

# 2018

# **SHEFA**

## **Annual Report**



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David M. Apatang  
Mayor of Saipan

# COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS OFFICE OF THE MAYOR

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## MESSAGE FROM DAVID MUNDO APATANG Mayor, Municipality of Saipan

I am very pleased to share a few words with the Board of Saipan Higher Education Financial Assistance and the staff of SHEFA in this annual report. First of all, I want to extend my congratulations to the Board and staff for a superb job in taking care of our future island leaders and productive citizens as they spend a little portion of their time pursuing their education at colleges and universities and trade schools. The care and attention the Board and staff has given and continue to give our students is critical in seeing the return on our investment – i.e., building a citizenry that is and will be capable of supporting itself in any economic, social, and

political challenges on the foundation of an education.

I am a staunch believer that an educated population has greater potential in skillfully identifying any multitude of plights and then finding ways to resolve them in the name of a better, safe, healthy, and peaceful community. The countless ways of how the world that never sleeps around us significantly impacts our future in one way or another is the very reason why Saipan must have an educated population.

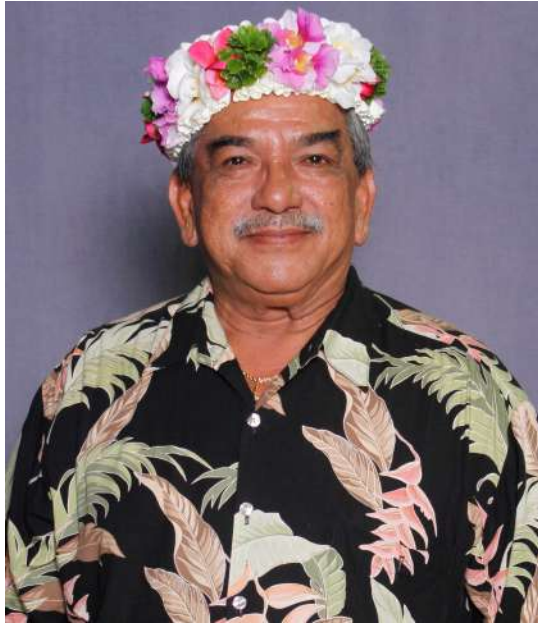
As the challenge of ensuring the SHEFA program continues, amid recent changes in laws that in fact have influenced how the program funds are generated, I commit to remain a real participant in identifying other activities that could be the sources of funds for the SHEFA program.

Congratulations Board of SHEFA and hardworking staff on another successful year of helping our students.

By:

  
DAVID MUNDO APATANG  
Mayor, Municipality of Saipan

3/4/19  
Date



## MESSAGE FROM THE CHAIRMAN

Hafa Adai, Tirow and Welcome.

The SHEFA program has completed its 14th year and as Chairman of the SHEFA Board of Directors, it is my privilege to present to you the Fiscal Year 2018 Annual Report. In this report you will find an overview of the SHEFA program and its activities. Through the leadership of the Saipan and Northern Islands Legislative Delegation and continued support of the Saipan Mayor's Office, I thank you on behalf of the SHEFA Board of Directors, staff and our recipients for creating opportunities and improving the lives of our people as they continue to further their education and sharpen their skills.

These scholarships and grants help ensure that qualified SHEFA applicants can cover partial or full cost of attendance regardless of their financial situations. With this said, I am honored and humbled to work alongside the dedicated individuals that prioritize the importance of an educated community and workforce. We hope with every year that passes we see an increase in graduates returning home to share their knowledge and provide their skills and services for the betterment of our community.

Sincerely,

*Oscar Babauta*

Oscar M. Babauta

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## II. STRUCTURE & SERVICES

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### A. BOARD OF DIRECTORS & STAFF

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Oscar M. Babauta  
SHEFA Chairman  
Chairman, Committee on Fiscal,  
Legislative & Community Affairs

Merissa S. Rasa  
Administrator

Juan K. Tenorio  
SHEFA Vice-Chairman  
Chairman, Committee on Appeals

Antonette P. Iglecias  
Compliance Officer

Francisco D. Cabrera  
SHEFA Secretary/Treasurer  
Chairman, Committee on Awards

Doreen C. Masga  
Administrative Specialist

Ursula Lifoifoi Aldan  
Board Member  
Chairwoman, Committee on  
Policy & Procedures

Vanessa Olopai  
Office Clerk

Raymond M. Muna  
Board Member  
Chairman, Committee on  
Program & Development

Tricia Dela Cruz  
Office Clerk



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## II. STRUCTURE & SERVICES

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### **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 2018 Regular Monthly Board Meeting Dates**

1. January 25, 2018
2. February 22, 2018
3. March 22, 2018
4. April 19, 2019
5. May 24, 2019
6. June-Postponed
7. July 25, 2018
8. August 23, 2018
9. September 27, 2018
10. October-Postponed
11. November-Postponed
12. December 20, 2018



## **Actions adopted in 2018**

1. SHEFA on Disability-The SHEFA program continues to seek and provide educational opportunities to all eligible applicants.
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 offered 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. SHEFA financial assistance is provided every term to students enrolled under the PLA program. Duration of financial assistance is less than 2 years.
3. Waiver of SHEFA deadline for supporting documents - The request made by the Northern Marianas Trades Institute (NMTI) to waive deadline for supporting documents was granted -effective Fall 2018. The SHEFA Board of Directors is in support of the need for sustained training provided by NMTI and their efforts to fill needed position in our workforce as the decrease in the number of CW's continue to impact the growth of our community. With this said, SHEFA approved to waive the established deadline for supporting documents for eligible NMTI applicants seeking financial assistance.

Fall term class duration: August to December (courses must be completed on or before December 31st).

Spring term class duration: January to June (courses must be completed on or before June 30th).

## **2018 Saipan Local Laws pertaining to SHEFA**

1. SLL 20-24 "To appropriate \$3,300,000.00 from revenues pursuant to 10 CMC § 3821 for Fiscal Year 2018; and for other purposes."

## **2018 House Local Bills/Senate Bills pertaining to SHEFA**

1. H.B. 20-89: "To repeal and reenact 4 CMC 2307 to provide for an additional funding source to the Saipan Higher Education Financial assistance (SHEFA); and for other purposes."
2. H.B. 20-47: "To amend the Saipan Zoning Law of 2013 to allow adult gaming machines to be operated in any zoning district where gaming machines are allowed."

