



Decreases in Funding Underscore Need for Prudent Use

**BY ROSE GRAHAM
DEPARTMENT DIRECTOR**

A four-year college degree has probably never been more valuable. In 2013, college graduates made 98 percent more an hour on average than people without a degree according to data released by the U.S. Dept. of Labor.

Meanwhile, the cost of a college education continues to rise and so does the demand for scholarships.

Since 2010, the Office of Navajo Nation Scholarship & Financial Assistance has received more than 17,000 applications each year. More than half of those applications are denied when available funds are depleted.

It is apparent that many Navajo students see the value of a college education. However, sources of revenues for scholarships have been on the decline.

Federal funds, the primary source of funding for Navajo Nation scholarships, continue to be cut back drastically due to mandated across-the-board federal budget reductions. In 2010, approximately \$12.1 million in federal funding was available for scholarships. That number dipped to about \$9.8 million in 2013.

Due to the advocacy of BIA Navajo Regional Office Director Sharon Pinto, the ONNSFA received an additional \$100,000 for scholarships in 2013. The Navajo Nation is grateful for Ms. Pinto's continual support of education.

ABOVE Six students named Chief Manuelito Scholars in 2013 gained admission to Stanford University. (L-R) Emily Walck, Ashley Manuelito, Taryn Harvey and Taylor Billey. Not shown: Katelyn McKown and Isabella Robbins. Photo courtesy of Eugene R. Begay

The ONNSFA also owes much gratitude to Navajo Nation leaders. In 2013, the Nation's contribution to the scholarship fund greatly increased. Revenues from Navajo Nation sales taxes provided an additional \$3 million and the Nation's set aside from General Funds increased by \$2 million.

There is still a real need for additional resources. While those are being sought, students must make every effort to use any money provided to them for a college education wisely. Funds for college such as Pell Grants now have strict limits of 12 semesters of eligibility during a student's lifetime. The maximum need-based award provided by ONNSFA is \$2,000 per semester.

College tuition at a state school can easily top \$10,000 for a year. In comparison, tuition at schools on the Navajo Nation – Diné College and Navajo Technical University – is significantly more affordable. Credits earned at these institutions are transferable to other colleges and universities.

In closing, students are urged to be creative and take the initiative to research and apply for scholarships from as many sources possible. There is no doubt that the Navajo Nation needs highly educated young professionals to ensure the future prosperity of our Nation.

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110 Students Earn the
Nation's Top Scholarship

**Apply online at:
www.onnsfa.org**

Chinle Agency Office
(800) 919-9269

Crownpoint Agency Office
(866) 254-9913

Ft. Defiance Agency Office
(800) 243-2956

Shiprock Agency Office
(866) 223-6457

Tuba City Agency Office
(866) 839-8151

Central Office
(928) 871-7444

for information & updates:
[facebook.com/ONNSFA](https://www.facebook.com/ONNSFA)

2013 Calendar Year Statistical Profile

Total Number of Applications	17,221	Enrollment Status of Recipients:	
		Undergraduate	90 percent
		Graduate	10 percent
Total Number of Students Requesting Awards:	14,605	Gender of Recipients:	
(Students are counted once whether they receive one or more awards during the calendar year.)		Female	64 percent
		Male	36 percent
Total Number of Awards:	7,099	Number of Awards by Funding Source:	
(All financial aid and scholarship awards made by ONNSFA during the calendar year are included in the total. In some instances, a student may have received two awards – one for the Spring term and another for the Fall term. Each award is counted independently.)		Federal	4,067
		Navajo Nation, Trust and Corporate	3,058
		Total Awards By Funding Source:	
		Federal	\$ 9,781,581
		Navajo Nation, Trust and Corporate	5,088,167
		Grand Total	\$ 14,869,748
Total Number of Students Receiving Awards:	5,527	Total Federal Fund Awards to:	
(Students are counted once whether they receive one or more awards during the calendar year.)		Need-Based Students	\$ 5,219,239
		Chief Manuelito Scholars	4,562,342
		Grand Total	\$ 9,781,581
Percentage of Students Funded in 2012 Calendar Year:	38 percent	Chief Manuelito Awards:	
(The total number of students awarded from the total number of students that applied. Applicants are counted once.)		Total Number of Student Awards	1,462
		Total Number of Students Awarded	1,455
		Total Expended From All Sources	\$ 4,924,675
		Percentage Expended From All Sources	33 percent

Types of Student Funding

Financial Need-Based Awards (up to \$2,000 per semester)

Need-based funding is provided to students who demonstrate financial need according to the Financial Need Analysis (FNA) form submitted on their behalf by the school of attendance. Students in this category are deemed not to have sufficient personal or family resources to meet a college's or university's cost of attendance (e.g. tuition, books and housing). Awards of up to \$2,000 per semester or \$4,000 per academic year are provided to students based upon their individual need assessment. Primary funding sources of need-based awards are PL 93-638 funds and Navajo Nation Funds.

No-Need-Based Awards (\$500 per semester)

No-need-based funding is provided to students, who are deemed to have enough resources to meet the cost of attendance at a college or university of their choice.

Chief Manuelito Scholarships (\$3,500 per semester)

Merit-based scholarships are provided students, who achieve a high grade point average and a commensurate ACT or SAT college test score. Students are required to complete courses in Navajo Language (1 unit) and Navajo Government (½ unit) prior to the application deadline to be considered for this scholarship. Full-time

undergraduate students may also qualify for the Chief Manuelito scholarship under the 24/3 rule by completing 24 credit hours of college-level courses with a 3.0 GPA.

Graduate Student Awards (\$2,500 to \$5,000 per semester)

Grant awards are provided to Navajo students seeking graduate-level degrees.

Part-Time Undergraduate and Graduate Awards

Funding is available for eligible part-time undergraduate and graduate students. Part-time application requirements and award amounts vary.

Background and Operating Highlights



Background

The Office of Navajo Nation Scholarship and Financial Assistance (ONNSFA) was established in 1972. The ONNSFA provides scholarship and financial assistance to enrolled members of the Navajo Nation attending accredited institutions of higher education or accredited vocational training schools. The ONNSFA also provides financial aid services using supplemental funding from several sources including the Navajo Nation, corporate contributions and trust fund revenues.

Agency Offices

The ONNSFA has five agency offices across the Navajo Nation including: Chinle, Ariz., Crownpoint, N.M, Window Rock, Ariz., Shiprock, N.M., and Tuba City, Ariz.

ONNSFA Website - www.onnsfa.org

Information about ONNSFA policies, downloadable forms and a link to the online application process may be found at www.onnsfa.org. Students are encouraged to create an account, a username and password and apply online. Applicants with online accounts are able to check the status of their application, the documents received by the ONNSFA and the decision rendered on their application.

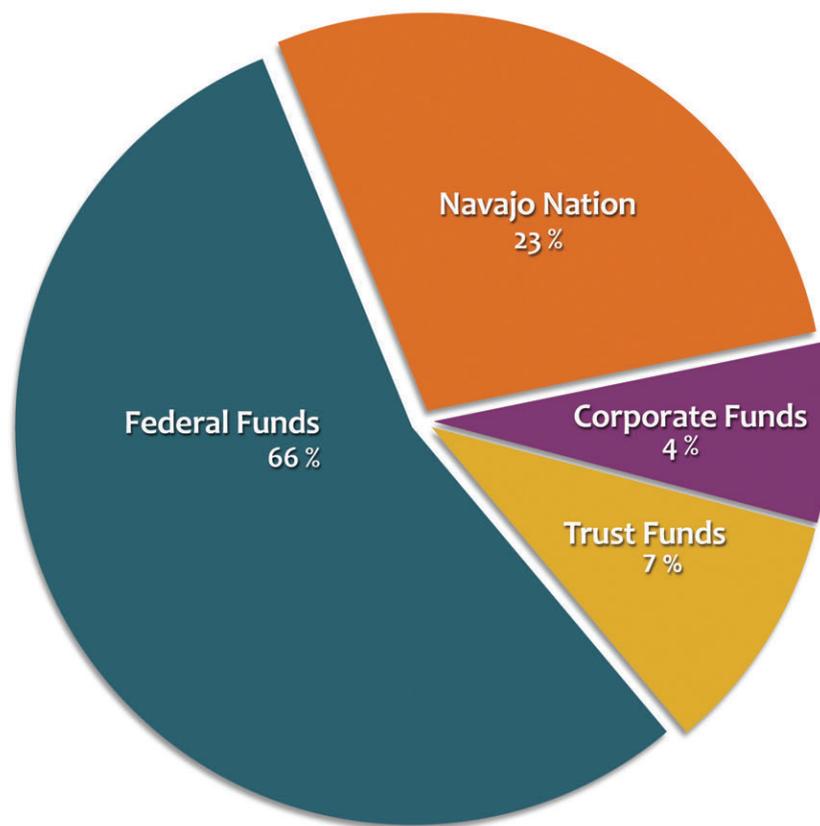
Operating Highlights

ONNSFA disbursed \$14,869,747.94 to 5,527 students attending 404 schools throughout the country in Calendar Year 2013. Based on 2010 Census data, the population of the Navajo Nation is 173,667 and of those 115,823 are age 18 and over. In 2013, there were a total of 14,605 ONNSFA applicants which amounts to only 8 percent of the entire population of the Navajo Nation.

ABOVE A total of eight Tuba City High School graduates earned the Chief Manuelito Scholarship in 2013. L-R: Kristin Becenti, Triston Tsosie, Jaren Numkena, Charmayne Flatrock, Emerald Byakeddy and Therea Begay. Not pictured are Tara Hemstreet and Stephanie Geneeha. Photo courtesy of Eugene R. Begay

Acceptance Ratio of ONNSFA recipients: (students awarded to number of applicants)	38 percent
Denial Ratio of ONNSFA recipients:	62 percent
Awarded Students to Denied Ratio:	1 : 1.6
Total Denials:	9,078
Total Funding to Undergraduate Students:	\$ 12,536,793
Total Funding to Graduate Students:	\$2,332,955
Average Undergraduate Student Award:	\$2,505
Average Graduate Student Award:	\$ 4,320
Number of Undergraduate Students:	4,986
Number of Graduate Students:	541
Class Level of Recipients:	
Freshman	2,141
Sophomore	1,408
Junior	728
Senior	709
Master Candidate	369
Doctoral Candidate	172

Funding Sources



2013 Calendar Year

Federal Funds:	\$ 9,781,581
General Funds:	3,473,538
Corporate Funds:	521,440
Trust Funds:	1,093,189
Total :	\$ 14,869,748

Calendar Year 2013

Total Awarded: \$14,869,748
Students Awarded: 6,099
Number of Awards: 7,099

From January 1 to December 31, 2013, the Office of Navajo Nation Scholarship and Financial Assistance awarded a total of \$14,869,748 in scholarships and financial aid. The total number of students who received awards from the four funding sources equated to 6,099. The total number of awards made from all funding sources amounted to 7,099. The pie chart above illustrates the proportion of each funding source to the total amount administered by the ONNSFA.

Federal Funds (BIA P.L. 93-638)

Total: \$9,781,581
Students Awarded: 3,352
Number of Awards: 4,061

Federal funds, provided through a P.L. 93-638 contract with the Navajo Region Bureau of Indian Affairs, comprised about 66 percent of the funds awarded by the Navajo Scholarship Office. Federal funds are used to award

undergraduate students with financial need as determined by the student's Financial Need Analysis and also for merit-based awards to Chief Manuelito Scholars.

