



# SHEFA 2025 Annual Report



**SAIPAN HIGHER EDUCATION  
FINANCIAL ASSISTANCE**

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# Message from The Mayor



Håfa Adai yan Tirow,

I wish to recognize and commend the hard work and tireless efforts of the Saipan Higher Education Financial Assistance Program in continuing to help our residents pursue higher education and greater opportunities.

In a time of rising costs and economic uncertainty, this program serves as a critical lifeline—ensuring that financial challenges do not become permanent roadblocks for our aspiring students.

By providing both the means and the motivation, you empower our youth and adult learners alike to dream boldly and pursue ambitious career paths. SHEFA's unwavering dedication to their journeys has inspired many to improve themselves, become model citizens, and ultimately give back to our community.

I encourage all of our students, young and old, to take full advantage of these opportunities. Invest in your education, strengthen your character, and unlock your true potential. May the knowledge you gain uplift not only your own life, but also the lives of those around you.

Un dangkulu na Si Yu'us Ma'åse yan Ghilisow to SHEFA for your steadfast support of our community.

I wish you continued success and meaningful progress in this new year.

Sincerely,

Ramon "RB" Jose Blas Camacho  
Municipality of Saipan

# Message from The Chairwoman



Hafa Adai and Tirow,

On behalf of the SHEFA Board of Directors, I'm honored to share the 2025 Annual Report. As I reflect on my six years serving on the Board—including my time as Chairwoman—I do so with deep gratitude. It has truly been a privilege to serve alongside such dedicated Board Members, staff, and community partners. I am thankful to SHEFA for the opportunity to contribute to work that directly impacts the lives of our students and their families.

This year, we introduced a part-time scholarship to better support students who are balancing school with work, family, and other responsibilities. We also lifted the priority field incentive, helping our students stay on track and persist in their educational goals. These changes reflect our commitment to making education more accessible and responsive to student needs.

Even with continued uncertainty surrounding federal student aid, our commitment to our students remains steady. We will continue to support those studying here at home and those who transfer to the U.S. mainland to further their education. We also sincerely hope that many of our recipients will return home to contribute to our workforce—especially at a time when our Commonwealth needs them most.

To our administrator, staff, fellow Board Members, government leaders, partners, and the entire community—thank you for your continued support of SHEFA's mission. And to our recipients and their families, thank you for trusting us to be part of your journey.

Serving on the Board for the past six years has been an incredible honor. I am proud of what we have accomplished together and hopeful for all that lies ahead.

Warm regards,

Kaelani B. Demapan  
SHEFA Board of Directors

# Board of Directors



**KAELANI B. DEMAPAN**  
CHAIRWOMAN



**HENRY KYLE B. HOFSHNEIDER**  
VICE-CHAIRMAN



**ELUENE BAZA**  
TREASURER



**FLORENCE CALVO**  
SECRETARY



**GUADALUPE ATTAO**  
MEMBER

# SHEFA Team



**MERISSA S. RASA**  
ADMINISTRATOR



**DOREEN C. MASGA**  
ADMINISTRATIVE ASSISTANT



**TRICIA B. DELA CRUZ**  
COMPLIANCE OFFICER



**MAKENZIE S. HENSLEY**  
OFFICE CLERK



# Our MISSION

Established under Saipan Local Law 13-21, this program aims to empower students by alleviating some financial burdens associated with higher education. By supporting educational endeavors, SHEFA plays a crucial role in fostering a skilled workforce that can propel innovation and economic development in the region.

## Eligibility Criteria

To be eligible for funding, applicants must fulfill specific residency and academic requirements, ensuring that assistance is directed towards those who show a strong commitment to their educational and career goals.

Through its initiatives, SHEFA not only invests in individuals' futures but also enhances the broader community, encouraging a culture of learning and opportunity.



Since its establishment in 2004, SHEFA has remained a primary public investment vehicle for higher education access and workforce development. The program continues to provide financial assistance to Saipan and Northern Islands residents pursuing postsecondary education on-island and off-island, with a service obligation encouraging graduates to return and contribute to the local workforce.

