

SHEFA

2017 ANNUAL REPORT



Phone: 670-233-5995/235-1020/21
Fax: 670.233-5996
Email: saipanshefa@gmail.com
www.saipanshefa.net




SAIPAN HIGHER EDUCATION
FINANCIAL ASSISTANCE

CONTENTS

I.	Message from the Chairman	3
II.	Structure & Services	4
	Board of Directors	
	Administration	
	Mission & Goals	
	Types of Financial Assistance	
	Eligibility Requirements	
III.	Accountability Corner	10
IV.	FY 2017 Overview	12
	Award Status	
	WICHE Data	
V.	Snapshot of SHEFA Recipients	14
VI.	Highlights & Activities	19
VII.	Student Success Stories	22
VIII.	SHEFA Photos	27

I. MESSAGE FROM THE CHAIRMAN



Hafa Adai, Tirow and Welcome.

It is with sincere appreciation that I thank you on behalf of the SHEFA Board of Directors, staff and recipients for your support. This would not be possible without the continuous support of the Saipan Mayor's Office and leadership of the Saipan and Northern Islands Legislative Delegation.

In this report you will find an overview of the SHEFA program, activities and student success stories of 2017. It is with great anticipation that we look forward to following the progress of every SHEFA recipient because as we know, our greatest reward is when our scholars return home and become the leaders that strengthen today's workforce and community.

With all best wishes and kindest regards,

Oscar M. Babauta

II. STRUCTURE & SERVICES

Oscar M. Babauta

SHEFA Chairman

Chairman, Committee on Fiscal,
Legislative & Community Affairs

Juan K. Tenorio

SHEFA Vice-Chairman

Chairman, Committee on Appeals

Francisco D. Cabrera

SHEFA Secretary/Treasurer

Chairman, Committee on Awards

Ursula Lifoifoi Aldan

Board Member

Chairwoman, Committee on
Policy & Procedures

Raymond Muna

Board Member

Chairman, Committee on
Program & Development



A. BOARD OF DIRECTORS



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 (SNILD)
- “ Reviews all appeals, deferment and forbearance requests
- “ Proposes legislation & makes appropriate recommendations to the legislature on policies governing the SHEFA program

SHEFA 2017 Regular Monthly Board Meeting Dates

1. October 27, 2016
2. November 23, 2016
3. December 28, 2016
4. January 26, 2017
5. February 26, 2017
6. March 16, 2017
7. April 27, 2017
8. May 25, 2017
9. June 29, 2017
10. July 20, 2017
11. August 24, 2017
12. September 21, 2017





STAFF

Merissa S. Rasa, Administrator

Antonette P. Iglecias, Compliance Officer

Doreen C. Masga, Administrative Assistant

Vanessa Olopai, Office Clerk

Tricia Dela Cruz, WIA Trainee



- ◇ Provides SHEFA board support, program management, budget, annual report, staff training;
- ◇ Educates students and families about the process of obtaining financial aid;
- ◇ Enforces financial aid rules and regulations;
- ◇ Reviews and processes all financial aid applications;
- ◇ Disburses thousands of dollars in financial assistance;
- ◇ Monitor previous recipients to comply with SHEFA Memorandum of Agreement (MOA);
- ◇ SHEFA website, social media site updates and student outreach;
- ◇ Services hundreds of student grants and helps recipients avoid default;
- ◇ Payment agreement plans and collection efforts with previous recipients in default;
- ◇ Data management and collection of all recipients;
- ◇ Student tracking/updating student records;
- ◇ Assist recipients with internship referrals and assistance in job placement.



B. Mission

The mission of the Saipan Higher Education Financial Assistance (SHEFA) under the Municipality of 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.



C. Goals

- ◇ To become data, law, policy and procedure, rules and regulations driven in all decision making.
- ◇ Commitment to increase transparency and accountability to SNILD and the community for the use of SHEFA appropriations based on the above.
- ◇ To expand educational and vocational trade opportunities in the Commonwealth.
- ◇ Improve operational efficiency and flexibility.
- ◇ To encourage educational and vocational trade buildup program opportunities to current workforce employees looking to attain a college degree or vocational trade. Such programs include Prior Learning Assessment (PLA) at the Northern Marianas College (NMC) to current Saipan and Northern Islands workforce employees to convert training hours to academic credits; another includes plans for a possible Workforce Development Scholarship that will focus on long-term buildup of expertise in different fields, e.g., masters, doctoral degrees, and other specialize field
- ◇ To improve compliance, collection, and enforcement efforts as well as job referrals for upcoming graduates or students taking a break in enrollment.
- ◇ To have an educated workforce for greater economic stability and prosperity.
- ◇ To provide support, incentives, staff and board development training.

D. Types of Financial Assistance

1. Grant-in-aid: is a type of financial assistance available to a student from Saipan pursuing postsecondary education in U.S. accredited colleges or universities. If a grant recipient does not return to Saipan after completion of his or her studies, the grant automatically becomes a loan and the grant 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: is a type of financial assistance that is available to a student from Saipan pursuing post-secondary education based on financial need, academic achievement and other established criteria. A second type of assistance under the scholarship program is one in which 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. 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: is a type of financial assistance that is based on academic performance at the end of every semester or quarter, called the merit incentive award. 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

Fall Application Deadline: July 1st

Spring Application Deadline: December 1st

Deadline for Supporting Documents: September 30th

Deadline for Supporting Documents: February 28th



E. 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, and be able to prove one year Saipan residency prior to their application for financial assistance. Applicants must also be full-time students and maintain a 2.5 grade point average (GPA).

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 for the community. 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

2 Academic Years - Associate Degree

4 Academic Years - Bachelors' Degree*

2 Academic Years - Graduate Degree

3 Academic Years - Advanced Degree**

*maximum of five academic years for specialized majors and/or specialized certification by the institution of record.

**maximum of three academic years not including summer, with a provision for up to three additional academic years for dissertation writing, dissertation defense, and internship requirements or medical degree training requirement, and up to two years for jurisprudence work or related residence internship or related training requirements.

