

2023

SHEFA CITIZEN-CENTRIC REPORT

About us

SHEFA, established under Saipan Local Law 13-21, provides additional financial support to eligible residents of Saipan and the Northern Islands pursuing post-secondary education either on the island or abroad. The primary source of funding for SHEFA is derived from the appropriation of 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).

Board of Directors

Mr. Oscar M. Babauta (term expired on July 2023)
Chairman
Committee Chair for Fiscal, Legislative, & Community Affairs

Mr. Juan K. Tenorio (term expired on July 2023)
Vice-Chairman
Committee Chair for Awards

Ms. Kaelani B. Demapan (term expired on September 2023)
Secretary/Treasurer
Committee Chair for Policy & Procedure

Mr. Raymond M. Muna (term expired on September 2023)
Member
Committee Chair for Appeals

Mr. Henry Kyle Hofschneider (term expired on September 2023)
Member
Committee Chair for Program & Development

Newly Appointed Board of Directors:

We are thrilled to introduce our newly appointed board of directors: Ms. Eluene Baza and Ms. Florence Calvo. We are confident that their enthusiasm and expertise will be invaluable in our ongoing efforts to enhance and develop our program.



Pending Projects

- Exploring alternative means of generating scholarship funds, Honorable Saipan Mayor Ramon "RB" Jose Blas Camacho is urging the Board to consider other methods of generating revenue for scholarship funds.
- Mayor 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
- Extending financial assistance to part-time students who work full-time
- Raising award sums for all classifications
- Going paperless and digital
- Paperless award disbursements/direct bank deposit

WHO WE ARE

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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 Trades 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 senior 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



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



Trades/Vocational School : Grant-In-Aid
Undergraduate: 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



SHEFA at - a - glance

TERM	NO. OF RECIPIENTS	TOTAL DISBURSEMENT Fall 2022-Fall 2023 \$1,702,800
Fall 2022	6111	\$632,500
Spring 2023	514	\$544,700
Fall 2023	568	\$525,600

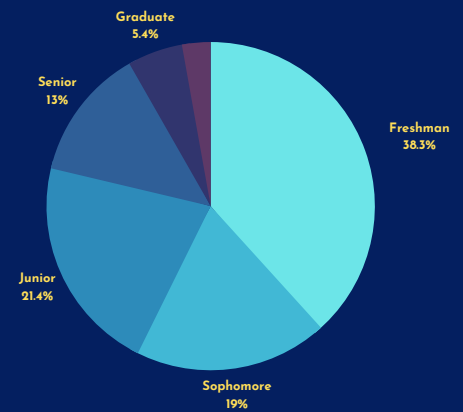
Credentials Granted

Certificate/Degree	Total
Vocational/Trades Certificate	0
Associates Degree	103
Bachelors Degree	65
Masters Degree	3
Advanced Degree	4

NORTHERN MARIANAS TECHNICAL INSTITUTE

Top 3 Chosen Trades
Culinary Arts
Electrical
Cosmetology

Term	Students	Disbursed
Fall 2022	7	\$4,200
Spring 2023	13	\$7,800
Fall 2023	16	\$9,600



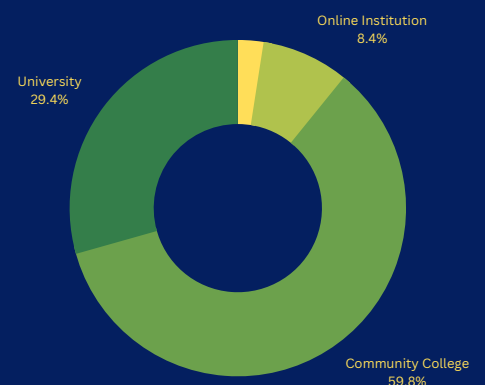
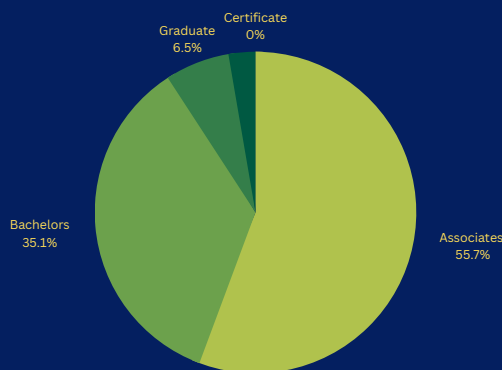
NORTHERN MARIANAS COLLEGE