As of 2025 (2004-2025):

- Total Students Funded (Fall 2004–Fall 2025): 5840
- Total Funding Disbursed: \$44,627,000
- Total Graduates: 2,399
- Total No. of Graduates Employed: 1120
- Total Returned & Employed on Saipan: 1,409 (289 of 1409 students did not obtain degrees/certification)
- Average Investment per Student: \$7,641
- Graduate Return Rate: 47.2%

It is important to note that not all past recipients consistently update SHEFA with their academic completion or employment status. As a result:

- Some graduates may not be reflected in current totals
- Some employed returnees may not be captured in workforce statistics
- Actual completion and return rates may be higher than reported



## Outreach Presentations

- Northern Marianas College Cash for College/Financial Literacy/First Day of School Festival
- Northern Marianas Technical Institute Scholarship Clinics/Job Fairs
- Da’ok Academy Scholarship Clinic
- CNMI Department of Labor Job Fairs
- CNMI Public School System Job Fairs/COOP
- Various Community Outreach Events
- CNMI Department of Public Safety Outreach Presentation
- CNMI Department of Fire Emergency Medical Services Outreach Presentation
- CNMI Public/Private School High-School Presentations

## Degree Completion Outcomes

From program inception through FY 2025

Degree Type	Total Graduates
Vocational/Trades Certificate	50
Associate	1,051
Bachelor	1,023
Master	237
Advanced	38

Term	No. of Recipients	Total Disbursement Per Term
Fall 2024	555	\$657,000.00
Spring 2025	510	\$598,000.00
Fall 2025	527	\$622,400.00

- 500–700 CNMI Students Supported Each Semester
- \$500,000 – \$650,000 Average Funding Per Semester
- Primary Institution Supported: Northern Marianas College (NMC)

## Student Distribution by Institution Type (Average per semester)

<u>Institution</u>	<u>Avg Students</u>	<u>Approx Share</u>
• Northern Marianas College (NMC)	330–380	60%
• Off-Island Institutions	90–160	20–25%
• Online Institutions	70–110	15%
• NMTI	10–30	<5%

### Enrollment Trends (2020–2025)

Northern Marianas College (NMC) remains the primary pathway for SHEFA recipients.

- Local enrollment continues to represent the majority of students supported by the program, reflecting the importance of on-island institutions in providing accessible and affordable higher education opportunities.

Online education is steadily increasing.

- A growing number of students are pursuing flexible online degree programs, allowing them to remain on-island while accessing programs not locally available.

Off-island enrollment has declined compared to 2020 levels.

- This trend reflects both the expansion of local and online education options and the implementation of SHEFA Board Resolution No. 2021-002, which took effect beginning Fall 2021. Under this policy, new SHEFA applicants are required to complete their first two years of post-secondary education at local institutions, specifically the Northern Marianas College (NMC) or the Northern Marianas Technical Institute (NMTI).

Exceptions to this requirement may be granted when:

- A student receives a full scholarship or institutional financial aid package from an off-island college or university;
- The student’s academic major or required coursework is not offered locally; or
- Other special circumstances are approved by the SHEFA Board.

This policy was adopted to strengthen local institutions, reduce educational costs for students, and encourage completion of foundational coursework on-island before transferring to off-island universities when necessary.



# Student Demographics

This section provides an overview of the student population served by the Saipan Higher Education Financial Assistance (SHEFA) Program.

Fall 2024-Spring 2025-Fall 2025: Total unique approved recipients 750



Male: 271 Female 479



Freshman: 255  
Sophomore: 181  
Junior: 170  
Senior: 114  
Graduate: 30



New applicants: 192  
Ongoing applicants: 498  
Returning applicants: 60



Associates degree: 325  
Bachelors degree: 353  
Masters degree:30  
Trades/Vocational: 42



Top 5 Chosen Institutions  
1. Northern Marianas College  
2. University of Guam  
3. Portland State University  
4. Boise State University  
5. Washington State University



## SHEFA Finances

YEAR	OPERATIONS EXPENSE	PERSONNEL EXPENSE
2018	\$46,060	\$142,013
2019	\$21,181	\$155,740
2020	\$21,422	\$128,105
2021	\$19,842	\$140,336
2022	\$52,779	\$141,814
2023	\$30,585.26	\$179,711
2024	\$43,548.75	\$202,836
2025	\$26,937.20	\$191,608.22

SHEFA's annual expenditures are primarily directed toward supporting students and delivering financial assistance services, with funding concentrated in four core areas: student awards, personnel, utilities, and communication. The majority of program funding is dedicated to direct student awards, ensuring eligible residents can access postsecondary education opportunities. Personnel resources support essential student services, including application processing, eligibility verification, award disbursement, student advising, and program accountability. Utilities and communication expenses enable the program to maintain continuous coordination with students, educational institutions, and government partners, ensuring timely processing of awards and support for recipients throughout the academic year.

## Compliance and Loan Management

Under statute, scholarship awards convert to loan status if workforce service obligations are unmet. In 2025, SHEFA strengthened its loan default procedures and compliance review process to preserve repayment rights and improve collections.