Navajo Nation General Fund

Total: \$3,473,538
Students Awarded: 1,705
Number of Awards: 1,915

Navajo Nation General Funds comprised about 23 percent of scholarship funds. These funds are used to provide awards to graduate students, undergraduates and students enrolled in the Navajo Teacher Education program.

Trust Funds

Total: \$1,093,189
Students Awarded: 445
Number of Awards: 497

Interest revenue from trust funds comprised about 7 percent of funds awarded by ONNSFA in 2013. Policies for trust funds including the Graduate Trust Fund, the Navajo Engineering & Construction Authority Trust Fund, the Voca-

tional Education Trust Fund and Tucson Electric Funds stipulate that "10% of the fund [market value] shall be used as scholarship and financial assistance." Interest revenue from these sources fluctuate from year-to-year based upon market value.

Corporate Funds

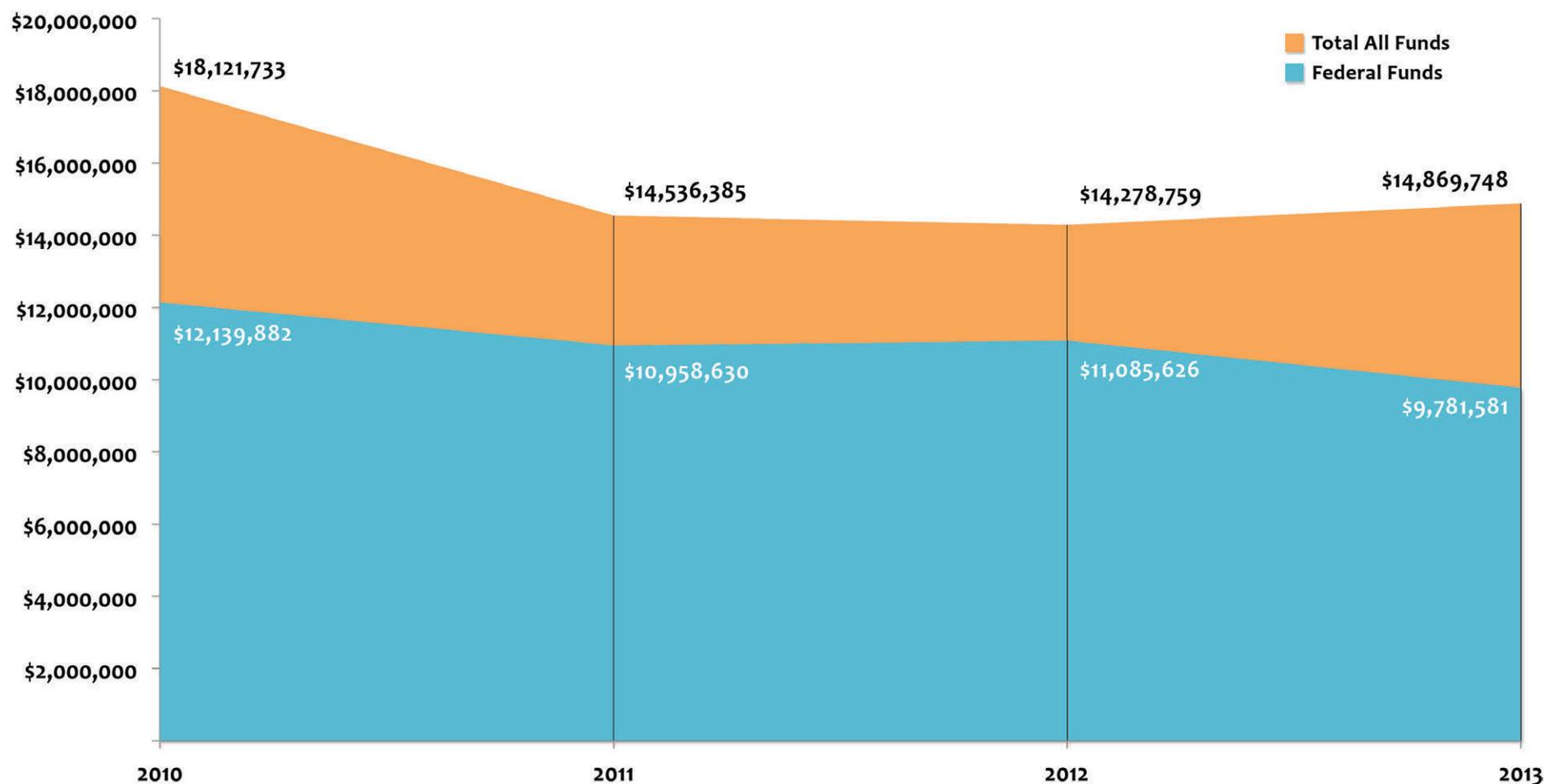
Total: \$521,440
Students Awarded: 597
Number of Awards: 626

Contributions from corporations comprised about 4 percent of the total funds awarded by ONNSFA. Leases with companies including Peabody Energy, Chevron Mining, Inc., Four Corners Power Plant (APS) and El Paso Natural Gas include a provision that companies make a contribution to the scholarship fund.

Note: The total number of students awarded from all funding sources (6,099) differs from the total number of students awarded as listed in the statistical profile (5,527). This is due to the fact that students may have received awards from a combination of funding sources and are counted in each source.

2010-2013 Overview

ONNSFA Funding



The Office of Navajo Nation Scholarship and Financial Assistance is primarily funded with federal funds through a P.L. 93-638 contract and Navajo Nation general funds. Additional sources of funding for scholarships include interest from trust funds and corporate contributions.

From a \$18.1 million to \$9.8 million, federal funds have decreased by about 19 percent from 2010 to 2013. As demonstrated in the graph above, after a \$3.6 million decrease from 2010 to 2011, funding amounts remained flat with minor fluctuations from 2011 to 2013.

The downward trend in federal funding most likely will continue. Sequestration - the \$1.2 trillion in automatic, across-the-board federal budget reduction - called for in the Budget Control Act means less and less federal funding will be available for scholarships.

Due to sequestration, the ONNSFA's primary funding agency, the Bureau of Indian Affairs' budget was reduced by \$119 million in 2013, which dramatically impacted programs including educa-

Year	Federal Funds	Total Funding	% Change (Total Funding)
2010	\$12,139,882	\$18,121,733	-
2011	\$10,958,630	\$14,536,385	-20 percent
2012	\$11,085,626	\$14,278,759	-2 percent
2013	\$9,781,581	\$14,869,748	+4 percent

tion, public safety and natural resources management. Another funding source - corporate contributions - is on the decrease companies such as Chevron Mining Co., cease operations on the Navajo Nation and royalty payments are reduced.

Thanks to the foresight of our leadership, the reduction in federal funding in 2013 was offset by revenues from Navajo Nation sales taxes and additional appropriations from the Navajo Nation's general funds. In light of these facts, the scholarship office will continue to work closely with Navajo leadership to secure additional scholarship funds.

Summary of Awards by Funding Source

Federal Funds	Number of Students	Number of Awards	Total Award Amount
Chief Manuelito Scholarships	1,020	1,356	\$4,562,342
Need-Based	2,332	2,705	5,219,239
Total	3,352	4,061	\$9,781,581

Navajo Nation General Funds	Number of Students	Number of Awards	Total Award Amount
Chief Manuelito Scholarships	99	106	\$ 362,330
Graduate	322	402	1,163,372
Need-Based	294	307	589,452
Teacher Education	62	75	236,217
Vocational	928	1,025	1,122,164
Total	1,705	1,915	\$3,473,538

Corporate Funds	Number of Students	Number of Awards	Total Award Amount
Chevron Mining Inc.	270	289	\$169,153
El Paso Natural Gas	23	24	66,736
Four Corners Power Plant	61	61	34,250
Navajo Nation Oil & Gas	4	4	14,000
Peabody Energy	209	218	127,750
Sussman	23	23	85,051
Diné Annual Scholarship Fund	7	7	24,500
Total	597	626	\$521,440

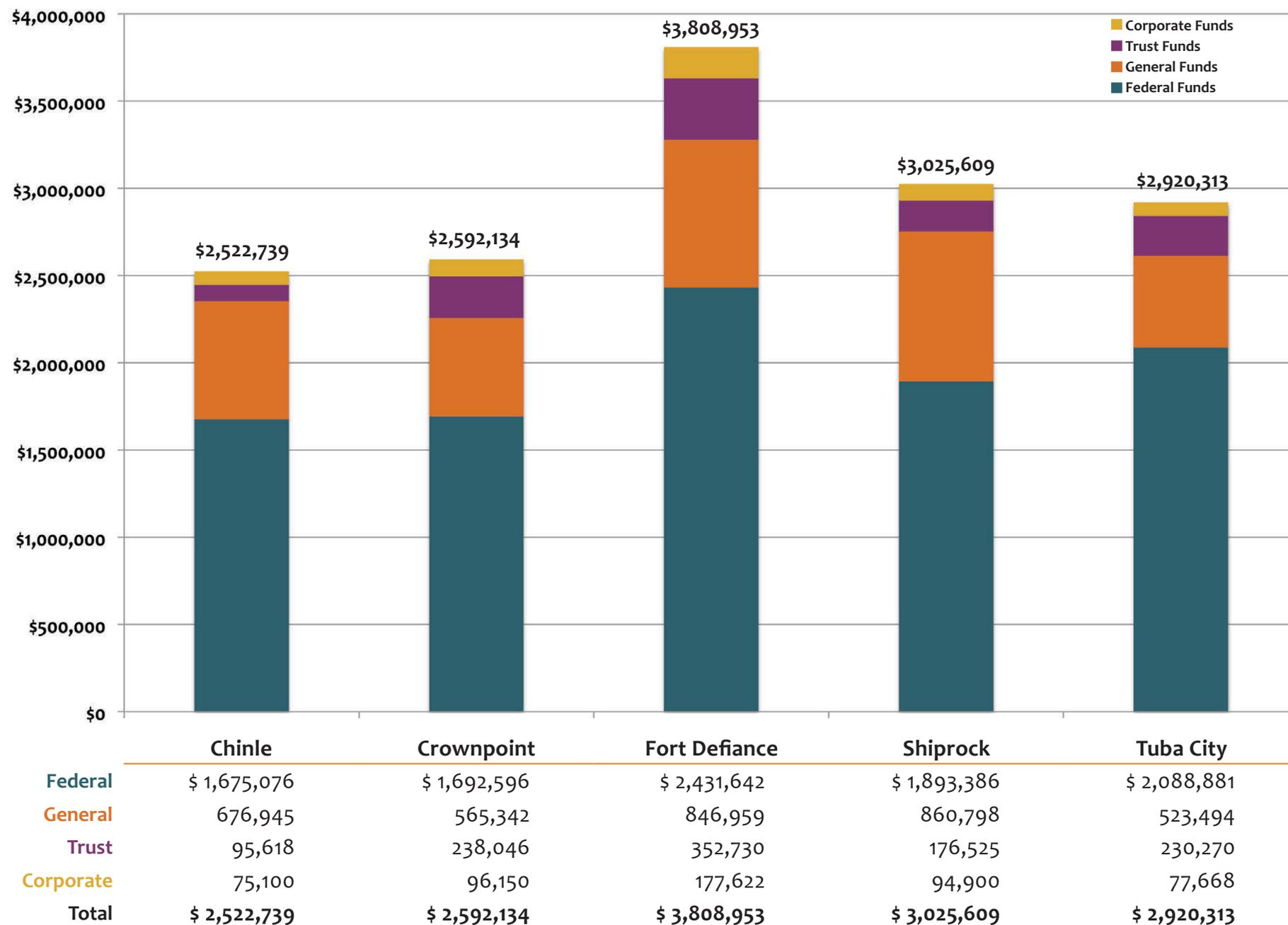
Trust Funds	Number of Students	Number of Awards	Total Award Amount
Graduate Trust	102	129	\$622,482
Navajo Engineering & Construction Authority	114	129	207,314
Tucson Electric	26	26	41,544
Vocational	203	213	221,849
Total	445	497	\$1,093,189

Total - All Sources	6,099	7,099	\$14,869,748
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Note: The total number of students served and the total number of students receiving awards (as listed in the statistical profile, pg. 2) differ as a student may have received a single award from more than one funding source and are counted in each funding source.

