

Annual Report

2015



SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE

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I. Message from the SHEFA Chairman

Hafa Adai, Tirow, and Welcome.

On behalf of the SHEFA Board of Directors, I am pleased to present the Saipan Higher Education Financial Assistance (SHEFA) 2015 Annual Report.

This report includes detailed information on the types of assistance we provide and an overview of the SHEFA program. Since its inception, we want to recognize the leadership of the Saipan and Northern Islands Leadership Delegation (SNILD) for their generous assistance to the program. Without the continuing support of the SNILD leadership and members, SHEFA would not be able to provide the services and resources we currently do to our deserving students.



We remain committed to assisting our students pursue their post-secondary education and helping our workforce grow. Your input on ways that our program can better contribute to the needs of our workforce are always welcomed.

Sincerely,

Oscar M. Babauta
Chairman



Group photo with Mayor David M. Apatang and the Mayor's Special Adviser Henry Hofschneider. The SHEFA Board of Directors and Staff would like to recognize Mayor Apatang for his continuing support and assistance to the SHEFA program.

II. Structure & Services

Structure	Services
<p>Current SHEFA Board of Directors</p> <p>Oscar M. Babauta</p> <ul style="list-style-type: none"> • SHEFA Chair • Committee on Fiscal, Legislative & Community Affairs Chair <p>Juan K. Tenorio</p> <ul style="list-style-type: none"> • SHEFA Vice-Chair • Committee on Appeals Chair <p>Raymond Muna</p> <ul style="list-style-type: none"> • SHEFA Secretary • Committee on Program & Development Chair <p>Ursula I. Lifoifoi Aldan</p> <ul style="list-style-type: none"> • Board Member • Committee on Policy & Procedure Chair <p>Francisco D. Cabrera</p> <ul style="list-style-type: none"> • Board Member • Committee on Awards Chair 	<ul style="list-style-type: none"> • Govern the Program • Promulgate regulations • Create policies • Authority and control of all funds appropriated by the Saipan Northern Island Legislative Delegation (SNILD) • Reviews Appeals/Deferments/Forbearance Requests • Proposes legislation & makes appropriate recommendations to the legislature on policies governing the SHEFA program <hr/> <p>Previous SHEFA Board of Directors that served until term expiration in 2015:</p> <ol style="list-style-type: none"> 1. Josephine T. Sablan Term Expired: March 28, 2015 2. Jose C. Mafnas Term Expired: March 21, 2015 3. John M. Pialur Term Expired: April 23, 2015 <hr/> <p>Fiscal year 2015 Regular monthly board meetings were held on the following dates:</p> <p>November 20, 2014</p> <p>December 18, 2014</p> <p>January 15, 2015</p> <p>February 26, 2015</p> <p>March 19, 2015</p> <p>April 23, 2015</p> <p>July 2, 2015</p> <p>July 30, 2015</p> <p>September 17, 2015</p>



SHEFA Administration Merissa S. Rasa Administrator Doreen C. Masga Administrative Assistant Vanessa Olopai Office Clerk	<ul style="list-style-type: none"> • SHEFA board support, program management, budget, annual report, staff training, SHEFA website, social media site updates and student outreach. • Reviews and processes all financial aid applications • Internship referrals and assistance in job placement • Student file update • Data management
SHEFA Compliance & Repayment Section	<ul style="list-style-type: none"> • Monitor previous recipients to comply with SHEFA Memorandum of Agreement (MOA). • Data collection of all graduates • Student tracking/updating student records • Payment agreement plans and collection efforts with previous recipients in default

Listing of SHEFA Consultants/Administrators from 2004 to present:

Consultants

1. William S. Torres – 2004-2010
2. Sue B. Dris – 2004-2010

Acting Administrator(s)

1. Jeffrey Tomokane - 2011
2. Henry Hofschneider – 2011-2012

Administrator

1. Merissa S. Rasa – May 2012 to Present



Photo of Mayor Apatang shaking the hand of new board member Francisco D. Cabrera after the oath-taking ceremony.

B. Mission

The mission of the Saipan Higher Education Financial Assistance (SHEFA) under the Municipality of Saipan, Office of the Mayor is twofold: (1) to invest in the limited human capital resources of qualified residents of Saipan and the Northern Islands for postsecondary education and vocational trade school on Saipan or abroad in recognition of the need for educated citizenry and workforce on Saipan. (2) The end result of such investment comes with broad expectation of SHEFA and assurance from all applicants and recipients of SHEFA financial assistance to return to the Commonwealth upon a successful completion of a higher education with the necessary and sufficient knowledge, skill, attitude and work ethic in order to provide services in the private sector, government, nongovernmental (NGO) organizations as well as not-for-profit organizations.

C. Goals

- ☐To become data, law, policy and procedure, rules and regulations driven in all decision making.
- ☐To provide 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.
- ☐To continue providing financial assistance to qualified residents of Saipan and the Northern Islands.
- ☐To make certain scholarship and grant awards are issued to qualified students in a timely manner.
- ☐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 NMC to current Saipan and Northern Islands workforce employees convert training hours to academic credits; another is the long-term buildup of expertise capacities in different fields, e.g., masters, doctoral degrees, and other specialize fields.
- ☐To improve compliance, collection, and enforcement efforts and students' referral and or placement sections.
- ☐To have an educated workforce with vibrant pool of vocational trades in the Commonwealth.
- ☐To provide support, incentive, staff and board development training.