Financial Assistance Amount Per Term

On-island/Online recipients

- NMTI*: \$600
- Grant-In-Aid*: \$800
- Priority Field of Study*: \$1,000
- Merit Incentive Award*: \$1,000

Off-island recipients

- Grant-In-Aid*: \$1,200
- Priority Field of Study*: \$1,000
- Merit Incentive Award*: \$1,500

Advance Degrees: \$4,500



III. Accountability Corner

Fiscal Year	Operation	Award Appropriation	Total	Allotment	Transfer Out	Expenditure	Balance
FY 2004							\$ 1,029,400.00
SLL 14-9 (Operations)	\$ 150,000.00	\$ 1,200,000.00	\$ 1,350,000.00	\$ 1,200,000.00	\$ -	\$ 170,600.00	
SLL 14-13							
(Scholarship/Grants)							
FY 2005	\$ 150,000.00	\$ 2,400,000.00	\$ 2,550,000.00	\$ 1,478,316.00	\$1,029,400.00	\$ 2,028,636.00	\$ (550,320.00)
SLL 14-28							
FY 2006	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 3,148,352.00	\$ -	\$ 2,925,253.00	\$ 223,099.00
SLL 15-5							
FY 2007	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 2,995,984.00	\$ -	\$ 2,374,755.18	\$ 621,228.82
SLL 15-5							
FY 2008	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 2,840,883.00	\$ -	\$ 3,122,769.45	\$ (281,886.45)
SLL 15-26							
FY 2009	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 2,862,048.00	\$ -	\$ 3,123,106.00	\$ (261,058.00)
SLL 16-4							
FY 2010	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 3,100,000.00	\$ -	\$ 3,749,606.86	\$ (649,606.86)
SLL 16-10							
FY 2011	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 3,100,000.00	\$ -	\$ 2,842,534.83	\$ 257,465.17
SLL 17-9							
FY 2012	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 1,388,599.00	\$ -	\$ 1,588,275.00	\$ (199,676.00)
SLL 17-14							
FY 2013	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 3,002,324.00	\$ -	\$ 1,735,369.83	\$ 1,266,954.17
SLL 18-3							
FY 2014	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 3,324,976.00	\$ -	\$ 1,780,154.54	\$ 1,544,821.46
SLL 18-7							
FY 2015	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 3,100,000.00	\$ -	\$ 1,614,472.00	\$ 1,485,528.00
SLL 18- 24							
FY 2016							
SLL 19-6	\$ -	\$ -	\$ -	\$ -	\$1,000,000.00	\$ -	\$ -
FY 2016	\$ 200,000.00	\$ 3,000,000.00	\$ 3,200,000.00	\$ 2,990,969.31	\$ -	\$ 2,079,212.72	\$ 911,756.59
SLL 19-11							
FY 2017	\$ 170,000.00	\$ 3,000,000.00	\$ 3,170,000.00	\$ 2,791,972.72	\$ -	\$ 2,303,957.48	\$ 488,015.24
SLL 19-27							
TOTAL			\$ 41,270,000.00	\$ 37,324,424.03	\$ 2,029,400.00	\$ 31,438,702.89	\$ 5,885,721.14

- 1 Total includes allotment for awards and operations.
- 2 Total includes award disbursement and operations for each fiscal year.
- 3 \$2,400,000 was allotted in FY 2005 but \$1,029,400 was later de-allotted. The de-allotment should have been recorded in FY 2004 because excess of allotment over expenditures occurred that year. As shown above, the FY 2004 average of \$1,028,370 plus the \$1,030 operational expense recorded under financial assistance funds, will add up to 1,029,400. The untimely recording of the de-allotment makes it appear that expenditures exceeded allotments in FY 2005.
- 4 Saipan Local Law No. 19-06 took effect on 10-6-2015; SNILD appropriates \$1,000,000.00 out from SHEFA (Business Unit No. 3359) to assist in the repair and renovations of the facilities at the Northern Marianas College (NMC) from the damages caused by Typhoon Soudelor.

OPERATING EXPENDITURE

Department: Saipan Higher Education Financial Assistance FY 2017-Business Unit 3386

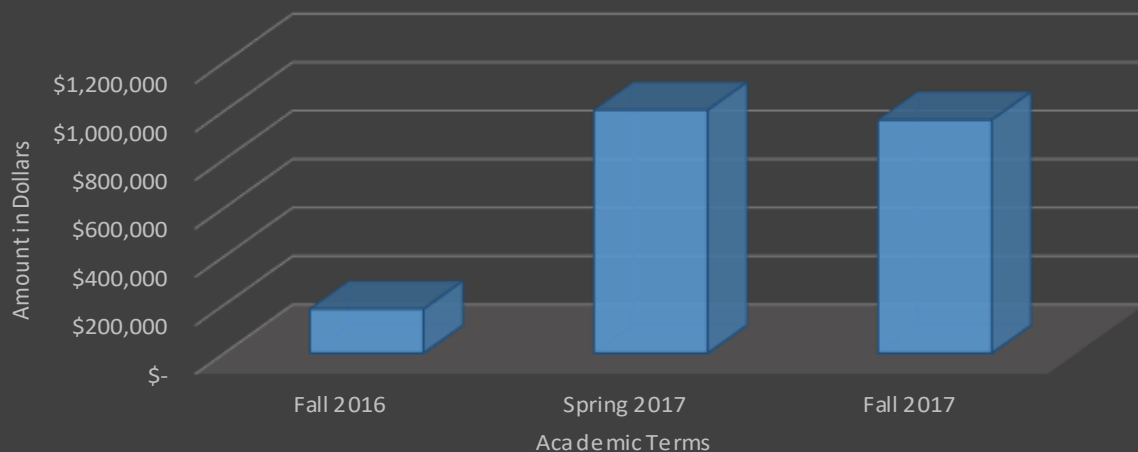
Class Code	Object Classification	FY 2017 Budget	FY 2017 Actual Expense
61090	Wages/Salaries - CSG	\$0	\$0
61100	Wages/Salaries - UNG	\$114,500	\$98,601
61180	Life Insurance	\$0	\$210
61195	401 (k) DC Retirement Contribution	\$4,580	\$880
61196	FICA	\$7,099	\$6,087
61210	Health Insurance Employers Contribution (Actual Enrollment)	\$4,580	\$15,238
61220	Medicare Employers Contribution	\$1,660	\$1,370
61240	Workman's Compensation	\$0	\$0
	(3 employees) Total Personnel Costs	\$132,419	\$122,386
62060	Professional Services	\$4,250	\$3,000
62070	Public Auditor's Fee	\$1,324	\$0
62080	Advertising	\$0	\$767
62100	Boards and Other Comp.	\$2,000	\$1,110
	Total Professional Services	\$7,574	\$4,877
62250	Communications	\$6,500	\$7,500
62260	Dues and Subscriptions	\$180	\$180
62300	Printing and Photocopying	\$1,000	\$500
62440	Rental Office Space	\$0	\$0
62460	Rental Office Equipment	\$1,300	\$1,295
	Total Office Expenses	\$8,980	\$9,475
62660	Repair and Maintenance	\$950	\$922
62710	Utilities	\$3,100	\$2987
63030	Fuel and Lubrication	\$400	\$380
	Total Others	\$4,450	\$4,289
63040	Supplies - Office	\$1,000	\$1,000
63050	Supplies - Operations General	\$1,200	\$1,500
	Total Supplies:	\$2,200	\$2,500
62420	Vehicle Lease	\$10,000	\$10,019
63120	Equipment under \$5000	\$0	\$2,267
64520	Office Improvements	\$0	\$1,970
64550	Computer Systems and Equipment	\$3,000	\$3,000
64560	Office Equipment	\$0	\$1,839
64570	Office Furniture & Fixtures	\$1,377	\$1,548
	Total Capitalized Fixed Assets	\$14,377	\$20,643
	Total Operations	\$37581	\$41,784
	Total Personnel & Operations	\$170,000	\$164,170

