



**Office of Navajo Nation
Scholarship & Financial Assistance
2016 Annual Report**



Statistical Profile: 2015 & 2016 Calendar Years

| | 2015 | 2016 | | 2015 | 2016 |
|--|--------|--------|---|----------------------|----------------------|
| Total Number of Applications Submitted to ONNSFA Agency Offices | 16,965 | 16,895 | Enrollment Status of Recipients: | | |
| | | | Undergraduate | 88% | 88% |
| | | | Graduate | 12% | 12% |
| No. of Students Requesting Awards: (Students are counted once whether they receive one or more awards during a calendar year.) | 12,866 | 12,887 | Gender of Recipients: | | |
| | | | Female | 63% | 64% |
| | | | Male | 37% | 36% |
| Total No. of Awards: (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.) | 7,938 | 8,721 | No. of Awards by Funding Source: | | |
| | | | Federal | 3,883 | 4,424 |
| | | | Navajo Nation, Trust, Corporate | 4,055 | 4,297 |
| | | | Total of Awards by Funding Source: | | |
| | | | Federal | 9,633,904 | 11,186,203 |
| | | | Navajo Nation, Trust, Corporate | 9,648,149 | 9,248,779 |
| | | | Grand Total | \$ 19,282,053 | \$ 20,434,982 |
| No. of Students Receiving Awards: (Students are counted once whether they receive one or more awards during the calendar year.) | 5,968 | 6,486 | Total Federal Fund Awards to: | | |
| | | | Need-Based Students | 4,688,572 | 4,999,071 |
| | | | Chief Manuelito Scholars | 4,945,332 | 6,187,132 |
| | | | Grand Total | \$ 9,633,904 | \$11,186,203 |
| Percentage of Students Funded: (The total number of students awarded from the total number of students that applied. Applicants are counted once.) | 46% | 51% | Chief Manuelito Awards: | | |
| | | | Total No. of Student Awards | 1,129 | 2,097 |
| | | | Total Expended From All Sources | \$ 6,275,660 | \$ 7,134,285 |
| | | | Percentage From All Sources | 33% | 35% |

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



ABOVE A total of 101 graduating seniors earned the merit-based Chief Manuelito Scholarship in 2015. The ONNSFA's Fort Defiance Agency staff hosted the Chief Manuelito Scholarship Awards Ceremony on July 17, 2015, at Red Rock State Park in Church Rock, NM. The scholars' impressive academic achievements were recognized by several Navajo Nation leaders. *Courtesy photo*

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.

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

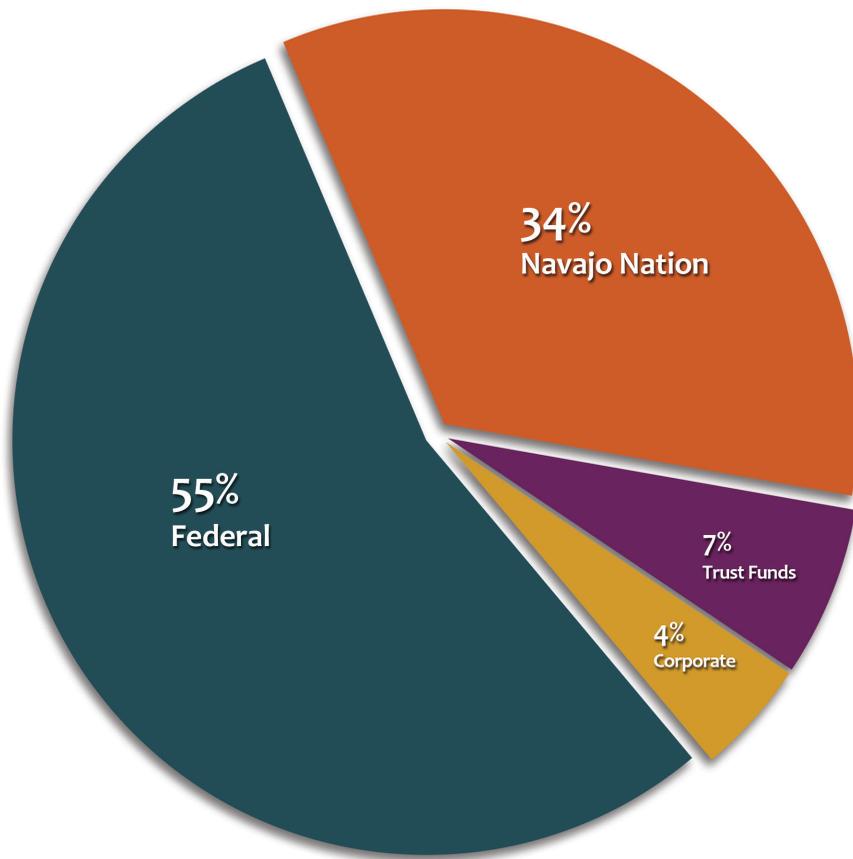
Information about ONNSFA policies, downloadable forms and a link to the online application process may be found at www.onnsfa.org. Students are encouraged to create an account, a username and password and apply online. Applicants with online accounts are able to check the status of their application,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