Funding Activity by Agency

Funds Expended

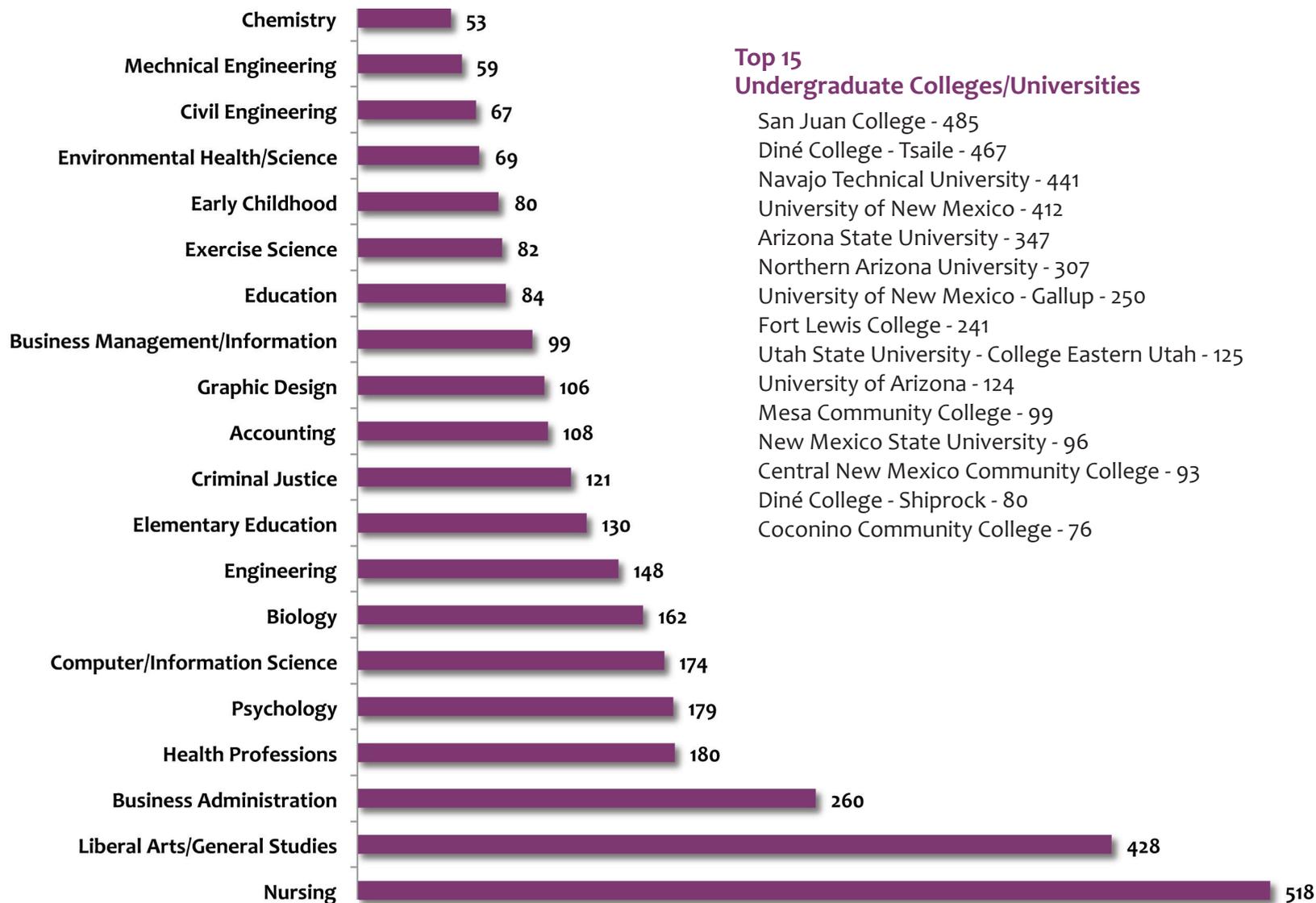


Number of Awards

	Chinle	Crownpoint	Fort Defiance	Shiprock	Tuba City
Federal	700	702	993	782	884
General	367	356	455	493	244
Trust	58	101	135	105	98
Corporate	90	115	171	133	117
Total	1,215	1,274	1,754	1,513	1,343

Undergraduates

Top 20 Undergraduate Majors



Top 15 Undergraduate Colleges/Universities

- San Juan College - 485
- Diné College - Tsaile - 467
- Navajo Technical University - 441
- University of New Mexico - 412
- Arizona State University - 347
- Northern Arizona University - 307
- University of New Mexico - Gallup - 250
- Fort Lewis College - 241
- Utah State University - College Eastern Utah - 125
- University of Arizona - 124
- Mesa Community College - 99
- New Mexico State University - 96
- Central New Mexico Community College - 93
- Diné College - Shiprock - 80
- Coconino Community College - 76

Top 20 Undergraduate Majors

A total of 222 majors were being pursued by the 4,986 undergraduate students awarded scholarships or financial assistance in 2013. The graph above represents the top 20 majors which account for 62 percent of the total number of majors being sought. The data is inclusive of the 2013 Spring, Summer, Fall and Winter semesters.

Nursing and Liberal Arts Majors Remain Popular

As in previous years, Nursing, Liberal Arts, Business Administration, Health and Psychology remain a strong interest of students who received awards in 2013. Ten percent of students receiving awards chose to major in Nursing, nine percent in Liberal Arts/General Studies, five percent in Business Administration and four percent each in Health Professions and Psychology. New majors that made the top 20 list this year include Chemistry, Environmental Health/Science and Graphic Design.

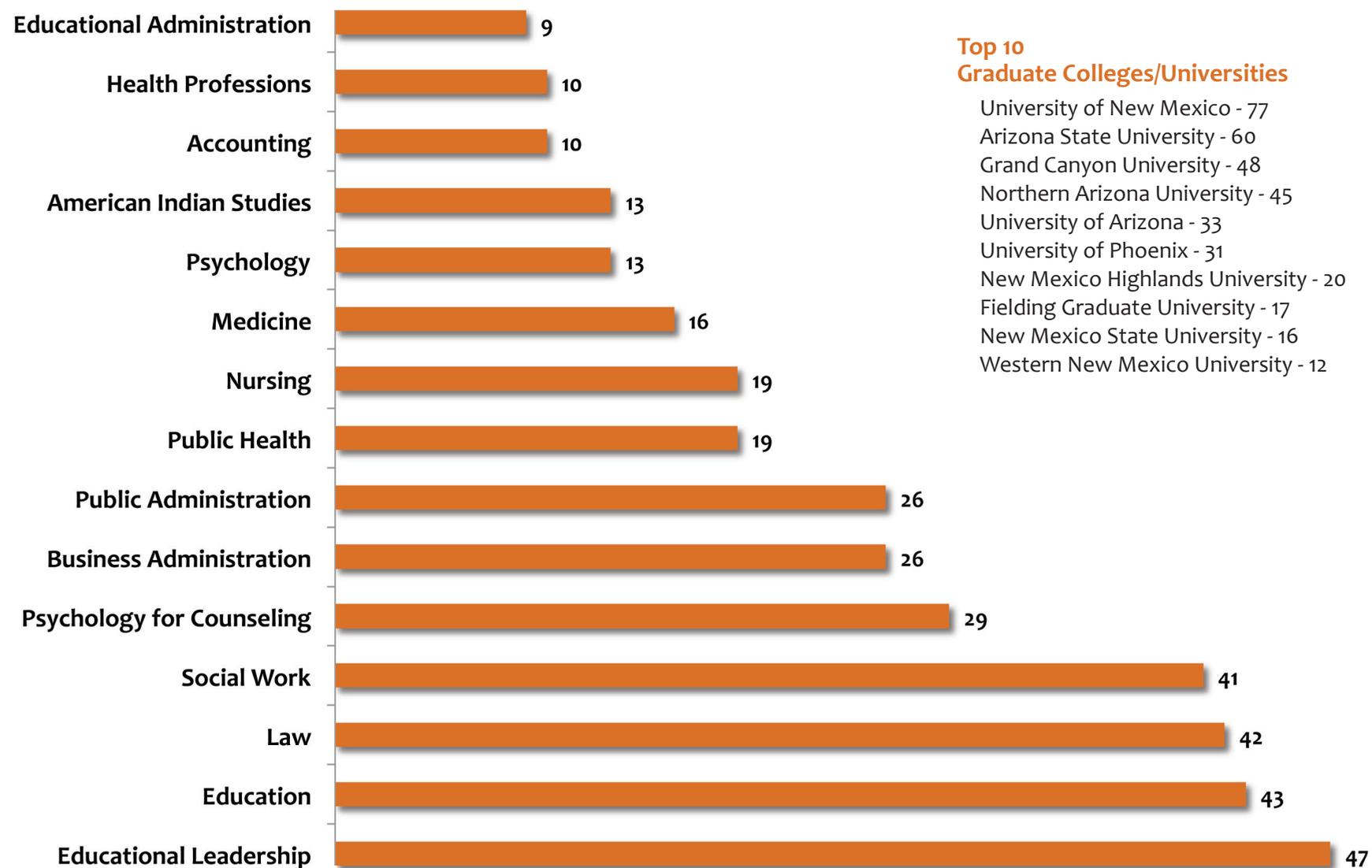
Top 15 Colleges & Universities - Undergraduates

Students attending 334 colleges or universities throughout the United States received scholarships or financial assistance from the ONNSFA in Calendar Year 2013. Approximately 73 percent or 3,643 of the total undergraduate student population served by the ONNSFA attended one of the educational institutions listed above. The top 15 colleges and universities listed above represent 4 percent of the total number of colleges attended by scholarship and financial aid recipients.

As in years before a high number of undergraduates stayed close to home attending schools within the four-corners area. Ten percent attended San Juan College, 9 percent attended Diné College - Tsaile, 9 percent attended Navajo Technical University and eight percent attended the University of New Mexico. In 2012, Diné College - Tsaile and the University of New Mexico were the top choices for recipients.

Graduates

Top 15 Graduate Majors



Top 10 Graduate Colleges/Universities

- University of New Mexico - 77
- Arizona State University - 60
- Grand Canyon University - 48
- Northern Arizona University - 45
- University of Arizona - 33
- University of Phoenix - 31
- New Mexico Highlands University - 20
- Fielding Graduate University - 17
- New Mexico State University - 16
- Western New Mexico University - 12

Top 15 Graduate Majors

The 541 graduate students who received scholarship awards in 2013 were in pursuit of one of a total of 104 majors. The 15 majors listed above accounted for 67 percent of those chosen by the total number of graduate students. The data is inclusive of the 2013 Spring, Summer, Fall and Winter semesters.

Graduate Majors Represented

Nine percent or 47 of all graduate students served by ONNSFA sought a major in Educational Leadership. Other majors chosen by graduate students included: Education, Law and Social Work (8 percent each), Psychology for Counseling, Business Administration and Public Administration (5 percent each), Public Health and Nursing (4 percent each), Medicine (3 percent), Psychology, American Indian Studies, Accounting, Health Professions and Educational Administration (2 percent each).