EDUCATION ADVANCES OUR PEOPLE, OUR FAMILIES, OUR BUSINESSES,
OUR GOVERNMENT AND OUR COMMUNITY.

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. Scholarship is a type of financial assistance that is available to a student from Saipan pursuing postsecondary 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.

Priority Field of Study includes- accounting; nursing; teaching/specialized special education/early childhood ed./library science/counseling/bilingual ed.; business management and administration; hospitality & information technology, anthropology/sociology for teaching; biology (science) for teaching; criminal justice leading to forensic science; lab technology; psychology other than leading to counseling; human resources development/personnel management; social worker; mathematics for teaching; engineering/architect (A&E); medical and allied fields, including psychiatry; environmental studies/conservation (e.g., natural resources, volcanology, marine biology, fish & wildlife, meteorology & archeology); criminal justice and computer graphics, including technical or specialized trades such as journalism, management information, computer programming and other fields of study sanctioned by the Board in accordance with the Administrative Procedure Act [1 CMC §§ 9101 et seq.].

3. The third type of scholarship 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 terms and conditions of the attached promissory note/memorandum of agreement.

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

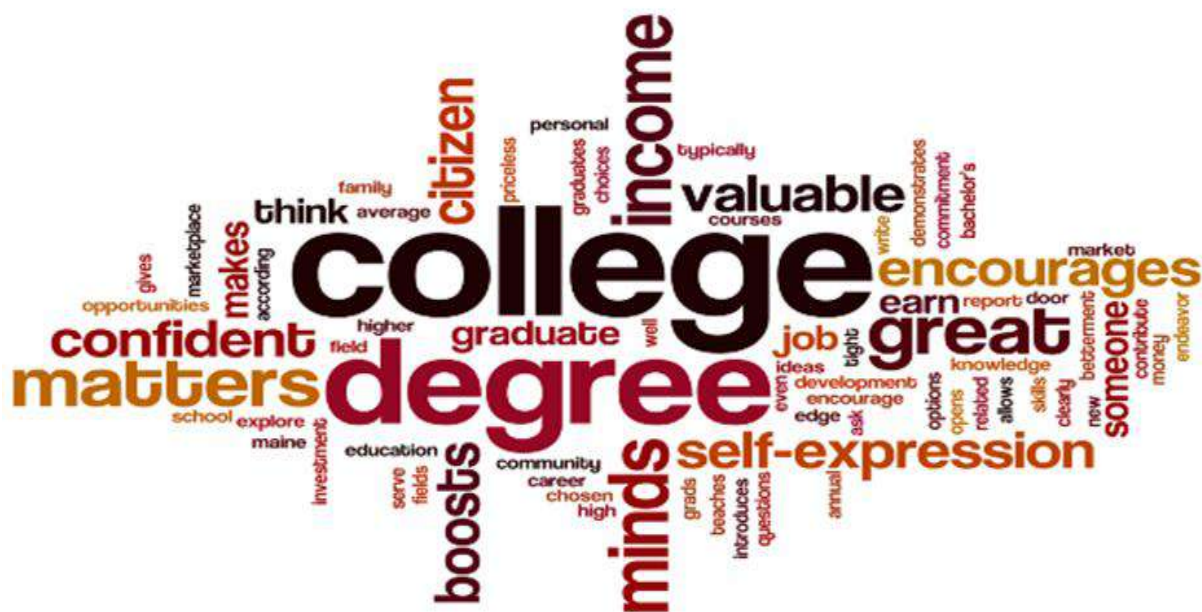
- NMTI: \$600
- Grant-In-Aid: \$800
- Priority Field of Study: \$1,000
- Merit Incentive Award: \$1,000

Off-island recipients

- Grant-In-Aid: \$1,200
- Priority Field of Study: \$1,000
- Merit Incentive Award: \$1,500
- Advance Degrees: \$4,500

Applicants that were denied financial assistance were denied for the following reasons:

- Did not have or maintain a 2.5 or higher cumulative GPA.
- Applicant met the maximum award duration (2 academic years of financial assistance for Associate Degree; 4 academic years of financial assistance for a Bachelor's Degree; 2 academic years for a Master's Degree; 3 academic years for Advanced Degrees, 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 requirement.
- Repeated course(s) originally paid for by SHEFA do not count towards full-time enrollment.
- Applicant was not enrolled full-time for the given term as required.
- Majority of applicants were denied for incomplete application packages (reminders and missing document notifications were sent via email and air-mail giving enough time before the deadline to submit pending supporting documents).
- Every year deadlines for applications and supporting documents remain the same. Deadline for fall term is July 1st and deadline for supporting documents is September 30th. For winter or spring term, deadline is on December 1st and deadline for supporting documents is February 28th.