Operating Highlights

The ONNSFA disbursed \$19,282,053 to 5,968 students in Calendar Year 2015 and \$20,434,982 in Calendar Year 2016.

| | 2015 | 2016 |
|---|--------------|--------------|
| Acceptance Ratio of ONNSFA recipients: (no. students awarded to no. of denied students) | 20:23 | 69:64 |
| Denial Ratio of ONNSFA recipients: | 54% | 49% |
| Awarded to Denied Students Ratio: | 46% | 51% |
| Total Denials: | 6,989 | 6,401 |
| Total Funding to Undergraduate Students: | \$14,832,100 | \$16,355,975 |
| Total Funding to Graduate Students: | \$ 4,449,953 | \$ 4,079,007 |
| Average Undergraduate Student Award: | \$ 2,809 | \$ 2,852 |
| Average Graduate Student Award: | \$ 6,259 | \$ 5,424 |
| No. of Undergraduate Students Awarded: | 5,257 | 5,734 |
| No. of Graduate Students Awarded: | 711 | 752 |
| Class Level of Recipients: | | |
| Freshman | 2,018 | 2,207 |
| Sophomore | 1,515 | 1,545 |
| Junior | 897 | 1,029 |
| Senior | 820 | 933 |
| Master Candidate | 501 | 538 |
| Doctoral Candidate | 195 | 206 |
| Post Bachelor Certificate | 7 | 4 |
| Post Master Certificate | 8 | 3 |
| Unspecified | 7 | 21 |

Funding Sources



2016 Calendar Year

| | |
|-------------------------|----------------------|
| Federal Funds: | \$ 11,186,203 |
| General Funds: | 6,975,316 |
| Trust Funds: | 1,358,739 |
| Corporate Funds: | 914,724 |
| Total : | \$ 20,434,982 |

Calendar Year 2016

Total Awarded: \$20,434,982
Number of Awards: 8,721

From January 1 to December 31, 2016, the Office of Navajo Nation Scholarship and Financial Assistance awarded a total of \$20,434,982 in scholarships and financial aid. The total number of students who received awards from the four funding sources equated to 6,486. The total number of awards made from all funding sources amounted to 8,721. 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: \$11,186,203
No. Students Awarded: 3,092
No. of Awards: 4,424

Federal funds, provided through a P.L. 93-638 contract with the Navajo Region Bureau of Indian Affairs, comprised about 55 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: \$6,975,316
No. Students Awarded: 2,350
No. of Awards: 2,907

Navajo Nation General Funds comprised about 34 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: \$1,358,739
No. Students Awarded: 423
No. of Awards: 550

Interest revenue from trust funds comprised about 7 percent of funds awarded by ONNSFA in 2015. Policies for trust funds including the Graduate Trust Fund, the Navajo Engineering & Construction Authority Trust Fund, the

Vocational 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: \$914,724
No. Students Awarded: 621
No. of Awards: 840

Contributions from corporations comprised about 4 percent of the total funds awarded by ONNSFA in 2015 and 2016. 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 (6,486) differs from the total number of awards (8,721) due to the fact that students may have received awards from a combination of funding sources and are counted in each source.

