



EST: 2014

# CNMI SCHOLARSHIP & FINANCIAL ASSISTANCE OFFICE

## 2025 Citizen Centric Report

The CNMI Scholarship & Financial Assistance Office (CSFAO) is an autonomous agency created by PL 18-40 and is governed by five board of directors and managed by an Administrator.

CSO strives to provide college student access programs and related resources to promote student success. Furthermore, CSO is fully committed to continuing with the streamlining of the application, scholarship disbursement, and compliance process. The stewardship of CSO funds remains a priority by ensuring all CSO funds are used by what is priority in our workforce.

### MISSION *Our Approach*

To provide college access programs to eligible CNMI residents who wish to pursue their post-secondary, graduate, and postgraduate degree; or, a certificate in the trades.

### VISION *Desired Future Position*

To have an educated and well-trained human capital to support our economic growth and promote the prosperity of the people in the CNMI.



#### BOARD OF DIRECTORS

Donna M. Flores, Chairperson  
Monique B. Sablan, Vice-Chairperson  
Dr. Emma C. Itibus, Member • Diana B. Hocog, Member  
Patricia Hofschneider, Member

#### STAFF



#### ADMINISTRATOR

Mildred Sablan-Camacho

#### COMPLIANCE & REPAYMENT

Jocelyn T. Blas & Jovene R. Ogo

#### WORKFORCE DEVELOPMENT

Aileen M. Farley

#### SCHOLARSHIPS & GRANTS

Monica V. Manibusan & Jaime A. Igisaiar

#### ADMINISTRATIVE SERVICES

Carmen P. Sablan

## WHO ARE WE 1

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Mildred Sablan-Camacho  
Administrator

Donna M. Flores  
Chairperson

## STRATEGIC GOALS

### *Student Access*

Providing scholarship programs to fill highly needed job categories in our workforce;

Streamline the application, disbursement and compliance process.

### *Student Success*

Collecting academic achievement data and employment data of graduates;

Implement online student loan repayment;

Implement online student portal for compliance.

*High School*

- Commonwealth College Access Grant (CCAG)

*Undergraduate*

- Educational Assistance Program Base (EAP Base)
- Marianas Employees Financial Aid (MEFA)
- Commonwealth College Access Grant (CCAG)
- Vocational & Trade Aid (VocAid)
- WICHE - Western Undergraduate Exchange (WUE)

*Graduate & Post Graduate*

- WICHE - Western Regional Graduate Program (WRGP)
- WICHE - Professional Student Exchange Program (PSEP)

*I AM A CNMI Scholar Campaign*

Featured 10 Graduates in our workforce.

*Western Interstate Commission for Higher Education*

<b>WUE</b> \$1.5 Million	+	<b>WRGP</b> \$23,592.00	+	<b>PSEP</b> \$56,900	=	<b>5402%</b> Return on Investment
<b>FY24 WICHE DUES</b> \$0					+	<b>PSEP</b> \$56,900

**HIGHLIGHTS**

Compliance, Repayment & Collections	Scholarships & Grants
<p>GRC Master list in process pending Spring 2025</p> <p>Complied through work service increased by <b>7%</b></p> <p>Paid off accounts increased by <b>18%</b> Defaulted with payment agreement increased by <b>2%</b></p> <p>Work service obligation by <b>9%</b></p> <p>Updated Recipient Index updates as of Fall 2025</p>	<p>Disbursed approximately <b>\$409,249.96</b> in scholarships &amp; loans;</p> <p>Awarded <b>524</b> scholarships and grants;</p> <p>Offered 4 (four) programs: Educational Assistance Program (EAP),</p> <p>Commonwealth College Access Grant (CCAG),</p> <p>Marianas Employees Financial Assistance (MEFA),</p> <p>and VocAid for trades schools.</p>
<p><b>Western Interstate Commission for Higher Education (WICHE)</b></p> <p>Continued the WICHE Professional Student Exchange Program (PSEP);</p> <p>WUE Savings <b>\$1.5 million</b> (72 undergraduates);</p> <p>WRGP Savings <b>\$23,592.00</b> (2 graduate students);</p> <p>PSEP Savings <b>\$56,900</b> (2 Professional Healthcare Students);</p> <p><b>5.402%</b> Return on Investments through WICHE membership.</p>	

