschneider	Policy & Procedure	Guadalupe A. Ingham Kaelani B. Demapan
Eluene Baza	Program & Development	Florence Calvo Guadalupe A. Ingham
Guadalupe A. Ingham	Fiscal, Legislative, & Community Affairs	Henry Kyle B. Hofschneider Kaelani B. Demapan



MEET THE SHEFA TEAM



MERISSA RASA
ADMINISTRATOR



ANTONETTE IGLECIAS
COMPLIANCE OFFICER



DOREEN MASGA
ADMINISTRATIVE ASSISTANT



TRICIA DELA CRUZ
OFFICE CLERK



Message from The Mayor

Hafa Adai yan Tirow,

As I commence my second year in office, I want to take a moment and recognize the efforts and achievements of the Saipan Higher Education Financial Assistance (SHEFA) management and staff for their valuable and tireless work in helping our students achieve their goals and dreams in higher education.



In this continually evolving era we see the shifting changes of society and the creation of many new industries and opportunities that require ever growing amounts of educational certifications and experiences. It is now in which we truly see the value of higher education. It is our youth especially that have begun to walk this new pathway with many enrolling in higher educational institutions to acquire the knowledge and skills to necessary to go down this path.

SHEFA has continued to dutifully support our students in gaining these new opportunities and assisting them in achieving their ambitions and goals. Your work has ensured that our students receive equal and ample support as well as the proper guidance in their pursuit of higher education. You continue to make it possible for many of our eager and bright professionals to fully expand their potential in which they improve themselves but also give back to the community.

To our student recipients, I encourage you to use these opportunities to build yourselves and unlock your full potential. May you utilize that new found potential to not only benefit and improve yourselves, but to the livelihood of your community and your people.

To that, I heartily commend the SHEFA Board of Directors, Management, and Staff for your service to our people. May you all continue to serve our students with a drive and determination to see them grow and succeed whether here or abroad. I wish you the best of luck in the important work you have ahead.

Sincerely,

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



Message from The Chairwoman

Hafa Adai and Tirow All,

On behalf of the Saipan Higher Education Financial Assistance (SHEFA) Board of Directors, it is my honor and privilege to extend a warm welcome to each of you as we come together to explore the achievements and endeavors encapsulated in this year's Annual Report. As Chairwoman of SHEFA, I am proud to be part of a community that embodies the spirit of compassion, resilience, and integrity.

Our Annual Report serves as a testament to the impact we have made on the lives of our scholarship recipients and their families. Through our shared commitment to education and opportunity, we will continue to serve as advocates for students pursuing higher education on Saipan and furthering their education in the U.S. mainland.

I extend my deepest appreciation to the Saipan Mayor's Office led by the Honorable Ramon "RB" Jose Blas Camacho, our entire SHEFA team led by Administrator Merissa Rasa, and fellow Board Members past and present, whose visionary leadership has steered us through the challenges and triumphs of the past year. Your unwavering dedication has been the driving force behind the success stories we celebrate today.

To our community leaders, your commitment to investing in the potential of our scholars has laid the foundation for a brighter, more promising Commonwealth. Your belief in the SHEFA program has created pathways to success that extend far beyond the classroom. Thank you for your continued support and dedication to the mission of the SHEFA program. Together, we are shaping destinies, one scholarship at a time.

Warm regards,

Kaelani B. Demapan

Chairwoman of the Board, Saipan Higher Education Financial Assistance Board of Directors

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 from poker and pachinko machines with additional funding assistance through continuous appropriation from PL 20-10 Casino Gross Revenue Tax.

Our Mission

The SHEFA program under the Municipality of the Saipan, Office of the Mayor, is to produce a more educated, skilled and productive workforce by expanding educational opportunities for qualified residents of Saipan (inclusive of the Northern Islands).

Overview

The fall 2023 semester marked the nineteenth year of SHEFA's operation as the Saipan Higher Education Financial Assistance program. Established by the Saipan and Northern Islands Legislative Delegation (SNILD) through Saipan Local Law 13-21, the program was first initiated in Fall 2004. The eligibility for assistance from the Saipan Higher Education Financial Assistance Fund is limited to residents of the Municipality of Saipan, including the Northern Islands. A resident is defined as a U.S. citizen or a U.S. permanent resident who has lived in the Municipality of Saipan for at least a year before applying for financial aid administered by the Board and is enrolled or accepted at a higher education institution within or outside the CNMI.