Summary of Awards by Funding Source

| Federal Funds | Number of Awards | Total Award Amount |
|------------------------------|-------------------------|---------------------------|
| Chief Manuelito Scholarships | 1,824 | \$ 6,194,632 |
| Need-Based | 2,600 | 4,991,571 |
| Total | 4,424 | \$ 11,186,203 |

| Navajo Nation General Funds | Number of Awards | Total Award Amount |
|------------------------------------|-------------------------|---------------------------|
| Chief Manuelito Scholarships | 263 | \$ 895,833 |
| Graduate | 30 | 82,250 |
| Need-Based | 778 | 1,309,242 |
| Teacher Education | 203 | 404,001 |
| Vocational | 978 | 1,836,363 |
| Sales Tax Revenue | 655 | 2,447,627 |
| Total | 2,907 | \$ 6,975,316 |

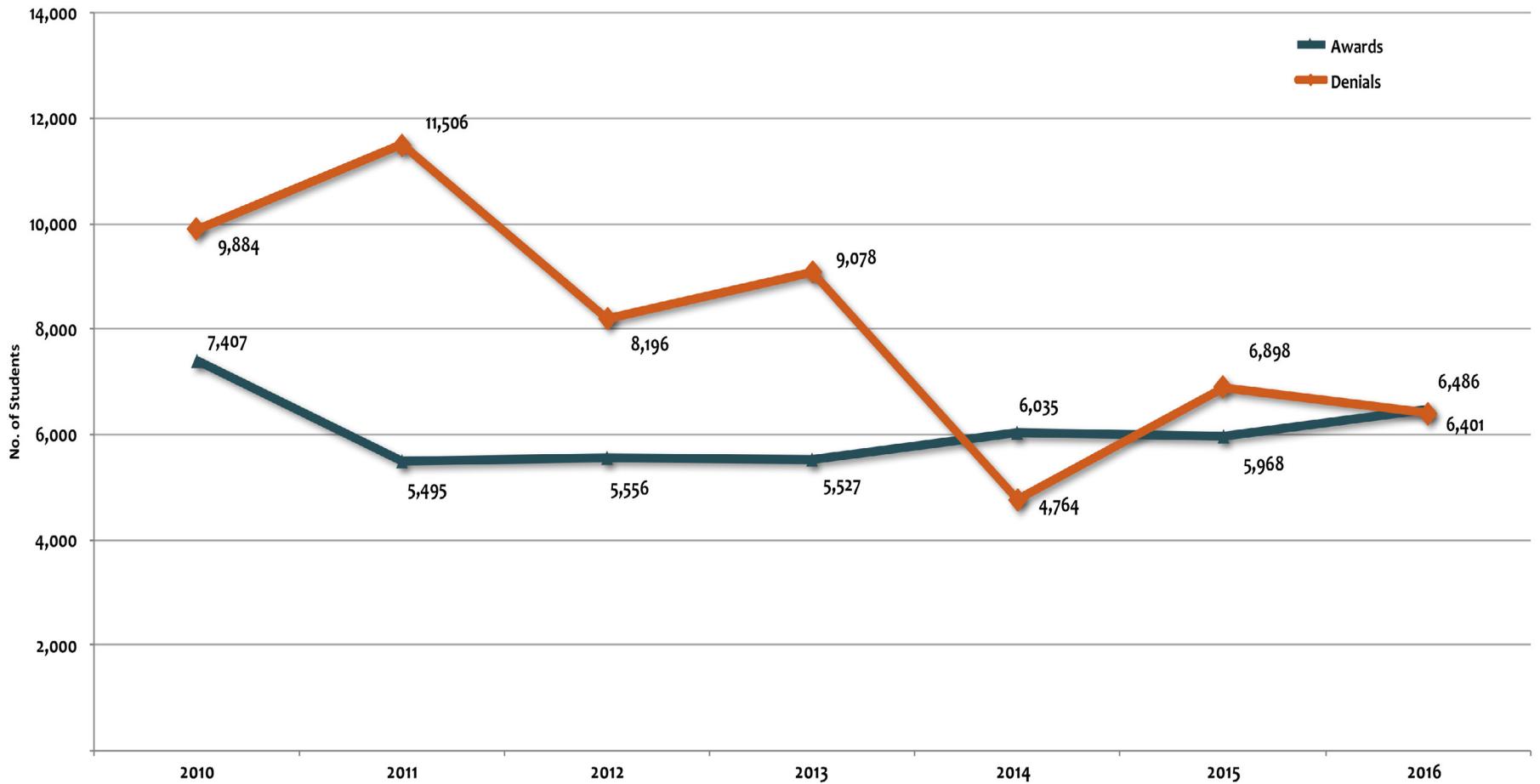
| Corporate Funds | Number of Awards | Total Award Amount |
|------------------------------|-------------------------|---------------------------|
| Chevron Mining Inc. | 306 | \$ 153,000 |
| El Paso Natural Gas | 14 | 60,000 |
| Four Corners Power Plant | 42 | 76,000 |
| Navajo Nation Oil & Gas, Co. | 9 | 45,000 |
| Peabody Energy | 378 | 476,464 |
| Sussman | 19 | 83,760 |
| Diné Annual Fund | 7 | 20,500 |
| Total | 840 | \$ 914,724 |