III. 2004 / 2015 Accountability Corner

FISCAL YEAR	Operation Appropriation	Award Appropriation	Total	ALLOTMENT INTO ACCOUNT ¹	Expenditure ²	Balance
FY 2004 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	\$1,029,400.00
FY 2005 SLL 14-28	\$150,000.00	\$2,400,000.00 ³	\$2,550,000.00	\$1,478,316	\$2,028,636.00	(\$550,320)
FY 2006 SLL 15-5	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$3,148,352.00	\$2,925,253	\$223,909.00
FY 2007 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
FY 2008 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)
FY 2009 SLL 16-4	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$2,862,048.00	\$3,123,106	(\$261,058.00)
FY 2010 SLL 16-10	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$3,100,000.00	\$3,749,606.86	(\$649,606.00)
FY 2011 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
FY 2012 SLL 17-14	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$1,388,599.00	\$1,588,275.00	(\$199,676)
FY 2013 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
FY 2014 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
FY 2015 SLL 18- 24	\$100,000.00	\$3,000,000.00	\$3,100,000.00	\$3,100,000.00	\$1,614,472	\$1,485,528.00
TOTAL				\$31,541,482	\$27,055,533	\$4,486,760.17

¹ Total includes allotment for awards and operations.

² Total includes award disbursement and operations for each fiscal year.

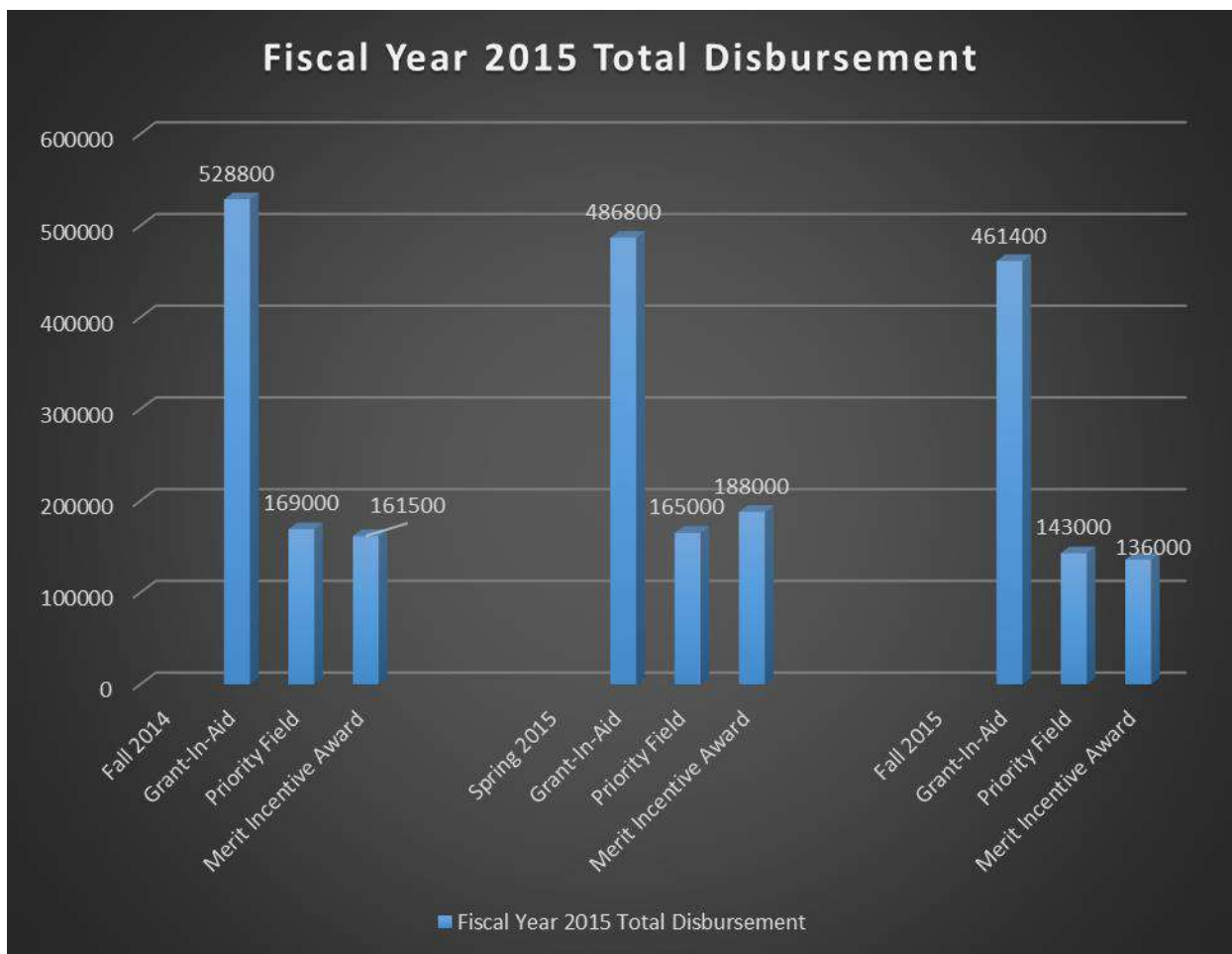
³ \$2,400,000 was allotted in FY 2005 but \$1,029,400 was later de-allotted. The de-allotment should have been recorded in FY 2004 because excess of allotment over expenditures occurred that year. As shown above, the FY 2004 average of \$1,028,370 plus the \$1,030 operational expense recorded under financial 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.

SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE PROGRAM (SHEFA)			
FY 2015 OPERATING EXPENDITURE			
Class Code	Object Classification	FY 2015 Budget	FY 2015 Actual Expense
61090	Wages/Salaries-CSG	\$ -	\$ -
61100	Wages/Salaries-UNG	\$ 65,000.00	\$ 65,388.00
Class Code	Total Personnel:	\$ 65,000.00	\$ 65,388.00
61195	401A Retirement Employer's Contribution @ 4% (DC)	\$ 2,600.00	\$ 803.00
61196	FICA (6.2%)	\$ 4,030.00	\$ 4,054.00
61210	Life & Health Insurance Employers Contribution @ 4%	\$ -	\$ 6,060.00
61220	Medicare Employers Contribution @ 1.45%	\$ 943.00	\$ 948.00
Total Fringe:		\$ 7,573.00	\$ 11,865.00
Total Personnel Costs		\$ 72,573.00	\$ 77,253.00
62070	Public Auditor's Fee 1%	\$ 726.00	\$ 726.00
62080	Advertising	\$ -	\$ 190.00
62100	Boards and Other Comp.	\$ 2,000.00	\$ 1,170.00
Class Code	Total Professional Services	\$ 2,726.00	\$ 2,086.00
62250	Communications	\$ 8,000.00	\$ 5,728.24
62300	Printing and Photocopying	\$ 250.00	\$ 250.00
62440	Rental Office Space (NMHC Housing)	\$ 300.00	\$ 300.00
62460	Rental Office Equipment	\$ -	\$ 1,154.43
62480	Post Office Box Rental	\$ 180.00	\$ 180.00
Class Code	Total Office Expenses	\$ 8,730.00	\$ 7,612.67
62660	Repair and Maintenance	\$ 2,000.00	\$ 1,160.00
62710	Utilities	\$ 8,000.00	\$ 8,939.96
62750	Lawn Care & Garbage Services	\$ 1,250.00	\$ 1,040.00
63030	Fuel and Lubrication	\$ 600.00	\$ 123.00
Class Code	Total Others	\$ 11,850.00	\$ 11,262.96
63040	Supplies Office	\$ 1,000.00	\$ 1,238.21
63050	Supplies Operations	\$ 500.00	\$ 2,348.45
Class Code	Total Supplies	\$ 1,500.00	\$ 3,586.66
64550	Computer Systems- Equipment/Maintenance	\$ 1,000.00	\$ -
64560	Office Equipment	\$ 1,621.00	\$ 551.00
64570	Office Furniture and Fixtures	\$ -	\$ 2,220.00
	Total Capitalized Fixed Assets	\$ 2,621.00	\$ 2,771.00
Total Operations		\$ 27,427.00	\$ 27,319.29
Total Personnel & Operations		\$ 100,000.00	\$ 104,572.29

IV. Fiscal Year 2015

A. Application Status & Information

Fall 2014	Spring 2015	Fall 2015 (as of 9/30/2015)
Total Applications: 1221	Total Applications: 1078	Total Applications: 980
Approved Applications: 519	Approved Applications: 482	Approved Applications: 455
Disbursement Total: \$859,300	Disbursement Total: \$829,800	Disbursement Total: \$740,400
Grant-In-Aid: \$528,800 Priority Field: \$169,000 Merit-Incentive Award:\$161,500	Grant-In-Aid: \$486,800 Priority Field: \$165,000 Merit-Incentive Award:\$188,000	Grant-In-Aid: \$461,400 Priority Field: \$143,000 Merit-Incentive Award:\$136,000



Listing of Degrees Obtained in 2015⁴

Associate of Arts (121 graduates)

Major	No.
Accounting	8
Business	16
Liberal Arts	65
Medical Assistant	1
Paralegal Studies	1
Social & Behavioral Science	1
Computer Applications	1
Nursing	2
Hospitality Management	5
Criminal Justice	15
Natural Resource Management	5
Psychology	1

Bachelor of Arts (69 graduates)

Education	30
Accounting	3
Business Management	4
Computer Programming	1
Dietetics and Food Administration	1
Engineering	2
Healthcare Administration	2
Journalism & Mass Comm.	2
Microbiology	1
Nutritional Science	1
Social Welfare	1
Social Work	1
English	2
Psychology	4
Biology	3
Sociology	1
Rehabilitation & Human Services	10

Master's Degree (2)

