

2025

CITIZEN CENTRIC REPORT

SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE PROGRAM - SHEFA



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LEADERSHIP

Mayor of Saipan
Ramon "RB" Jose Blas
Camacho

Our Mission

The SHEFA program, established by the Municipality of Saipan under the Office of the Mayor, aims to cultivate a more educated, skilled, and productive workforce. This initiative seeks to broaden educational opportunities for qualified residents of Saipan, including those from the Northern Islands.

BOARD OF DIRECTORS

Kaelani B. Demapan
Chairwoman

Henry Kyle B. Hofschneider
Vice-Chairman

Eluene Baza
Treasurer

Florence Calvo
Secretary

Guadalupe Attao
Member

Financial Assistance Program Overview

Established by Saipan Local Law 13-21, this financial support initiative aims to empower students by alleviating some of the financial burdens associated with higher education. By supporting educational endeavors, SHEFA plays a crucial role in developing a skilled workforce that can foster innovation and stimulate economic growth in the region.

Eligibility Criteria

To be eligible for funding, applicants must fulfill specific residency and academic requirements, ensuring that assistance is directed toward those who are most committed to their educational and career goals.

Through its initiatives, SHEFA not only invests in the future of each student, but also enhances the broader community, encouraging a culture of learning and opportunity.

ADMINISTRATION

Merissa S. Rasa
Administrator

Doreen C. Masga
Administrative Assistant

Tricia B. Dela Cruz
Compliance Officer

Makenzie S. Hensley
Office Clerk



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OUR PROGRAM



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.

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.

Merit Incentive Award

- This award is based on academic performance, requiring students to maintain a minimum of 3.5 GPA at the end of every term. However, students in their first term of college and/or those taking remedial or developmental courses in fulfillment of a full-time enrollment, are also not eligible.

Priority Fields

- 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.

Status	Award Amount
Vocational/Trade	\$700
Undergraduate/Graduate On-island or Online	\$1200
Advanced Degrees (dependent upon availability of funds)	Temporarily Suspended



Responsibilities of the SHEFA Board of Directors

- Create and enforce regulations.
- Formulate policies.
- Oversee the authority and management of all funds designated by the Saipan Northern Island Legislative Delegation.
- Evaluate requests for appeals, deferments, and forbearances.
- Suggest legislation and offer pertinent recommendations to the legislature concerning policies that regulate the program.

OUR FINANCES

GENERAL EXPENSES

- Award Distribution: \$1,239,800
- Personnel/Fringe: \$229,423
- Operations Expenses: \$26,937



Fall 2024-Fall 2025

Total

Award Count

1621 recipients

Disbursement Amount

\$1,862,200.00



Compliance SECTION

- No. of previous recipients currently in the workforce (Saipan): 1398
- Total loan collections from 2012 to 2025: \$899,511.69
- Student loan collections for 2025: \$83,756.16



OUR OUTLOOK

Timeframe	Project
2025	Exploring alternative means of generating scholarship funds.
2025	Reintroduction of the Merit Incentive Award and Priority Field Award (Fall 2026).
2025	Providing financial support to part-time students who are employed full-time (Spring 2026).



Goals	
1	Continue to broaden educational and vocational/trade opportunities.
2	Improve the collection of academic, graduate, and employment data.
3	Establish a system that effectively links graduates with public and private sectors for internships, career development, financial assistance, and employment opportunities.
4	Reinforce compliance, collection, and enforcement initiatives.
5	Continue to work with the Department of Finance to provide convenient repayment options for previous recipients that are in default.
Highlights	
1	The timely appropriation and allocation of SHEFA funding allowed us to provide financial assistance to our recipients before the commencement of the school year.
2	Our team extended support to 2,291 students, parents, and visitors through a range of services. This assistance included educational resources, counseling, and community outreach initiatives designed to create a nurturing atmosphere. The effectiveness of these efforts was reflected in the positive feedback from those we helped, who shared their appreciation for the guidance and opportunities offered.
3	In the past year, we welcomed a total of 124 graduates, encompassing a range of accomplishments from trades and vocational certificates to Bachelor's degrees. Some have already embarked on exciting careers, while others are pursuing further studies to deepen their expertise. We are incredibly proud of each of them and excited to witness the remarkable contributions they will make in the years to come.
4	Our team participated in several outreach presentations and booth exhibitions at various community and high school events.
5	With the timely support from Saipan Local Law 24-04, we express our gratitude to the Saipan Northern Island Legislative Delegation for placing our students and education as a top priority. As a result, we were able to offer financial assistance to all eligible applicants. This assistance benefited students enrolled at NMTech, Northern Marianas College, as well as those attending online and off-island institutions, ranging from trade school students seeking certification in their respective fields to those advancing toward their Master's Degree.
6	We are thrilled that Mayor Ramon "RB" Camacho reappointed, Eluene Baza and Florence Calvo, and they received their confirmation from the Saipan Northern Island Legislative Delegation to serve another term. As we look forward to the future, we are confident that their guidance will continue to play a crucial role in shaping the path of our program and ensuring that we meet the evolving needs of our students and workforce.
7	Award amounts were increased for students attending Northern Marianas Technical Institute (NMTI), Northern Marianas College (NMC), online institutions and other trade/vocational institutions on and off-island.
8	The SHEFA board, led by Chairwoman Demapan, has approved a financial assistance initiative for part-time students working full-time. This program aims to alleviate the financial burden on students balancing education and employment, encouraging them to pursue academic goals without sacrificing economic stability. By participating, students can enhance their skills and contribute more to their communities, promoting the idea that education and work can coexist for a brighter future.