*\*Please email saipanshefa@gmail.com for a copy of our comments*

# B. SHEFA ADMINISTRATION



- ◇ 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 of SHEFA recipients;
- ◇ Handles loan repayment by previous recipients in default;
- ◇ Student tracking/updating student records;
- ◇ Assist previous and current recipients with internship referrals and job placement.



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## C. MISSION

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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.

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## D. GOALS

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1. To become data, law, policy and procedure, rules and regulations driven in all decision making.
2. Commitment to increase transparency and accountability to SNILD and the community for the use of SHEFA appropriations based on the above.
3. To expand educational and vocational trade opportunities in the Commonwealth.
4. Improve operational efficiency and flexibility.
5. 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 fields.
6. To improve compliance, collection, and enforcement efforts as well as job referrals for upcoming graduates or students taking a break in enrollment.
7. To have an educated workforce for greater economic stability and prosperity.
8. To continue providing support and incentives to staff and as well as board development training.

# E. HIGHLIGHTS & ACTIVITIES

## Number of Students Assisted Per Month: 5,942

- January 988
- February 590
- March 222
- April 127
- May 352
- June 1084
- July 675
- August 840
- September 548
- October 151
- November 157
- December 208

### 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 that provides grants to graduate and post-graduate or doctoral studies to assist defray their educational costs. The 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 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 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 continues to be 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. 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.

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.

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.



## SHEFA On-site Visits/Presentations:

1. Department of Fire and Emergency Medical Services (DFEMS)
2. Da'ok Academy
3. Northern Marianas Trades Institute (NMTI)
4. Saipan Chamber of Commerce General Membership Meeting
5. NMC Career & Scholarship Fair
6. NMC Cash for College
7. NMC Recruitment Kick Off
8. Kagman High School
9. Mount Carmel High School
10. Marianas High School
11. Grace Christian Academy
12. Saipan International School
13. Saipan Southern High School



## STAFF TRAINING/ PROFESSIONAL DEVELOPMENT

-Office of Personnel Management (OPM) Timekeepers Course

Completed Smart Session trainings on the following scholarship related topics:

-Continuing Education Webinar

-Professional Judgement

-Direct Consolidation Loans

-First Generation Students

-CNMI Teach Research and Alliance

-CNMI Education Summit

-National Health Service Corp Scholarship Program

-Nurse Corps Loan Repayment Program

- National Scholarship Providers Association Conference, NM

## F. 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 On-island/Online recipients (undergraduate and graduate level)*

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

#### *Off-island recipients (undergraduate and graduate level)*

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

**Advanced degree level: \$4,500**

**Advance Degrees: \$4,500**





## G. 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\*\*

\*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.



***Fall Application Deadline: July 1st***

***Deadline for Supporting Documents: September 30th***

***Spring Application Deadline: December 1st***

***Deadline for Supporting Documents: February 28th***

### III. Accountability Corner

Fiscal Year	Operation Appropriation	Award Appropriation	Total <sup>1</sup>	Allotment	Allocated	Expenditure <sup>2</sup>	Balance
<b>FY 2004</b> SLL 14-9 (Operations) SLL 14-13 (Scholarship/ Grants)	\$ 150,000.00	\$ 1,200,000.00	\$ 1,350,000.00	\$ 1,200,000.00	\$ -	\$ 170,600.00	\$ 1,029,400.00
<b>FY 2005</b> SLL 14-28	\$ 150,000.00	\$ 2,400,000.00	\$ 2,550,000.00	\$ 1,478,316.00	\$ 1,029,400.00 <sup>3</sup>	\$ 2,028,636.00	\$ (550,320.00)
<b>FY 2006</b> SLL 15-5	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 3,148,352.00	\$ -	\$ 2,925,253.00	\$ 223,099.00
<b>FY 2007</b> SLL 15-5	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 2,995,984.00	\$ -	\$ 2,374,755.18	\$ 621,228.82
<b>FY 2008</b> SLL 15-26	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 2,840,883.00	\$ -	\$ 3,122,769.45	\$ (281,886.45)
<b>FY 2009</b> SLL 16-4	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 2,862,048.00	\$ -	\$ 3,123,106.00	\$ (261,058.00)
<b>FY 2010</b> SLL 16-10	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 3,100,000.00	\$ -	\$ 3,749,606.86	\$ (649,606.86)
<b>FY 2011</b> SLL 17-9	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 3,100,000.00	\$ -	\$ 2,842,534.83	\$ 257,465.17
<b>FY 2012</b> SLL 17-14	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 1,388,599.00	\$ -	\$ 1,588,275.00	\$ (199,676.00)
<b>FY 2013</b> SLL 18-3	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 3,002,324.00	\$ -	\$ 1,735,369.83	\$ 1,266,954.17
<b>FY 2014</b> SLL 18-7	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 3,324,976.00	\$ -	\$ 1,780,154.54	\$ 1,544,821.46
<b>FY 2015</b> SLL 18- 24	\$ 100,000.00	\$ 3,000,000.00	\$ 3,100,000.00	\$ 3,100,000.00	\$ -	\$ 1,614,472.00	\$ 1,485,528.00
<b>FY 2016</b> SLL 19-6	\$ -	\$ -	\$ -	\$ -	\$ 1,000,000.00 <sup>4</sup>	\$ -	\$ -
<b>FY 2016</b> SLL 19-11	\$ 200,000.00	\$ 3,000,000.00	\$ 3,200,000.00	\$ 2,990,969.31	\$ -	\$ 2,079,212.72	\$ 911,756.59
<b>FY 2017</b> SLL 19-27	\$ 170,000.00	\$ 3,000,000.00	\$ 3,170,000.00	\$ 2,791,972.72	\$ -	\$ 2,303,957.48	\$ 488,015.24
<b>FY 2018</b> SLL 20-24	\$ 220,000.00	\$ 1,500,000.00	\$ 1,720,000.00	\$ 1,487,717.59	\$ -	\$ 2,743,742.00	\$ (1,256,024.41)
<b>TOTAL</b>			<b>\$ 42,990,000.00</b>	<b>\$ 38,812,141.62</b>	<b>\$ 2,029,400.00</b>	<b>\$ 34,182,444.89</b>	<b>\$ 4,629,696.73</b>



#### Accountability Corner Note:

<sup>1</sup> Total includes allotment for awards and operations.

<sup>2</sup> Total includes award disbursement and operations for each fiscal year.