Top 10 Graduate Colleges/Universities

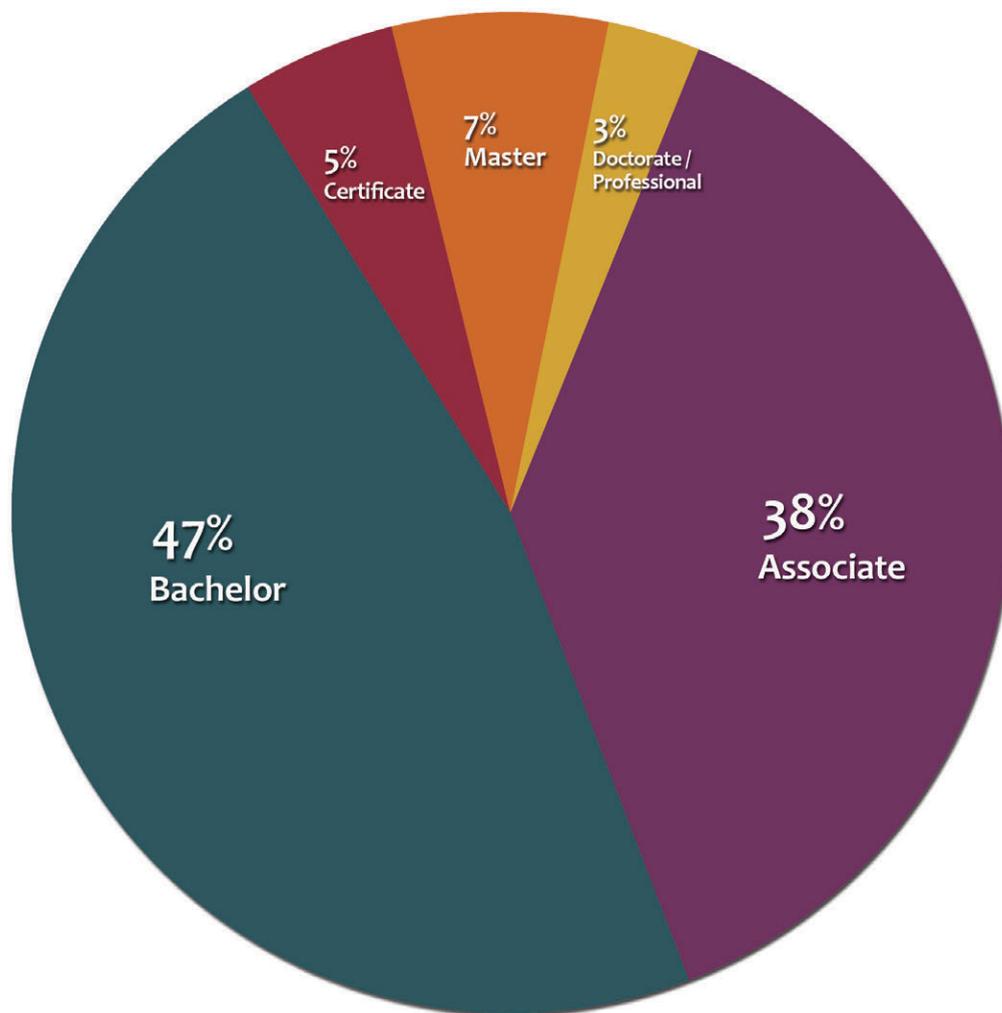
A total of 541 graduate students at 123 colleges and universities throughout the United States received scholarships or financial assistance from the ONNSFA. Approximately 66 percent or 359 graduate students attended one of the 10 educational institutions listed above. Schools in New Mexico and Arizona attracted the most number of students.

Colleges/Universities Represented

Fourteen percent of graduate students attended the University of New Mexico. Other colleges or universities included Arizona State University (11 percent), Grand Canyon College (9 percent), Northern Arizona University (8 percent), University of Arizona (6 percent), University of Phoenix (6 percent), New Mexico Highlands University (4 percent), Fielding Graduate University and New Mexico State University (3 percent each) and Western New Mexico University (2 percent).

Student Performance

Types of Degrees Sought by Award Recipients



Almost 85 percent of all students receiving awards in 2013 were in Bachelor or Associate degree programs. Seven percent were seeking a master degree, five percent a Certificate and three percent a Doctorate/Professional degree.

The Fort Defiance Agency recorded the highest number of students seeking a Bachelor degree at 684. Following were Tuba City with 563 students and Crownpoint Agency with 531 students.

At 546, the Shiprock Agency made the highest number of awards to students seeking an Associate degree. The Chinle Agency served the next highest number of students at 471 and the Fort Defiance Agency served a total of 446.

Degrees	No. of Students	% of Total Students
Certificate	304	5%
Associate	2,106	38%
Bachelor	2,577	47%
Master	368	7%
Doctorate/Professional	172	3%
	5,527	100%

Numbers of Degree-Seeking Students (by Agency)

Degrees	Chinle	Crownpoint	Fort Defiance	Shiprock	Tuba City
Certificate	105	75	66	31	27
Associate	471	302	446	546	341
Bachelor	298	531	684	501	563
Master	42	69	105	79	73
Doctorate/Professional	22	23	52	41	34
	938	1,000	1,353	1,198	1,038

Student Awards (by Chapter)

Chapter Affiliation

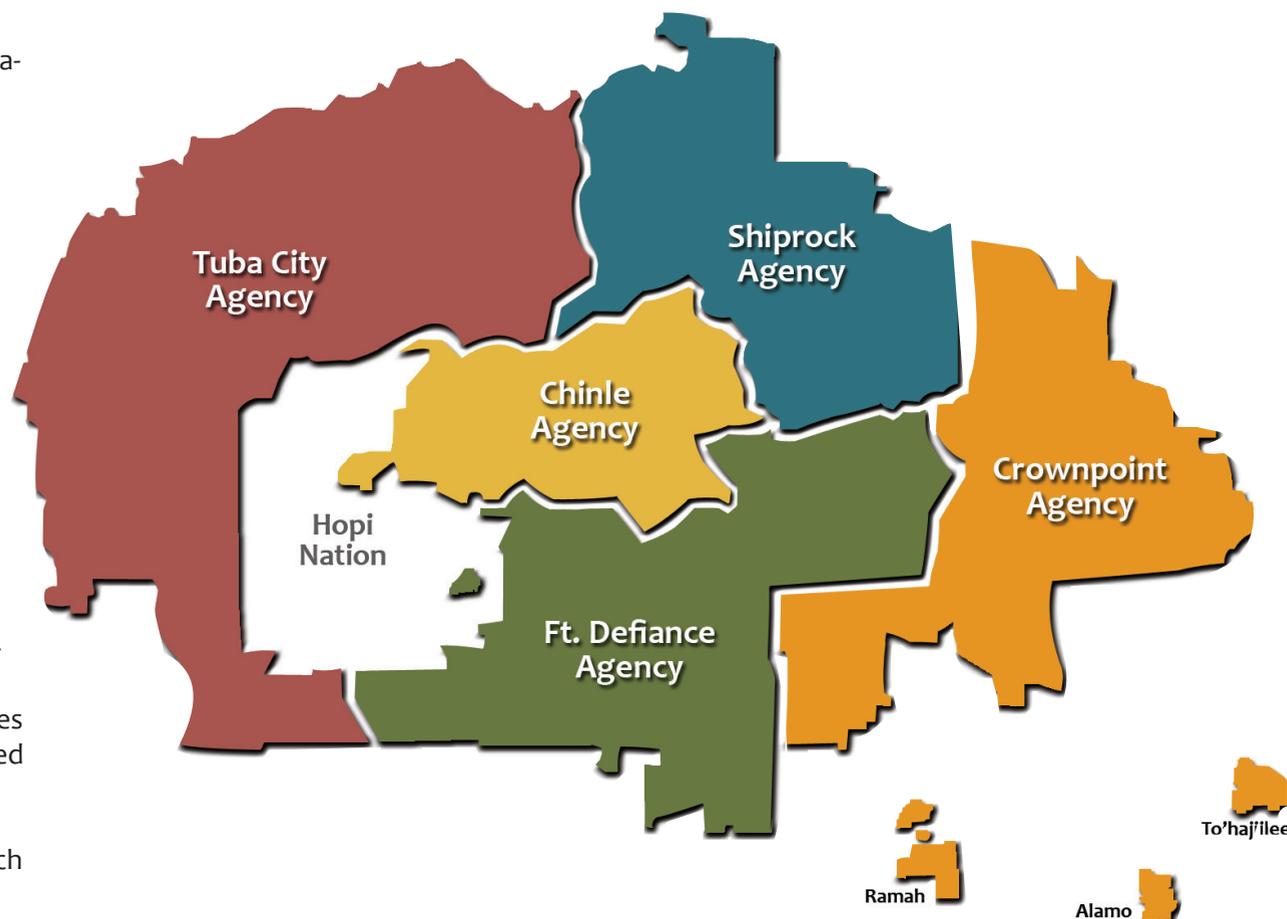
Students submitting an ONNSFA application are asked to state their chapter affiliation. This information is used to determine which agency office a student's file will be assigned to and for reporting purposes.

Choosing a Chapter

On occasion, students inquire about which of the Navajo Nation's 110 chapters they should state on the application. We encourage students to consider the chapter nearest to their residence or the chapter at which their parents are registered to vote.

Voter Registration

Students, who become registered voters on the Navajo Nation, have an opportunity to elect leadership at the chapter and national levels. Many Navajo Nation services and funds are divided among chapters based upon the number of registered voters and population. A list of the number of awards provided by the ONNSFA to students at each chapter follows:



Ft. Defiance Agency

1,353 Students

- Cornfields - 26
- Coyote Canyon - 34
- Crystal - 38
- Dilkon - 48
- Ft. Defiance - 240
- Ganado - 65
- Houck - 36
- Indian Wells - 37
- Jeddito - 47
- Kinlichee - 60
- Klagetoh - 25
- Low Mountain - 33
- Lower Greasewood - 31
- Lupton - 25
- Mexican Springs - 27
- Nahata Dziil - 36
- Naschitti - 47
- Oak-Pine Springs - 33
- Red Lake - 36
- Sawmill - 49
- St. Michaels - 127
- Steamboat - 42
- Teestoh - 44

(Ft. Defiance Agency)

- Tohatchi - 47
- Twin Lakes - 55
- White Cone - 32
- Wide Ruins - 33

Crownpoint Agency

1,000 Students

- Alamo - 5
- Baca/Haystack - 25
- Bahaali - 43
- Becenti - 35
- Casamero Lake - 14
- Chichiltah - 32
- Church Rock - 87
- Counselor - 21
- Crownpoint - 142
- Huerfano - 59
- Iyanbito - 29
- Lake Valley - 14
- Littlewater - 29
- Manuelito - 26
- Mariano Lake - 27
- Nageezi - 19
- Nahodishgish - 24

(Crownpoint Agency)

- Ojo Encino - 16
- Pinedale - 33
- Pueblo Pintado - 18
- Ramah - 19
- Red Rock - 44
- Rock Springs - 43
- Smith Lake - 22
- Standing Rock - 29
- Thoreau - 50
- Tohajiilee - 21
- Torreon/Star Lake - 28
- Tsayatoh - 19
- White Rock - 9
- Whitehorse Lake - 18

Shiprock Agency

1,198 Students

- Aneth - 66
- Beclabito - 25
- Cove - 37
- Gad í'ahí - 27
- Mexican Water - 33
- Nenahnezad - 67
- Newcomb - 20
- Red Mesa - 46
- Red Valley - 41

(Shiprock Agency)

