

# 2022 ANNUAL REPORT

SAIPAN HIGHER EDUCATION FINANCIAL  
ASSISTANCE

[WWW.SAIPANSHEFA.COM](http://WWW.SAIPANSHEFA.COM)

Mailing Address  
PMB 3648 Box 10003  
Saipan, MP 96950

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



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# MESSAGE FROM THE MAYOR



Hafa Adai yan Tirow,

As I begin my term as Mayor of Saipan, I look forward to both the challenges and successes that lie ahead. There is a real chance to improve the quality of lives of our people and my office is committed to maximizing every opportunity that arises.

As we transition into some normalcy post the Covid-19 pandemic, it is important to recognize the efforts of everyone in the community and how that attributed to the Commonwealth of the Northern Mariana Islands (CNMI) successful perseverance throughout the Covid-19 pandemic. Evidently, the social and economic setbacks that we faced was unparallel to our people's determination to triumph over these unprecedented times. In the spirit of cooperation, leaders put their differences aside and our people mustered the strength to withstand the anticipated impacts of the pandemic.

One of the most important elements in our community that we were able to prioritize and maintain during the pandemic is our commitment and support for higher education. Our Saipan Higher Education Financial Assistance (SHEFA) staff and management were able to maintain office operations and program functions with the integration of safety protocols issued by the Center for Disease Control and Prevention (CDC). As a leader of a large organization, I continue to directly witness the courage and bravery of our frontline team and their determination to continue to provide assistance to students irrespective of the risks posed by the pandemic. I commend them for their fortitude to surmount all obstacles that would have otherwise prevented them from achieving such success.

Last but certainly not the least, I would like to acknowledge all recipients of the SHEFA program. Your grit and determination to seek higher education is the sole purpose of the SHEFA mission. As you continue to reach newer heights in your education and careers, may you always remember to be guided with resilience and humility. Do not allow obstacles to be a deterrent from achieving your goals. View them as growth opportunities to foster unyielding strength to tackle bigger achievements. As an avid farmer, I like to say, "use it as fertilizer to cultivate strong crops."

Congratulations to all and we will continue our efforts to contribute to the advancement of our community.

Sincerely,

A handwritten signature in black ink, appearing to be "RB" followed by a stylized name.

RAMON "RB" JOSE BLAS CAMACHO  
Mayor, Municipality of Saipan



# MESSAGE FROM THE CHAIRMAN

Hafa Adai yan Tirow,

We are happy to still be here after completing our 18th year despite all the challenges and negative impact brought by the Covid-19 pandemic. As the Chairman of the SHEFA Board of Directors, it is my privilege to present to you the SHEFA 2022 Annual Report.

In this report, you will find an overview of our program, activities, student demographics and, much more. This would not be possible without the continuous support of the Saipan Mayor's Office and the leadership of the Saipan and Northern Islands Legislative Delegation. With the continued collaborative efforts of our stakeholders, we look forward to creating more opportunities and improving the lives of our people as they continue to pursue their dreams and further their education.

We are grateful for your support and remain committed to improving our services and doing our part in building a sustainable workforce.

To our recipients, we wish you all the brightest future and look forward to your return.

Sincerely,



Oscar M. Babauta



Board  
of

DIRECTORS



**Oscar M. Babauta**

CHAIRMAN

2015-Present



**Juan "Shine" K. Tenorio**

VICE-CHAIRMAN

2009-Present



**Kaelani Marie B. Demapan**

SECRETARY/TREASURER

2020-Present



**Raymond M. Muna**

MEMBER

2015-Present



**Henry Kyle B. Hofschneider**

MEMBER

2021-Present

Meet  
our

# STAFF



**Merissa Seman Rasa**

ADMINISTRATOR

2012-Present



**Doreen Cruz Masga**

ADMINISTRATIVE ASSISTANT

2010-Present



**Antonette Palacios Iglecias**

COMPLIANCE OFFICER

2017-Present



**Tricia Berki Dela Cruz**

OFFICE CLERK

2017-Present



# About us

SHEFA was created by Saipan Local Law 13-21 to provide supplemental financial assistance to qualified Saipan & Northern Island residents pursuing a 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.



## Mission

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.

## GOALS

- To continue expanding educational and vocational/trade opportunities in the Commonwealth.
- Invest in professional development opportunities for our staff and student volunteers.
- Continued commitment to increase transparency and accountability.
- To create a system that would better link our graduates with the public/private sector for internship, development, financial assistance and/or career opportunities.
- To improve collection of academic, graduate and employment data.
- To improve compliance, collections and enforcement efforts.
- To provide more convenient ways for loan payments to be made such as having online payments as an option or check allotments as oppose to students having to send in checks or money orders, or even paying cash in person at the Department of Treasury.