IV. Fiscal Year 2017 Overview

Award Status

Fall 2016 (check request 9-17)	Spring 2017 (check request 1-17)	Fall 2017 (check request 1-11)
Total Applications Process from Fall 2016-Fall 2017: 2870 Total Recipients (unique count): 878 Top 5 reasons applications were denied: 1. Incomplete application package. 2. Applicant met maximum award duration for financial assistance. 3. Applicant did not maintain 12 credits at the end of their term. 4. Applicant did not maintain 2.5 CGPA requirement after their term. 5. Applicant must be enrolled full-time for each term they are seeking assistance.		*FY 17 Award Disbursement: \$2,145,700 *Total disbursement from 2004-2017: \$30,353,400
Disbursement Total: \$181,400 Total Number of Recipients: 113	Disbursement Total: \$1,002,200 Total Number of Recipients: 563	Disbursement Total: \$962,100 Total Number of Recipients: 585
Grant-In-Aid: \$114,400 Priority Field: \$35,000 Merit-Incentive Award: \$32,000	Grant-In-Aid: \$577,200 Priority Field: \$160,000 Merit-Incentive Award: \$265,000	Grant-In-Aid: \$610,600 Priority Field: \$129,000 Merit-Incentive Award: \$222,500

FY 2017 AWARD DISBURSEMENT



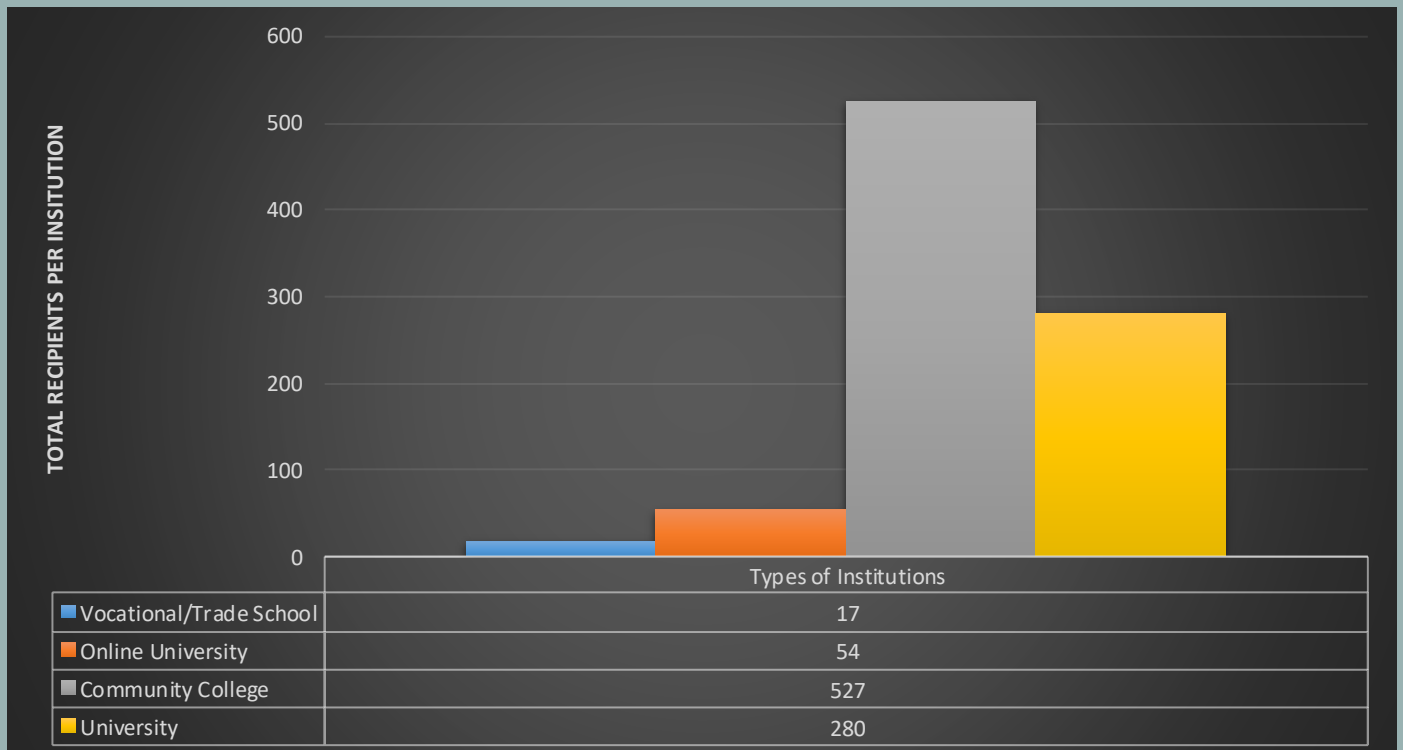
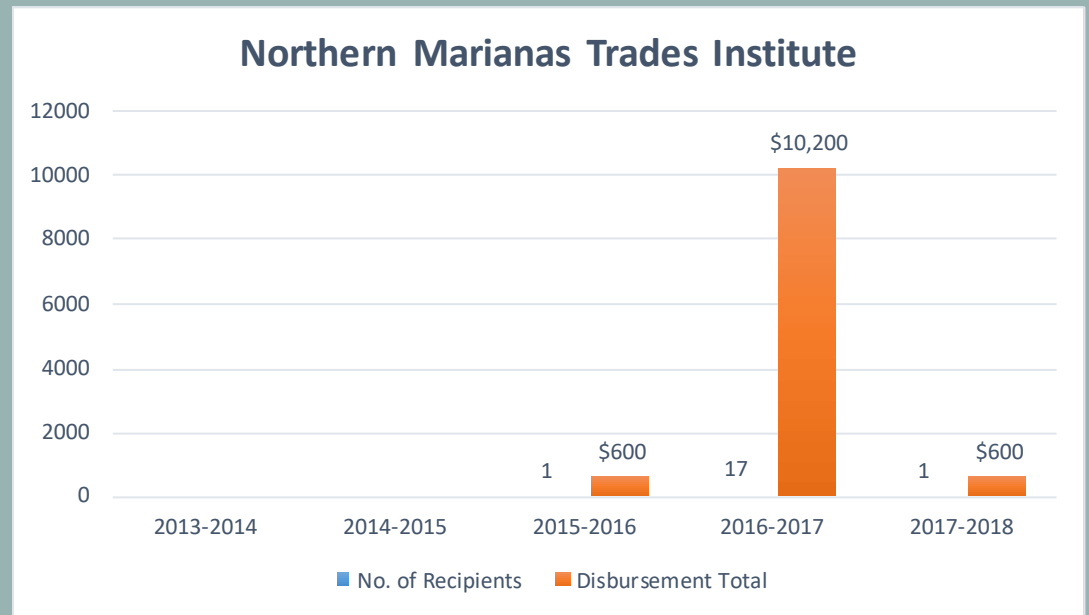
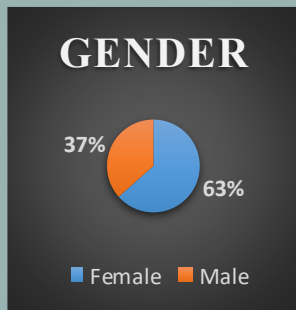
2017 WICHE DATA

