

2024

SHEFA



ANNUAL REPORT



TABLE OF CONTENTS



1	MAYORS MESSAGE	1
2	CHAIRWOMAN’S MESSAGE	2
	SHEFA Board of Directors	3
	SHEFA Staff and Organizational Chart	5
3	PROGRAM	
	Our Mission	7
	Our Program	8
	Our Finances	9
	Our Outlook	10
	Our Future	11
4	SHEFA APPLICATION GUIDE	12



Message from
out

MAYOR

Message from Ramon “RB” Jose Blas Camacho, Mayor of Saipan

It is with great pride and optimism that I write this message to celebrate the achievements and ongoing progress of the Saipan Higher Education Financial Assistance Program. As we reflect on the past year, we acknowledge the transformative impact this program continues to have on the students and families of Saipan. It plays a pivotal role in empowering the next generation of leaders, professionals, and community advocates.

The pursuit of higher education has always been a cornerstone of progress, both on a personal and community level. Our students, through their commitment and determination, are not only enriching their own lives but also contributing to the broader fabric of our society. Thanks to the tireless work of the SHEFA Chairwoman Kaelani Demapan, Board of Directors, Administrator Merissa Rasa, and the dedicated staff, SHEFA continues to provide the financial support necessary for these bright minds to succeed.

However, as we continue to make progress, we must acknowledge that more support is needed. The demand for financial assistance has never been greater. We must provide more to ensure that every student who wishes to further their education has the opportunity to do so. Our island’s future should be filled with a diverse pool of talented individuals, both in quality and quantity, who can contribute to every field and every aspect of our community. By empowering students with access to higher education, we can cultivate a skilled, varied workforce that will drive our economy, enrich our society, and reflect the vibrant potential of Saipan’s people.

I respectfully ask our esteemed Governor, Lt. Governor, and all leaders of the legislature to lend their unwavering support to this critical initiative. The Saipan Higher Education Financial Assistance Program is not just an investment in individual students—it is an investment in our island’s future. By providing the resources our students need to succeed, we are ensuring that Saipan’s future will be filled with informed, skilled, and compassionate leaders.

Thank you to all who have supported this essential program, and to the students who continue to inspire us with their dedication and hard work. Together, we can continue to build a foundation of success and create a more vibrant, prosperous Saipan for generations to come.

Sincerely,

RAMON “RB” JOSE BLAS CAMACHO
Mayor, Municipality of Saipan





Message from
our

CHAIRWOMAN

Hafa Adai and Tirow All,

On behalf of the SHEFA Board of Directors, I'm honored to welcome you as we reflect on this year's Annual Report. As Chairwoman, I'm proud to be part of a community that embodies compassion, resilience, and integrity.

This report highlights the positive impact we've had on scholarship recipients and their families. Despite the uncertainty surrounding federal student aid, we remain committed to supporting our students on Saipan and those who transfer to the U.S. mainland for further education. Our mission to provide opportunities and ensure education remains accessible is as important as ever. We take pride in knowing that many of our recipients return home to contribute to our workforce and help build a stronger future for the Commonwealth.

I extend my deepest appreciation to the Honorable Ramon "RB" Jose Blas Camacho, SHEFA staff led by Administrator Merissa Rasa, and past and present Board Members for their leadership and dedication through a year of challenges.

To our community leaders, your unwavering support continues to create pathways for our scholars and a brighter future for the Commonwealth.

Thank you for your dedication to the SHEFA mission. Together, we're shaping futures, one award at a time.

Warm regards,

A handwritten signature in white ink, appearing to read 'Kaelani B. Demapan'.

Kaelani B. Demapan



BOARD OF DIRECTORS



VICE-CHAIRMAN
HENRY KYLE B.
HOFSCHEIDER

The journey to success can prove to be difficult with the first step often being the hardest. That is why we here at SHEFA have devoted ourselves to ensuring that your first step isn't taken alone. We understand that the pursuit of your higher education can be expensive and that life is already full of its challenges. But, should you ever find yourself in need of assistance, stand confident knowing that SHEFA is here to help relieve some of your financial burdens.

