



The Mission of the Saipan Higher Education Financial Assistance (SHEFA) under the Municipality of the Saipan, Office of the Mayor, is to expand educational opportunities and provide financial assistance to qualified residents of Saipan (inclusive of the Northern Islands) for the betterment of our workforce.

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#### 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\*\*

*SHEFA was created by Saipan Local Law 13-21 to provide supplemental financial assistance to qualified Saipan & Northern Island residents pursuing post-secondary education on Saipan or abroad. SHEFA is primarily funded through the appropriation of the local license fees for poker and pachinko machines.*

#### GOALS

- To remain data, law, policy and procedure, rules and regulations driven in all decision making.
- Commitment to increase transparency and accountability.
- To expand educational and vocational trade opportunities in the Commonwealth.
- Improve operational efficiency and flexibility.
- To improve compliance, collections, and enforcement efforts.
- Improve information dissemination to students interested in Financial Aid and current Financial Aid Recipients.
- Improve financial aid staff knowledge of federal, state, and institutional financial aid policies and procedures.
- Complete scanning of all SHEFA recipient files.

## SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE - SHEFA

### CITIZEN-CENTRIC REPORT 2019

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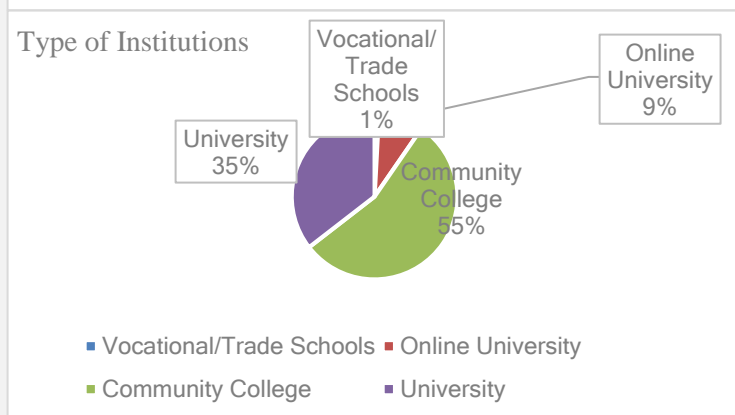
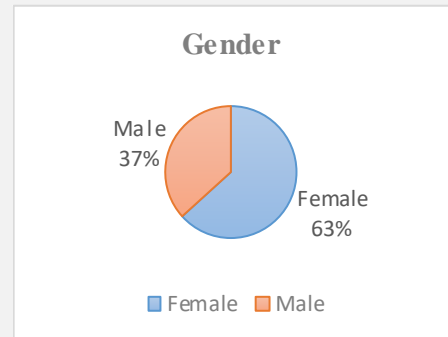
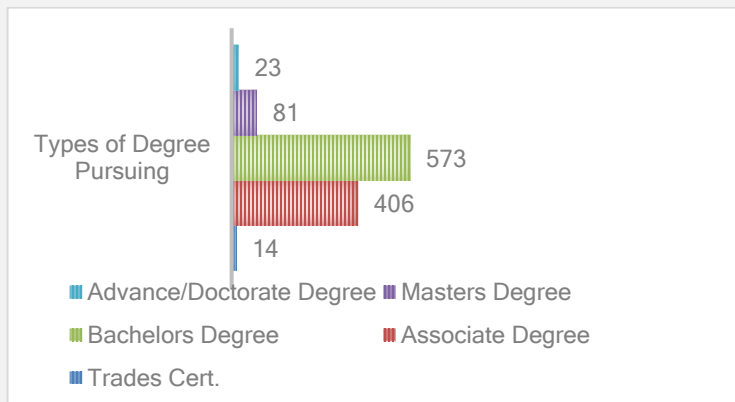
# PROGRAM SNAPSHOT

**Total Number of Graduates for 2019: 147**  
 Associate degree: 88 Bachelor's degree: 48  
 Master's degree: 3 Advance/Doctorate degree: 2  
 Vocational Trades Certificate (NMTI): 6