- Rock Point - 57
- San Juan - 21
- Sanostee - 48
- Sheepsprings - 34
- Shiprock - 363
- Sweetwater - 47
- Teec Nos Pos - 44
- T'iis Tsoh Sikaad - 23
- Tsé Daa K'aan - 63
- Toadlena/
- Two Grey Hills - 33
- Upper Fruitland - 103

Tuba City Agency

1,038 Students

- Birdsprings - 35
- Bodayway/Gap - 29
- Cameron - 44
- Chilchinbeto - 27
- Coalmine Canyon - 33
- Coppermine - 25
- Dennehotso - 41
- Inscription House - 26
- Kaibeto - 33
- Kayenta - 117
- Lechee - 56

(Tuba City Agency)

- Leupp - 62
- Navajo Mountain - 37
- Oljato - 65
- Shonto - 57
- Tolani Lake - 16
- Tonalea - 53
- Tó naneesdizí - 282

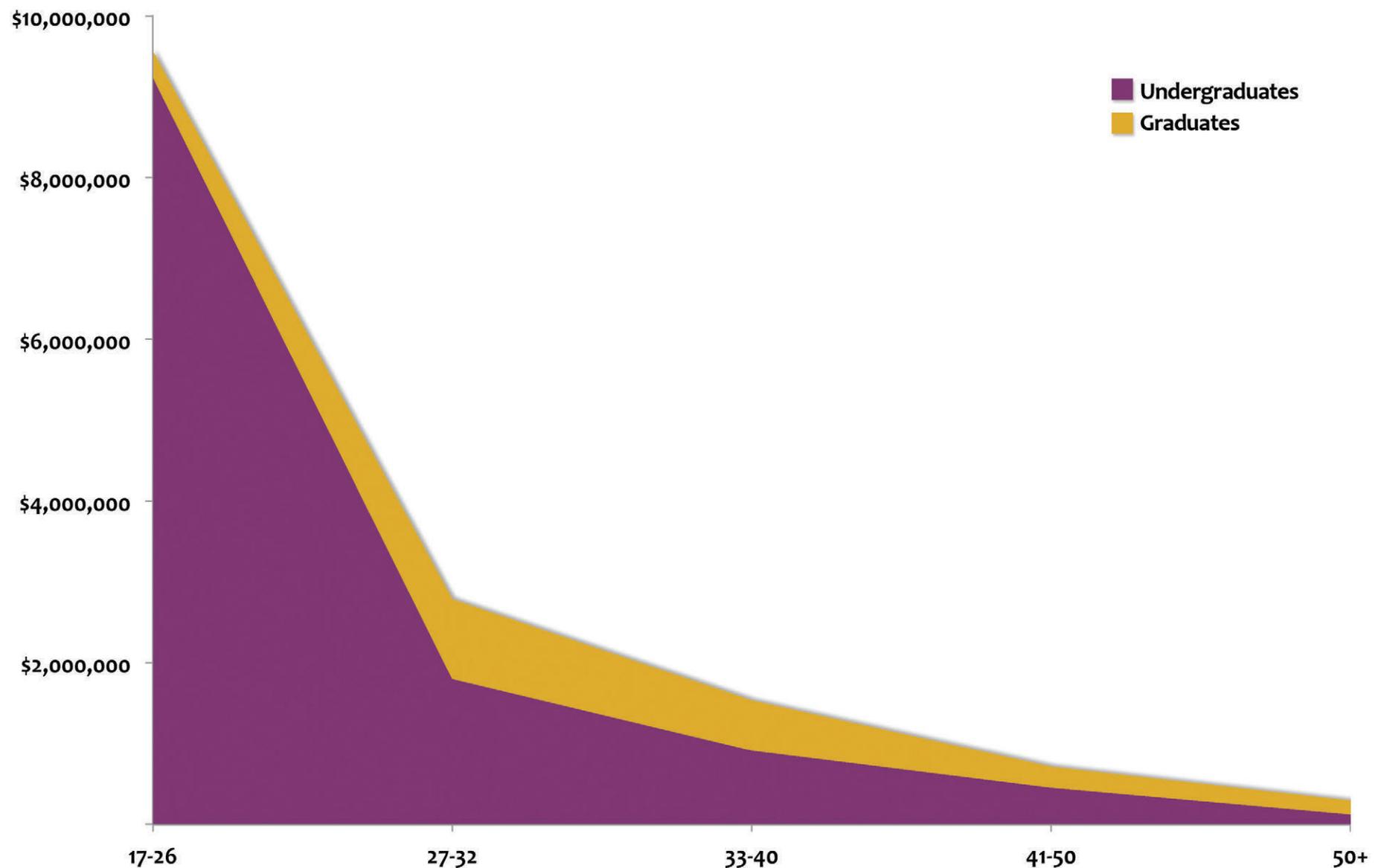
Chinle Agency

938 Students

- Black Mesa - 14
- Chinle - 322
- Forest Lake - 20
- Hard Rock - 32
- Lukachukai - 76
- Many Farms - 85
- Nazlini - 48
- Piñon - 60
- Rough Rock - 49
- Round Rock - 40
- Tachee/Blue Gap - 22
- Tsaile/Wheatfields - 82
- Tselani/Cottonwood - 55
- Whippoorwill Springs - 33

Award Recipients by Age Group

Award Data for All Age Groups



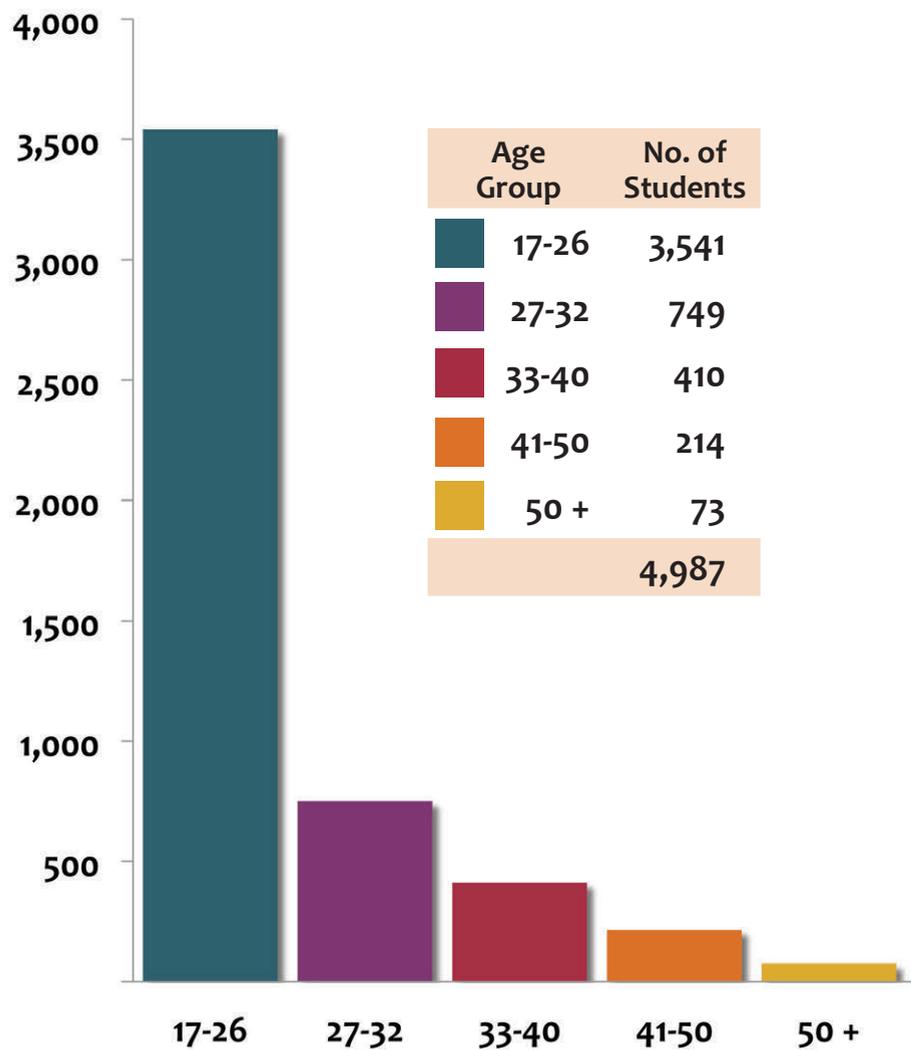
Age Group	No. Recipients	Total Awards	% of All Recipients	% of Total 2013 Awards
17-25	3,596	\$ 9,556,621	65%	64%
26-32	967	2,780,407	17%	19%
33-40	569	1,530,874	10%	10%
41-50	285	712,497	5%	5%
50 +	110	289,349	2%	2%
	5,527	\$ 14,869,748	100%	100%

In 2013, the Office of Navajo Nation Scholarship & Financial Assistance awarded a total of \$14,869,748 to 5,527 students including undergraduate and graduate students. Recipients ranged in age from 17- to 63-years old. Students in the 17-25 age group comprised about 65 percent of all recipients and were awarded about 64 percent of available funding. The average age of an award recipient was 26.

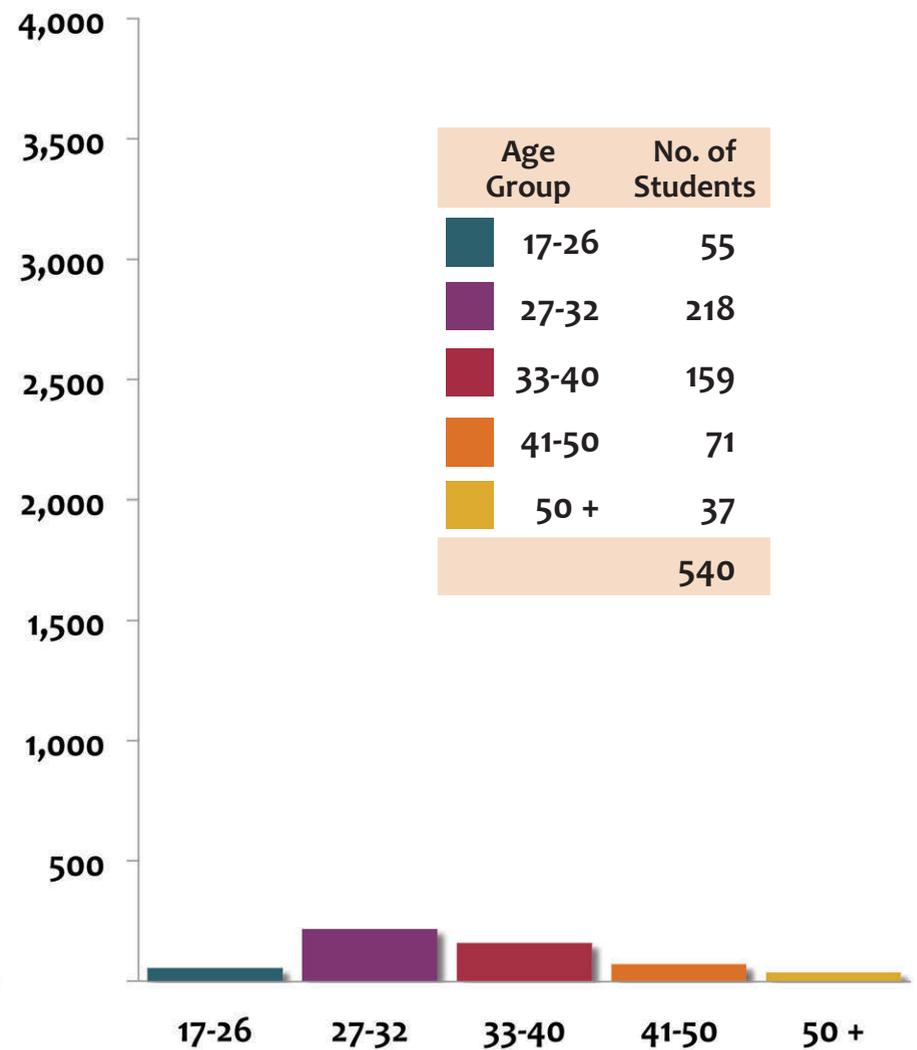
Awards to Recipients by Age Group and Class Level