Achieving your post-secondary education is of utmost importance to us. SHEFA recognizes that the potential of our students is limitless and that their ambitions are worth every ounce of support. So, for the many who are entering college for the first time, we hope that you stay driven. For the ones who are currently enrolled, we pray for your continued perseverance. And for those who have achieved their degrees, we congratulate you and wish for your continued success. And for all recipients, former and present, remember that SHEFA is rooting for you. - Kyle

Hâfa Adai yan Tirow,

To all graduates, current students, and aspiring scholars of Saipan, this is your time to embrace the journey of learning. Education is more than just earning a degree—it is a path of growth, resilience, and the pursuit of knowledge that will shape your future and strengthen our community.



TREASURER
ELUENE BAZA

As both a current SHEFA Board Member and a former recipient, I understand firsthand the importance of financial assistance in easing the burdens of both personal and educational expenses. I remain committed to working diligently alongside my fellow board members to serve in your best interest and ensure that SHEFA continues to support you in achieving your academic goals.

We recognize the economic challenges our community faces, and we understand that opportunities may sometimes feel uncertain. This is why investing in education is more important now than ever. The skills and knowledge you gain today will open doors, create new possibilities, and empower you to contribute meaningfully to our islands.

On behalf of the SHEFA Board, I encourage you to stay committed to your studies, embrace the opportunities ahead, and strive for excellence. Your accomplishments inspire us all, and we eagerly anticipate the contributions you will bring to our community. - Eluene



BOARD OF DIRECTORS



SECRETARY
FLORENCE CALVO

To all current and aspiring students of the CNMI, I say, embrace the process of learning, this is the time in your lives that you should be seeking knowledge and use it to grow and with that growth, always remember your community.

As a member of the Saipan Higher Education Financial Assistance (SHEFA) Board of Directors, I can confidently declare that one of our main goals is to encourage and support the residents of Saipan and the Northern Islands as they embark and go through their journey to pursue a post-secondary education on island or abroad.

We acknowledge our current economy that is experiencing a deep recession and understand that our residents are finding it more difficult to find and secure available employment. Therefore, I implore our residents more so now than ever to consider furthering their education, consider the opportunities that may be readily available upon completion of a post-secondary education.

So, once again, your SHEFA Board of Directors, are here, we are paying attention, ready to provide support, but will continue to remind everyone, embrace all processes of learning, seek knowledge to grow, but also, come back, return home and contribute to the betterment of our islands, because if not you, then who? -Florence

Dear SHEFA students, graduates, and future recipients,

As both a SHEFA board member and a former recipient, I know firsthand how meaningful this support can be. It's more than just financial assistance—it's a belief in your potential and a reminder that your community stands behind you.

To our students, keep pushing forward, even when the journey feels challenging. To our graduates, congratulations on your achievement—your hard work has paid off, and this is only the beginning. And to our future recipients, know that incredible opportunities await when you commit to your education and dreams.

Wherever your journey takes you, remember that Saipan is always home. We are excited for the knowledge, experience, and perspectives you will bring back to uplift our community. Your success strengthens all of us, and we can't wait to see the impact you will make.