| Trust Funds | Number of Awards | Total Award Amount |
|---|-------------------------|---------------------------|
| Graduate Trust | 126 | \$ 752,916 |
| Navajo Engineering & Construction Authority | 201 | 276,250 |
| Tucson Electric | 29 | 56,000 |
| Vocational | 194 | 273,573 |
| Total | 550 | \$ 1,358,739 |

| | | |
|----------------------------|--------------|---------------------|
| Total - All Sources | 8,721 | \$20,434,982 |
|----------------------------|--------------|---------------------|

Note: The total number of students served and the total number of awards differ as a student may have received an award from more than one funding source and are counted in each funding source.

Overview of Awards & Denials



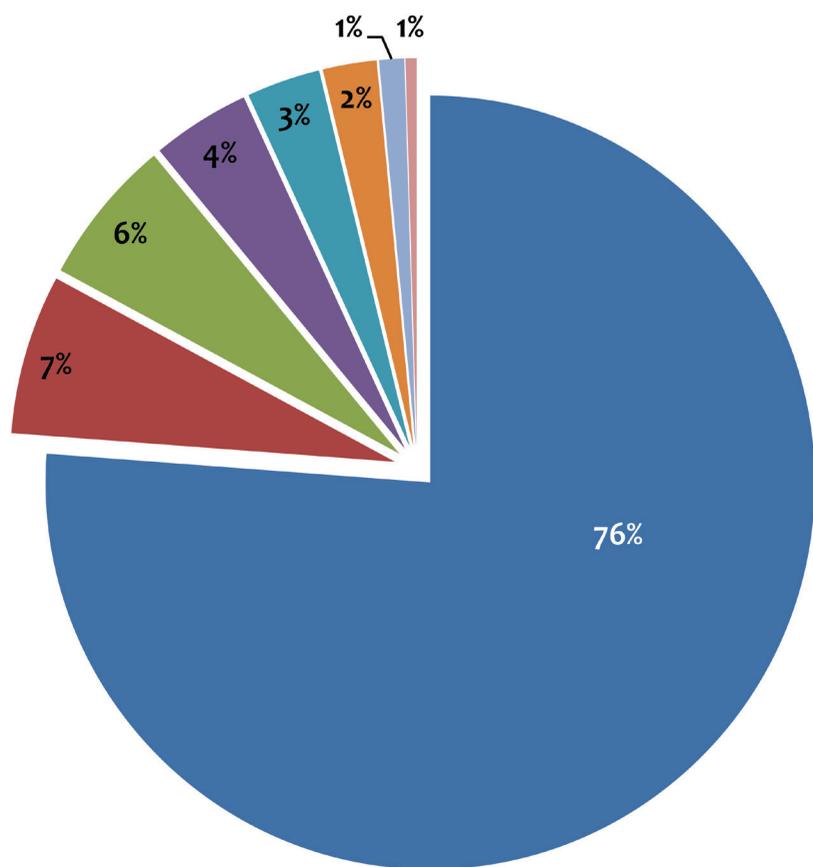
Denial Rate Rises In 2015, Narrows to Miniscule Decrease in 2016