WICHE INSTITUTIONS SELECTED BY RECIPIENTS

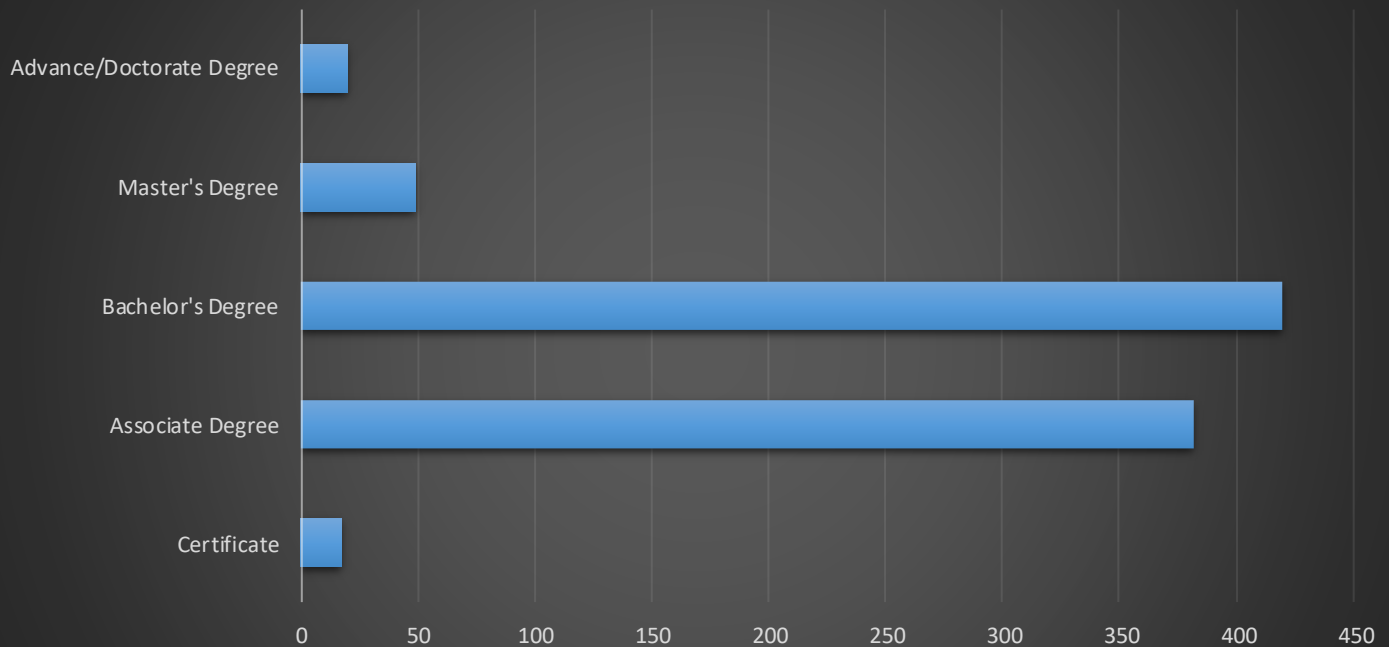
<u>State</u>	<u>University/College</u>	<u>No. Students</u>	<u>Total per State</u>
Alaska	University of Alaska	1	1
Arizona	Arizona State University	5	5
California	California State Polytechnic University	1	3
	California State University	2	
Colorado	Colorado State University	1	3
	University of Colorado	1	
	Pikes Peak Community College	1	
CNMI	Northern Marianas College	484	484
Hawaii	University of Hawaii	9	26
	University of Hawaii at Hilo	9	
	University of Hawaii at Manoa	7	
	University of Hawaii at Maui	1	
Idaho	Boise State University	16	17
	University of Idaho	1	
Nevada	College of South Nevada	2	7
	University of Nevada	5	
New Mexico	New Mexico Military Institute	1	2
	University of New Mexico	1	
Oregon	Eastern Oregon University	5	16
	Portland State University	6	
	Western Oregon University	5	
Utah	Dixie State University	8	10
	Southern Utah University	1	
	Utah State University	1	
Washington	Central Washington University	1	3
	Washington State University	2	
		Total	577

Public Law 20-08 : To enable the CNMI to participate in the Western Interstate Commission for Higher Education's Professional Student Exchange Program; and for other purposes.

V. SNAPSHOT OF SHEFA RECIPIENTS

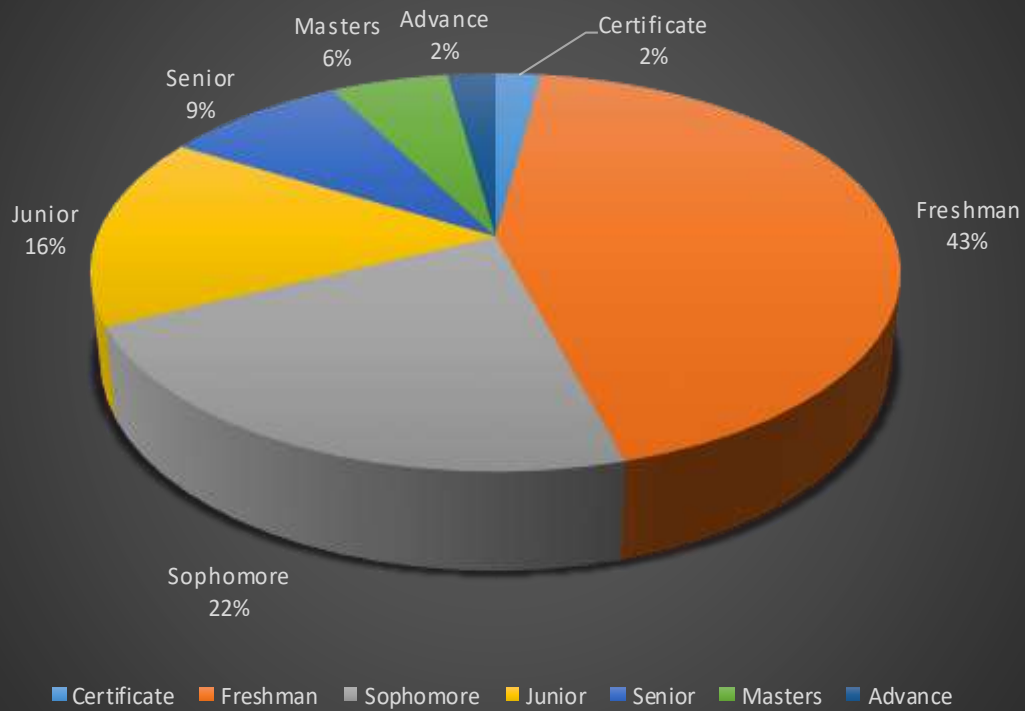


Pursuing the following types of certificate/degrees



	Certificate	Associate Degree	Bachelor's Degree	Master's Degree	Advance/Doctorate Degree
Total	17	382	420	49	20