<sup>3</sup> \$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 in the previous table, 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.

<sup>4</sup> Saipan Local Law No. 19-06 took effect on 10-6-2015; SNILD appropriated \$1,000,000.00 from SHEFA (Business Unit No. 3359) to assist in the repair and renovations of the facilities damaged at the Northern Marianas College campus caused by Typhoon Soudelor.

# SHEFA COLLECTIONS

*Repayment made by previous recipients who are in default*

Year	Business Unit	Sub-Acct.	Description	Amount
2004	3359	45541	Scholarship Loan Payment	\$ -
2005	3359	45541	Scholarship Loan Payment	\$ -
2006	3359	45541	Scholarship Loan Payment	\$ 1,246.16
2007	3359	45541	Scholarship Loan Payment	\$ 3,891.50
2008	3359	45541	Scholarship Loan Payment	\$ 2,379.36
2009	3359	45541	Scholarship Loan Payment	\$ 1,695.70
2010	3359	45541	Scholarship Loan Payment	\$ 4,300.04
2011	3359	45541	Scholarship Loan Payment	\$ 2,000.04
2012	3359	45541	Scholarship Loan Payment	\$ 5,578.70
2013	3359	45541	Scholarship Loan Payment	\$ 6,945.35
2014	3359	45541	Scholarship Loan Payment	\$ 22,557.74
2015	3359	45541	Scholarship Loan Payment	\$34,723.24
2016	3359	44541	Scholarship Loan Payment	\$34,463.15
2017	3359	44541	Scholarship Loan Payment	\$35,133.99
2018	3359	44541	Scholarship Loan Payment	\$54,047.57
			<b>Total:</b>	\$208,962.54



# Operating Expenditure Worksheet

Department: Saipan Higher Education Financial Assistance FY 2018-Business Unit 3386

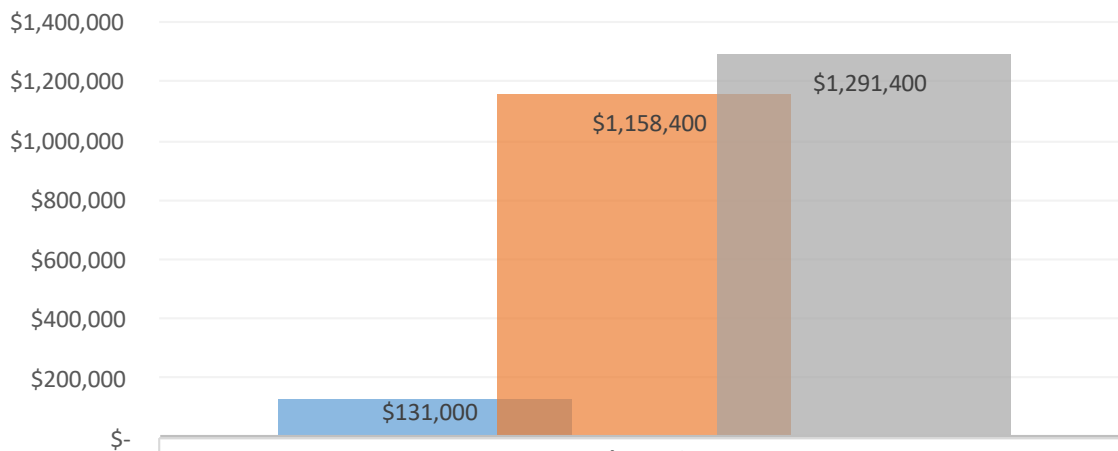
Class Code	Object Classification	FY 2018 Budget	FY 2018 Actual Expense
61090	Wages/Salaries - CSG	\$0	\$0
61100	Wages/Salaries - UNG	\$129,500	\$111,678
61180	Life Insurance	\$2,072	\$476
61195	401a Retirement Employer's Contribution @ 4% (Actual Enrollment)	\$5,180	\$2,099
61196	FICA	\$8,029	\$6,924
61210	Health Insurance Employers Contribution (Actual Enrollment)	\$15,620	\$19,218
61220	Medicare Employers Contribution	\$1,878	\$1,619
61240	Workman's Comp.	\$1,365	\$0
	<b>Total Personnel Costs</b>	<b>\$163,644</b>	<b>\$142,013</b>
62060	Professional Services	\$5,000	\$2,207
62080	Advertising	\$1,586	\$696
62100	Boards and Other Comp.	\$2,000	\$900
	<b>Total Professional Services</b>	<b>\$8,586</b>	<b>\$3,803</b>
62250	Communications	\$8,000	\$6,610
62260	Dues and Subscriptions	\$455	\$180
62300	Printing and Photocopying	\$500	\$95
62440	Rental Office Space	\$0	\$0
62460	Rental Office Equipment	\$1,000	\$2,041
	<b>Total Office Expenses</b>	<b>\$9,955</b>	<b>\$8,926</b>
62660	Repair and Maintenance	\$10,000	\$10,343
62710	Utilities	\$5,000	\$2,915
63030	Fuel and Lubrication	\$1,000	\$225
	<b>Total Others</b>	<b>\$16,000</b>	<b>\$13,483</b>
63040	Supplies - Office	\$1,500	\$1,000
63050	Supplies - Operations General	\$1,500	\$1,725
	<b>Total Supplies</b>	<b>\$3,000</b>	<b>\$2,725</b>
62420	Vehicle Lease	\$8,500	\$8,400
63120	Equipment under \$5000	\$1,500	\$1,368
64520	Office Improvements	\$1,529	\$0
64560	Office Equipment	\$0	\$0
64570	Office Furniture & Fixtures	\$7,286	\$7,355
	<b>Total Capitalized Fixed Assets</b>	<b>\$18,815</b>	<b>\$17,123</b>
	<b>Total Operations</b>	<b>\$56,356</b>	<b>\$46,060</b>
	<b>Total Personnel &amp; Operations</b>	<b>\$220,000</b>	<b>\$188,073</b>

## IV. Fiscal Year 2018 Overview

### Award Status

Fall 2017 (check request 12-18)	Spring 2018 (check request 1-14)	Fall 2018 (check request 1-8)
Total Applications Process from Fall 2017-Fall 2018: 3044 Total Recipients (unique count): 1032  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 18 Award Disbursement: <b>\$2,580,800</b>  *Total disbursement from 2004-2018: <b>\$32,934,200</b>
Disbursement Total: \$131,000 Total Number of Recipients: 86	Disbursement Total: \$1,158,400 Total Number of Recipients: 627	Disbursement Total: \$1,291,400 Total Number of Recipients: 745
Grant-In-Aid: \$96,000 Priority Field: \$20,000 Merit-Incentive Award: \$15,000	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 2018 Award Disbursement