| Year | Total Applicants | Awards | Denials | % Awarded | % Denied | % Change (No. of Applicants) |
|------|------------------|--------|---------|------------|------------|------------------------------|
| 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 | 13,752 | 5,556 | 8,196 | 40 percent | 60 percent | -19 percent |
| 2013 | 14,605 | 5,527 | 9,078 | 38 percent | 62 percent | 6 percent |
| 2014 | 10,799 | 6,035 | 4,764 | 56 percent | 44 percent | -26 percent |
| 2015 | 12,866 | 5,968 | 6,898 | 46 percent | 54 percent | 19 percent |
| 2016 | 12,887 | 6,486 | 6,401 | 51 percent | 49 percent | 1 percent |

The Office of Navajo Nation Scholarship & Financial Assistance saw a 19 percent increase in the number of applicants from Calendar Year 2015 to 2016. A slight one percent increase was seen from 2015 to 2016. The increased number of applicants contributed to the increased denial rate of 44 percent in

2014 to 54 percent in 2015. Despite a slight increase in applicants in 2016, a total of 51 percent of all students applying for financial assistance in 2016 received awards. The gap between the number of students awarded and denied was small with a total of 85 more students awarded than denied.

2016 ONNSFA Denials



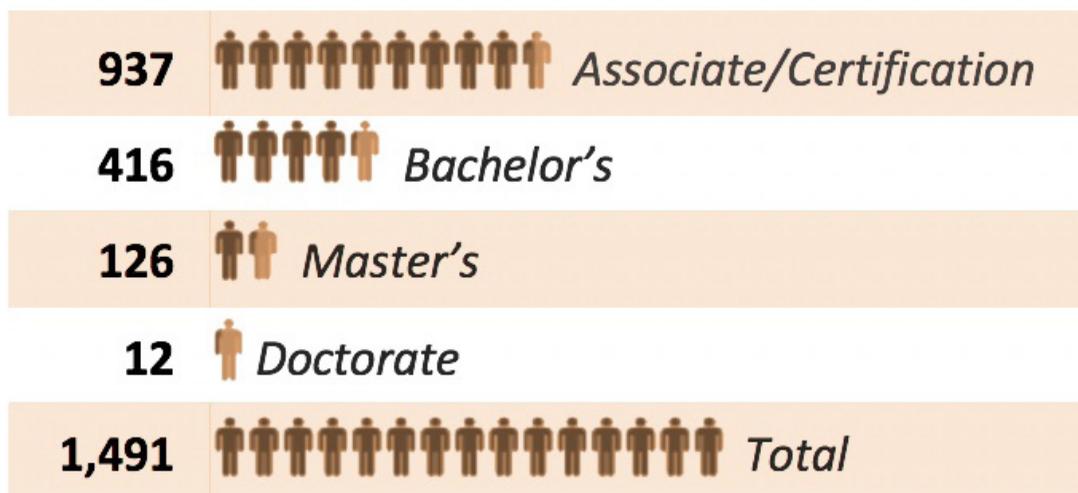
Reasons for Denial

| | No. of Students | % |
|--|-----------------|-------------|
| Incomplete / Missing Documents or Deadline | 4,853 | 76 % |
| Maximum No. of Terms Exceeded | 425 | 7% |
| Disqualification | 391 | 6% |
| Withdrawal / Failure to Repay Funds | 263 | 4% |
| Not Admitted Into Degree Program | 197 | 3% |
| Seeking Second Degree at Same Level | 144 | 2% |
| Institution Not Regionally Accredited | 67 | 1% |
| Student Aid Default Status | 30 | <1% |
| Received Other Aid | 17 | <1% |
| Funds Availability | 14 | <1% |
| Total | 6,401 | 100% |

Spring 2016 Graduates

A total of 1,491 recipients graduated with a degree in Spring 2016. Data was compiled from 28 schools within the Four Corners region. Schools ranged from two-year to four-year institutions. The institutions are the majority of the top 20 schools attended by ONNSFA recipients. Data was extracted from graduation programs that ONNSFA staff were able to obtain.