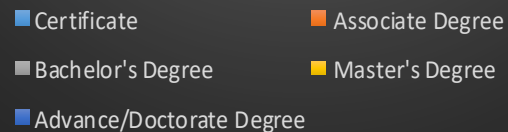
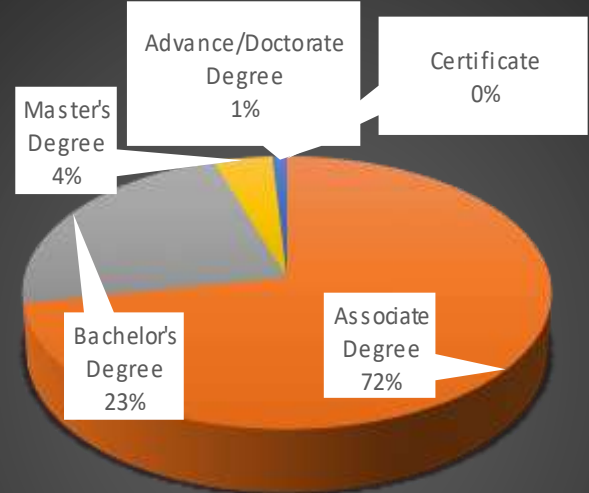
Education Level of Recipients



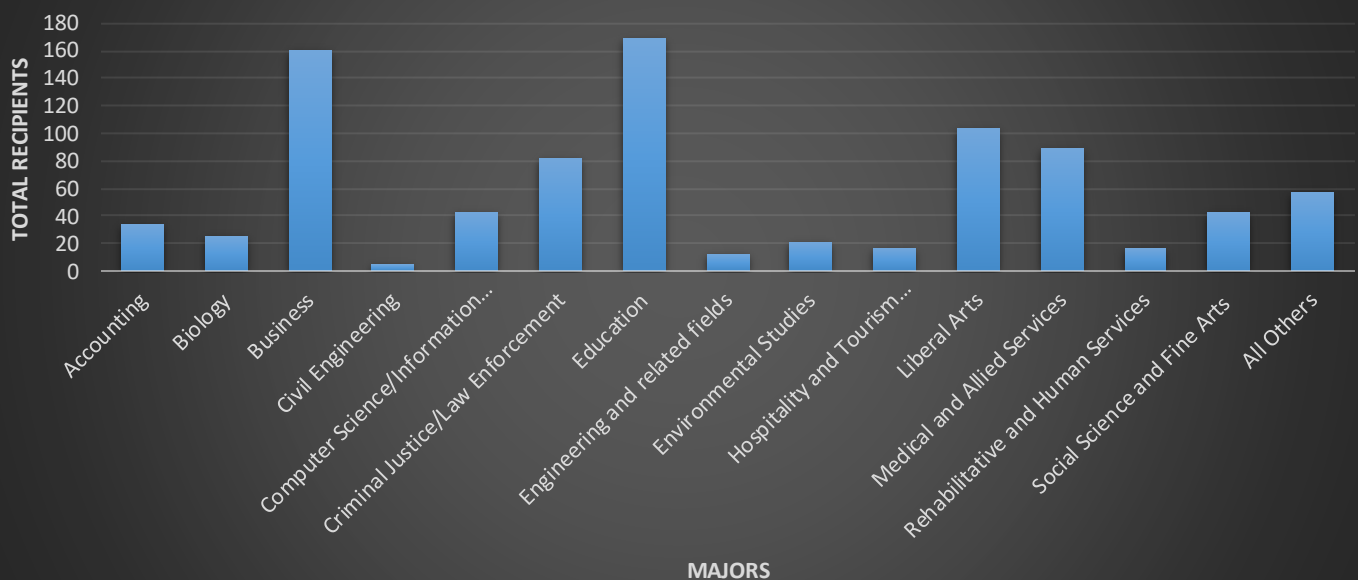
RECIPIENT PICKS

1. Northern Marianas College
2. University of Guam
3. University of Hawaii
4. Boise State University
5. Portland State University
6. Chaminade University
7. Portland Community College
8. Guam Community College
9. University of Washington
10. Northern Marianas Trades Institute