Education	1
Physician Assistant	1

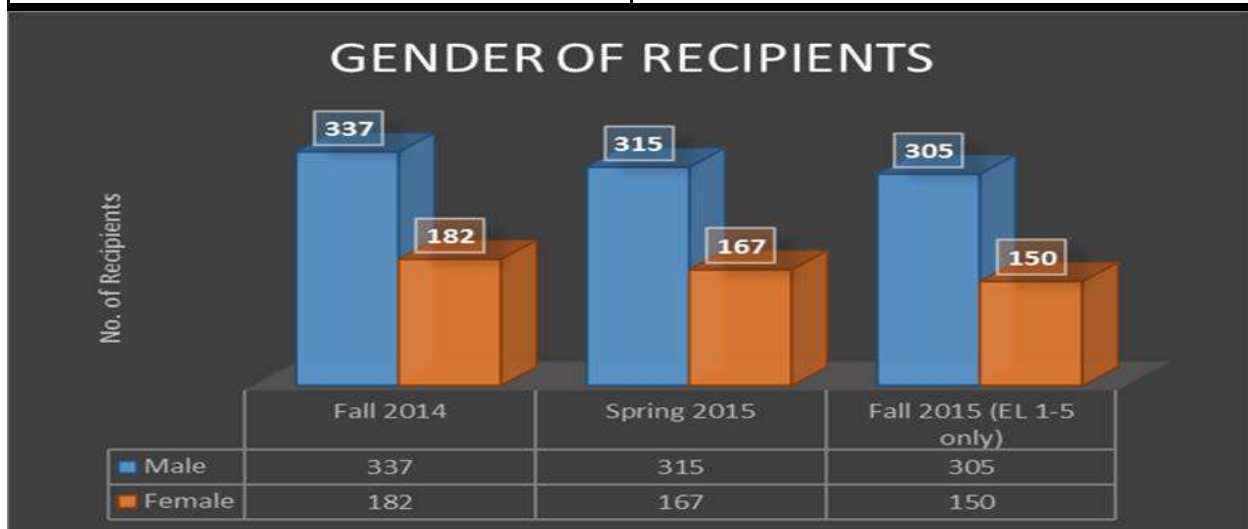
Advance Degree (1)

Juris Doctorate	1
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⁴ The number of degrees indicated above are based on the number of students that have submitted their current information to our office. This number may be greater if all previous SHEFA recipients/graduates update our office with their current academic and/or employment information.

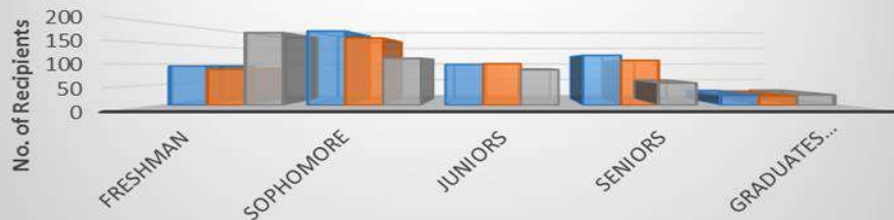
SNAPSHOT OF SHEFA RECIPIENTS⁵

Top 10 Majors	Top 10 Institutions
<ol style="list-style-type: none"> 1. Education 2. Liberal Arts/General Studies 3. Business Fields such as accounting, business administration, management and marketing. 4. Medical & Allied Fields such as nursing, pre-medicine, pharmacy, public health administration. 5. Criminal Justice 6. Natural Resource Management & Environmental Studies 7. Social Science majors such as psychology, sociology and political science 8. Hospitality Management 9. Computer Science & Technology 10. Social Work 	<ol style="list-style-type: none"> 1. Northern Marianas College 2. University of Guam 3. Chaminade University 4. Guam Community College 5. Portland Community College 6. University of Hawaii 7. Portland State University 8. Framingham University 9. University of Washington 10. Boise State University



⁵ Saipan Local Law 13-21 section 5 (m) states to provide listing of students by school attended and school year. Names are not provided for the protection of their privacy as stated in TITLE 1: GOVERNMENT DIVISION 9: MISCELLANEOUS PROVISIONS § 9903. Right of Privacy. A person's "right to privacy," "right of privacy," or "personal privacy," as these terms are used in this chapter, and as guaranteed by N.M.I. Const. art. I, § 10, is invaded or violated when an intrusion into an individual's right of privacy is beyond what is necessary to accomplish a compelling governmental interest in protecting the health, safety or welfare of the community. For the purposes of this chapter, protecting the health, safety or welfare of the community includes, but is not limited to, enforcing laws, protecting the health of the people, and permitting the dissemination of public information.