Undergraduates (by age groups)



Graduates (by age groups)



Awards to Undergraduates

Age Group	Total Awards	% of Total 2013 Awards
17-25	\$ 9,242,355	62%
26-32	1,800,304	12%
33-40	916,160	6%
41-50	453,625	3%
50 +	124,349	1%
Total	\$ 12,536,793	84%

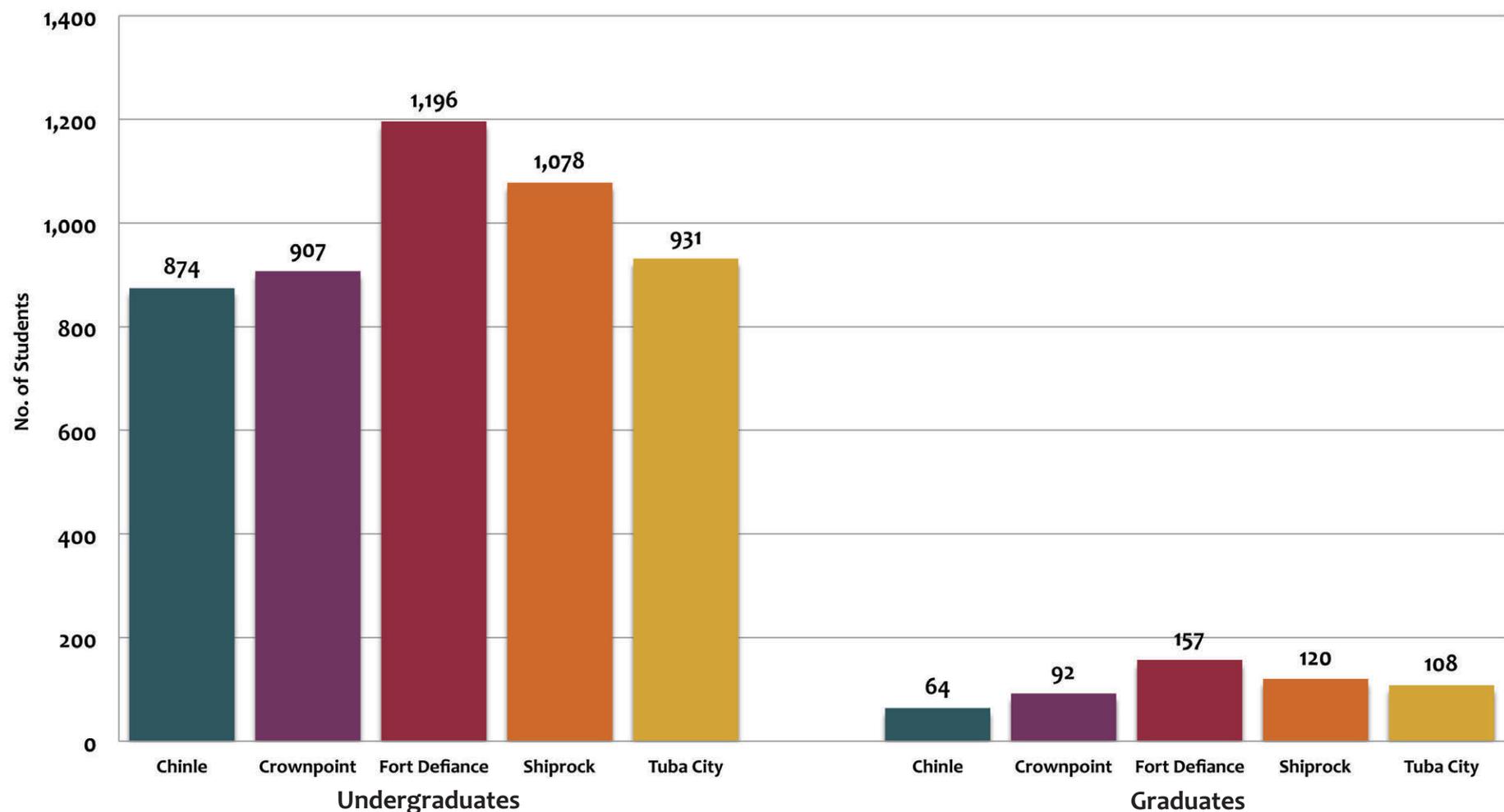
Awards to Graduates

Age Group	Total Awards	% of Total 2013 Awards
17-25	\$ 314,266	2%
26-32	980,103	7%
33-40	614,714	4%
41-50	258,872	2%
50 +	165,000	1%
Total	\$2,332,955	16%

Students Awarded by Agency and Class Level



Undergraduate and Graduate Students Awarded Scholarships (by Agency)



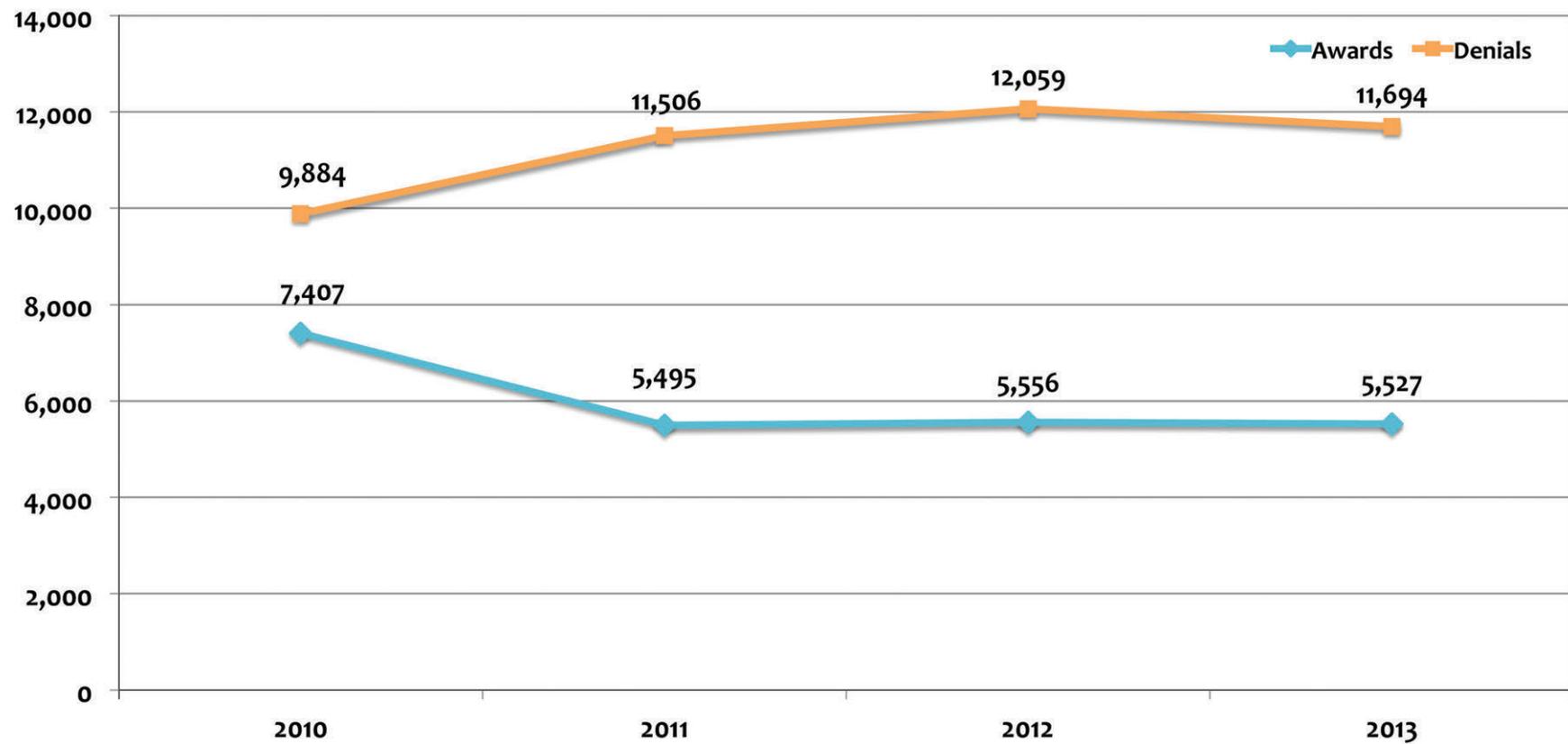
Total Awards & Denials (by Agency)

Agency	Total Applicants	Awards	Denials	% Denied
Chinle	2,405	938	1,467	61%
Crownpoint	2,624	1,000	1,624	62%
Fort Defiance	3,554	1,353	2,201	62%
Shiprock	3,146	1,198	1,948	62%
Tuba City	2,876	1,038	1,838	64%
	14,605	5,527	9,078	62%

In 2013, only about 38 percent of the 14,605 applicants were awarded scholarships. The Tuba City Agency Office awarded a total of 2,876 applicants and had the highest denial rate at 64 percent.

Denial rates at the Fort Defiance, Crownpoint and Shiprock Agency Offices were at 62 percent for each. The Fort Defiance Agency Office awarded the most number of applicants at 3,554. The Chinle Agency Office recorded the lowest rate of denial at 61 percent. The office awarded a total of 2,405 applicants.

Overview of Awards & Denials



Year	Total Applications	Awards	Denials	% Awarded	% Denied	% Change (No. of Applications)
2010	17,291	7,407	9,884	43 percent	57 percent	-
2011	17,001	5,495	11,506	32 percent	68 percent	-2 percent
2012	17,615	5,556	12,059	32 percent	68 percent	+4 percent
2013	17,221	5,527	11,694	32 percent	68 percent	-2 percent

Denial Rate Holds Steady

Since 2010, an average of 65 percent of applications submitted to the Office of Navajo Nation Scholarship and Financial Assistance were denied after available funds were depleted.

The rate of denial was at its lowest in 2010 at 57 percent. At that time, approximately \$18 million was available for scholarships and financial assistance. A total of 17,291 applications were submitted and 7,407 awards were made.

The denial rate increased to 68 percent in 2011 despite a slight 2 percent decrease in the total number of applications submitted. In that year, approximately \$14.5 million was available for scholarships and financial assistance. A total of 17,001 applications were submitted

and 5,495 awards were made. The denial rate remained at 68 percent in 2012 and 2013.