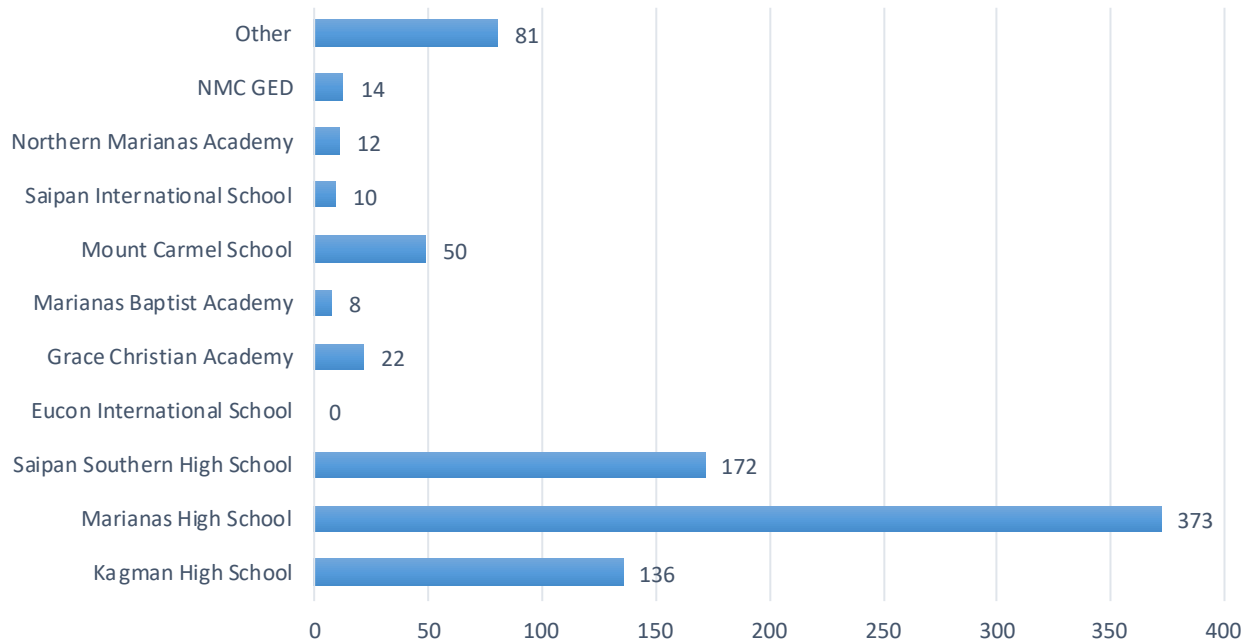
Types of Degrees Obtained in 2017



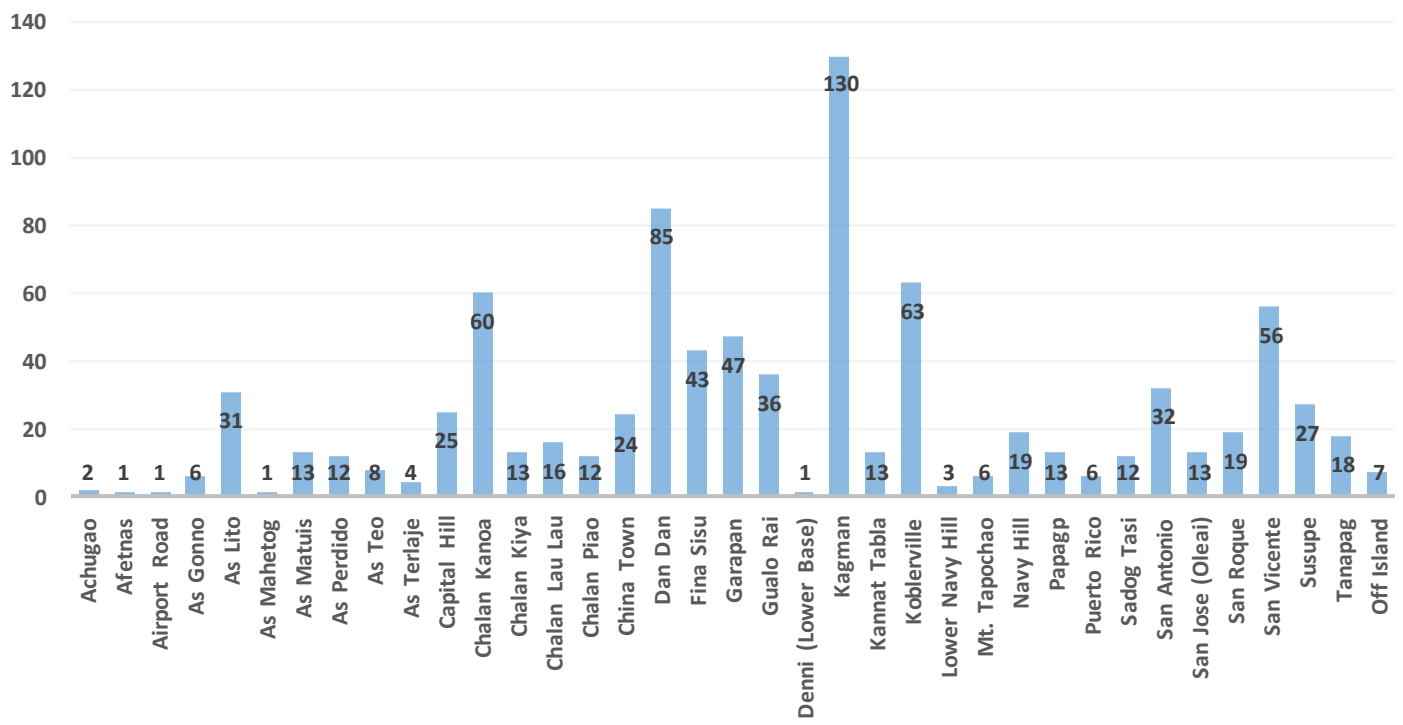
Field of Study



2016-2017 Recipients Graduated From the Following High Schools



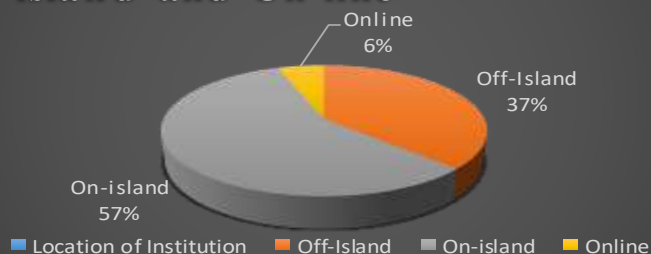
Recipients Per Village



Listing of Degrees Obtained in 2017

Type	Major	Total
Associate Degree	Accounting	6
	Business Administration/Management/Marketing	9
	Computer Applications	4
	Criminal Justice	9
	Hospitality Management	5
	Liberal Arts	28
	Natural Resource Management	7
	Nursing	2
	Political Science	1
Bachelor's Degree	Human Services	1
	Business Administration/Management/Marketing	9
	Education	9
	International Tourism & Hospitality Management	1
	Political Science	1
	Rehabilitation and Human Services	1
	Theatre & Interdisciplinary	1
	SPED	1
Master's Degree	Science	1
	Education	2
	Public Administration	1
Advance/Doctorate	Law	1
	Psychology	1
	Education	1
	Total No. of Graduates for 2017:	102

Percentage of Recipients Attending School On-island, Off-island and On-line



Highlights & Activities

SHEFA Student Services Time Management

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 extending its arm to graduate and post-graduate or doctoral studies to assist defray their educational costs.

SHEFA Office continues to provide timely process of awards to student recipients who meet all the requirements and timeline. The same can be said of the appeals that have been addressed and resolved in a timely manner. SHEFA readily distribute its financial awards (checks) prior to startup of classes or within a few weeks before classes begin.

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 by the SHEFA staff and sometimes board members 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.

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 have been very challenging for the office and staff. The challenge the office faces is the 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. SHEFA office continues to be proactive and encourage student recipients to return home, to share their information 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 show case reaps of its educated and skilled workforce.

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

use of social media, outreach programs, and simply by word of mouth of SHEFA's timely deliverance of services.

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 student 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.

Number of Students Assisted Per Month:

- January 500
- February 456
- March 119
- April 111
- May 238
- June 847
- July 672
- August 740
- September 477
- October 222
- November 268
- December 324

Published amended SHEFA regulations:

1. Revised SHEFA mission statement.
2. 2.5 CGPA requirement waived for all first-time SHEFA applicants.
3. Increase Military deferment waiver from three (3) years to four (4) years.
4. Increase grace period to return to Saipan and work after graduation or non-enrollment from three (3) months to nine (9) months to allow students additional time to return home and become financially settled.
5. Revised Priority Field of Study list to reflect current workforce needs.

Pending Actions:

1. SHEFA on Disability-Finalizing SHEFA on Disability checklist and guidelines.
2. Prior Learning Assessment- The Prior Learning Assessment (PLA) Program is ideal for adult students who wish to complete a degree while working in their careers. Students are able to earn academic course credits without enrolling in the course offering by evaluating their competency with nationally recognized tests or proficient assessments. Students are able to be awarded up to 30 prior learning credits towards the degree being sought.