# Outlook

## HIGHLIGHTS



- Our new and improved SHEFA website [www.saipanshefa.com](http://www.saipanshefa.com). Here, students are able to create a student account portal, apply online, upload and submit documents online, and see their status in real time up until they receive their award.
- With the implementation of the new Muniz System under the Department of Finance, checks are processed and disbursed much more efficiently and quicker than in the past. With that said, timely disbursements of aid were made to all recipients in a timely manner.
- The SHEFA Board of Directors approved and awarded eligible applicants under the US Customs and Biosecurity Academy program to receive financial assistance from SHEFA. A total of 17 applicants were approved. The total amount disbursed was \$13,600.
- The SHEFA Board of Directors also approved and awarded 25 eligible applicants under the 9th Department of Corrections cycle. These students completed intense accelerated courses while also earning 40 college credits in less than 1 year. The award amount disbursed was \$20,000.
- Even with the limited funding that SHEFA received this year, the program was still able to provide financial assistance to all eligible applicants. This included students attending NMTI, NMC, on-line and off-island institution, from trades school students pursuing certification in their chosen field to advanced degrees in the doctorate level.
- Also, with the funding provided earlier this year, by the Saipan and Northern Islands Delegation (SNILD), SHEFA was not only able to finally purchase a much needed vehicle for the office but also purchased 3 new laptops that is being used in our student service area. Students who seek our assistance are able to visit our office to use the student service area to apply online and print, copy, scan or upload required documents to their portal for review or compliance.
- Human Capital Management (HCM) Muniz Timekeeper training was completed by our Administrative Assistant and Timekeeper, Mrs. Doreen C. Masga.
- With the implementation of SHEFA Board Resolution No. 2021-002, which requires first-time applicants (undergraduate) to complete their first 2 years of college here on Saipan, 98% of our first time applicants are enrolled at NMC or NMTI.

Please note these numbers are based on the number of previous recipients who submitted their supporting documents for compliance purposes.

### 363

No. of previous recipients currently in the workforce

### 2,935

No. of students in default

### \$20,604,950

Total in receivables



## CHALLENGES

- Continued reduction in annual appropriation for the SHEFA program. Many students have expressed their worries with this current predicament, since many rely on the programs assistance to help defray the cost of rising tuition and fees.
- Being that the poker industry is our main revenue source, the continued reduction in poker license fees greatly affects our program.
- Timely appropriation and release of SHEFA funding.
- The need for 1 more Compliance Officer or a Compliance Officer Assistant to handle the current workload.
- Collection of graduate data/tracking previous recipients. Although there has been an increase in former recipients complying with the Memorandum of Agreement obligations, it is still a very small number.