Fall 2017 (Check Request 12-18)	\$131,000
Spring 2018 (Check Request 1-14)	\$1,158,400
Fall 2018 (Check Request 1-8)	\$1,291,400

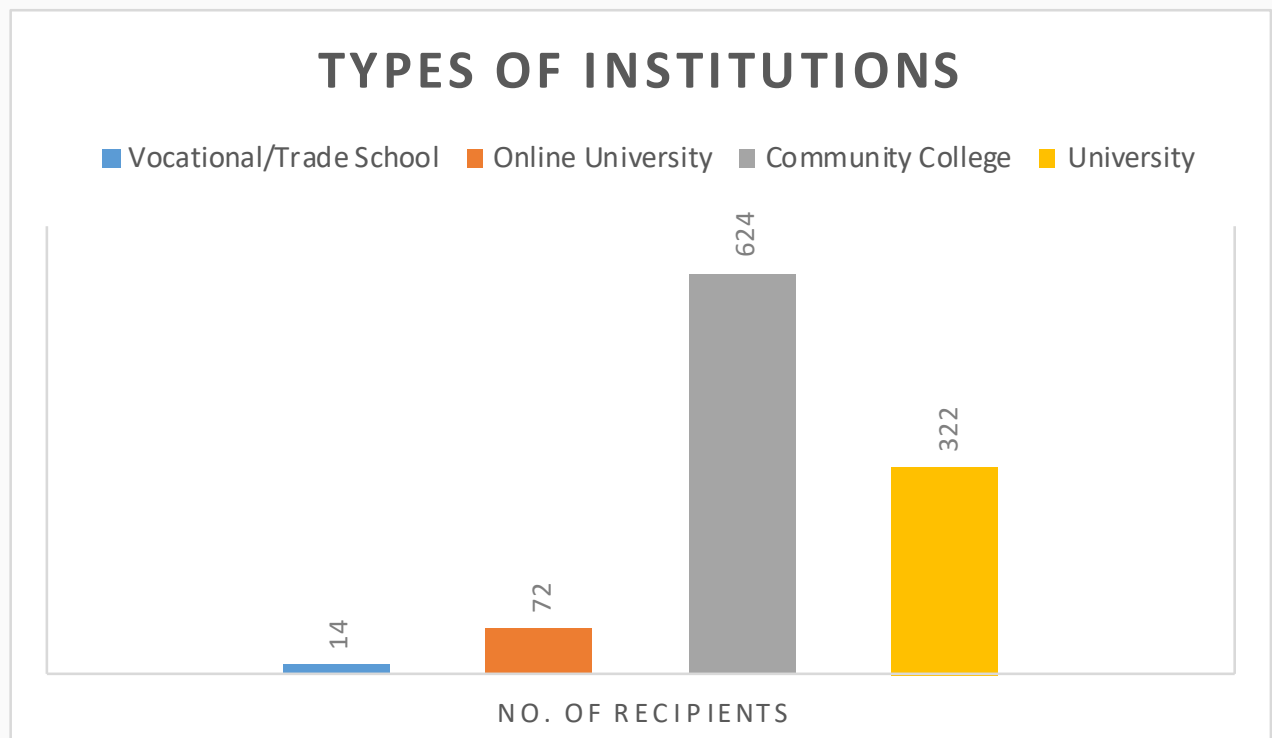
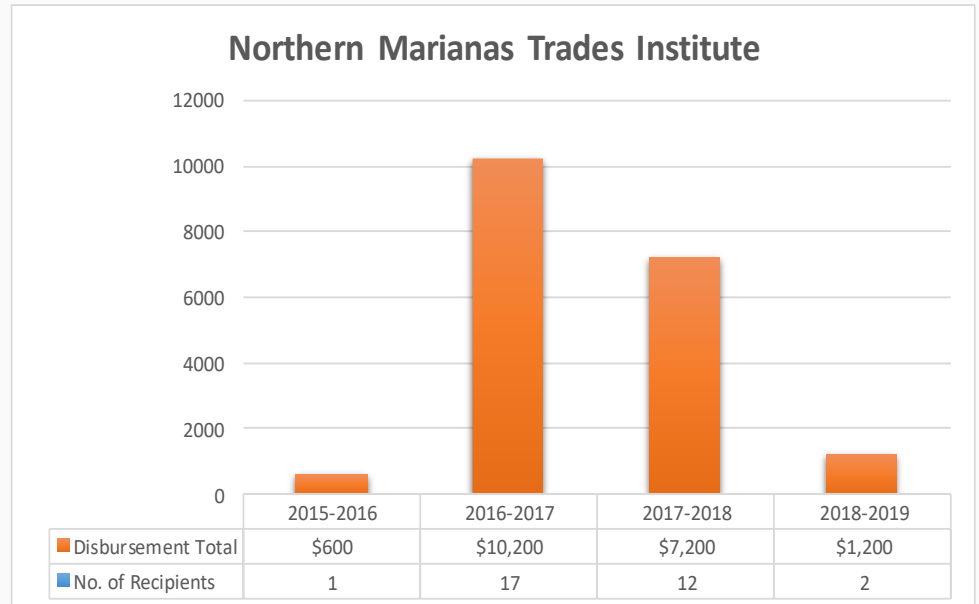
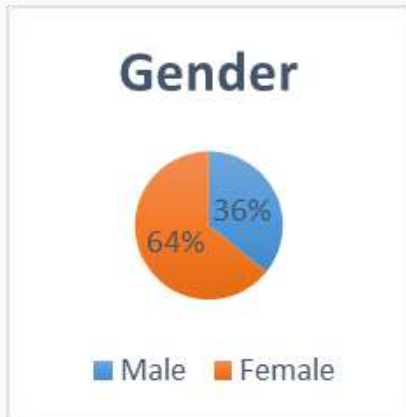
## WICHE DATA

### 2018 WICHE INSTITUTIONS SELECTED BY SHEFA RECIPIENTS

<u>State</u>	<u>University/College</u>	<u>No. Students</u>	<u>Total per State</u>
Alaska	University of Alaska	2	2
Arizona	Arizona State University	5	5
California	California State Polytechnic University	1	6
	California State University	5	
Colorado	Colorado State University	2	4
	University of Colorado	1	
	Pikes Peak Community College	1	
CNMI	Northern Marianas College	629	629
Hawaii	University of Hawaii	4	23
	University of Hawaii at Hilo	6	
	University of Hawaii at Manoa	11	
	University of Hawaii at Maui	2	
Idaho	Boise State University	23	24
	University of Idaho	1	
Nevada	College of South Nevada	1	7
	University of Nevada	6	
New Mexico	University of New Mexico School of Law	1	3
	University of New Mexico	2	
Oregon	Eastern Oregon University	11	30
	Portland State University	14	
	Western Oregon University	5	
Utah	Dixie State University	13	16
	Southern Utah University	1	
	Utah State University	2	
Washington	Central Washington University	3	12
	Washington State University	9	
		<b>Total</b>	<b>761</b>

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.