Wishing you all continued growth and achievement! -Guadalupe



MEMBER
GUADALUPE ATTAO



SHEFA TEAM



MERISSA S. RASA
ADMINISTRATOR



DOREEN C. MASGA
ADMINISTRATIVE ASSISTANT



TRICIA B. DELA CRUZ
COMPLIANCE OFFICER

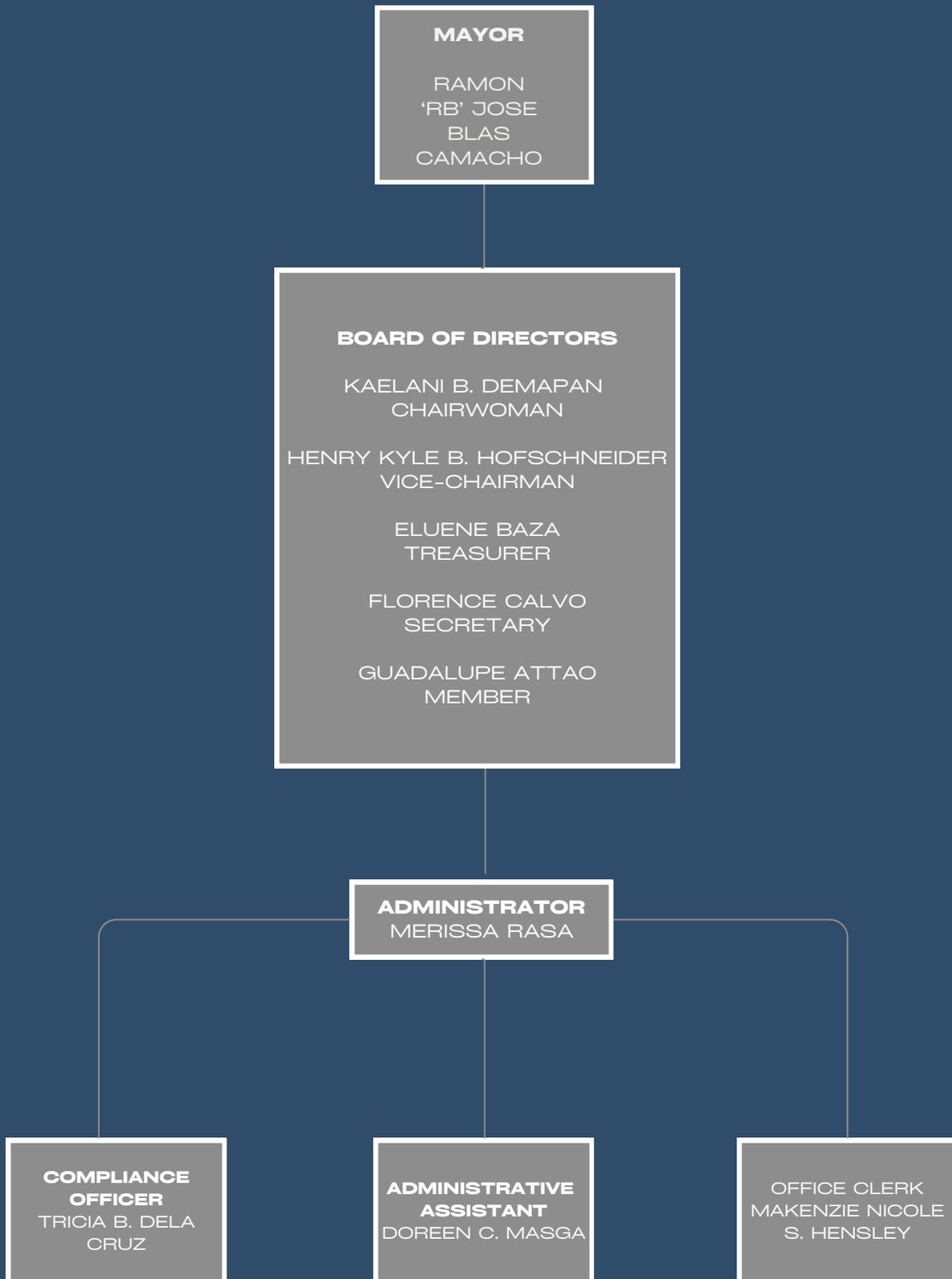


MAKENZIE NICOLE S. HENSLEY
OFFICE CLERK



SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE

ORGANIZATIONAL CHART



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.

Established under Saipan Local Law 13-21, this financial assistance program aims to empower students by alleviating some of the financial burdens associated with higher education. By supporting educational endeavors, SHEFA contributes to the development of a well-educated workforce that can drive innovation and economic growth within the region. Eligible applicants must meet certain residency and academic criteria to qualify for funding, ensuring that the support is directed toward those who are most committed to their educational and professional goals. Through its efforts, SHEFA not only invests in individual futures but also nurtures the broader community, fostering a culture of learning and opportunity.



OUR PROGRAM



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.

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, Off-island, or Online	\$1200
Advanced Degrees (dependent upon availability of funds)	\$2000

Responsibilities of the SHEFA Board of Directors

- Oversee the SHEFA Program.
- Establish and implement regulations
- Develop policies.
- Manage authority and control over all funds allocated by the Saipan Northern Island Legislative Delegation.
- Review requests for appeals, deferments and forbearances.
- Propose legislation and provide relevant recommendations to the legislature regarding policies that govern the program.