Grade Level

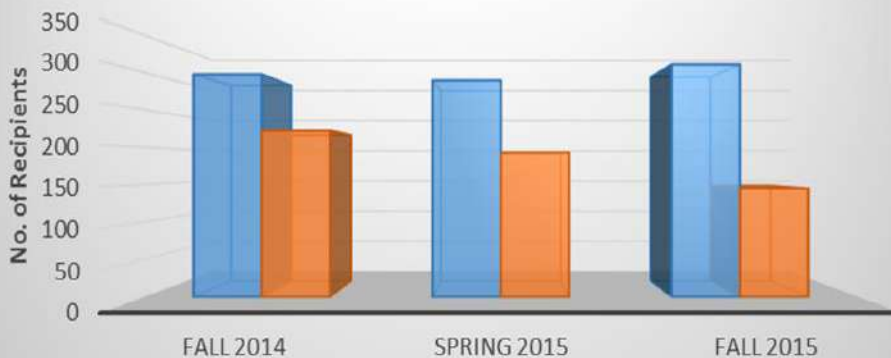


	Freshman	Sophomore	Juniors	Seniors	Graduates/Advance
Fall 2014	95	180	99	121	24
Spring 2015	87	163	101	109	22
Fall 2015 (EL 1-5 only)	176	114	86	54	25

