2026

CITIZEN CENTRIC REPORT

SAIPAN HIGHER EDUCATION FINANCIAL ASSISTANCE PROGRAM - SHEFA

WHO WE ARE 1
PROGRAM 2
FINANCES 3
OUTLOOK 4

LEADERSHIP

Mayor of Saipan
Ramon "RB" Jose Blas Camacho

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Administrator

Doreen C. Masga
Administrative Assistant

Tricia B. Dela Cruz
Compliance Officer

Makenzie S. Hensley
Office Clerk

Our Mission

The SHEFA program, established by the Municipality of Saipan under the Office of the Mayor, aims to cultivate a more educated, skilled, and productive workforce. This initiative seeks to broaden educational opportunities for qualified residents of Saipan, including those from the Northern Islands.

Financial Assistance Program Overview

Established by Saipan Local Law 13-21, this financial support initiative aims to empower students by alleviating some of the financial burdens associated with higher education. By supporting educational endeavors, SHEFA plays a crucial role in developing a skilled workforce that can foster innovation and stimulate economic growth in the region.

Eligibility Criteria

To be eligible for funding, applicants must fulfill specific residency and academic requirements, ensuring that assistance is directed toward those who are most committed to their educational and career goals. The criteria can be found on our website at www.saipanshefa.com.



Student Distribution By Institution

Institution	Percentage
Northern Marianas College (NMC)	57.50%
Northern Marianas Trades Institute (NMTI)	1.50%
Online Institutions	19.50%
Off-Island Institutions	21.50%
Total	100%

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www.saipanshefa.com

OUR PROGRAM

In order to obtain funds through SHEFA, applicants must be U.S. citizens or U.S. 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. For part-time students, you must be a full-time employee on Saipan and be enrolled for 6-11 credits. 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 a loan. SHEFA currently administers four (4) types of financial assistance: Grant-in-Aid, Part-Time Award, Field of Study (priority fields) and Merit Incentive Award. Grant amounts vary by the type of financial assistance the student is applying for and their level of education. 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 (2 years for an Associates degree is included in the 4 years or assistance provide for trade/vocational certification) - Bachelors' Degree, 2 Academic Years - Graduate Degree, 3 Academic Years - Advanced Degree.

Grant - In - Aid

- This program provides financial assistance that converts into a loan if the grantee does not return to Saipan after completing their studies or does not enroll. The SHEFA fund plus interest must be repaid according to the terms and conditions outlined in the promissory note/memorandum of agreement attached to the grant.

Part-Time Award

- This award is for student's employed full-time on Saipan. They must have a minimum of 24 credits and be enrolled at the Northern Marianas College (NMC).

Priority Fields

- This award is granted to junior and senior college students, along with those pursuing advanced degrees, who pursue a field of study identified by SHEFA as a priority field for Saipan and meet other established criteria.

Merit Incentive Award (Temporarily Suspended)

- This award is granted to eligible college students who have attained junior-level standing (third year) or higher and maintain a minimum 3.5 cumulative grade point (CGPA) average or higher.

Status	Award Amount
Vocational/Trade	$700
Undergraduate/Graduate On-island or Online	$1200
Priority Fields Awards (reinstated Spring 2026)	$1000
Part-Time Awards	$600



OUR FINANCES



PER TERM CHECK DISBURSEMENT AND TOTAL RECIPIENTS ASSISTED	
Spring 2026 $738,000 485 students assisted	Fall 2026 $770,700 481 students assisted

COMPLIANCE SECTION	LOAN REPAYMENT SECTION	
• Total number of former recipients reported employed on-island: 1480 • Total number of former reported recipients that graduated: 2416	Total Collections from Oct 2025 - Oct 2026 $77,184.38	Total Collections To Date 2004-2026 $973,005.44
TOTAL OPERATIONAL EXPENDITURES $19,033	TOTAL PERSONNEL EXPENDITURES $135,484.33	TOTAL FINANCIAL ASSISTANCE DISBRUSED $1,508,700