# STRUCTURE AND SERVICES

## SHEFA BOARD OF DIRECTORS DUTIES

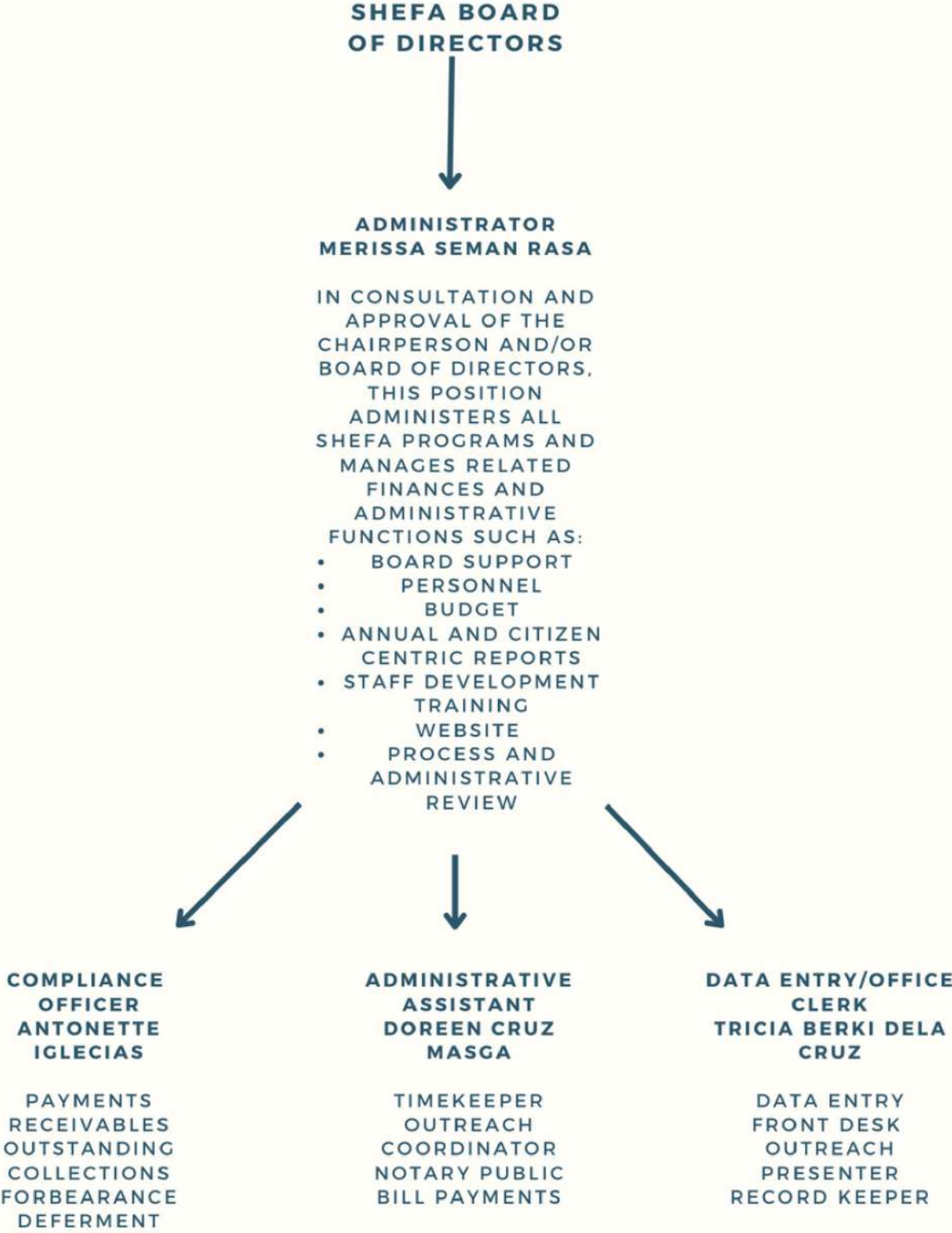
- “ GOVERN THE SHEFA PROGRAM
- “ PROMULGATE REGULATIONS
- “ CREATE POLICIES
- “ AUTHORITY AND CONTROL OF ALL FUNDS APPROPRIATED BY THE SAIPAN NORTHERN ISLAND LEGISLATIVE DELEGATION
- “ REVIEWS ALL APPEALS, DEFERMENT AND FORBEARANCE REQUESTS
- “ PROPOSES LEGISLATION & MAKES APPROPRIATE RECOMMENDATIONS TO THE LEGISLATURE ON POLICIES GOVERNING THE PROGRAM

## SHEFA 2022 REGULAR MONTHLY BOARD MEETING DATES

1. JANUARY 27, 2022
2. FEBRUARY 23, 2022
3. APRIL 28, 2022
4. MAY 25, 2022
5. JULY 20, 2022
6. AUGUST 31, 2022
7. SEPTEMBER 29, 2022
8. NOVEMBER 23, 2022

# 2022 REPORT

# Organizational Chart





# SHEFA *at - a - glance*

| TERM        | NO. OF RECIPIENTS | TOTAL DISBURSEMENT<br>Fall 2021-Fall 2022 \$1,923,900 |
|-------------|-------------------|---|
| Fall 2022   | 615               | \$635,700   |
| Spring 2022 | 671               | \$611,100   |
| Fall 2021   | 589               | \$677,100   |

| Certificate/Degree            | Total |
|-------------------------------|-------|
| Vocational/Trades Certificate | 0     |
| Associates Degree             | 72    |
| Bachelors Degree              | 30    |
| Masters Degree                | 3     |
| Advanced Degree               | 0     |

## TOP MAJORS

Business  
Education  
Liberal Arts  
Nursing  
Criminal Justice

## Education Level

Freshman 408  
Sophomore 203  
Junior 228  
Senior 139  
Graduate 58  
Doctorate 32