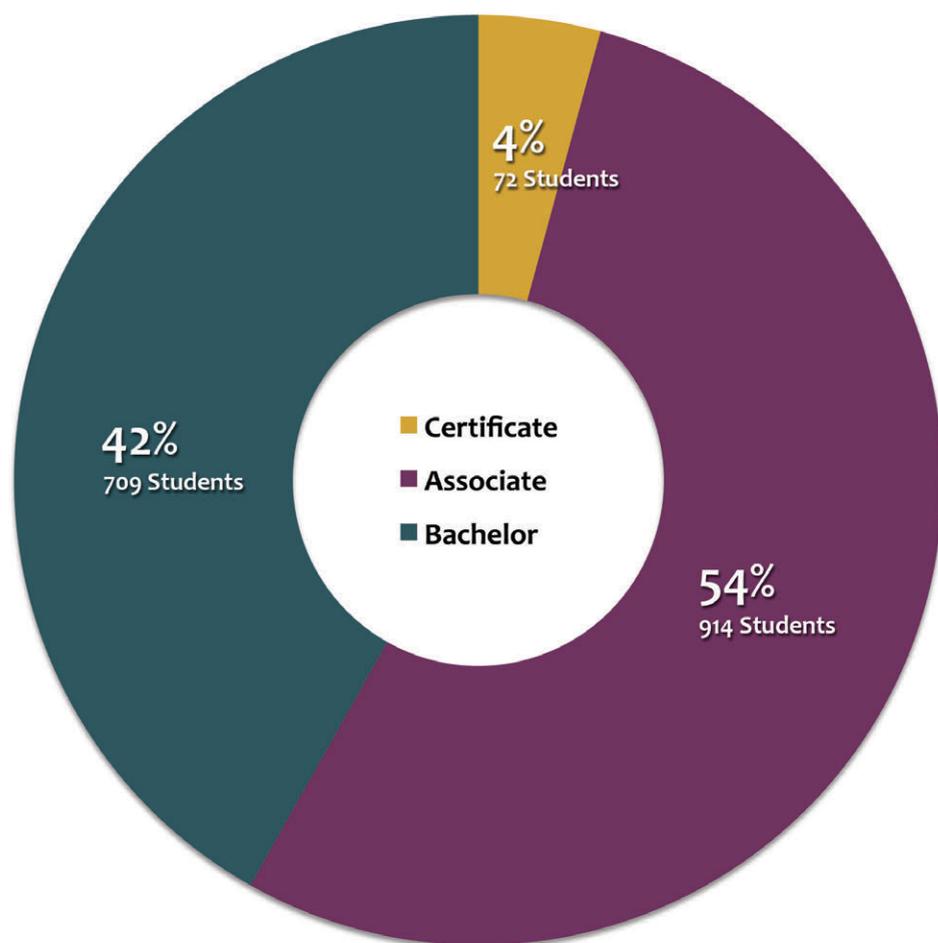
In 2012, the number of applications submitted rose by about 4 percent from the previous year to 17,615. Approximately \$14.3 million was available for scholarships and financial assistance in that year.

In 2013, a total of 17,221 applications were submitted about 2 percent less than the previous year. Approximately \$14.3 million was available for scholarships and financial assistance.

An estimated additional \$47 million to fund all applications submitted in 2013 at \$2,000 per semester. Students are encouraged to seek additional sources of funding to help pay the high cost of college.

Potential Graduates

Estimated No. of Students Attaining Degrees/Certificates



Degrees	No. of Potential Graduates	% of Total
Certificate	72	4%
Associate	914	54%
Bachelor	709	42%
Total	1,695	100%

The Office of Navajo Nation Scholarship & Financial Assistance estimated that about 1,695 award recipients may have received a certificate, Associate or Bachelor degree in 2013. (Only undergraduates are represented in this count.)

The estimate was obtained by matching a student's year in school to the degree they were pursuing. For example, a sophomore in pursuit of a two-year degree or certificate or a senior seeking a bachelor degree.

As award recipients rarely report back to ONNSFA if and when they graduate with a degree, the count is only an estimate. The estimate of 1,695 undergraduates receiving a degree in 2013 would amount to about 31 percent of all award recipients in 2013.

Primary Reason Cited for Denials: Incomplete Applications, Missing Documents

A total of 7,448 students submitted applications for scholarships or financial assistance for the Fall 2013 semester. More than half or 4,111 of the applications submitted were denied for varied reasons.

Seventy percent of denials issued were due to incomplete applications. Applications were deemed incomplete when students either did not fill out an application entirely or submit all required documents.

Required documents include a complete college admission letter, official transcripts from all schools attended, a Certificate of Indian Blood, Financial Need Analysis or degree checklist.

Reason for Denial	No. of Students	% of Total Denials
Incomplete Application	2,892	70%
Missed Deadline	515	13%
Failing to Meet Academic Standards	704	42%
Total	4,111	100%

Another 13 percent of all denied applications were submitted past established deadlines and/or lacking required documents. The deadline to submit applications for the entire academic year is June 25. The deadline to submit applications for the Spring semester is Nov. 25.

The remaining 17 percent of denied applications were due to students not complying with or maintaining standards set forth in ONNSFA policies. For example, full-time students are required to earn 12 or more semester credit hours with a term grade point average of 2.00 or higher for financial assistance awards or 3.00 or higher for scholarships.

Honoring the Nation's Investment in Education



Shawnell Damon

Arizona State University
Bachelors of Science in Biology, 2001
University of Arizona
Masters in Public Health, 2008

Ever since she could remember, Shawnell Damon knew she would go to college and be of service to the American Indian community.

“Through my grandparents prayers, I knew what was expected from me; therefore I worked really hard to do well in school,” she said. A Sawmill, Ariz., native, Shawnell is ‘Ashiihí (Salt Clan), born for Bilagáanaa.

She is now a Commissioned Officer of the U.S. Public Health Service dedicated to improving and protecting the public health of the United States.

As a public health advisor for the Indian Health Service in the Tucson area, she works with tribes such as the Pascua Yaqui and the Tohono O’odham to fulfill the Indian Health Service’s mission is to raise the physical, mental, social, and spiritual health of American Indians and Alaska Natives to the highest level.

For Shawnell, the first step to realizing her grandparents’ aspirations was attending St. Michael Indian School in St. Michaels, Ariz., from kindergarten until she graduated high school.

“I was very fortunate to have attended St. Michaels, because I had very good teachers. The Sisters of the Blessed Sacrament took extra time to help me and other students when we struggled with our curriculum,” Shawnell said.

Each summer throughout high school, Shawnell attended Arizona State University’s Math and Science Honors Program. “This program allowed me to excel in my mathematics and exposed me to college life,” she said.

Her familiarity with Arizona State University influenced her decision to attend the large state university with more than 60,000 students at its main campus.

“Looking back though, I wish I went to a smaller school since that was the type of learning I was accustomed to,” Shawnell said.

“I chose to major in Biology from the get go and never changed it. I was always in the laboratory,” she said. “I struggled with my major, the classes didn’t get smaller when I reached my upper level courses and it didn’t get any easier. Thankfully, I graduated with a Bachelors of Science in Biology and a minor in History.”

The college degree that she worked hard to earn opened doors to a wide variety of jobs including genetic and clinical research at the National Institutes of Health in Phoenix, Ariz.

After a few years, Shawnell moved to Tucson,

Ariz., where she worked as a researcher on Duchenne and Becker Muscular Dystrophy at the University of Arizona.

Shawnell also started taking graduate classes as a non-degree seeking student with in the College of Public Health.

After completing the maximum number of courses allowed as a non-degree seeking student, Shawnell applied

to and gain acceptance to the University of Arizona’s College of Public Health.

Today, Shawnell holds a Masters in Public Health from the University of Arizona.

“This is a very versatile degree; I have

worked as a Disease Surveillance Specialist and an Epidemiologist at the Texas Department of State Health Service,” she said.

She eventually moved on to the job she holds now as an IHS Public Health Advisor.

“Being able to serve my American Indian community is the biggest fulfillment of my job,” Shawnell said. “Going to work, leading, and teaching provides me with great satisfaction.”

Perseverance was the key to success for Shawnell.

“Obtaining an education was very difficult for me; there was always something that made me sway away from it, however I never gave up. I kept going despite large classrooms, bad teachers, non-supportive friends and academic counselors.”

Shawnell expressed gratitude to the Navajo Nation Scholarship program.

“As a Navajo, I just want to reinforce the importance of education, working hard, and balancing life,” Shawnell said. “Don’t give up despite what new obstacles you face. Education is very important and continues to open positive doors for my family and me.”

“One day, I hope to come back to the Navajo Nation to help prevent diseases, promote healthy lifestyles, and lead our nation towards our traditional healthy way of life.”

LEFT Shawnell Damon appeared on a morning television show in Tucson to promote the 10th Annual Native American Family Wellness Day, a celebration focused on the importance of balancing lifestyles and family wellness.

Honoring Excellence: 110 Students Earn Chief Manuelito Scholarships



ABOVE President Ben Shelly congratulates 2013 Chief Manuelito Scholar Tracie Benally.

RIGHT Brittany Nez and parents Calvin and Alberta Nez proudly display her award plaque. Photos by Eugene R. Begay

One hundred ten Chief Manuelito Scholars, who earned the Navajo Nation's most prestigious scholarship, were honored at an awards ceremony held on July 26, 2013, at the Twin Arrows Navajo Casino Resort in Flagstaff, Ariz.

Dignitaries including Navajo President Ben Shelly and former Department of Diné Education Superintendent Andrew Tah were on hand to congratulate the students on their tremendous achievement.

"When you go to college you have an opportunity to learn something that will help you to make a good life for yourself and your family," President Shelly said.

Former Chief Manuelito Scholar Jordan Hale, J.D., advised the scholars to move past any shyness they may have and be assertive in the classroom to gain the most from their education. He also advised them not to be discouraged if they did not get the grades they expected and to use that experience to change their approach to their studies instead.