### Loan Repayment & Collections Performance (2011–2025)

Since the start of loan collections in 2011, SHEFA has recovered a cumulative \$928,932 in student loan repayments, reflecting strengthened fiscal accountability and improved collection efforts over time.

### Key Collection Highlights

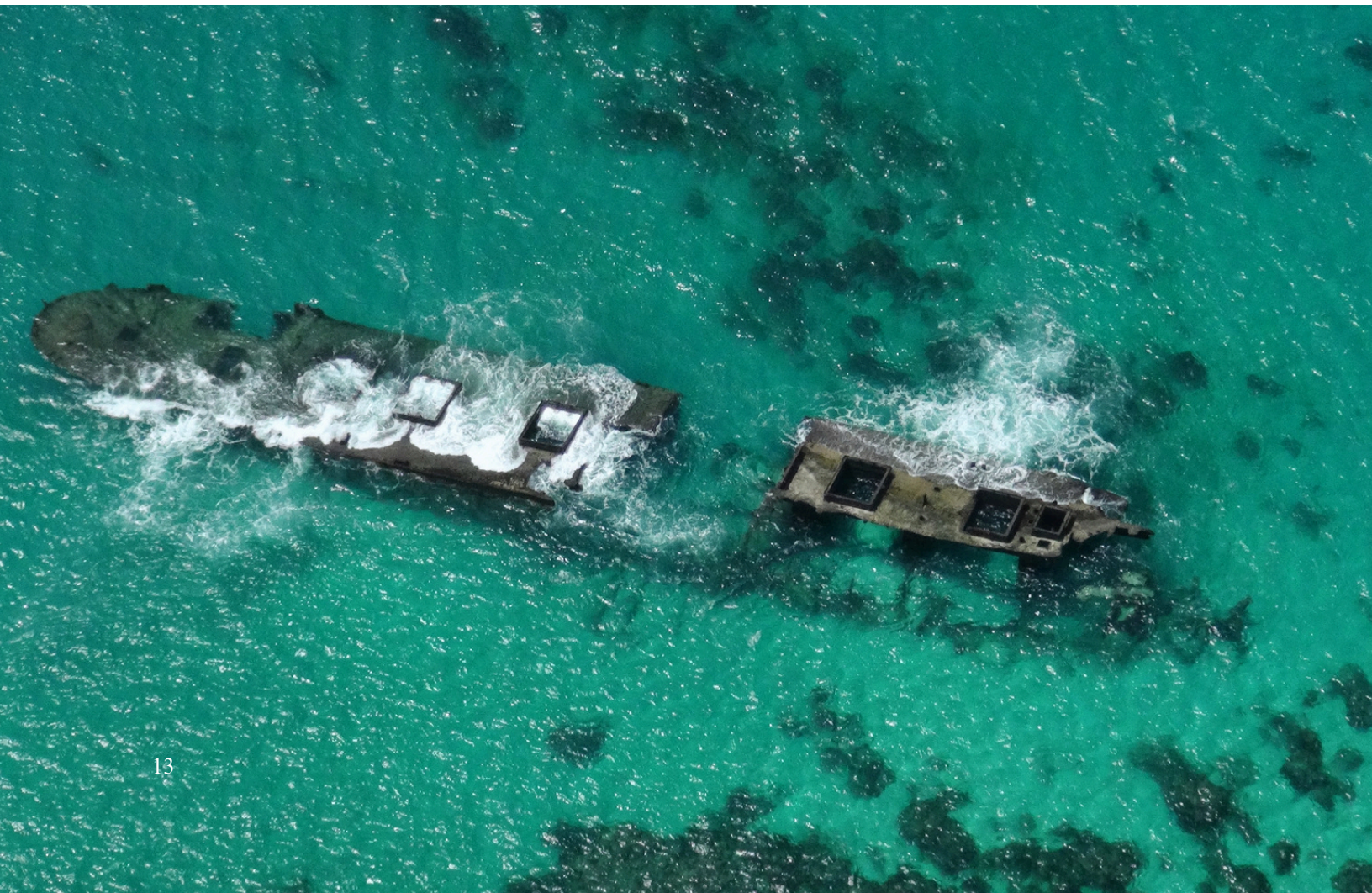
Total Recovered (2011–2025): \$928,932

Collections from 2020–2025: \$585,451

Share of Total Collections (2020–2025): 63%

Peak Collection Year: 2024 – \$122,289

2025 Collections: \$99,122 (remained strong and above pre-2020 levels)



# SHEFA Highlights

Its role in workforce development centers on expanding educational opportunities and helping build a skilled, productive labor force that meets local economic needs.

