



2020 SHEFA CITIZEN-CENTRIC REPORT

SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE

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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.

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**

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 collection of academic -achievement data.
- Improve collection of graduate and employment data.
- Improve operational efficiency and flexibility.
- To improve compliance, collections, and enforcement efforts.
- Improve information dissemination to potential scholars and recipients regarding job vacancies, internships, and financial aid opportunities.
- Complete scanning of all SHEFA recipient files to digitize all records and go paperless using an online scholarship management program.
- Workforce Development Scholarship that will focus on long-term buildup of expertise in the post-graduate level or specialize fields to fill highly needed job categories.

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 machine with additional funding assistance through continuous appropriation from PL 20-10 Casino Gross Revenue Tax.



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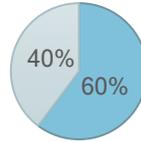
PROGRAM SNAPSHOT

Total Number of Graduates for 2020: 180

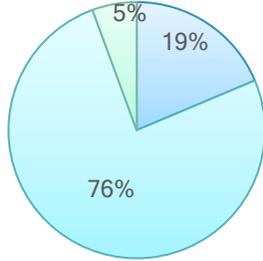
Associate degree: 108 Bachelor's degree: 49
 Master's degree: 23 Advance/Doctorate degree: 0
 Vocational Trades Certificate (NMTI): 0

Gender

■ Female ■ Male

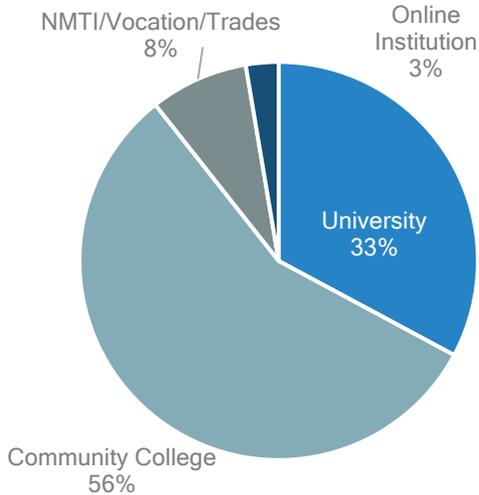


Status of Applicants

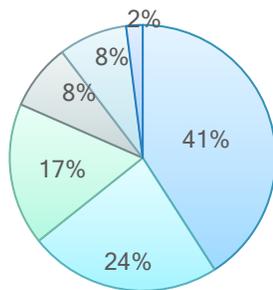


■ New ■ Ongoing ■ Returning:

Types of Institutions



Education Level of Recipients



■ Freshmen ■ Sophomore ■ Junior
 ■ Senior ■ Graduate ■ Advance

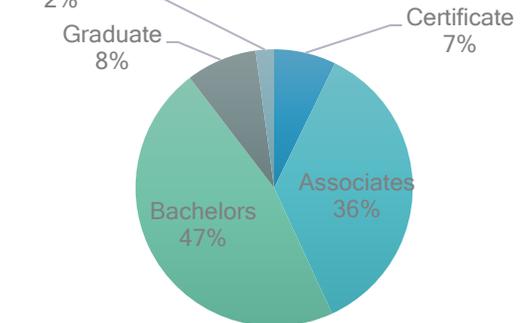
TYPES OF FINANCIAL ASSISTANCE

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 (temporarily suspended as of fall 2020): 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 (temporarily suspended as of fall 2020): 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.

Types of Degree Pursuing



■ Certificate ■ Associates ■ Bachelors
 ■ Graduate ■ Advance

FINANCE

Award disbursement from Fall 2013-2020

Academic Year	No. Of Recipients	Total Disbursement
Fall 2013	527	\$863,400
Spring 2014	444	\$827,800
Total for AY 13-14	971	\$1,691,200
Fall 2014	519	\$859,300
Spring 2015	482	\$829,800
Total for AY 14-15	1001	\$1,689,100
Fall 2015	545	\$844,200
Spring 2016	459	\$787,100
Total for AY 15-16	1004	\$1,631,300
Fall 2016	627	\$985,100
Spring 2017	563	\$1,002,200
Total for AY 16-17	1190	\$1,987,300
Fall 2017	585	\$962,100
Spring 2018	625	\$1,146,800
Total for AY 17-18	1210	\$2,108,900
Fall 2018	819	\$1,409,500
Spring 2019	714	\$1,405,200
Total for AY 18-19	1533	\$2,814,700
Fall 2019	871	\$1,409,500
Spring 2020	767	1,508,100
Total for AY 19-20	1,638	\$2,917,600