## NORTHERN MARIANAS TECHNICAL INSTITUTE DATA

### Top 3 Chosen Trades

Culinary Arts  
Automotive  
Electrical

| Term        | Students | Disbursed |
|-------------|----------|-----------|
| Fall 2021   | 22       | \$13,200  |
| Spring 2022 | 14       | \$8,400   |
| Fall 2022   | 8        | \$4,800   |

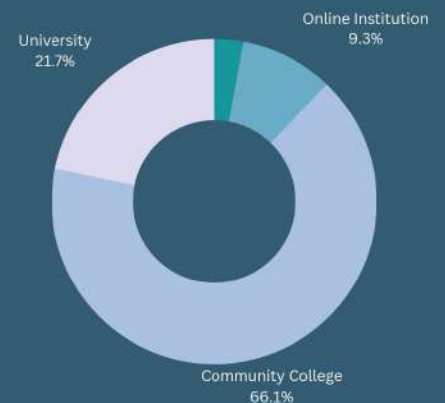
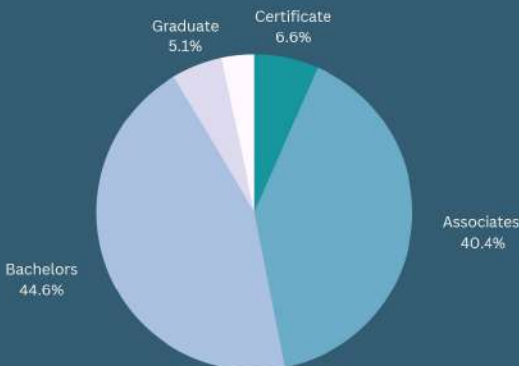
## NORTHERN MARIANAS COLLEGE

### Top 3 Chosen Majors

Liberal Arts  
Business  
Education

| Term        | Students | Disbursed |
|-------------|----------|-----------|
| Fall 2021   | 411      | \$328,800 |
| Spring 2022 | 360      | \$288,000 |
| Fall 2022   | 414      | \$331,200 |

# Progress



Male : 405  
Female: 663



No. of Outreach: 8



No. of Green card holders/US Permanent Residents : 17



No. of students assisted : 3697

# Our Finances

## Annual Award Appropriations

| Year | Appropriation   | Public / Saipan Local Law |
|------|---|---------------------------|
| 2004 | \$1,200,000   | SLL 14-13                 |
| 2005 | \$2,400,000   | SLL 14-28                 |
| 2006 | \$3,000,000   | SLL 15-5                  |
| 2007 | \$3,000,000   | SLL 15-5                  |
| 2008 | \$3,000,000   | SLL 15-26                 |
| 2009 | \$3,000,000   | SLL 16-4                  |
| 2010 | \$3,000,000   | SLL 16-10                 |
| 2011 | \$3,000,000   | SLL 17-9                  |
| 2012 | \$3,000,000   | SLL 17-44                 |
| 2013 | \$3,000,000   | SLL 18-3                  |
| 2014 | \$3,000,000   | SLL 18-7                  |
| 2015 | \$3,000,000   | SLL 18-24                 |
| 2016 | *\$1,000,000 allocated from SHEFA business account unit 3359 to the Northern Marianas College to assist in the repair and renovations of the facilities caused by Typhoon Soudelor. | SLL 19-6                  |
|      | \$3,000,000   | SLL 19-II                 |
| 2017 | \$3,000,000   | SLL 19-27                 |
| 2018 | \$1,500,000   | SLL 20-24                 |
| 2019 | \$450,001   | SLL 21-5                  |
|      | \$500,000   | SLL 21-10                 |
| 2020 | \$625,000   | SLL 21-16                 |
| 2021 | \$950,000   | SLL 22-2                  |
| 2022 | \$500,000   | SLL 22-10                 |

\*January 2023

SLL 22-17-\$2,000,000 (\$1,750,000 for operations and \$250,000 for operations/personnel)

|                         |          |
|-------------------------|----------|
| Advertisement           | \$8,117  |
| Board Honorarium        | \$600    |
| Communications          | \$6,238  |
| Office Supplies         | \$446    |
| Operations Supplies     | \$2,036  |
| Printing & Photocopying | \$250    |
| Rental Office Equipment | \$180    |
| Repair & Maintenance    | \$60     |
| Utilities               | \$5,721  |
| Vehicle Purchase        | \$25,695 |
| Technology Equipment    | \$3,434  |