2017 Saipan Local Laws pertaining to SHEFA

1. PL 20-10: "To repeal and reenact 4 CMC §2307; Repeal and reenact 4 CMC §2308; To earmark the casino gross revenue tax to supplement the payment of the 25 percent of all the retiree's pensions and to include NMC, NMTI as recipients of the funds generated from the gross revenue tax."

2017 House Local Bills/Senate Bills pertaining to/may affect SHEFA

(please email saipanshefa@gmail.com for a copy of our comments)

1. H.B. 20-12: "To amend Sec. 1201 (b) of the Saipan Zoning Law of 2013...by extending the effective date for the relocation of all nonconforming adult gambling machine businesses."
2. H.B. 20-21: "To increase the poker and pachinko machine license fee."
3. H.B. 20-38: "To transfer the licensing and regulatory functions of the Dept. of Finance in respect to poker, pachinko, and electronic gaming machines to the Commonwealth Casino Commission."

STAFF TRAINING

Smart Session trainings on the following related scholarship topics:

- Grace to Repayment; The FSA ID;
- Helping Student Gain Access
- Financial Wellness Program;
- What happens when a borrower dies;
- Filing for Bankruptcy;
- Loan Rehabilitation;
- Public Service Loan Forgiveness

OTHER ACTIVITIES

- * SHEFA is part of the Strategic Workforce Action Team lead by Northern Marianas College, which is a group formed to address the CNMI's workforce development and continuing education needs. The first meeting centered on topics like career readiness, customer service skills, internship and scholarship opportunities for both college and high school students. The SWAT team includes leaders & representatives of the Public School System, Department of Labor, Department of Commerce, Marianas Visitors Authority, Northern Marianas Institute, SHEFA, CNMI Scholarship Office, Chamber of Commerce, Office of Vocational Rehabilitation, Civic Service Commission, Hotel Association of the NMI, and Office of Personnel Management.
- * SHEFA participated as a panelist in the 2-day 4th Annual CNMI Women's Summit. This event was hosted by the Women's Association & Office of Women's Affairs. This year's theme was, "Empowering Women as Leaders of Change."
- * SHEFA under the lead of Mayor David M. Apatang, assisted Marianas Aviation Services with the selection process of eligible applicants for the Kenneth R. Combs Jr. Scholarship. This scholarship through Marianas Aviation Services offered free training classes for airline ticketing & ground handling. The course which costs \$1,200 per student was given to 24 eligible applicants as MAS's way of giving back to the community. MAS is a full-service aviation career school and consulting company. A total of 26 students, ranging from 18 to 60 years old, obtained certification in both areas.
- * SHEFA hired a full-time Compliance Officer to assist all previous recipients with job referrals, compliance and repayment for those who chose to remain and work abroad.
- * Mayor David M. Apatang re-appointed Mrs. Ursula Lifoifo Aldan, Mr. Francisco D. Cabrera and Mr. Raymond Muna to serve 2 more years on the SHEFA board because of their outstanding performance. Mrs. Aldan is going on her 3rd term as a SHEFA board member and Mr. Cabrera and Muna on their 2nd term.
- * SHEFA participated in the 1st Annual CNMI Scholarship Fair which was held on November 25th, 2017 as well as annual Job Fairs and Cash for College events held throughout the year.



Student Success Stories

JANINA MARITITA

Doctor of Jurisprudence (J.D.)
Northwestern School of Law Arts &
Political Science

My Saipan Higher Education Financial Assistance (SHEFA) scholarship award has played a significant role in my journey towards achieving a higher education. When I graduated from Saipan Southern High School in 2009, I moved to Honolulu to pursue my undergraduate degree. There, I realized early on, that for the next four years, I would struggle financially as a full-time student. This was a difficult realization for me because I was away from home and did not know anyone else in Honolulu at that time. I decided not to work while going to school because I was required to maintain an A average GPA in order to keep many of my scholarships. Although I received grants, other financial aid, and help from my family, the cost of living, tuition and dorm fees, and books and supplies were overwhelming. SHEFA helped to alleviate many of my financial worries through its scholarship. Almost every semester I used the money I received from SHEFA to fund my textbooks; typically, my textbooks costed me from \$800-

\$1000. After buying textbooks, I spent the remainder of my SHEFA aid on school supplies and everyday costs. Often, the money I had left over from my SHEFA aid funded my food, clothes, dorm supplies, and transportation fees for the whole semester.

My SHEFA aid was an even more critical resource for me while I was in law school. This was because I did not receive as much financial assistance as I did in undergrad. Additionally, my tuition and student fees were much more expensive. On top of paying for books and study aids, my SHEFA scholarship helped me to fund a new laptop computer which was essential for law school exam taking.

In January 2014, I graduated magna cum laude from Chaminade University of Honolulu with a Bachelor of Arts degree in English and a Bachelor of Science degree in Criminology/Criminal Justice. In May 2017, I graduated with a Juris Doctor degree from the Northwestern School of Law of Lewis and Clark College. I am grateful for the hardworking SHEFA board members and staff, and for the municipality of Saipan-Office of the Mayor for their tireless efforts in support of higher education for CNMI citizens. I hope that the scholarship office will continue to provide CNMI students with the opportunities to pursue college educations for future years to come. Moreover, I hope that these CNMI college grads can return home to share their newly found skills and knowledge with the CNMI workforce.

UN DONGKOLO NA SI YU'US MA'ASE, SHEFA OFFICE!



VICTORIA ANN C. DELEON GUERRERO

Bachelor's degree in Interdisciplinary Studies & Theatre
Seattle University
Class of 2017

To be where I am today was not easy. While pursuing my college degree at Seattle University, I learned very quickly that I was living in one of the most expensive cities in America. Just like my school tuition, prices rose every year and the cost of living made a person who had one part-time job look lazy. By my senior year of college I was balancing being a full-time student who was working three part-time jobs and an unpaid internship.

The times of grace were when I would finally get my scholarship checks from the CNMI, because one check from SHEFA was about a month's worth of bills and it made expenses easier to manage. With the love and support of my family I was able to keep pushing myself towards the finish line, but without the support of my island, through grants and scholarships that organizations like SHEFA provide, I wouldn't have had a place to live, food to eat, or supplies to buy.

Today, I can proudly say I earned my bachelor's degree in Interdisciplinary Studies and was able to find a job as the Program Coordinator for the Office of Institutional Advancement at the Northern Marianas College.



University of Guam

RICHARD VILA PIZARRO

Master's degree in Public Administration
University of Guam
Class of 2017



SHEFA has been a great help throughout my pursuance of my Associate's, Bachelor's and Master's degree because it helped me minimize borrowing student loans that could cost high interest rates after I got these degrees. The scholarship that SHEFA provided was sufficient that it enabled me to save some of the money to have a stabilized career. Receiving SHEFA motivated myself to finish the education that I have started with a high grade point average because I know that if I fail some of the classes that I have taken, it will tremendously affect my GPA. Without the help of SHEFA, I would not be able to obtain these degrees on time with an outstanding performance and I am greatly thankful for that.