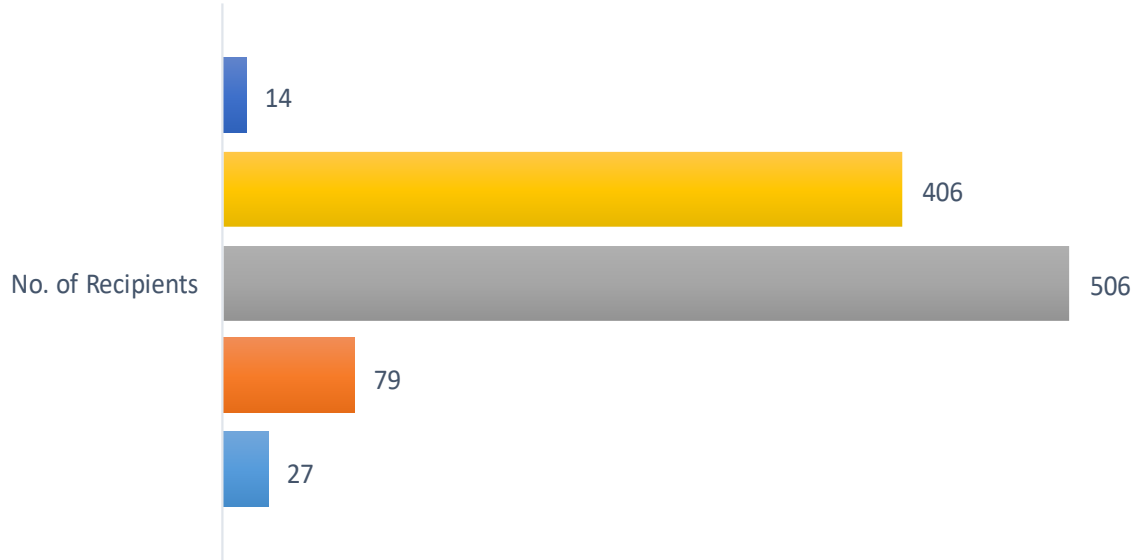
## V. SNAPSHOT OF SHEFA RECIPIENTS



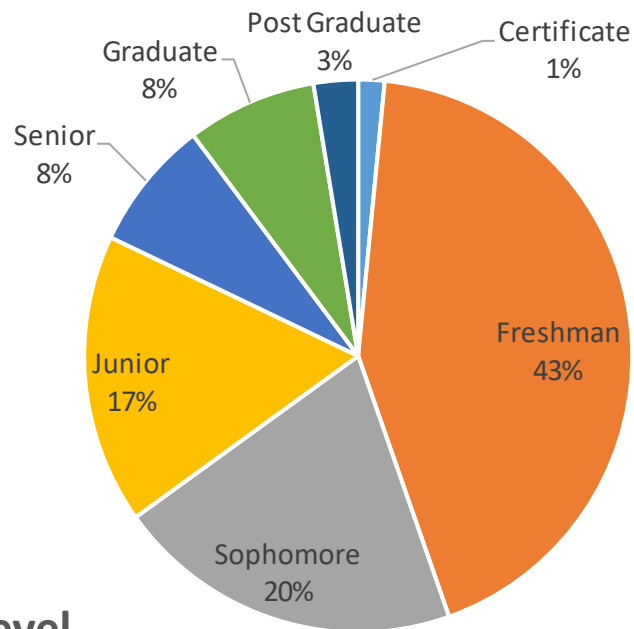


## Types of Certificate/Degree Pursuing

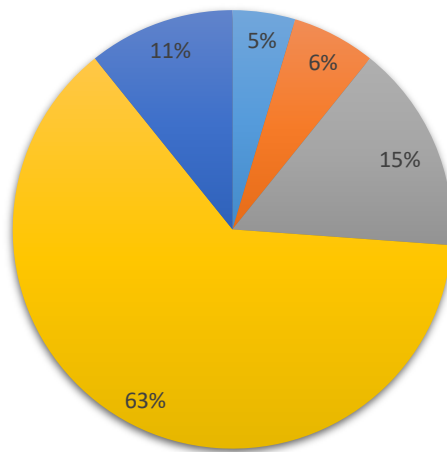
■ Certificate ■ Associate Degree ■ Bachelors Degree ■ Masters Degree ■ Advance/Doctorate Degree