**STUDENT ACCESS**

**Applicants by Gender**



**No. of Outreach Conducted**  
**10**



**Awards Disbursed**

**\$409,249.96**



**Award Counts**

**524**

**STUDENT SUCCESS**

**Top Areas of Study**

- #1 Business
- #2 STEM Fields
- #3 Liberal Arts

**301 Graduates**



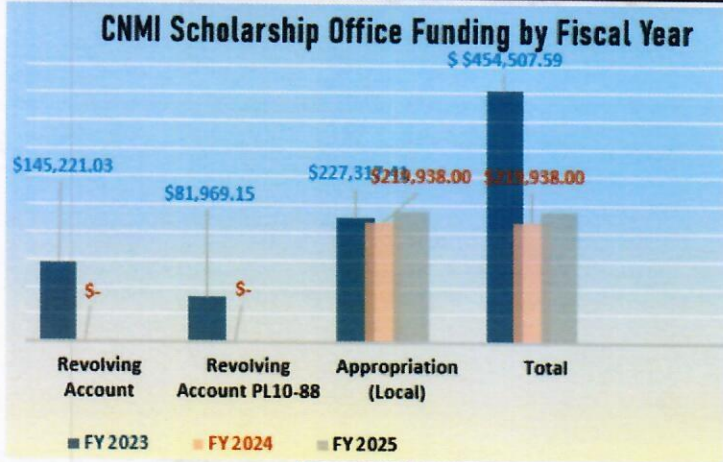
**\$215,986.34 COMPLIED**  
**40 COMPLIED**

**\$78,695.02** **17 REPAYMENT WORKSERVICE**



**\$123,893.08 Student Loan Collections Paid Off: 21 \$103,224.15**

# Where Did Our Money Come From



# Where Did Our Money Go

## SCHOLARSHIP DISBURSED



CNMI Scholarship Office Award Disbursement by Fiscal Year

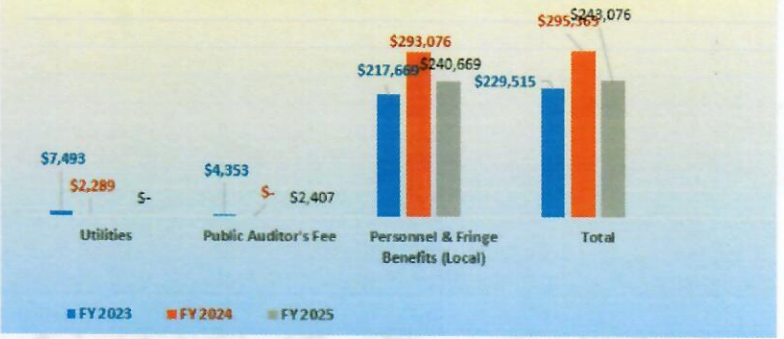


## OPERATIONAL EXPENSES

CNMI WICHE Annual Membership Fee



CNMI Scholarship Office Expense Classifications



## Additional Highlights

PL 24-10 signed into law renaming the office to CNMI Scholarship & Financial Assistance Office on August 8, 2025;

Continue to provide financial assistance to eligible students;

Support students pursuing advanced degrees such as graduate and doctoral degrees;

Attended the Fall 25 Scholarship Clinic hosted by NMTech on August 7, 2025;

Attended the "CNMI PSS K-12 College and Career Pathways Work Session" hosted by P.S.S. from July 7 - 11, 2025;

Participated as a guest speaker at the SSSH Career Day on March 17, 2025;

Participated as a guest speaker at the 2025 FMS Career Day on April 25, 2025;

Strive to provide scholarships accessible to a wide range of applicants and offer accommodations for individuals with disabilities;

Continue collaborative partnership to build capacity in the workforce and trade skills with the Workforce Investment Agency, and the Northern Marianas College helping establish the Apprenticeship Program;

Trained 2 youth interns for the Career Pathways Internship Program sponsored by the Saipan Chamber of Commerce from June 16- September 16, 2025;

5402% Return on Investments through WICHE membership;

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## Portfolio

Create a sustainable portfolio for the Scholarship Office to allow CSO to eventually be financially self-sufficient;

Increase collection of defaulted/overdue accounts through Collection efforts through Project 2019

## Innovation

Upgrade our website software to allow students the option to upload documents;

Enable prior recipients to make online payment of student loans;

Longitudinal tracking to follow scholar post-graduation to measure employment, community impact, and contribution;

Collaboration with the CNMI State/PSS Longitudinal Office to "integrate the CNMI's existing K-12 data system with postsecondary education and workforce";

Collaboration with the Department of Labor to incentivize recipients to return to the CNMI and work through modeling PL23-15 Disability Tax Credit

## Challenges

Limited funding: reliance on annual appropriations and collections;

identifying funding sources to reinstate suspended programs;

Non-compliance with return-of-service obligations: some recipients fail to fulfill commitments after graduation;

Difficulty reintegrating scholars: those students that study abroad may face limited job opportunities back home.