OUR OUTLOOK



HIGHLIGHTS

1. SHEFA welcomed two newly appointed members to its Board of Directors, Ms. Paulette M. Tomokane and Mr. William Albert T. Torres. Mayor Ramon "RB" Jose Blas Camacho also reappointed Ms. Guadalupe Attao to continue her service on the SHEFA Board. Following these appointments, The Board conducted it election of officers, during which Ms. Guadalupe Attao was elected as Chairwoman and Mr. William Albert T. Torres as Vice-Chairman. We are grateful for Mayor RB Camacho and the Saipan and Northern Islands Legislative Delegation for their continued commitment to prioritizing the needs of our students and the importance of the program. We also extend our gratitude to the newly appointed and reappointed members for graciously accepting their nominations. Their commitment to public service and higher education is greatly valued.
2. SHEFA reinstated Priority Field Awards and Part-Time Awards beginning Spring 2026, expanding assistance opportunities for students pursuing workforce-related fields and qualifying employed students continuing their education. Withing the two terms, a total of 22 appeals were entertained and settled in a timely manner.
3. Despite disruptions from Typhoons Sinlaku, Bavi, Choi-wan, and Champi, along with reduced government work hours, SHEFA resumed operations as soon as conditions were safe and continued reviewing applications, processing awards in a timely manner, and assisting students.
4. SHEFA disbursed $1,508,700 in Spring and Fall 2026, supporting eligible students pursuing higher education and career training. The office maintained timely award processing and check distribution throughout both terms due to early funding appropriations from the Saipan and Northern Islands Legislative Delegation and the efficient check handling and expedited check disbursements by the CNMI Department of Finance.
5. SHEFA conducted outreach presentations at all public and private high schools on-island and participated in educational information sessions at numerous job fairs, college/trade/vocational info session and community events, to increase awareness of financial assistance opportunities, eligibility requirements, and application procedures.
6. Since the program's establishment in 2004, SHEFA has supported 5,840 recipients, with 2,416 documented graduates and 1,120 graduates reported employed on Saipan. These figures highlight SHEFA's continuing contribution to local workforce development. Note: The reported number of SHEFA graduates and those employed on Saipan reflects only recipients whose educational and employment status has been reported to or verified by the SHEFA Office. Actual figures may be higher, as not all former recipients have provided updated information regarding their graduation or employment status. Therefore, these figures should be considered the minimum documented outcomes rather than the full extent of SHEFA's contribution to higher education and local workforce development.
7. In response to the financial hardships experienced by SHEFA recipients affected by Typhoon Sinlaku, the SHEFA Board of Directors approved temporary relief measures allowing eligible recipients to defer their SHEFA loan repayments. The approved deferment reflects SHEFA's commitment to supporting its recipients during times of hardship while maintaining the program's long-term financial accountability and repayment obligations.

GOALS

1.Continue providing timely financial assistance to eligible students pursuing postsecondary degrees, certificates, and vocational training. Strengthen outreach to high schools and educational institutions.
2. Strengthen Local Workforce Development - Support education in high-demand professions through reinstated Priority Field Awards. Encourage graduates to return to Saipan, fulfill their service obligations, and contribute to the local economy.
3. Improve Graduate Tracking and Compliance-Strengthen communication with former recipients, update graduate employment records, monitor service obligations, and establish clearer procedures for recipients facing limited local employment opportunities.
4. Promote Financial Sustainability and Accountability-Improve loan repayment collections, strengthen financial monitoring, and ensure responsible management of locally appropriated funds to sustain student assistance for future generations.
5. Modernize Program Operations and Policies-Improve student recordkeeping, application processing, and administrative efficiency. Review existing rules and regulations to address changing educational needs, disability accommodations, and natural disaster-related hardships.
6. As SHEFA moves forward, its priorities remain focused on maintaining timely student assistance, strengthening graduate tracking and compliance, improving operational efficiency, and ensuring that educational investments continue to benefit Saipan and the Northern Islands.