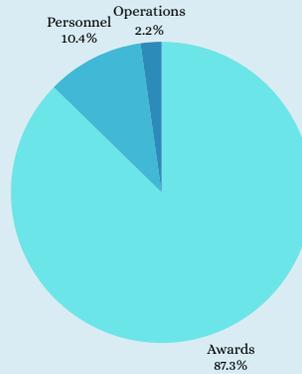


OUR FINANCES



GENERAL EXPENSES

- Awards: \$1,696,100
- Personnel/Fringe: \$202,836
- Operations: \$43,548



Fall 2023-Fall 2024	Total
Award Count	1666 recipients
Disbursement Amount	\$1,696,100



Compliance SECTION

- No. of previous recipients currently in the workforce (Saipan): 1259
- Total loan collections from 2012 to 2024: \$794,488
- Student loan collections for 2024: \$126,646



OUR OUTLOOK



Timeframe	Project
2025	Exploring alternative means of generating scholarship funds.
2025	Reintroduction of the Merit Incentive Award and Priority Field Award.
2025	Providing financial support to part-time students who are employed full-time.
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 2,707 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	This year, eighteen US Permanent Residents and Green Card holders have gained from our program. We appreciate the benefits of having a diverse array of individuals from different backgrounds who seek our support as they work towards their degrees and make positive contributions to our workforce.
4	Our team conducted eight outreach presentations to a variety of agencies, high schools, training institutions and community events.
5	With the timely appropriation from Saipan Local Law 23-07 and Saipan Local Law 23-13, we extend our appreciation to the Saipan Northern Island Legislative Delegation for prioritizing our students and education. Because of this, we were able to provide financial assistance to all eligible applicants. This included students attending NMTI, NMC, online and off-island institutions, from trades school students pursuing certification in their chosen field to advanced degrees in the doctorate level.
6	Upcoming professional development trainings: May 19-21, 2025 Western Association of Student Financial Aid Administrators.
7	A steady increase in collections and timely compliance is a welcoming trend showing increasing awareness among students regarding their service or financial obligations to SHEFA.
8	Award amounts were increased, beginning fall 2024, for students attending Northern Marianas Technical Institute (NMTI), Northern Marianas College (NMC), online institutions and other trade/vocational institutions on and off-island.