Operations Expense:  
\$52,779.44



Personnel Expense  
(4 employees)  
\$141,814.05



Loan Collections  
\$600,439  
((\$85,516 from Oct 1-March 1, 2023))

| YEAR | OPERATIONS | PERSONNEL<br>(NO. OF EMPLOYEES) |
|------|------------|---------------------------------|
| 2018 | \$46,060   | \$142,013 (5)                   |
| 2019 | \$21,181   | \$155,740 (5)                   |
| 2020 | \$21,422   | \$128,105 (4)                   |
| 2021 | \$19,842   | \$140,336 (4)                   |
| 2022 | \$52,779   | \$141,814 (4)                   |



# AWARD BREAKDOWN BY TERM AND INSTITUTION

| Term        | Awardees and Amount | NMTI       | Northern Marianas College | Off-island Institutions | On-line Institutions | Total          |
|-------------|---------------------|------------|---------------------------|-------------------------|----------------------|----------------|
| Spring 2015 | No of Recipients    | 0          | 272                       | 193                     | 24                   | 489            |
|             | Amount              | \$-        | \$354,200.00              | \$454,200.00            | \$41,900.00          | \$850,300.00   |
| 2015 Fall   | No of Recipients    | 0          | 306                       | 187                     | 28                   | 521            |
|             | Amount              | \$-        | \$372,600.00              | \$405,400.00            | \$57,700.00          | \$835,700.00   |
| 2016 Spring | No of Recipients    | 1          | 270                       | 159                     | 29                   | 459            |
|             | Amount              | \$600.00   | \$357,300.00              | \$348,400.00            | \$72,500.00          | \$778,800.00   |
| 2016 Fall   | No of Recipients    | 16         | 323                       | 236                     | 51                   | 626            |
|             | Amount              | \$9,600.00 | \$393,300.00              | \$480,200.00            | \$99,500.00          | \$982,600.00   |
| 2017 Spring | No of Recipients    | 2          | 297                       | 221                     | 44                   | 564            |
|             | Amount              | \$1,200.00 | \$314,000.00              | \$499,000.00            | \$96,500.00          | \$910,700.00   |
| 2017 Fall   | No of Recipients    | 0          | 370                       | 250                     | 50                   | 670            |
|             | Amount              | \$-        | \$442,900.00              | \$523,900.00            | \$110,000.00         | \$1,076,800.00 |
| 2018 Spring | No of Recipients    | 12         | 311                       | 227                     | 77                   | 627            |
|             | Amount              | \$7,200.00 | \$437,400.00              | \$519,300.00            | \$189,800.00         | \$1,153,700.00 |
| 2018 Fall   | No of Recipients    | 5          | 428                       | 276                     | 100                  | 809            |
|             | Amount              | \$3,000.00 | \$554,500.00              | \$582,800.00            | \$244,400.00         | \$1,384,700.00 |
| 2019 Spring | No of Recipients    | 2          | 380                       | 239                     | 98                   | 719            |
|             | Amount              | \$1,200.00 | \$583,000.00              | \$569,800.00            | \$250,600.00         | \$1,404,600.00 |
| 2019 Fall   | No of Recipients    | 10         | 437                       | 298                     | 128                  | 873            |
|             | Amount              | \$6,000.00 | \$596,400.00              | \$660,200.00            | \$312,200.00         | \$1,574,800.00 |
| Spring 2020 | No of Recipients    | 0          | 379                       | 280                     | 97                   | 756            |
|             | Amount              | \$-        | \$574,200.00              | \$678,000.00            | \$253,000.00         | \$1,505,200.00 |
| Fall 2020   | No of Recipients    | 0          | 391                       | 259                     | 55                   | 705            |
|             | Amount              | \$-        | \$314,200.00              | \$339,400.00            | \$99,500.00          | \$753,100.00   |
| Spring 2021 | No of Recipients    | 2          | 329                       | 225                     | 53                   | 609            |
|             | Amount              | \$-        | \$263,600.00              | \$304,400.00            | \$101,600.00         | \$669,600.00   |

| Term        | Awardees and Amount | NMTI        | Northern Marianas College | Off-island Institutions | On-line Institutions | Total        |
|-------------|---------------------|-------------|---------------------------|-------------------------|----------------------|--------------|
| Fall 2021   | No of Recipients    | 19          | 406                       | 159                     | 59                   | 671          |
|             | Amount              | \$11,400.00 | \$325,200.00              | \$209,100.00            | \$101,300.00         | \$677,100.00 |
| Spring 2022 | No of Recipients    | 12          | 355                       | 136                     | 70                   | 589          |
|             | Amount              | \$7,200.00  | \$284,000.00              | \$181,400.00            | \$115,900.00         | \$611,100.00 |
| Fall 2022   | No of Recipients    | 8           | 413                       | 111                     | 66                   | 615          |
|             | Amount              | \$4,800.00  | \$330,400.00              | \$175,300.00            | \$100,800.00         | \$635,700.00 |





## Types of Financial Assistance

1. Grant-in-aid: Type of financial assistance available to a student from Saipan pursuing their post-secondary 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 under the terms and conditions of the attached promissory note/memorandum of agreement.