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
2020	\$	21,422
	\$	267,318

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
2020	\$	128,105
	\$	875,759

Annual Appropriation

Fiscal Year	Award Appropriation	Public/Saipan Local Law
FY 2004	\$ 1,200,000	SLL 14-13
FY 2005	\$ 2,400,000	SLL 14-28
FY 2006	\$ 3,000,000	SLL 15-5
FY 2007	\$ 3,000,000	SLL 15-5
FY 2008	\$ 3,000,000	SLL 15-26
FY 2009	\$ 3,000,000	SLL 16-4
FY 2010	\$ 3,000,000	SLL 16-10
FY 2011	\$ 3,000,000	SLL 17-9
FY 2012	\$ 3,000,000	SLL 17-14
FY 2013	\$ 3,000,000	SLL 18-3
FY 2014	\$ 3,000,000	SLL 18-7
FY 2015	\$ 3,000,000	SLL 18-24
FY 2016	\$	SLL 19-6
FY 2016	\$ 3,000,000	SLL 19-11
FY 2017	\$ 3,000,000	SLL 19-27
FY 2018	\$ 500,000	PL 20-10 Continuous
FY 2018	\$ 1,500,000	SLL 20-24
FY 2019	\$220,001 (personnel and operations) and \$450,001 for grants	SLL 21-05
FY 2019	\$ 500,000	SLL 21-10
FY 2020	\$875,000 (\$250,000 for operations and \$625,000 for awards)	SLL 21-16

Award amount per term

- \$600-Vocation/Trade Institutions
- \$800 – On-island and Online Institutions
- \$1200-Off-island Institutions
- \$4500-Advance Degrees



OUTLOOK

Number of Students Assisted Per Month

January	954
February	526
March	80
April	43
May	217
June	849
July	656
August	633
September	968
October	262

SHEFA Community Outreach 2020

CNMI Project Star

Northern Marianas College - Cash for College

NMC Career and Scholarship Fair

CNMI Scholarship Fair

Northern Marianas Trades Institute

Da'ok Academy

Department of Fire and Emergency Medical Services

Student Loan Collections:

2006	\$1,246.16
2007	\$3,891.50
2008	\$2,379.36
2009	\$1,695.70
2010	\$4,300.04
2011	\$2,000.04
2012	\$5,578.70
2013	\$6,945.35
2014	\$22,557.74
2015	\$34,573.24
2016	\$34,296.48
2017	\$46,468.37
2018	\$61,666.18
2019	\$101,738.97
2020	\$61,139.29
	\$390,477.12

SHEFA Student Services Time Management

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 SHEFA office continues to be proactive and encourage 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 ongoing efforts to improve and increase compliance on SHEFA's Memorandum of Agreement accountability on financial and recipients' data collection continues to be a challenge for the SHEFA team. However, improvements are being made to meet these challenges. A few challenges in this area include recipients' unaccountability, of which many recipients choose not to communicate, ignore, or possibly 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 and experience of our Compliance Officer, there are still many that have yet to comply.

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. Pls. refer to the Student Loan Collections chart, with the exception of year 2020 (since the covid-19 pandemic early this year, SHEFA has put a hold on collections until December 2020 to lessen the financial burden of struggling students and families during this time).

Challenges

- ❖ Collection of graduate data after students meet award duration.
- ❖ Limited funding due to the CNMI's economic shortfall as a result of the Covid-19 pandemic. Primary funding sources such as the poker and gaming establishments
- ❖ Timely annual appropriation and release of SHEFA allotments.
- ❖ Student tracking of previous recipients in default.
- ❖ Gradual increase of graduate return rate and retainment.