## TYPES OF FINANCIAL ASSISTANCE

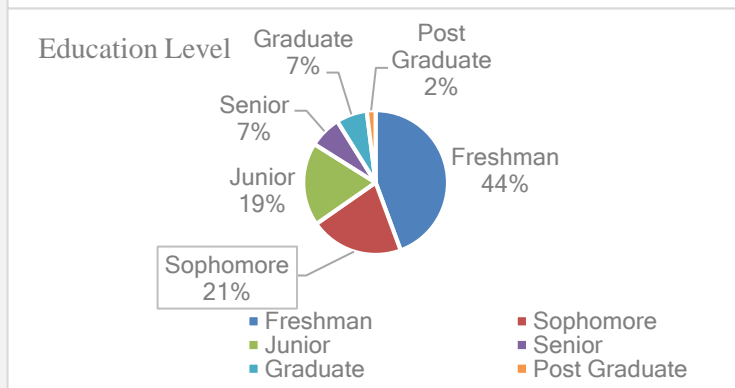
- 1. Grant-in-aid:** Type of financial assistance available to a student from Saipan pursuing postsecondary education in a U.S. accredited college or university or trade certification at the Northern Marianas Trades Institute or recognized trade institution approved by the SHEFA Board. If a grant recipient does not return to Saipan after completion of his or her studies or non-enrollment, the grant automatically becomes a loan and the recipient must repay the SHEFA fund plus interest in accordance with the terms and conditions of attached promissory note/memorandum of agreement.
- 2. Priority Field of Study:** Student pursues a field of study that has been identified by SHEFA as a priority field of study for the island of Saipan, and having met other established criteria. The priority field of study award is granted only to Junior and Senior college level students and those pursuing advance degrees.
- 3. Merit Incentive Award:** Type of financial assistance that is based on academic performance (3.5 GPA) at the end of every semester or quarter. Applicants in their first term of college are not eligible to receive the merit incentive award. Students taking remedial courses or developmental courses in fulfillment of a full-time status are not eligible for the merit incentive award.

Scholarship recipients must work on Saipan either in the private or public sector for as long a period as the duration of the scholarship. If a scholarship recipient does not return to Saipan after completion of his or her studies, the scholarship automatically becomes a loan and the recipient must repay the SHEFA fund plus interest in accordance with the terms and conditions of the attached promissory note/memorandum of agreement.



**Financial assistance amount per term for undergraduate & graduate level:**

On-Island Amount	
NMTI	\$600
Grant-In-Aid	\$800
Priority Field of Study	\$1,000
Merit Incentive Award	\$1,000
Off-Island Amount	
Grant-In-Aid	\$1,200
Priority Field of Study	\$1,000
Merit Incentive Award	\$1,500
Advance/Doctorate	\$4,500



## FINANCE

### Number of Students Assisted Per Month: 6,575

January	593
February	466
March	370
April	676
May	500
June	828
July	1024
August	1088
September	836
October	194

### SHEFA Community Outreach 2019

Northern Marianas College – Cash for College

NMC Career and Scholarship Fair

CNMI Scholarship Fair

Annual CNMI Women's Summit

Northern Marianas Trades Institute

Da'ok Academy

Million Dollar Scholar

Department of Fire and Emergency Medical Services

All CNMI Public and Private High Schools

### Award disbursement from Fall 2013-2019

Academic Year	No. Of Recipients	Total Disbursement
Fall 2013	527	\$863,400
Spring 2014	444	\$827,800
<b>Total for AY 13-14</b>	<b>971</b>	<b>\$1,691,200</b>
Fall 2014	519	\$859,300
Spring 2015	482	\$829,800
<b>Total for AY 14-15</b>	<b>1001</b>	<b>\$1,689,100</b>
Fall 2015	545	\$844,200
Spring 2016	459	\$787,100
<b>Total for AY 15-16</b>	<b>1004</b>	<b>\$1,631,300</b>
Fall 2016	627	\$985,100
Spring 2017	563	\$1,002,200
<b>Total for AY 16-17</b>	<b>1190</b>	<b>\$1,987,300</b>
Fall 2017	585	\$962,100
Spring 2018	625	\$1,146,800
<b>Total for AY 17-18</b>	<b>1210</b>	<b>\$2,108,900</b>
Fall 2018	819	\$1,409,500
Spring 2019	714	\$1,405,200
<b>Total for AY 18-19</b>	<b>1533</b>	<b>\$2,814,700</b>
Fall 2019	871	\$1,409,500
Spring 2020	NA	NA
<b>Total for AY 19-20</b>	<b>871</b>	<b>\$1,409,500</b>



### Professional Development Training:

- Citizen Centric Reporting, Saipan
- National Scholarship Providers Associate Conference, New Mexico
- Online Webinars – Progressive Communication and discipline; effective communication skills (verbal and non-verbal); direct consolidation loans; effective collaboration