Schools included in the count are Arizona State University, Chandler-Gibert Community College, Coconino Community College, Diné College, Estrella Mountain Community College, Fort Lewis College, Gateway Community College, Maricopa Community Colleges, Mesa Community College, Navajo Technical University, Northland Pioneer College, Paradise Valley Community College, Phoenix College, Rio Salado Community College, San Juan College, Scottsdale Community College, South



Mountain Community College, Southern Utah University, University of New Mexico, University of New Mexico - Gallup., University of Arizona, Northern Arizona University and Utah State University - Eastern.

Student Awards (by Chapter)

Chapter Affiliation

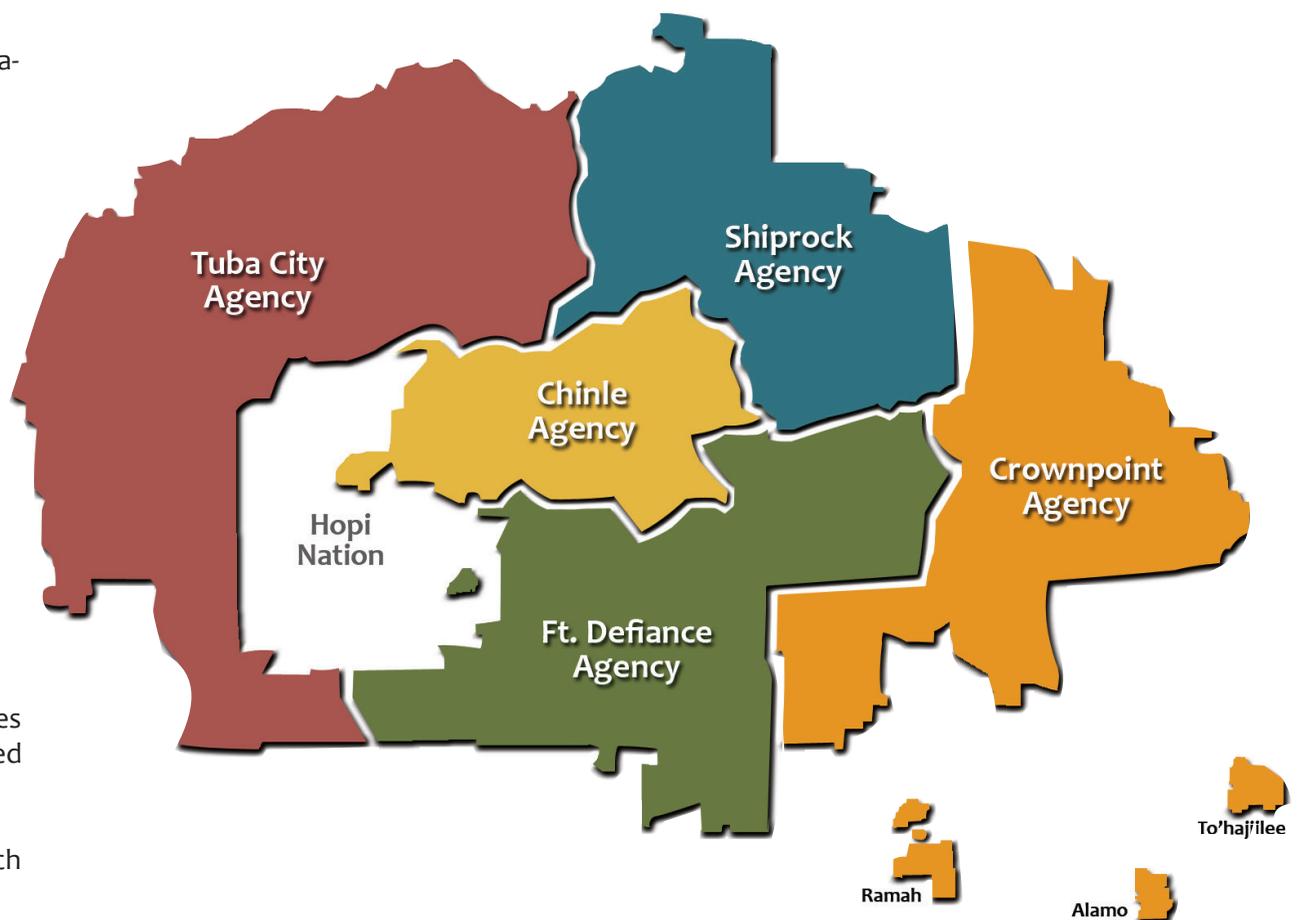
Students submitting an ONNSFA application are asked to state their chapter affiliation. This information is used to determine which agency office a student's file will be assigned to and for reporting purposes.