## 1. Supporting Access to Higher Education

SHEFA provides financial assistance to qualified residents pursuing post-secondary education — including academic degrees and vocational/trade certifications — at accredited institutions on Saipan, other U.S. locations, or approved trade schools. By reducing financial barriers to education, SHEFA helps more students attain the credentials needed for meaningful employment.

## 2. Aligning Aid with Workforce Needs

Part of SHEFA’s mission is to encourage study in “priority fields” — areas identified as having high demand in the local job market (e.g., healthcare, technology, business, education, engineering, trades). This alignment ensures that funding contributes directly to preparing workers with skills needed in the community.

## 3. Incorporating Obligations to Serve Locally

Recipients of SHEFA financial assistance must sign a Memorandum of Agreement committing to return to Saipan to work in public or private sectors after completing their studies. This requirement helps the program achieve its workforce development goals by encouraging graduates to reinforce the local labor force rather than seeking employment elsewhere.

## 4. Supporting Current Workers by Providing Assistance for Part-Time Students

Recent program updates include awards for full-time employees enrolled part-time, helping working adults improve their credentials while continuing employment — and supporting life-long learning and upskilling within the existing workforce.

## 5. Data and Strategic Focus

SHEFA also works on tracking student outcomes, collecting employment data, and planning scholarships aimed at long-term expertise buildup (including postgraduate and specialized training) to fill critical workforce gaps over time.



# more highlights

## 6. Enhanced Award Disbursement Timelines

Thanks to timely appropriations from the Saipan Northern Islands Legislative Delegation (SNILD) and prioritized processing by the CNMI Department of Finance, SHEFA has successfully shortened award disbursement timelines from same-day application submissions to just one week. This ensures that students receive financial support precisely when they need it most. This improvement represents the fastest turnaround times, alleviating the financial stress and hardships faced by many students. We extend our heartfelt gratitude to the Governor, the Mayor of Saipan, the Saipan Northern Islands Legislative Delegation, and the CNMI Department of Finance for prioritizing our students and education.

## 7. Reintroduction of Priority Fields Awards

SHEFA has reintroduced its Priority Fields Awards Program, strategically aligning financial support with the Commonwealth's critical workforce requirements. This initiative guarantees that limited public funds are allocated towards degree and certification programs that directly bolster economic stability, public services, and long-term self-sufficiency.

## 8. Increased Award Amounts

Award amounts have increased for students attending Northern Marianas Technical Institute (NMTI), Northern Marianas College (NMC), online institutions, and other trade/vocational schools on and off the island.

## 9. Extended Support

In 2025, our team has provided assistance to 2,291 students, parents, and visitors through a variety of services. This support included educational resources, counseling, and community outreach initiatives. The effectiveness of these efforts was evident in the positive feedback from those we assisted, who expressed their gratitude for the guidance and opportunities provided.





# SHEFA Challenges

## 1. Operational Challenge: Manual Loan Tracking and Collections

At present, SHEFA's loan repayment monitoring and collection processes rely heavily on manual recordkeeping and spreadsheet tracking. Borrower accounts, payment histories, and delinquency notices are managed through Excel-based records and manual reconciliation, which requires significant staff time and increases the risk of delays in monitoring outstanding balances.

Because records must be reviewed and categorized manually, preparing reports such as delinquency tracking, and repayment notices can be time-consuming and administratively burdensome. In addition, generating repayment notices and follow-up communications requires manual preparation and distribution.

As the number of borrowers and repayment accounts continues to grow, this manual process becomes increasingly difficult to sustain efficiently.

### Opportunity for Improvement

To strengthen program oversight and financial accountability, SHEFA would benefit from the implementation of a centralized financial assistance management system capable of:

- Tracking student awards and loan balances automatically
- Generating loan aging reports and repayment summaries
- Producing automated repayment notices and reminders
- Maintaining borrower records and payment histories in one system
- Improving reporting for audits, financial statements, and legislative oversight

Such a system would significantly improve efficiency, reduce administrative workload, and strengthen the program's ability to monitor repayment compliance.

Current barrier: Limited local vendors that could provide a scholarship compliance and tracking system designed for our program. Currently, we are also trying to identify on-island vendors that can hold contract locally, invoice locally, and satisfy procurement rules.

## 2. Employment and Internship Pathways

There is a need to strengthen job placement and internship opportunities for SHEFA graduates. Improving partnerships with government agencies and private sector employers could help create structured referral systems that support graduates in transitioning into the local workforce.