Fiscal Year	Operations Expense
2013	\$33,236
2014	\$24,958
2015	\$27,319
2016	\$51,358
2017	\$41,784
2018	\$46,060
2019	\$21,181
<b>Total:</b>	<b>\$245,895</b>
Fiscal Year	Personnel Expense
2013	\$ 66,765
2014	\$75,042
2015	\$77,253
2016	\$108,455
2017	\$122,386
2018	\$142,013
2019	\$155,740
<b>Total:</b>	<b>\$747,744</b>

## OUTLOOK



### PROGRESS

#### SHEFA Student Services Time Management

The SHEFA Office continues to be a champion in its award to eligible applicants pursuing post-secondary education and vocation trade institutions of their choice, and assist defray the cost of their educational expenses. SHEFA is the only local financial institution that provides grants to graduate and post-graduate or doctoral studies. The SHEFA Office continues to provide timely award disbursements to applicants who meet all the requirements and timeline. The same can be said of the appeals/deferment and forbearance requests that continue to be addressed and resolved in a timely manner. SHEFA readily distributes its financial awards prior to startup of classes or within a few weeks before classes begin to those who complete their application package early for review.

#### SHEFA Community Outreach

Through the use of social media, the community and SHEFA recipients, are kept informed about upcoming financial assistance, employment, internships and training / workshop opportunities. On-site presentations are given at both public and private high schools, Northern Marianas College and other private agencies upon request; as well as participation at on-island job fairs and career-day activities; continued information concerning financial aid programs, application requirements, eligibility criteria, award procedures, recipient responsibilities, important deadlines, and other pertinent information are published or posted at the SHEFA office, newspapers or social media sites.

#### SHEFA Record Management & Accountability

The ongoing efforts to improve and bring about compliance on SHEFA's Memorandum of Agreement accountability on financial and recipients' data collection continues to be very challenging for the office and staff. However, improvements are being made to meet these challenges. A few challenges in this area include recipients' unaccountability, of which many student recipients choose not to communicate, ignore, or simply forget to update our office with their current information or provide what is required of them after graduation or non-enrollment. Although tracking continues to improve since the hiring of our Compliance Officer, there are still many that have yet to comply. SHEFA office continues to be proactive and encourage student recipients to return home, to share their skills and knowledge so the community and future students can benefit from their repayments and/or services. Data collection is very important to SHEFA's credence and standing to showcase reaps of its educated and skilled workforce.

The SHEFA Office continues to maintain collaboration with other departments on how to assist student recipients with internship referrals and/or job opportunities. SHEFA has become the 'link' between the recipients and agencies such as the CNMI Public School System, Commonwealth Health Center Corp., Department of Public Health, Northern Marianas College, Department of Fish and Wildlife, Department of Land and Natural Resources, Bureau of Environmental and Coastal Quality to name a few and other private sectors upon request for job announcement, referrals in selected fields and placement.

We have increased our collections from previous recipients who chose to remain abroad and our currently paying back what is owed to SHEFA. This effort attributed to persistent communication made by the SHEFA Compliance Officer, and through social media, outreach programs, and simply by word of mouth.

**Looking Forward** – Plans for a possible Workforce Development Scholarship that will focus on long-term buildup of expertise in the post-graduate level or specialize fields.

#### Loan Repayment From 2004-2019

Year	Description	Amount
2004	Scholarship Loan Payment	\$ -
2005	Scholarship Loan Payment	\$ -
2006	Scholarship Loan Payment	\$1,246.16
2007	Scholarship Loan Payment	\$3,891.50
2008	Scholarship Loan Payment	\$2,379.36
2009	Scholarship Loan Payment	\$1,695.70
2010	Scholarship Loan Payment	\$4,300.04
2011	Scholarship Loan Payment	\$2,000.04
2012	Scholarship Loan Payment	\$5,578.70
2013	Scholarship Loan Payment	\$6,945.35
2014	Scholarship Loan Payment	\$22,557.74
2015	Scholarship Loan Payment	\$34,723.24
2016	Scholarship Loan Payment	\$34,463.15
2017	Scholarship Loan Payment	\$35,133.99
2018	Scholarship Loan Payment	\$54,047.57
2019	Scholarship Loan Payment	\$91,140.43

#### Challenges

- Timely annual appropriation and release of SHEFA allotments.
- Student tracking of previous recipients in default.
- Gradual increase of graduate return rate and retainment.
- According to the CNMI Scholarship Office, 65% of graduates that availed to our programs are employed in the CNMI.

*We welcome your comments or suggestions.*