The SHEFA Board of Directors is responsible for governing the SHEFA program. The Board is authorized to establish rules and regulations, define administrative procedures, process applications, address student appeals, and undertake all other necessary duties for the management of the municipal postsecondary program for Saipan residents. The SHEFA program's mission aligns with the expected competencies, attitudes, and work ethic sought by employers in various sectors. Through the program, recipients are prepared to be competitive in the workforce, encouraged to seek career guidance and counseling, participate in job/career fairs, attend career planning workshops, engage in work-study programs, receive on-site development training, or benefit from job internships.

Moreover, the SHEFA program organizes information sessions for graduating seniors and guidance counselors in all public and private secondary schools on Saipan as part of its outreach activities. When it comes to enforcing the terms and conditions of the memorandum of agreement with recipients, SHEFA encourages graduates or returning recipients to fulfill their obligations in providing their services and skills on Saipan. The program also highly encourages recipients to pursue gainful employment in the private sector over government positions, including roles in non-profit organizations or other non-government sectors. Self-employment is regarded similarly to volunteering for government or private sectors.

Types of Financial Assistance

For Saipan or Northern Islands residents looking to pursue postsecondary education at a U.S. accredited college or university, or a trade certification at the Northern Marianas Technical Institute or an approved trade institution by the SHEFA Board, several financial assistance options are available.

1. Grant-in-aid: This program provides financial assistance that converts into a loan if the grantee does not return to Saipan after completing their studies or does not enroll. The SHEFA fund plus interest must be repaid according to the terms and conditions outlined in the promissory note/memorandum of agreement attached to the grant.

2. Priority Field of Study (currently suspended as of fall 2020): This award is granted to junior and college students, along with those pursuing advanced degrees, who pursue a field of study identified by SHEFA as a priority field for Saipan and meet other established criteria.

3. Merit Incentive Award (currently suspended as of fall 2020): This award is based on academic performance, requiring students to maintain a minimum 3.5 GPA at the end of every semester or quarter. However, students in their first term of college are not eligible, and those taking remedial or developmental courses in fulfillment of a full-time status are also not eligible.

The award amount per term for the following categories is as follows:

Vocational/Trade Institutions: \$600

Undergraduate and Graduate students on-island or online: \$800

Undergraduate and Graduate students off-island and on site: \$1,200

Advanced Degrees: \$2,000 per term



ESTABLISHING PRIORITIES TO ENSURE EFFICIENT PROGRESS.

- Proposing improvements include expanding educational and vocational opportunities
- Investing in professional development for staff
- Increasing transparency and accountability
- Enhancing data collection
- Strengthening compliance efforts
- Offering convenient loan payment options.



The future belongs to those who believe in the beauty of their dreams.

-Eleanor Roosevelt

CHALLENGES

- The SHEFA program's yearly allocation was showing a steady decline in previous years, causing concern among students who rely on the program to mitigate the rising expenses of tuition and fees. However, this year we were fortunate to receive an increase in our funding and we are grateful to the SNILD for always prioritizing education.
- Our program's primary source of revenue, the poker industry, continues to experience a significant reduction in license fees.
- The current workload necessitates the hiring of either a Compliance Officer Assistant or an additional Compliance Officer. We have included this funding request in the upcoming annual budget proposal to the Saipan Northern Islands Legislative Delegation (SNILD).
- The collection of graduate data and tracking of prior SHEFA recipients is of utmost importance. While there has been major improvement in the number of former recipients complying with the Memorandum of Agreement obligations, the overall number may be higher, given the large number of individuals who have returned and/or are employed on-island that have yet to comply.