High School → NMC/NMTI → SHEFA Assistance → Internship → CNMI Workforce

### High School Students

Career awareness, college readiness programs, and early outreach inform students about higher education opportunities and financial assistance available through SHEFA.



### Local Postsecondary Education

Students begin their education at local institutions such as Northern Marianas College and Northern Marianas Technical Institute, strengthening the local education system while reducing education costs.



### SHEFA Financial Assistance

Through financial assistance programs—including merit incentives and priority field awards—SHEFA helps remove financial barriers and enables students to pursue degrees and certifications aligned with workforce needs.



### Internships and Workforce Experience

Partnerships with government agencies, private sector employers, and community organizations provide students with practical work experience and exposure to local career opportunities.



### Employment in the CNMI Workforce

Graduates transition into employment across critical sectors such as healthcare, education, government services, business, and skilled trades, contributing their knowledge and skills to the Commonwealth's economy.

3. Digitization of Student Records – Aside from SHEFA's online application and student portal, many student files remain in paper format, making record retrieval, reporting, and long-term document management time-consuming. While transitioning to a digital records management system would significantly improve efficiency and record accessibility, identifying an on-island vendor capable of securely digitizing large volumes of student files has proven difficult. This is an ongoing project together with establishing a Central Student Tracking Management System combined with the Compliance/Loan Management System.

# Looking Ahead

- Diversify revenue streams-To reduce reliance on annual appropriations, SHEFA will look into actively pursue additional revenue-generating opportunities.
- Strengthen workforce partnerships with local employers and government agencies to improve job placement opportunities for graduates.
- Improve data tracking systems to better monitor student progress, graduation outcomes, and workforce placement.
- Modernize program administration, including efforts to digitize student records and improve internal processes.
- Continue advocating for stable funding to ensure consistent support for eligible students.
- Hiring additional staff specifically a Compliance Officer Assistant as soon as the hiring freeze lifts. This position is not an expansion of administration, but a necessary step to protect and recover public funds already invested in students. Strengthening compliance ensures that recipients either fulfill their service obligation or repay their award, allowing those funds to support the next generation of students.





# Student Voices



The SHEFA program has been a meaningful part of my academic journey. During times when financial challenges could have impacted my progress, SHEFA helped me cover out-of-pocket expenses, including CLEP test fees. This support eased a significant burden and allowed me to remain focused on my studies. With SHEFA's assistance, I was able to complete my bachelor's degree in Criminal Justice Administration in just one year after earning my associate degree in Business Fundamentals. I am truly grateful for the encouragement, support, and opportunities SHEFA has provided.

Thank you again for your continued support, and I appreciate all that SHEFA does to help students succeed.

Nicole H Deleon Guerrero

My name is MaryKay, most know me as MKay. I have always wanted to progress in a career and hobby I love, which is cooking. With the help of SHEFA, I was able to do that. Without SHEFA, I wasn't able to further my knowledge and understanding of what it meant to be a chef and the hard-labor they put into cooking and displaying beautiful dishes. With SHEFA, I have been able to have funding to go to trade school at NMTECH and become a certified chef. I give huge thanks for the opportunity to take classes and show my passion for this career choice. I've been able to come so far with the financial assistance I needed, and the support of my family and friends.

Thank you SHEFA! till next semester :)

Mary Kay Alferos





The SHEFA program played a critical role in my academic journey.

With its support, I was able to afford nurturing my mind, growing as both a student and person. I could study and continue my education worry-free, while also supporting my family. Even after graduating from NMC, I am still able to continue my development at Vanderbilt University with the support from the SHEFA program.

It is a remarkable and supportive program that serves as a reminder that my home and community have my back!

Aisha Erica Lansangan



# Student Voices

Leilani R. Tudela

Northern Marianas Technical Institute – Automotive Technology

“Without SHEFA’s support, attending NMTI would have been very difficult. The program is helping me build the skills needed for a career in the trades and a stable future.”

Maria T. Santos

Northern Marianas College – Nursing Program

“Receiving SHEFA financial assistance allowed me to focus on my studies without worrying about tuition. I am grateful for the opportunity to pursue my education and give back to our community through healthcare.”

John M. Camacho

University of Guam – Business Administration

“SHEFA made it possible for me to continue my education off-island. This support has helped me work toward my goal of returning home and contributing to the CNMI workforce.”



# Connect with SHEFA

For more information on our programs and initiatives, please reach out. We welcome your inquiries and look forward to collaborating for improved services and programs.

[www.saipanshefa.com](http://www.saipanshefa.com)

## SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE

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