## Education Level



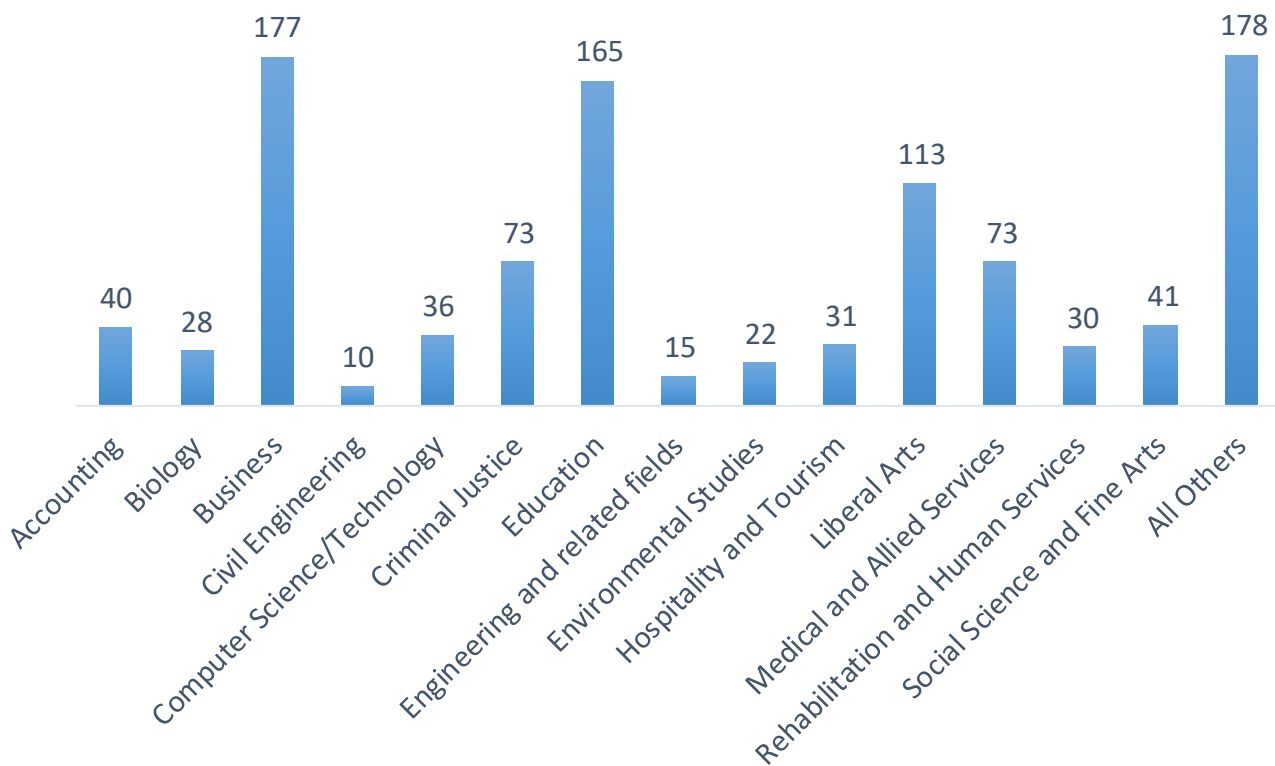
## PERCENTAGE OF CERTIFICATE/DEGREES OBTAINED IN 2018



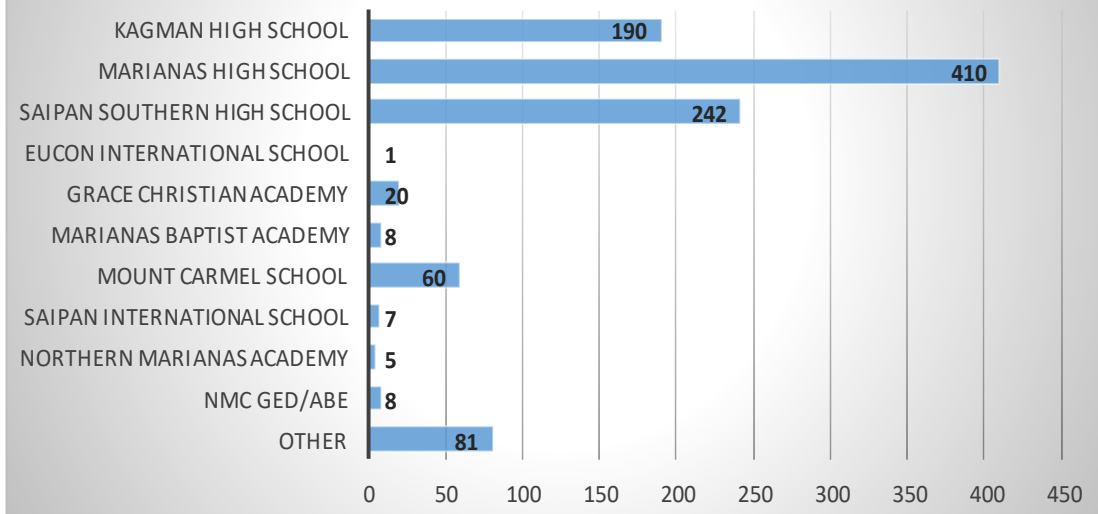
■ Advance/Doctorate 
 ■ Masters Degree 
 ■ Bachelors Degree 
 ■ Associate Degree 
 ■ Certificate