PENDING PROJECTS

- Exploring alternative means of generating scholarship funds. A priority that Mayor Ramon “RB” Camacho is urging the Board to consider to for additional revenue.
- Mayor Ramon “RB” Camacho’s vision of the board developing a system to connect students with internships and job vacancies prior to graduation.
- Reintroduction of the Merit Incentive Award and Priority Field Award.
- Introduction of providing financial assistance for part-time students that are employed full-time.
- Raise award amount for all classifications.
- Transitioning to a paperless and digital system due to their convenience and efficiency. By opting for direct bank deposits, recipients no longer have to wait for physical checks in the mail or make in-person trips to the bank to cash them. Instead, funds are transferred electronically to the recipient’s bank account, saving time and reducing the risk of lost or stolen checks. This paperless method not only benefits the recipient but also promotes sustainability by reducing paper waste.
- Continue to work on amending regulations to reflect current laws if needed.

HIGHLIGHTS

- To better assist students in their educational pursuits, we have acquired three new laptops, a printer, and a flat-screen TV. These devices are available in our student service center, equipped with high-speed internet connectivity. Our goal is to create a platform where students can apply for financial aid programs like the CNMI Scholarship program, FAFSA, and other scholarships, as well as access various learning tools and applications that we provide. We understand the importance of broadband access, digital literacy, and equality for all students, especially those who are underserved. While the use of technology in schools has increased significantly, we are proud to offer reliable high-speed broadband and technology outside school to all interested applicants.
- Throughout the year, we actively engaged in outreach activities at institutions such as the Northern Marianas College, Northern Marianas Technical Institute, Da’ok Academy, CNMI Public and Private high schools, and various government agencies.
- We extend our gratitude to all SNILD members for doing their best to prioritize our program. Despite receiving less funding than in previous years, we still managed to offer financial aid to all eligible residents to assist with their college, vocational, or trade school education costs.
- SHEFA stands out as the sole financial institution offering grants for graduate, post-graduate, and doctoral studies.
- The program consistently distributes financial awards before the start of classes or a few weeks prior for early applicants who submit their application package in advance. This proactive approach aims to alleviate any financial burdens students may face at the beginning of the semester. By providing awards early, the program ensures that students can focus on their studies and academic success without the added stress of financial concerns. This commitment to supporting students’ education highlights the program’s dedication to fostering a conducive learning environment and empowering students to achieve their full potential.
- We are pleased to announce the reappointment of Ms. Kaelani B. Demapan who is the new SHEFA Board of Directors, Chairwomen and Mr. Henry Kyle Hofshneider who is the new Vice-Chairman.
- We are also delighted to present our new Board of Directors, Ms. Eluene Baza who is the new Treasurer, Ms. Florence Calvo who is the new Secretary, and Mrs. Guadalupe A. Ingham as the newest member.
- FY 2023 Citizen -Centric Report is available for viewing/download at www.saipanshefa.com or www.cnmiopa.com.
- A few enhancements have been made to our website, www.saipanshefa.com. Please visit our website and feel free offer suggestions on what you would like for us to include, amend or improve.

Finance Corner



Operations Expense
\$30,585

Personnel Expense (4 employees)
\$ 179,711

YEAR	OPERATIONS	PERSONNEL (NO. OF EMPLOYEES)
2023	\$30,585	\$179,711 (4)
2022	\$52,779	\$141,814 (4)
2021	\$19,842	\$140,336 (4)
2020	\$21,422	\$128,105 (4)
2019	\$21,181	\$155,740 (5)

Total employment of former aid recipients on the island.