2. Priority Field of Study (temporarily suspended since fall 2020): When a 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. This award is granted only to Junior and Senior college-level students and those pursuing their Master's degree.

3. Merit Incentive Award (temporarily suspended since fall 2020): Type of financial assistance that is based on academic performance (3.5 GPA) at the end of every term. 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 full-time status are not eligible for the merit incentive award.

## TYPES OF AWARDS PER ENROLLMENT STATUS

High School: Early Admission Program or 2+2 Program can avail to the Grant-In-Aid

Trades/Vocational School: Grant-In-Aid

Undergraduates: Grant-In-Aid, Priority Field of Awards, and Merit Incentive Awards

Masters Program: Grant-In-Aid, Priority Field of Awards, and Merit Incentive Awards

Advanced/Doctorate Programs: Grant-In-Aid

## 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.



## Award amount per term

\$600-Vocation/Trade Institutions

\$800 – On-island and Online Institutions

\$1200-Off-island Institutions

\$4500-Advanced Degrees





**"SHEFA STANDS FOR: SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE..."**

THANK YOU FOR COMING IN AND TEACHING US ABOUT SHEFA! I HADN'T HEARD MUCH ABOUT IT BEFORE YOUR PRESENTATION, BUT THE INFORMATION YOU PROVIDED REALLY ENLIGHTENED ME! I DIDN'T KNOW THERE WERE SO MANY SPECIFICS TO RECEIVING FINANCIAL AID, SO AFTER THIS I FEEL A BIT MORE PREPARED WHEN IT COMES TO APPLYING FOR THINGS LIKE SHEFA. IT'S AWESOME HOW THERE'S NOT AGE LIMIT FOR THE SHEFA EITHER, EMPHASIZING THAT EDUCATION IS FOR EVERYBODY. ONCE AGAIN, THANK YOU FOR TAKING THE TIME TO SPEAK WITH US, AND HAPPY HOLIDAYS!

-SALINA O.



*SHEFA*

from: J. Trecho

**"Money doesn't make the world turn- you do"**

Your presentation was so informational! Loved how chill the both of you were, it was a breath of fresh air! We love to see it <3



**DEAR SHEFA (MRS. DOREEN MASGA AND MS. TRICIA DELA CRUZ)**

THANK YOU SO MUCH FOR YOUR INFORMATIVE PRESENTATION ON SCHOLARSHIP. I'M SURE THAT IT ALLEVIATES THE STRESS AND WORRY OF MANY OF MY CLASSMATES REGARDING AFFORDING COLLEGE. IT WAS A GREAT ONE! HAVE A GREAT HOLIDAY SEASON WITH YOU AND YOUR FAMILY!

SINCERELY,  
RAIN

*Thank you*





# Important Deadlines

## Fall Term:

September 30th-Deadline for Application & Supporting Documents

## Spring Term

February 28th-Deadline for Application & Supporting Documents



670-233-5995/235-1020/21



saipanshefa@gmail.com



PMB 3648 Box 10001, Saipan, MP 96950



CTC Building, Teer Drive, 2nd floor of the Mayor of Saipan Office, Oleai



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



Thank you for your presentation Ms. Trisha and Ms. Doreen! Before your presentation I didn't really know much about SHEFA. So thank for finding the time to present to us about it.  
- Guinaiya Ogumoro

TO: SHEFA (MRS. DOREEN MASGA AND MS. TRICIA DELA CRUZ)



*SHEFA; Saipan Higher Financial Assistance. A valuable resource for young adults like us!*

DEAR MS. MASGA, AND MS. DELA CRUZ. THANK YOU FOR YOUR TIME! YOUR PRESENTATION WAS SO INFORMATIVE AND NEAT. YOU DID A GOOD JOB AT PERSUADING US, ESPECIALLY MENTIONING THE BENEFITS! WE'LL REMEMBER THAT, SO THANK YOU.

FR: ROMOLOR, JASMINE