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

1,732 Students

- Cornfields - 40
- Coyote Canyon - 47
- Crystal - 56
- Dilkon - 59
- Ft. Defiance - 344
- Ganado - 79
- Greasewood Springs - 43
- Houck - 59
- Indian Wells - 40
- Jeddito - 43
- Kinlichee - 79
- Klagetoh - 40
- Low Mountain - 32
- Lupton - 29
- Mexican Springs - 30
- Nahata Dziil - 45
- Naschitti - 52
- Oak-Pine Springs - 54
- Red Lake - 34
- Sawmill - 51
- St. Michaels - 137
- Steamboat - 57
- Teestoh - 49

(Ft. Defiance Agency)

- Tohatchi - 82
- Twin Lakes - 76
- White Cone - 36
- Wide Ruins - 39

Crownpoint Agency

1,244 Students

- Alamo - 17
- Baca/Haystack - 41
- Bahaali - 44
- Becenti - 43
- Casamero Lake - 21
- Chichiltah - 57
- Church Rock - 110
- Counselor - 21
- Crownpoint - 190
- Huerfano - 52
- Iyanbito - 46
- Lake Valley - 15
- Littlewater - 16
- Manuelito - 34
- Mariano Lake - 30
- Nageezi - 38
- Nahodishgish - 29

(Crownpoint Agency)

- Ojo Encino - 14
- Pinedale - 31
- Pueblo Pintado - 22
- Ramah - 25
- Red Rock - 51
- Rock Springs - 47
- Smith Lake - 18
- Standing Rock - 36
- Thoreau - 59
- Tohajiilee - 37
- Torreon/Star Lake - 35
- Tsayatoh - 34
- White Rock - 19
- Whitehorse Lake - 12

Shiprock Agency

1,292 Students

- Aneth - 97
- Beclabito - 41
- Cove - 25
- Gad í'ahí - 25
- Mexican Water - 32
- Nenahnezad - 103
- Newcomb - 24
- Red Mesa - 69
- Red Valley - 35

(Shiprock Agency)

- Rock Point - 72
- San Juan - 31
- Sanostee - 50
- Sheepsprings - 33
- Shiprock - 400
- Sweetwater - 32
- Teec Nos Pos - 52
- T'iis Tsoh Sikaad - 18
- Tsé Daa K'aan - 43
- Toadlena/
- Two Grey Hills - 21
- Upper Fruitland - 89

Tuba City Agency

1,096 Students

- Birdsprings - 28
- Bodaway/Gap - 33
- Cameron - 43
- Chilchinbeto - 39
- Coalmine Canyon - 32
- Coppermine - 33
- Dennehotso - 43
- Inscription House - 30
- Kaibeto - 29
- Kayenta - 129
- Lechee - 39

(Tuba City Agency)

- Leupp - 61
- Navajo Mountain - 40
- Oljato - 79
- Shonto - 58
- Tolani Lake - 26
- Tonalea - 44
- Tó naneesdizí - 310

Chinle Agency

1,113 Students

- Black Mesa - 35
- Chinle - 401
- Forest Lake - 33
- Hard Rock - 35
- Lukachukai - 83
- Many Farms - 96
- Nazlini - 42
- Piñon - 69
- Rough Rock - 50
- Round Rock - 53
- Tachee/Blue Gap - 34
- Tsaile/Wheatfields - 83
- Tselani/Cottonwood - 56
- Whippoorwill Springs - 43
- Unknown - 9