Top 3 Chosen Majors
Liberal Arts
Business
Education

Term	Students	Disbursed
Fall 2022	409	\$327,200
Spring 2023	335	\$267,000
Fall 2023	371	\$298,000

TOP MAJORS

- Liberal Arts
- Business
- Education
- Nursing
- Criminal Justice



No. of Outreach: 11

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

No. of students assisted : 2461

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 17-14
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 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
2023	\$2,000,000	SLL 22-17
	\$1,547,000	SLL 23-07

Advertisement	\$6,129.80
Board Honorarium	\$600
Communications	\$5,366.74
Office Supplies	\$404.64
Operations Supplies	2,845.56
Printing & Photocopying	\$707.50
Rental Office Equipment	\$180
Repair & Maintenance	\$830.74
Utilities	\$6,134.41
Fuel and Lubrication	\$151.62
Professional Services	\$6,036.26
Technology Equipment	\$1,198.00



Operations Expense:
\$30,585.26



Personnel Expense
(4 employees)
\$ 179,711.07



Loan Collections
\$661,84.81
(\$93,850 from Oct 1, 2022-October 30, 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)
2023	\$30,585.26	\$179,711.07 (4)

Outlook

HIGHLIGHTS

- Again, we are excited to introduce our new Board of Directors, including Acting Chairwoman Ms. Eluene Baza, who will also lead the Program and Development Committee, and Chairwoman Ms. Florence Calvo, who will head the Appeals/Deferment and Forbearance Committee.
- We have incorporated multiple improvements to the website, www.saipanshefa.com.
- Ensuring the prompt receipt of our funding is paramount and we thank all the members of SNILD for prioritizing our funding in a timely manner. Although we received less funding than previous years, we were still able to provide financial aid to all qualified residents to offset the cost of their college, vocational, or trade school education.
- To better support students in their educational endeavors, we have procured three new laptops, a printer, and a flat-screen TV. These devices will be housed in our student service center, which features high-speed internet connectivity. Our aim is to provide a platform where students can apply for financial assistance such as the CNMI Scholarship program, FAFSA, and other scholarships. Additionally, they'll have access to various learning tools and applications that we offer.
- We recognize that broadband access, digital literacy, and equity are crucial for all students, particularly those who are underserved. While technology use in schools has grown significantly, we are pleased to offer reliable and high-speed broadband and technology outside of school to all interested applicants.

ESTABLISHING PRIORITIES TO ENSURE EFFICIENT PROGRESS.

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



CHALLENGES

- The SHEFA program's yearly allocation shows a steady decline, causing concern among students who rely on the program to mitigate the rising expenses of tuition and fees.
- Our program's primary source of revenue, the poker industry, continues to experience a significant reduction in license fees, impacting our operations.
- It's critical to consider and ensure timely appropriation and release of SHEFA funding.
- The current workload necessitates the hiring of either a Compliance Officer Assistant or an additional Compliance Officer.
- The collection of graduate data and tracking of prior SHEFA recipients is of utmost importance. While there has been slight improvement in the number of former recipients complying with the Memorandum of Agreement obligations, the overall number should be much higher, given the large number of individuals who have returned and/or are employed on-island.



1,115

Employment Status of Former Aid Recipients on the Island

1,181

Total Count of Students in Default.

\$8,728.400

The Present Balance of Outstanding Accounts Receivable.