1,115

Total number of students in default

1,181

Loan Recovery

\$705,157

Outstanding Receivables

\$13,343,392

2023 collection - \$104,730

Account Status as of 1/24/2024

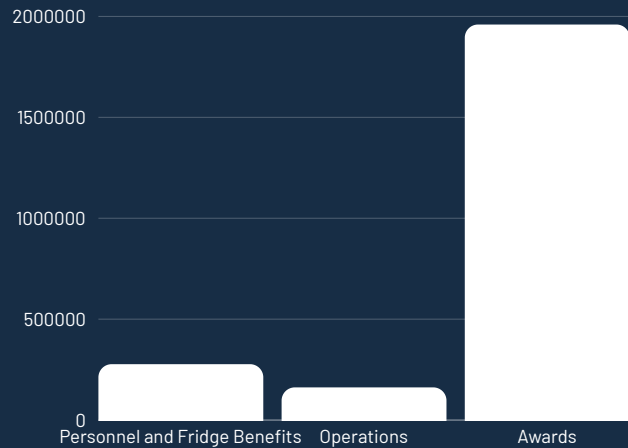
Business Account No.:	Available for Awards	Available for Personnel	Available for Operations
3359	\$89,061		
3386		\$23,148	
2702A (SLL 22-17)			\$111,892
2702B (SLL 22-17)		\$53,730	
2702B (SLL 22-17)	\$570,000		
SL031 (SLL23-07)		\$200,000	
SL031 (SLL 23-07)			\$50,000
SL031 (SLL 23-07)	\$1,297,000		
Total	\$1,959,761	\$276,878	\$161,892



Annual Award Appropriation

Year	Appropriated	Law
2004	\$1,200,000	SLL 14-3
2005	\$2,400,000	SLL 14-28
2006	\$3,000,000	SLL 15-5
2007	\$3,000,000	
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 17-14
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 to the Northern Marianas College SLL 19-6	
	\$3,000,000	SLL 19-11
2017	\$3,000,000	SLL 19-27
2018	\$1,720,000 \$1,500,000	SLL 20-24 PL 20-10
2019	\$450,001	SLL 21-5
2020	\$625,000	SLL 21-16
2021	\$950,000	SLL 22-2
2022	\$500,000	SLL 22-10
2023	\$2,000,000	SLL 22-17
	\$1,547,000	SLL 23-07

Budget Breakdown



Operations Expense

Advertisement	\$6,129.80
Board Honorarium	\$600
Communications	\$5,367
Office Supplies	\$405
Operations Supplies	\$2,846
Printing & Photocopying	\$708
Rental Office Equipment	\$180
Repair & Maintenance	\$830
Utilities	\$6,134
Fuel & Lubrication	\$152
Professional Services	\$6,036
Technology Equipment	\$1,198