2013 Chief Manuelito Scholars

Dakota J. Anderson Rigby Sr High School Dixie State College	Tya T. Charley Chinle High School Utah St University-Eastern	Dylan R. Goodwill Window Rock High School Bowdoin College	Ashley F. Manuelito Coconino High School Stanford University	Chance Smith Piedra Vista High School University of New Mexico
Atsatsa Antonio Window Rock High School Lewis & Clark College	Tiffany L. Chee Chinle High School Creighton University	Jantzen M. Hale Canyon Del Oro HS University of Michigan	Kendrick Manymules Window Rock High School Massachusetts Institute of Technology	Kristi Smith Farmington High School San Juan College
Kayla Atcitty Whitehorse High School Dartmouth College	Katy L. Chester St. Michael High School Cocinono Comm. College	Taryn A. Harvey Flagstaff High School Stanford University	Jack Martin Rehoboth Christian HS Brown University	Cameri M. Taylor Chinle High School Northern AZ University
Brianna Bahe Mother of Divine Grace School University of Notre Dame	Steven T. Chichilly, Jr. Crownpoint High School Fort Lewis College	Kaitlyn E. Haskie St. Michael High School Northern AZ University	Katelyn H. McKown JM Fund School Stanford University	Matthew Todacheeny Kirtland Central San Juan College
Cheyenne K. Bahe Gallup High School University of New Mexico	Crystal A. Clark Payson High School Southern Utah University	Shelby C. Hayes Eastmont High School Cornish College of the Arts	Mariah B. Miller Rehoboth Christian HS Arizona State University	Hanmi C. Toddy Heritage High School Florida Atlantic University
Lauren M. Barker Miyamura High School University of New Mexico	Damon J. Clark Navajo Prep. School Harvard College	Tara M. Hemstreet Grey Hills Academy Grand Canyon University	Chiashonya Nelson Shiprock High School San Juan College	Tayla R. Tracy St. Michael High School University of Arizona
Kirstin M. Becenti Tuba City High School Glendale Comm. College	Jalen J. Claw Chinle High School Northern AZ University	Mahalia Henderson Chinle High School Haskell Indian Nations University	Qianna Nettles-Morgan John F. Kennedy HS Arizona State University	Cora Tso Page High School Arizona State University
Adria E. Begay Flagstaff High School Northern AZ University	Demetria Clieche Navajo Pine High School Northern NM Community College	Renaye A. Henry Miyamura High School University of New Mexico	Brittany A. Nez Flagstaff High School Arizona State University	Jerrick Tsosie Red Mesa High School Utah State University
Laine D. Begay Marco De Niza HS Arizona State University	Kendall L. Cody McClintock High School Arizona State University	Rakaal D. Hinton Desert Hills High School Southern Utah University	Jaren P. Numkena Tuba City High School Dartmouth College	Tristan A. Tsosie Tuba City High School University of Arizona
Theresa S. Begay Tuba City High School University of Arizona	Shelden C. Coolie Tuba City High School US Navy	Leilani Howe Navajo Prep. School Arizona State University	Brooke D. Overturf St. Michael High School Arizona State University	Jared A. Upshaw Gallup High School New Mexico Institute of Mining and Technology
Tyler T. Begay Rehoboth Christian HS Northern AZ University	William B. Cumiford Chandler High School Arizona State University	Addie M. James Winslow High School University of Arizona	Kevin Patterson Piedra Vista High School Dartmouth College	Emily R. Walkc Montezuma-Cortez HS Stanford University
Melanie L. Begaye Window Rock High School University of Arizona	Dominique D. Dale Window Rock High School Arizona State University	Emmanuel L. James Ganado High School Whitman College	Kaitlin Pine Navajo Prep. School Arizona State University	Kerri Waldron North Lake High School Oregon State University
Haili Bekes Bloomfield High School NM State University	Keave Davis McClintock High School Arizona State University	Yanabah Y. Jaques Window Rock High School Brown University	Colby Reynolds Farmington High School Fort Lewis College	Bryce Williams Piedra Vista High School University of New Mexico
Jessica K. Benally Miyamura High School NM State University	Stoney E. Denetclaw Gallup High School University of New Mexico	Tierra L. Jishie Ganado High School Fort Lewis College	Danielle A. Richards Volcano Vista High School New Mexico Institute of Mining and Technology	Shanahan R. Wilson Piedra Vista High School University of New Mexico
Tracie Benally Crownpoint High School Smith College	Tori Denherder Mountain View HS Grand Canyon University	Megan Joe Hope Christian HS University of New Mexico	Lynnette Riggs Flagstaff High School Southwest Assembly of God University	Ashley N. Wirth West Albany High School Williams College
Taylor Billey Kirtland Central HS Stanford University	Brandon J. Dennison Pleasant Grove HS Southern Utah University	Sam June St. Michael High School Duke University	Isabella S. Robbins Tuba City High School Stanford University	Anfernee Wood Kirtland Central University of New Mexico
Shelby Billie Parkview High School Brigham Young University	Blackhawk D. Dodge Dobson High School University of Arizona	Souksavanh T. Keovorabouth Desert Ridge High School University of Arizona	Myacah Sampson Kirtland Central HS Brown University	Angelo S. Wyaco Mesquite High School Northern AZ University
Ty Billie Shiprock High School University of New Mexico	Jalando S. Edison Camp Verde High School Northern AZ University	Wade A. Lester Winslow High School Arizona State University	Ronald C. Scott, Jr. Chinle High School Brown University	Deaunabaugh Yazza Navajo Prep. School University of Colorado
Justin Butterfield Winslow High School San Diego State Univ	Charmayne J. Flatrock Tuba City High School Northern AZ University	Elarrian Lewis Newcomb High School San Juan College	Leonard F. Seanez St. Michael High School University of Arizona	Kyrene J. Yazzie Monument Valley HS Arizona State University
Emerald L. Byakeddy Tuba City High School Arizona State University	Stephanie A. Geneeha Tuba City High School Arizona State University	Chandler C. Livingston Middle College HS University of New Mexico	Kelseigh Simpson Piedra Vista High School University of Arizona	Shanelle Yazzie Navajo Prep. School San Juan College
Stuart D. Campbell Humanities and Sciences High School Diné College	Latisha A. Gilmore Monument Valley HS Northern AZ University	Tanisha Lizer Window Rock High School Regis University	Akayla Singleton Winnetonka High School Missouri State University	Sommer N. Yazzie Hamilton High School Chandler Gilbert Community College
Ashley D. Carlisle Rehoboth Christian HS Colorado State University- Ft. Collins	Michael A. Goldtooth Winslow High School Arizona Christian Univ	Michelle Mackel Rehoboth Christian HS Arizona State University	Ashley L. Smith Vista Del Lago HS Brigham Young University	Zachary Yellowman Home School Mesa Community College



Scholarship Created to Recruit High-Achieving Students to NTU; Preserve Language, Culture

On Sept. 12, President Ben Shelly signed a memorandum of agreement establishing the Navajo Technical University Scholarship, a scholarship developed to recruit high-achieving Navajo students and promote NTU's bachelor and master degree programs.

"Not only is this an excellent way to assist us in preserving our Navajo language, culture and traditions, but it also provides our Navajo students the opportunity for higher education on the Nation," President Shelly said.

The agreement between the Office of Navajo Nation Scholarship & Financial Assistance and NTU provides \$104,000 in Navajo scholarship funds annually to the university for the NTU Scholarship. The agreement became effective on Sept. 8 and will continue through Dec. 31, 2017.

The NTU Scholarship is designed to increase the education level of Navajos who may assume positions of leadership with the Navajo Nation, while also increasing the number of people proficient in Diné language and knowledgeable about Diné culture.

The MOA will generate about 50 scholarships of \$3,000 a year for five students in each of NTU's nine baccalaureate degree programs and \$5,000 for five students pursuing a master degree in NTU's Diné Culture, Language and

ABOVE NTU representatives Lydia Fasthorse, President Elmer Guy, Dr. Wesley Thomas, Sheena Begay, Blackhorse Mitchell and Priscilla Pablo joined President Shelly at the MOA signing ceremony on Sept. 12. *Courtesy photo.*

Leadership program.

"This is an outstanding example of Navajos helping Navajos," explained NTU Provost Tina Deschenie. "It will give students generous support every year that will help fund their studies at NTU. This will make a big difference for students and will give them an opportunity they would not otherwise have access to."

NTU became a university in August of 2013, in part because of the high volume of advanced degrees it developed.

Since 2011, the university has introduced six Higher Learning Commission accredited degrees including: a Bachelor of Fine Arts degree in creative writing and new media; Bachelor of Science degrees in computer and electronics engineering, industrial engineering, environmental science and natural resources, and early childhood multicultural education; and a Bachelor of Arts degree in Diné Culture, Language, and Leadership.

NTU also offers three Bachelor of Applied Science degrees in information technology with tracks in computer science, digital manufacturing, and new media.

Navajo Nation Sales Tax Revenues Generate \$3 Million for Scholarships

In Sept. 2013, the Office of Navajo Nation Scholarship & Financial Assistance received notice that the portion designated for scholarships from Navajo Nation sales tax revenues came to a total of \$3,070,607.37.

The additional revenue was made possible through the Navajo Nation Sales Tax Redistribution Act of 2012, which went into effect on Jan. 1, 2013.

The legislation distributed a one-percent increase in the Navajo Nation sales tax rate equally between scholarships and economic development.

Prior to enactment of the legislation, 75 percent of sales taxes were deposited into the Navajo Nation General Fund and the remaining 25 percent into the Judicial/Public Safety Fund.

Today, 60 percent of sales tax revenue goes to the General Fund, 20 percent to the Judicial/Public Safety Fund and 10 percent each to the Scholarship Fund and Economic Development fund.

The ONNSFA divided sales tax revenues between the Fall 2013 and Spring 2014 semesters and awarded approximately 500 students each term.

"Thanks to the foresight of Navajo Nation leaders, tax revenues funded more than 1,000 scholarships," said Rose Graham, director of the Navajo Scholarship Office.

"Revenue sources for scholarships have been on the decline for several years now," Graham said. "Federal funds, which are the primary source of funding for Navajo scholarships, continue to take drastic cuts as we have experienced with sequestration."

In addition to revenues from sales taxes, the Navajo Nation's contribution to scholarships increased by \$2 million to \$3.5 million last year due to amendments made to the Diné Higher Education Grant Fund in 2012.

"Our leaders' support of education was made evident when they ensured a portion of sales taxes would be earmarked for scholarships," she said. "Their investment in our students' education will benefit the Navajo Nation for years to come."

Arizona's Three Universities Revise Residency Policies

In-State Tuition Rates Available to All Navajo Students

Revisions to the residency policy of Arizona's three universities – Arizona State University, Northern Arizona University and the University of Arizona – will provide enrolled members of tribes in Arizona, including the Navajo Nation, eligibility for in-state tuition.

The residency policy changes approved by the Arizona Board of Regents (ABOR) go into effect the spring semester of 2014.

"The revised residency policy greatly expands education opportunities for Navajo students who choose to attend an Arizona university," said Rose Graham, director of the Navajo Scholarship Office.

"Navajo students, including non-Arizona residents, will be eligible for in-state tuition rates which are almost half of out-of-state tuition rates," Ms. Graham said.

Base tuition for freshman for the 2014-2015 academic year at Arizona State University is \$10,157 for Arizona residents and \$24,503 for non-residents.

The policy change is helpful especially to those students who live on the Navajo Nation but out of necessity have off-reservation mailing addresses," Ms. Graham said

"College officials were not fully aware of the situations faced by students living on the Navajo Nation," she said.

"Many did not understand why a student living on the Navajo Nation had a mailing address in border towns."

Students caught in that situation were



ABOVE Vickie Baldwin, Student Support Coordinator at Arizona State University, and LuAnn Leonard, a member of the Arizona Board of Regents, attended an Arizona Tri-Universities for Indian Education meeting in February where the revised residency policies were discussed.

Regent Leonard said she hopes that in-state tuition incentives will bring students back to the state and stay to serve their communities. "We need a population of professional, educated people back here."

"I give a lot of credit to the Navajo Nation for setting the policy," she said. The Navajo Nation had previously negotiated in-state tuition rates for students living within Navajo Nation boundaries.

Ms. Baldwin said she will continue to work closely with Native American students to ensure they are aware of the in-state tuition benefit. "It's exciting to know that when they come here, they won't have to worry about paying out-of-state tuition."

Congratulations

LuAnn Leonard, Arizona Regent and Executive Director of the Hopi Education Endowment Fund, will receive the University of Arizona American Indian Alumni Executive Board's 2014 Special Contributions to Indian Education Award on Nov. 7.

The award is given to a professional who has made significant contributions toward improving the educational experience for American Indian students at the UA. Ms. Leonard is the first Native American to be appointed to the Arizona Board of Regents.

Ms. Graham said the policy change also provides an incentive to Navajo students to return to one of the three Arizona universities to complete their bachelor degrees.

The policy revision is not retroactive to previous semesters. Continuing students, who have been classified as non-residents, must contact the residency office at their university to change their residency classification.

The revised policy states: "For purposes of residency classification, enrollment as a tribal member in a federally recognized Arizona tribe will be sufficient to establish residency for tuition purposes." (ABOR Policy 4-203 C.8)

To be eligible for in-state tuition under this revision:

1. The student must provide proof of being an enrolled tribal member;
2. The tribe must be one of Arizona's federally-recognized tribes, and
3. The student must be a U.S. citizen, or a lawful permanent resident of the U.S., or have lawful immigration status in the U.S.

2014-2015 Academic Year	Resident Tuition & Fees	Non-Resident Tuition & Fees
 ARIZONA STATE UNIVERSITY	\$ 10,157	\$ 24,503
 NORTHERN ARIZONA UNIVERSITY	\$ 9,989	\$ 22,509
 THE UNIVERSITY OF ARIZONA	\$ 10,957	\$ 29,421

faced with providing proof of residency on tribal lands and a long, drawn out appeal process in order to qualify for in-state tuition rates