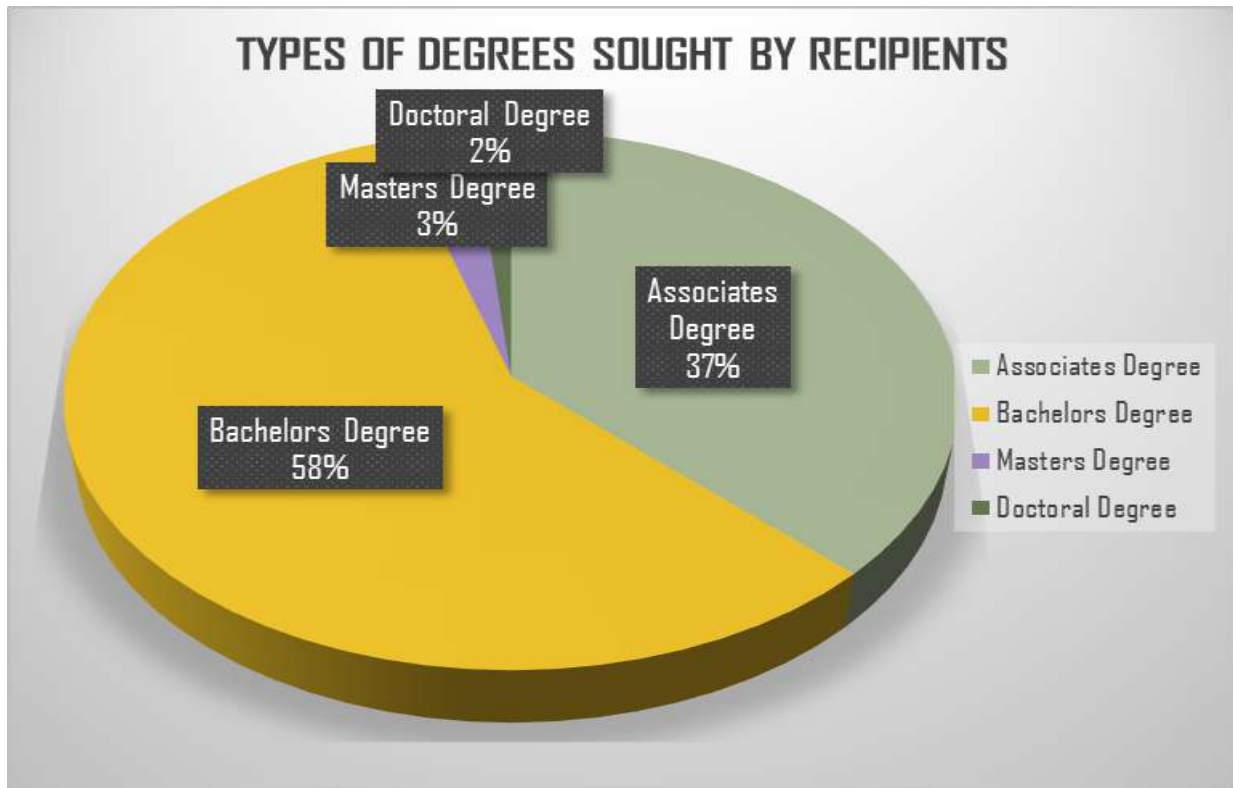
On-Island & Off-Island Recipients



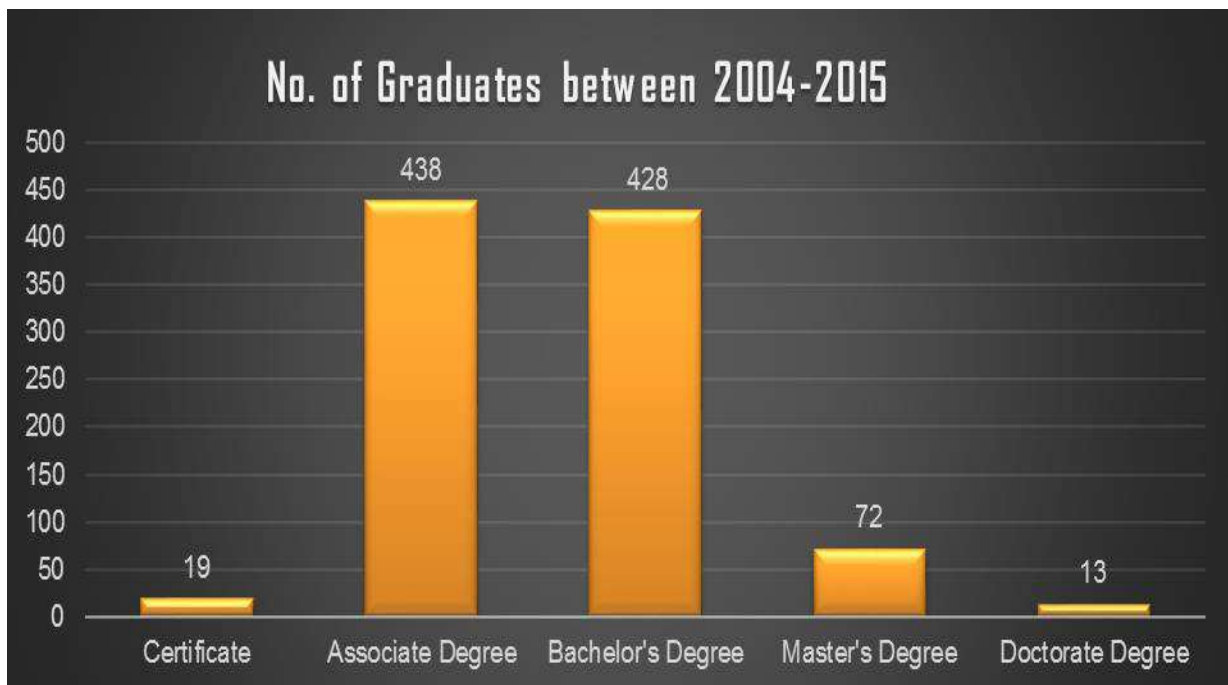
Type of Institution

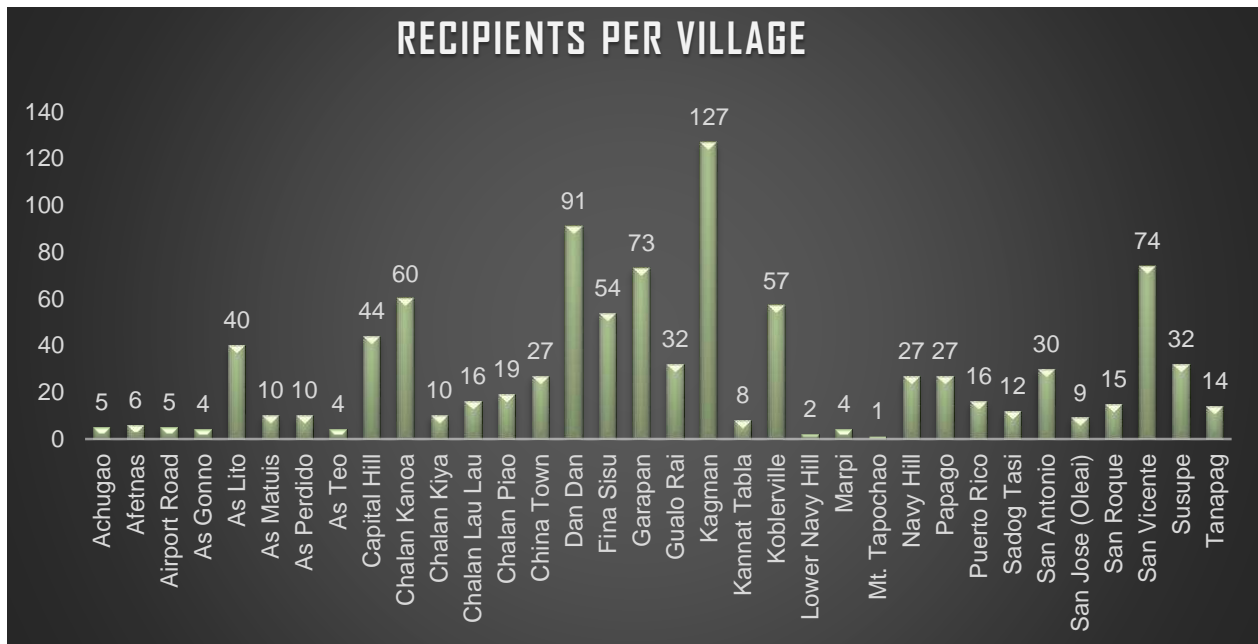


	Fall 2014	Spring 2015	Fall 2015
Community College	297	289	310
University	222	193	145



Number of graduates in each degree since inception of program in Fall 2004: 970





- Total of 1001 recipients (table above shows 965 recipients as of 7/15/2015; 36 recipients did not indicate their place of residence on-island).



B. 2015 SUMMARY OF ACTIVITIES

Office Relocation

SHEFA Office's relocation to the new Ladera Center Building on Beach Road next to the Office of the Mayor is made possible by the positive encouragement and support of Mayor Apatang and his administration personnel. The SHEFA Office staff and board members extend a sincere appreciation to Mayor Apatang for his unselfish support.