Shefa at a Glance

FALL TERM

Fall 2022: 611 Recipients
Total Disbursement: \$632,500

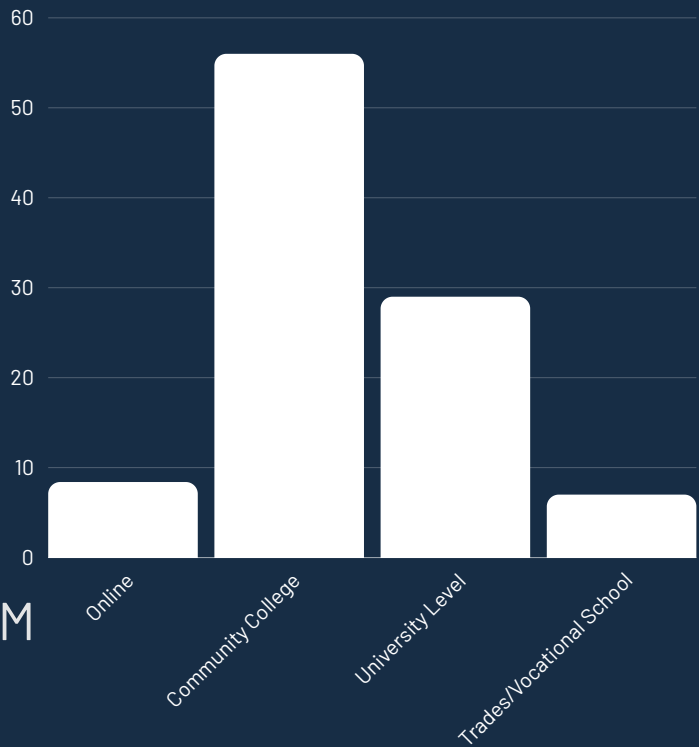
SPRING TERM

Spring 2023: 514 Recipients
Total Disbursement: \$544,700

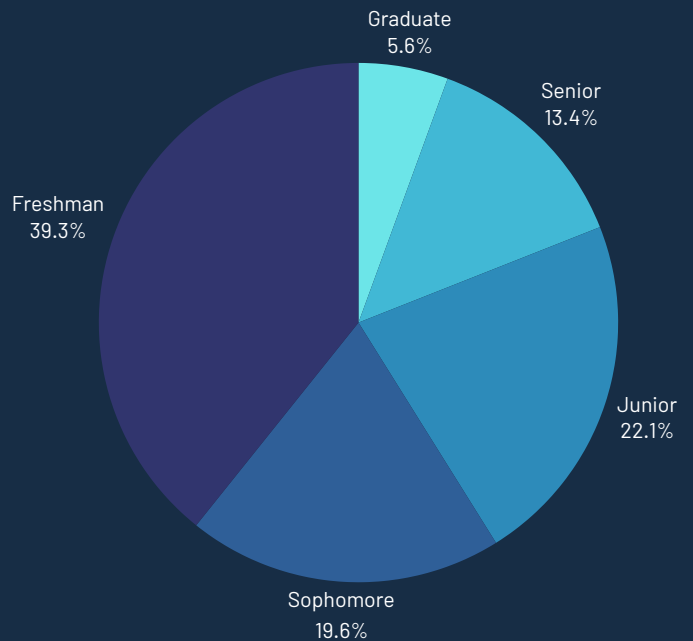
UPCOMING FALL TERM

FALL 2023: 568 Recipients
Total Disbursement: \$525,600

Distribution of Enrollment Across Various Types of Institutions

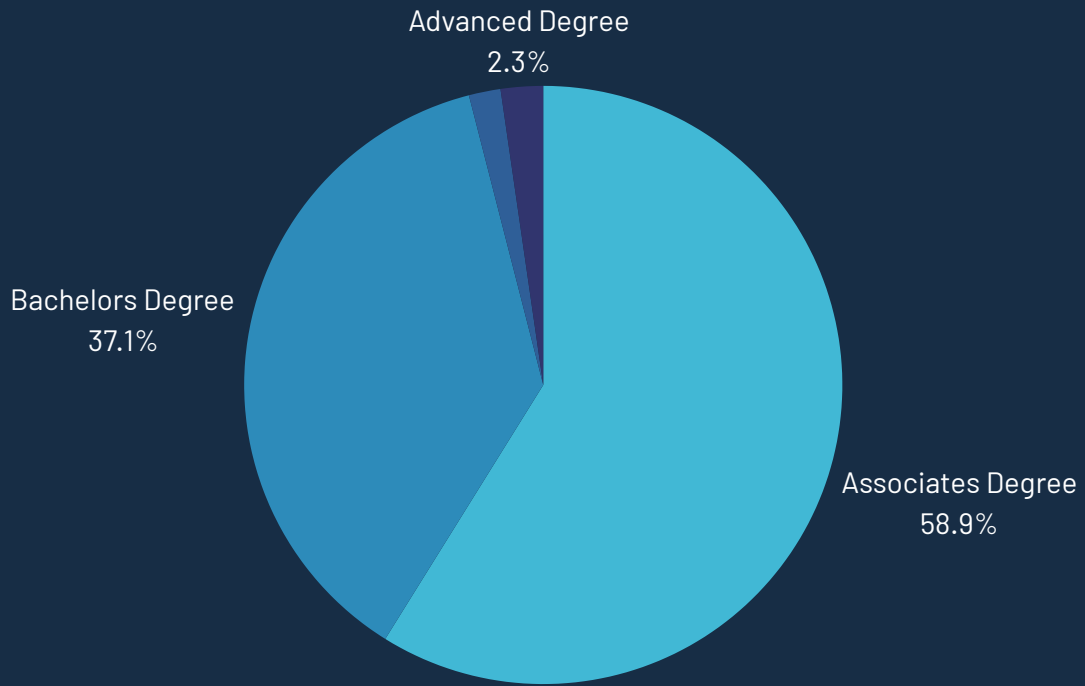


College Level Enrollment

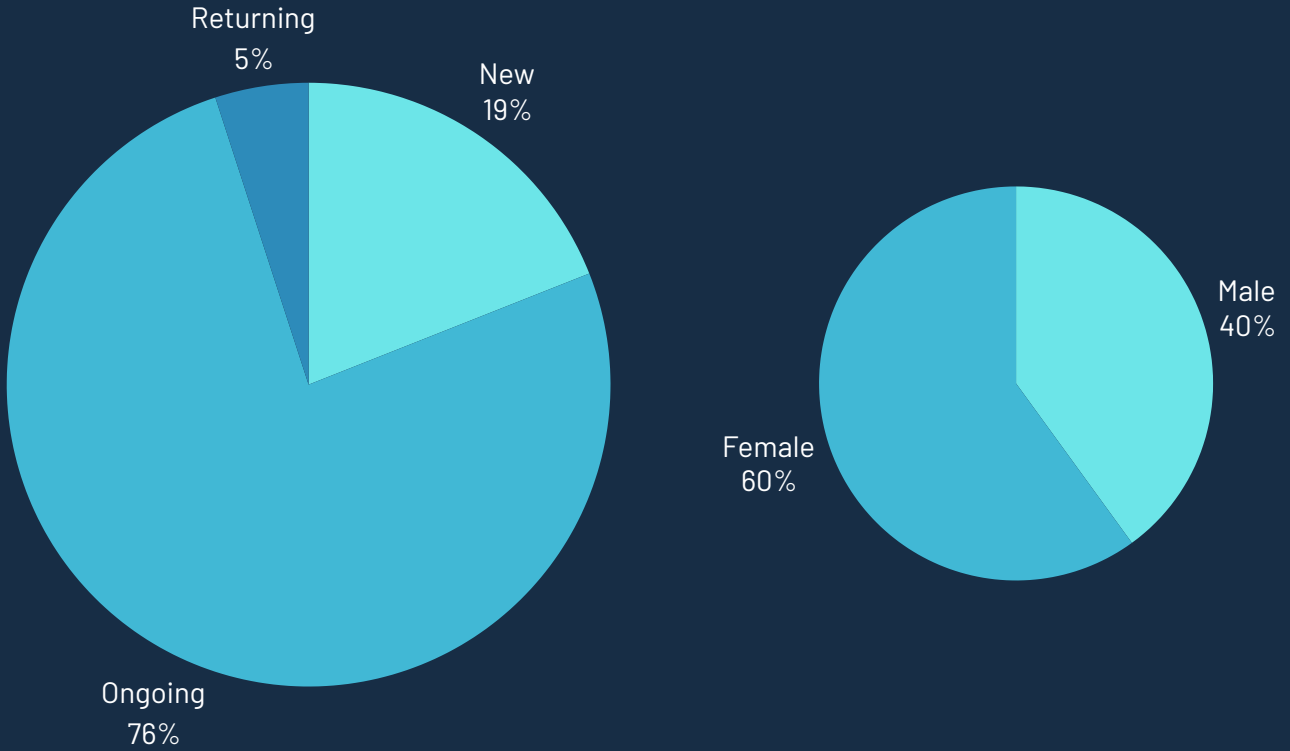


No. of Community Outreach Visits: 11

Different Types of Academic Degrees Attained in 2023



Status of Applicants



No. of Green card holders/US Permanent Residents : 21

No. of students assisted this year: 2461



TOP 5 COLLEGE PICKS

Northern Marianas College
University of Guam
Boise State University
University of Hawaii
University of Las Vegas

NMTI CHOSEN TRADE

Culinary Arts
Electrical
Automotive
Cosmetology
Carpentry

TOP 5 ON-LINE UNIVERSITIES

Liberty University
Walden University
University of Phoenix
Western Governor University
Southern New Hampshire University

TOP ONLINE MAJORS

Education
Business
Criminal Justice
Computer Science
Public Administration

TOP NMC MAJORS

Business
Education
Liberal Arts
Criminal Justice
Natural Resource Management

TOP OFF-ISLAND MAJORS

Business
Psychology
Computer Science
Nursing
Engineering



Snapshots



Snapshots



Building a Stronger Workforce?