Education is the most powerful weapon we can use to change the world.

-Nelson Mandela

MARIA EMILY TENORIO

Associate degree in Political Science & Liberal Arts
College of Western Idaho

My name is Maria Emily Tenorio better known as Emily. I recently graduated from a community college called the College of Western Idaho in May. I was majoring in Liberal Arts and Political Science. I am now currently taking classes at Boise State University majoring in Social Science. With SHEFA's assistance I was able to peruse my Bachelor's degree now at Boise State University. I was able to purchase the essentials I need in order to prepare myself for this fall semester.

Right now I am currently a Library Assistant at the College of Western Idaho and I'm currently a front desk agent at Marriott. I've always been a people's person and both my jobs allow me to meet new people. I love to help others either miniature or substantial. Working at two different places is not an easy task to take especially while going to school. I told myself that I want to finish school so that I can be able to peruse my career in the long run as a Social Worker. After college I wanted to be able to go back to Saipan to help our community in any shape or form. I think that by going back to help our community with the knowledge I've obtained in the mainland is very important. Being able to make a difference in people's lives and leading them to the right path is an extraordinary feeling and I want to be able to do that after college.



JOHNATHAN DANIEL L. MUNA
Pharm. D.

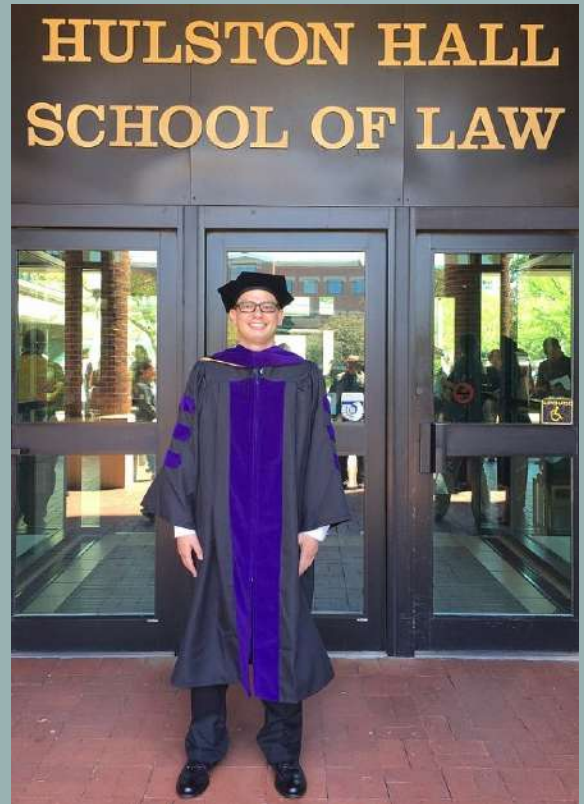
Doctor of Pharmacy
University of Hawaii, Hilo
Class of 2017

We live in an era where jobs are highly competitive and education is expensive. Through the Saipan Higher Education Financial Assistance Program (SHEFA) organization, I was not only allowed to dream big, but pursue my education to make those dreams a reality. I was able to meet people from around the world and learn from world-renowned researches, pharmacists and colleagues. Thanks to SHEFA, I graduated this past May with a Doctor of Pharmacy degree and will be putting it to use by serving the very community that supported my dreams.

CARL F. DELA CRUZ

Doctor of Jurisprudence (J.D.)
University of Missouri- Columbia

Thank you so much for your help and support! SHEFA funds paid for expenses like textbooks and meals—things that were necessary for my very survival. Without SHEFA's help, law school would have simply been beyond my reach. This was especially true for me because I already had a family before leaving for school. So as a recipient of SHEFA grant funds, it made all the difference. Thanks in no small part to SHEFA, I am now a graduate of the University of Missouri at Columbia School of Law. Hopefully, I can contribute positively to our community and put my higher education to use by working for either the CNMI Judiciary or the attorney general's office. Thank you again SHEFA.



REBECCA W. CAMACHO

Associate degree in Business
Currently pursuing a bachelor's degree in Business Management
Northern Marianas College
Class of 2017

Since my enrollment at the Northern Marianas College in 2014, I was privileged to avail of the CNMI SHEFA's scholarships and incentives, which assisted me in defraying most of my expenses for college. SHEFA's pleasant staff helped to make the registration process uncomplicated. Their professionalism assured me that my concerns matter to them and would be addressed in ample time. Thankfully, their promptness allowed for scholarship awards to be released before the semester began- even after Typhoon Soudelor (wow!!)- no waiting for any type of response, update, or disbursement, or at the end of the semester for scholarship awards. Each semester I was enrolled in, the SHEFA scholarships gave me some peace of mind when I worried about purchasing my costly textbooks and other college materials (scientific calculators are expensive!!) prior to the first day of classes. This is a huge relief for me: a mother of five, a wife to a Fire Fighter/EMT, a full-time secretary/office manager for a law firm, and a full-time college student. Fortunately, I successfully completed all my semesters and I obtained my Associate's degree this year. In May, I reapplied with NMC in pursuit of my Bachelor's degree and reapplied with SHEFA for its scholarship, and I have already been awarded SHEFA scholarship. Even with their limited number of staff, SHEFA pulls through every time for their awardees such as myself. Keep up the great work, SHEFA!!



Ignacio Joaquin Cosico Dela Cruz

Bachelor's degree in Special Education
University of Guam

Hafa Aдай and Kumusta I am Ignacio Joaquin Cosico Dela Cruz, a Spring 2015 graduate from the University of Guam with a Bachelor's degree in Special Education. Before I moved to Guam to pursue my higher learning, I knew that a college degree, albeit a worthwhile investment, entailed a pretty penny price tag. This made me think about ways to pay for college. Thankfully the scholarships provided by the Saipan Higher Education Financial Assistance (SHEFA) office helped in a substantial way. The SHEFA scholarships, together with my other financial aid, helped pay for books, tuition, and even dorm fees. In addition, the SHEFA incentives gave me extra motivation to continue excelling in my courses. In college every cent counts!

After completing my degree, I moved back to Saipan to begin my teaching career. I currently teach in the Resource Room at William S. Reyes Elementary School and this school year (SY 2017-2018) will be my third year as a Special Education teacher. Although I began my career, I held onto my dreams of pursuing more education. It was to my surprise that I would come across an opportunity to do just that. I am currently a graduate student pursuing a Master's degree in Speech-Language Pathology from San Jose State University. One of the many great aspects of my program is that I attend school online which enables me to continue working here on Saipan. I am three years shy from graduating with my degree and I am excited to begin a career working with individuals with communication needs. I firmly believe we all have the capacity to learn and have the room to grow as individuals. I encourage more of our youth and young adults here in the CNMI to pursue their dreams. We may come from a small island, but we can make a huge impact.