SNILD Local Law No. 19-06

House Local Bill 19-10 was approved and signed by the late Governor, Eloy S. Inos on October 6, 2015. Appropriation of One Million Dollars (\$1,000,000.00) from SHEFA Scholarship Account Business Unit No. 3359 to the Northern Marianas College (NMC) to assist with the repair and renovation of the damages caused by Typhoon Soudelor. SHEFA office and Board believes the funding reimbursement from FEMA to NMC should and must be returned to the account for continuation of this financial institution to Saipan and the Northern Marianas Island students.



Damaged roof at the Northern Marianas College campus after Typhoon Soudelor.

SHEFA Administration Time Management Accountability

The ongoing process for updates, data security, purchase of needed server, computer systems, database hardware, software, equipment tools, mechanics of shared network, and centralization of data and backups efforts are all architectural security design of SHEFA archive. The architectural buildup of data security storage is a needed technology in this time and age to provide backup of the voluminous hard data/documents being physically stored in numerous cabinets, to uphold the integrity of confidential records, and instill trust and confidence in the system, the community and leaders. This ongoing design is necessary to provide SHEFA Administration and employees the necessary tool to become more efficient and accountable.

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 showcase reaps of its educated and skilled workforce.

SHEFA Office's effort this year increased collection by 55%. 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 CHCC, PSS, DLNR, NMC, BECQ to name a few and other private sectors upon request for job announcement, referrals in selected fields and placement.



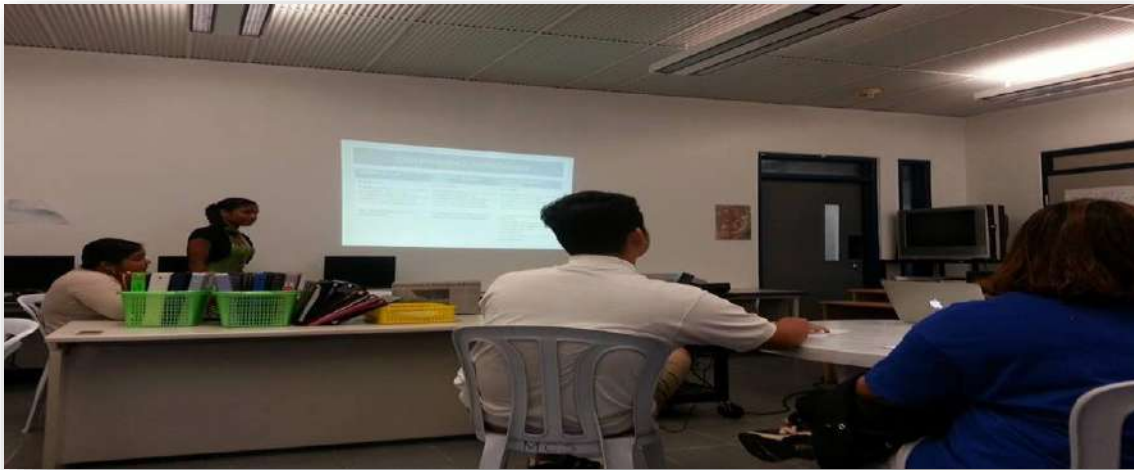
SHEFA Student Services Time Management

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 graduates 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 week of startup of classes.

SHEFA Community Outreach

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 on island job fairs and career-day activities.



SHEFA staff attended and participated in the 1st Workforce Development Training Theme “One Community One CNMI” held on June 18, 2015. The training provided grants opportunities for 2nd chance offenders for reentry programs.

Lastly, our annual participation in the Workforce Investment Agency Summer Job Employment Training program and Workforce Employment Training Program. SHEFA'S recruitment of three WIA trainees resulted to conversion of one WIA trainee to a full time entry level position and a promotion of another.



Ms. Vanessa Olopai – SHEFA Office Clerk

A Workforce Investment Agency (WIA) referral who was also trained by the Society for Human Resource Management Workforce Readiness, is now a full time employee with the Saipan Higher Education Financial Assistance program. She plans to go to Northern Marianas College and take a degree in nursing. “I am interested in healthcare and someday I want to serve at the local hospital,” she said. She expressed her gratitude to SHEFA for accepting her as a trainee and later hiring her as a full time office clerk. Ms. Olopai, after being referred to SHEFA by WIA, underwent a series of screenings before being accepted as a trainee when she started. “Since I am still not in college, I want to do my best in this job and work hard every day,” she said. She is encouraging her peers to continue doing their best in everything they do and to treasure education. “If you are in school, focus on school and do your best — your hard work in school will pay off after you graduate. Education is an important opportunity,” she said.



Mrs. Doreen C. Masga – SHEFA Administrative Assistant

Another Workforce Investment Agency (WIA) referral has been with SHEFA for the past 5 years. She started as a WIA trainee and was later converted into a permanent position with SHEFA. This year she was promoted to an Administrative Assistant and continues to assist and guide students both on and off-island with their service obligation, compliance and job referrals. “I enjoy helping people and referring them to other scholarship opportunities available outside of SHEFA to help them further their education.”

Mrs. Masga has future plans to continue her studies and pursue a degree in Criminal Justice.



If you have any recommendations on what you would like to see included, please email saipanshefa@gmail.com.

SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE
WWW.SAIPANSHEFA.NET