## Top Chosen Majors

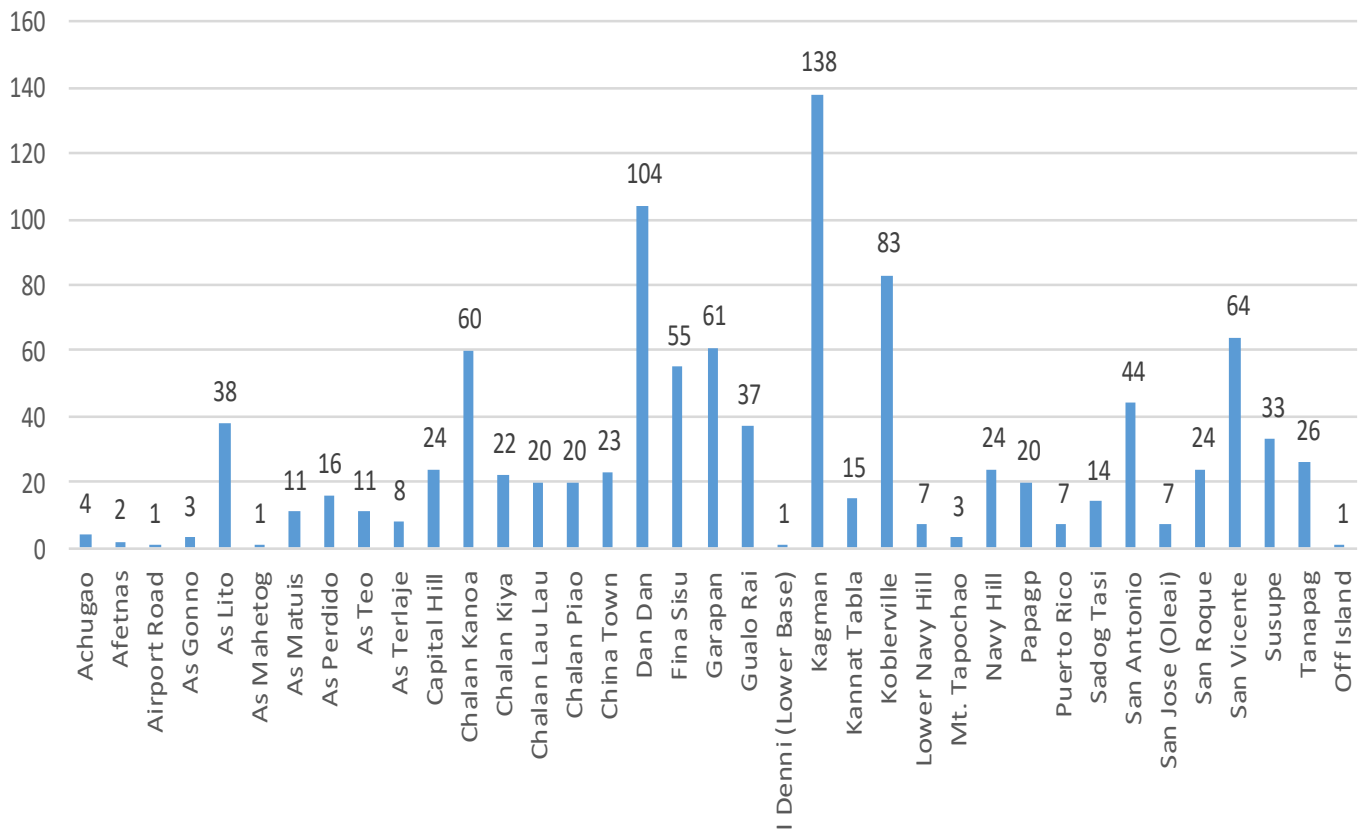
■ No. of Recipients



## Recipients Graduated From the Following High Schools



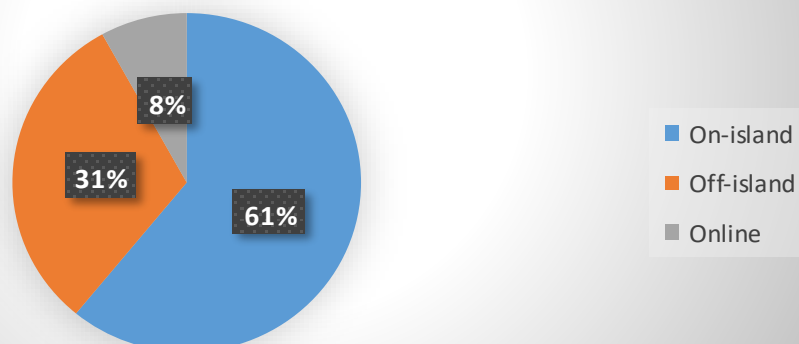
## Recipients Per Village



## Listing of Degrees Obtained in 2018

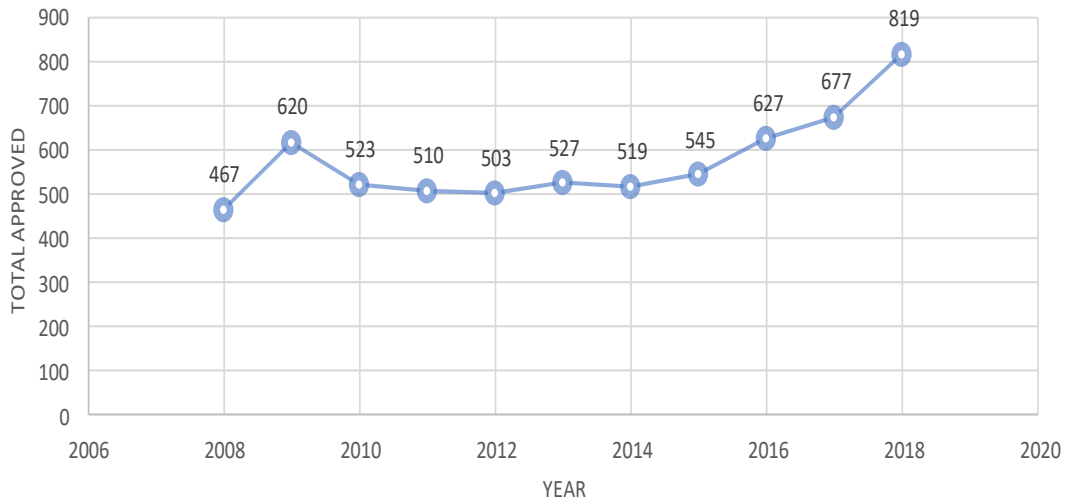
Type	Major	Total
Associate Degree	Business Administration/Management/Marketing	10
	Computer Applications	1
	Criminal Justice	5
	Hospitality Management	1
	Liberal Arts	21
	Natural Resource Management	3
	Pre-Dentistry	1
Bachelor's Degree	Accounting	1
	Anthropology	1
	Business Administration/Management/Marketing	4
	Education	9
	Social Work	1
Master's Degree	Theatre & Interdisciplinary	1
	Curriculum and Instruction	1
	Special Education	2
Advance/Doctorate	Physical Therapy	1
	Psychology	1
	Education	3
Trade/Vocational Certificate	Aviation Maintenance Technology	6
Total No. of Graduates for 2018:		73