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

OUR FUTURE





TO ALL INTERESTED APPLICANTS

THE ONLINE APPLICATION DATES PER TERM

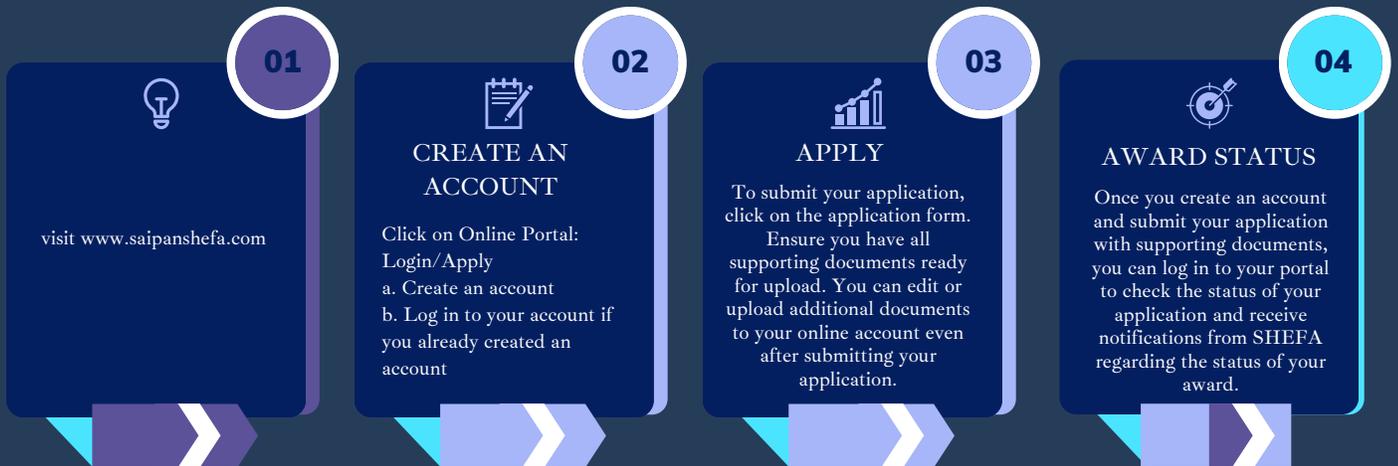
FALL TERM

JULY 1 - SEPTEMBER 30

SPRING TERM

DECEMBER 1 - FEBRUARY 28

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



www.saipanshefa.com

TALK TO US

Phone: (670) 233-5995/235-1020/21

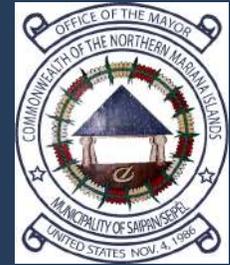
Location: 2799 Teer Drive, CTC Building Center, 2nd Floor of the Mayor of Saipan Office

Mailing Address: P.O. Box 10001, PMB 3648

Saipan, MP 96950

2024

APPLICATION CHECKLIST



<p>NEW *You are a new applicant if you never received financial assistance from SHEFA</p>	<p>ONGOING *You are considered "ongoing" if you received financial assistance from SHEFA within the past year</p>	<p>RETURNING *You are considered "returning" if it has been over 1 year since you received financial assistance from SHEFA</p>
<p>Acceptance Letter (you are required to attend your first 2 years on-island. Unless you have a scholarship from the off-island institution of your choice; Or the courses needed for your major are not available on-island, the SHEFA board may waive this requirement.</p>	<p>Acceptance Letter (if you are transferring to a new institution)</p>	<p>Acceptance Letter</p>
<p>Proof of Saipan (inclusive of the Northern Islands) residency. Must show 1 year proof prior to application date (CNMI 1040 2024, current voter's certification letter, employment verification, military orders, official transcript if you were in school 2023-2024, CUC utility, Medicaid card or phone bills).</p>	<p>Most recent official transcript</p>	<p>Proof of Saipan (inclusive of the Northern Islands) residency. Must show 1 year proof prior to application date (CNMI 1040 2024, current voter's certification letter, employment verification, military orders, official transcript if you were in school 2023-2024, CUC utility, Medicaid card or phone bills).</p>
<p>Copy of valid US Passport or other valid government issued ID (Saipan Driver's License, Saipan Mayor's ID, US Permanent Resident Card, Green Card)</p>	<p>Class schedule showing full-time status showing your name, course title and number of credits per course (12 credits for undergraduate and full time certification for graduate/advanced students plus class schedule). Class schedule must have your name on it, title of courses and course credits per course.</p>	<p>Copy of valid US Passport or other valid government issued ID (Saipan Driver's License, Saipan Mayor's ID, US Permanent Resident Card, Green Card)</p>
<p>Most recent official transcript and Career Assessment Profile (minimum half page stating your degree, why you chose this degree and your future plans).</p>		<p>Most recent official transcript and Career Assessment Profile (minimum half page stating your degree, why you chose this degree and your future plans).</p>
<p>Class schedule showing full-time status (12 credits for undergraduate and full time certification for graduate students). Class schedule must have your name on it, title of courses and course credits per course.</p>	<p>HELPFUL TIPS: 1. Pls. be checking your student portal online for award status or message notifications. 2. If you are approved, you will need to complete and submit the MOA. This form must be notarized. 3. Complete applications are reviewed in the order they are received.</p>	<p>Class schedule showing full-time status (12 credits for undergraduate and full time certification for graduate students). Class schedule must have your name on it, title of courses and course credits per course.</p>
<p>Proof of vote cast at the last General or Mid-Term Election (for all eligible voters). Off-island applicants must apply for absentee ballot.</p>		<p>Proof of vote cast at the last General or Mid-Term Election (for all eligible voters). Off-island applicants must apply for absentee ballot.</p>

S H E F A