Feedback collected from our recipients

- Encourage innovation and growth in industries such as technology, healthcare, education, and green energy that tend to attract and retain educated and highly skilled workers.
- Identify possible incentives to increase return rate and retainment of graduates.
- An effective way to increase the return rate and retention of graduates is by offering attractive job opportunities and career advancement prospects. Providing mentorship programs, professional development training, and opportunities for growth within the organization can significantly boost the likelihood of graduates staying and contributing to the workforce.
- Additionally, establishing partnerships with local businesses and industries to create internship and job placement programs can help graduates transition into the workforce smoothly. By building networks and fostering connections between graduates and potential employers, the return rate and retention of skilled workers can be greatly enhanced.
- Offering competitive salaries, benefits, and work-life balance initiatives are also essential factors in attracting and retaining graduates. Recognizing and rewarding their achievements, providing a positive and inclusive work environment, and promoting diversity and equality can further contribute to creating a workplace that graduates are motivated to be a part of for the long term. Instead of the status quo that many are used to hearing about when it comes to employment in the CNMI.

Alone we can do so little. Together we can do so much.

-Helen Keller

Shefa online application guideline

OPEN APPLICATION DATES PER TERM

WINTER/SPRING TERM
DECEMBER 1 - FEBRUARY 28

FALL TERM
JULY 1 - SEPTEMBER 30

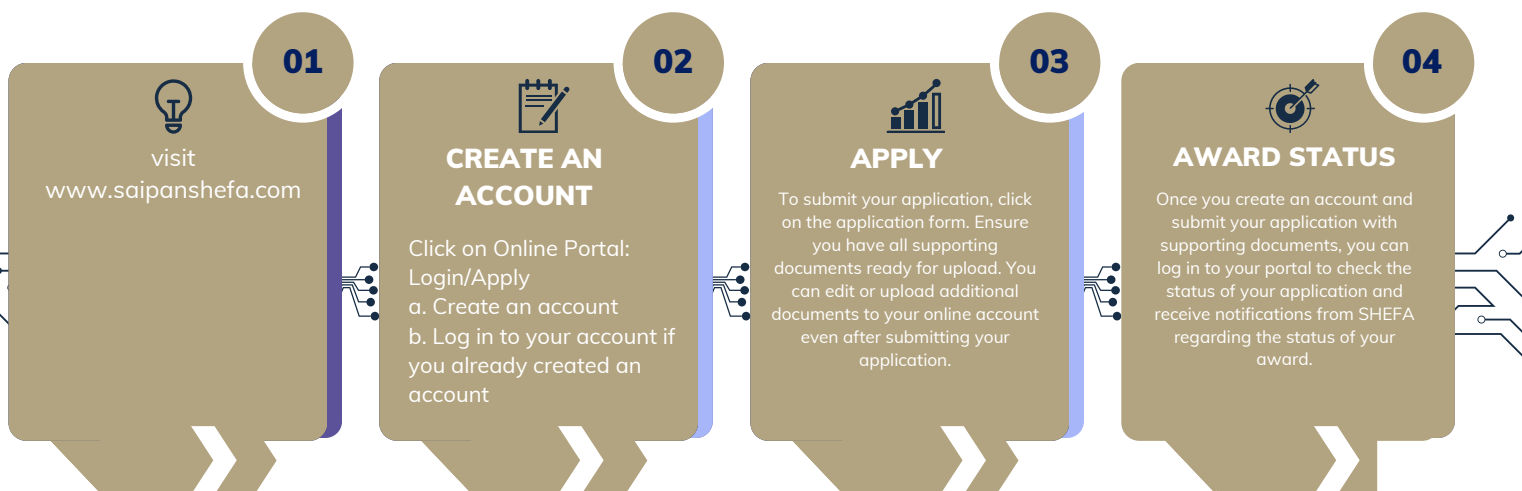
TALK TO US
(670-233-5995/235-1020/21
2799 Teer Drive, CTC Building
Center, 2nd Floor of the Mayor of
Saipan Office



SHEFA

STEPS ON HOW TO CREATE A SHEFA ACCOUNT ONLINE AND APPLY FOR FINANCIAL ASSISTANCE

LET'S GET STARTED



www.saipanshefa.com



SHEFA



www.saipanshefa.com



2
0
2
3

SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE

PMB 3648 Caller Box 10001
Saipan, MP 96950
Tel: (670) 233-5995/235-1020/21
saipanshefa@gmail.com



2799 Teer Drive, 2nd Floor CTC Building



Saipan SHEFA