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

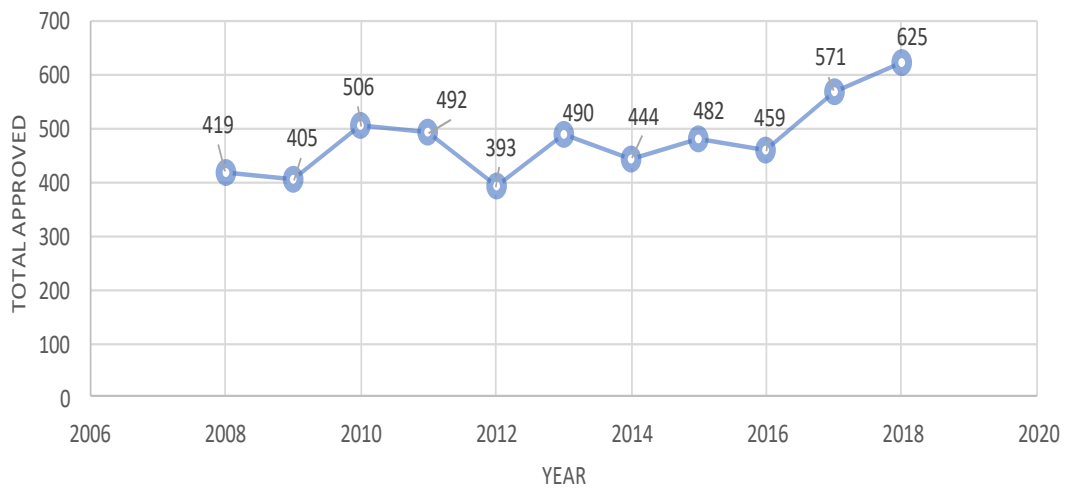




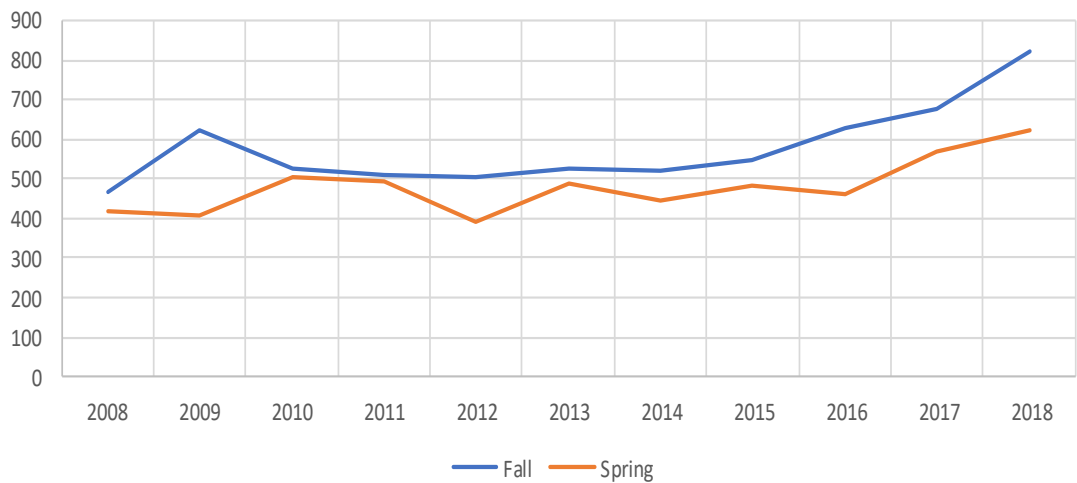
### Annual Total of Fall Recipients from 2008-2018



### Annual Total of Spring Recipients from 2008-2018



### Annual Total of Recipients from 2008-2018



# Student Success Stories



My vision and promise is to impact another students life. To take the first step into my future career, Saipan Higher Education Financial Assistance (SHEFA) has helped me provide for my tuition and books for the first years at Northern Marianas College. With my deepest appreciation, I have graduated with my Liberal Arts Emphasis in Education this past semester on May 2018. Moreover, As a mother of three daughters, working at Kagman High School, and working part time as a Polynesian dancer, I was able to manage time to include education. I will continue to invest in my life as I am currently working on my Bachelors in Special Education.

My name is Momoko Halstead and SHEFA has tremendously helped me with my college education.

## **MS. MOMOKO HALSTEAD**

I want to thank the CNMI mayor, the staff of SHEFA, the SHEFA Board of Directors and Administration, the lawmakers, and everyone who supported funding for this program. I am humbled to be selected to share my "success story."

I never thought it would be possible to pursue my advanced studies, let alone while living on the island of Saipan. I was blessed to start a family of my own while settling into my career as a Mental Health Counselor with the hospital in the CNMI. It was the first hand experience and struggles of a limited local workforce that I was gently persuaded by my mentors to pursue my advanced studies. However, living on a small island would make my pursuits of advanced studies something to daydream about. When I did more research I found that an online program would allow me to remain on island with my family and pursue a degree in psychology. I was fully supported by my supervisors and administrators as well as my family. It would be SHEFA and other financial assistance programs that allowed me to make my dream a reality. The decision to go back to school was not an easy one, nor was the journey. While it took me quite a few hurdles and a bit extra time than originally planned to have the diploma in hand, it was the un-relentless support of my family that helped cheer me on. Had it not been with the support from SHEFA I would not be here today, the first in my family to hold a doctorate degree in Psychology. I am currently in private practice and finishing my postdoctoral internship to become a Clinical Psychologist. I am just one of the many students in pursuits in their advanced studies that SHEFA has helped. I am no one unique or special, my story is shared by countless others in pursuit of their education. Thank you for allowing me to share my story, again I am truly humbled by the assistance and keep SHEFA in high praises for the continued financial support of our students.



Thank you,

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**JENNIFER MARITITA, PhD, LMHC, CPA**  
Licensed Mental Health Counselor

# Student Success Stories



**MS. PAULINE NIMER**

The Saipan Higher Education Financial Assistance (SHEFA) program immensely contributed to my journey towards reaching my college career goals. I began my college career as a Nursing major and later found interest in the environment; hence, I decided to double major in Nursing and Natural Resources Management (NRM). Though I knew that Nursing, alone, was an expensive career path so I focused on receiving a degree in NRM first. In May 2018, I graduated cum laude from Northern Marianas College and received my Associate of Science in Natural Resources Management. Every little thing I have accomplished has been possible because the SHEFA program gave me, and many others, the opportunity to do so. The SHEFA program, not only assisted me in paying for my tuition but also to acquire required textbooks, and other school supplies, so I am grateful for this program.

Hafa Adai!

My Name is Viktoria Buniag a recent graduate of the Northern Marianas College. I have graduated with an Associate's Degree in Natural Resources Management on May 19, 2018. Helping the community & environment of the Commonwealth of the Northern Marianas Islands (CNMI) has always been a personal goal for me. SHEFA played a big role in achieving that goal, SHEFA has provided financial assistance that I needed during my time at the college. Upon receiving my Degree in Natural Resources Management I was faced with many research projects that were time consuming and also had a price. With the funds I have received from SHEFA I was able to obtain quality tools needed for current and future projects. Without the help of SHEFA, I would not be where I am now. I am now employed at the Northern Marianas College under the Cooperative Research Extension & Education Services (NMC CREES) working at the Aquaculture and Natural Resources facility as a Research Assistant. Thank you SHEFA!



**MS. VIKTORIA BUNIAG**

## TOP RECIPIENT PICKS

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

*If you have any recommendations on what you would like to see included, please contact Doreen C. Masga at (670) 233-5995 or email [saipanshefa@gmail.com](mailto:saipanshefa@gmail.com).*

### SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE (SHEFA)

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