

**LEGISLATIVE SUMMARY SHEET**

Tracking No. 0011-20

**DATE:** January 13, 2020

**TITLE OF RESOLUTION:** RELATING TO LAW AND ORDER, BUDGET AND FINANCE, HEALTH, EDUCATION AND HUMAN SERVICES, AND NAABIK'ÍYÁTI' COMMITTEES, AND NAVAJO NATION COUNCIL; ADOPTING AND APPROVING THE NAVAJO NATION SCHOLARSHIP ENDOWMENT FUND EXPENDITURE PLAN PURSUANT TO 12 N.N.C §§ 2501 – 2508; APPROVING FUNDING OF FIFTY MILLION DOLLARS (\$50,000,000) FROM THE SÍHASIN FUND TO ESTABLISH THE NAVAJO NATION SCHOLARSHIP ENDOWMENT; ENACTING THE NAVAJO NATION SCHOLARSHIP ENDOWMENT ACT OF 2019

**PURPOSE:** This resolution, if approved, will enact the Navajo Nation Scholarship Endowment Act of 2019 and allocate \$50 million of Síhasin Funds for the Navajo Nation Scholarship Endowment Fund Expenditure Plan.

**This written summary does not address recommended amendments as may be provided by the standing committee. The Office of Legislative Counsel requests each committee member to review the proposed resolution in detail.**

5-DAY BILL HOLD PERIOD: High  
Website Posting Time/Date: 01/15/20 10:45AM  
Posting End Date: 01-20-20  
Eligible for Action: 01-21-20

Law & Order Committee  
Thence  
Budget & Finance Committee  
Thence  
Health Education & Human Services Committee  
Thence  
Naabik'iyáti Committee  
Thence  
Navajo Nation Council

PROPOSED NAVAJO NATION COUNCIL RESOLUTION  
24th NAVAJO NATION COUNCIL – Second Year, 2020

INTRODUCED BY

  
(Prime Sponsor)

TRACKING NO. 0011-20

AN ACT

RELATING TO LAW AND ORDER, BUDGET AND FINANCE, HEALTH,  
EDUCATION AND HUMAN SERVICES, AND NAABIK'ÍYÁTI' COMMITTEES, AND  
NAVAJO NATION COUNCIL; ADOPTING AND APPROVING THE NAVAJO NATION  
SCHOLARSHIP ENDOWMENT FUND EXPENDITURE PLAN PURSUANT TO 12  
N.N.C §§ 2501 – 2508; APPROVING FUNDING OF FIFTY MILLION DOLLARS  
(\$50,000,000) FROM THE SÍHASIN FUND TO ESTABLISH THE NAVAJO NATION  
SCHOLARSHIP ENDOWMENT; ENACTING THE NAVAJO NATION SCHOLARSHIP  
ENDOWMENT ACT OF 2019

**BE IT ENACTED:**

**SECTION ONE. AUTHORITY**

- A. The Law and Order Committee of the Navajo Nation Council is empowered to review and make recommendations to the Navajo Nation Council on proposed amendments to and enactments in the Navajo Nation Code. 2 N.N.C. § 601 (B) (14).
- B. The Budget and Finance Committee of the Navajo Nation Council is empowered to review and recommend to the Navajo Nation Council the budgeting, appropriation, investment, and management of all funds. 2 N.N.C. § 301 (B) (2).

1 C. The Health, Education and Human Services Committee of the Navajo Nation Council  
2 is empowered to exercise oversight authority to review and recommend resolutions  
3 relating to social services and education. 2 N.N.C. § 401(B)(6)(a).

4 D. The Naabik'iyati' Committee of the Navajo Nation Council is empowered to review all  
5 proposed legislation which requires final action by the Navajo Nation Council and shall  
6 recommend financial support and/or financing plan(s) to [the] Navajo Nation Council  
7 for the purposes set out in 12 N.N.C. § 2502 (the Navajo Nation Sihasin Fund). 2  
8 N.N.C. §164(A)(9) and NABIJY-38-19.

9 E. The Navajo Nation Council is the governing body of the Navajo Nation. 2 N.N.C. §  
10 102 (A).

## 11 12 **SECTION TWO. THE NAVAJO NATION SIHASIN FUND**

13 A. The Navajo Nation Code at 12 N.N.C. § 2502, as amended by CJA-03-18, provides the  
14 purpose of the Navajo Nation Sihasin Fund ("Sihasin Fund") as follows:

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### 15 §2502. Purpose

16 A. The purposes of this Fund are to provide financial support and/or financing for:

- 17 1. The planning and development of economic development and regional  
18 infrastructure supporting economic development and community  
19 development, including such infrastructure as, but not limited to, housing,  
20 commercial and government buildings, waterline, solid waste management  
21 development, powerline projects, and transportation and communication  
22 systems, within the Navajo Nation; and  
23 2. Education opportunities for members of the Navajo Nation.  
24

25 B. For the Purpose in § 2502(A)(1), Fund expenditures for infrastructure shall not be  
26 limited by 12 N.N.C. § 1301(F) or TCDCJY-77-99.

27 C. Leveraging the Fund by way of guaranteeing loans, match funding, direct funding  
28 in part, and other weighted uses of the Fund, including loan financing from the Fund,  
29 for the purposes in § 2502(A)(1), shall be favored over direct funding in whole.  
30



1 B. The Sihasin Fund provides that Fund Principal shall consist of all deposits made to the  
2 Sihasin Fund and that Fund Income shall consist of all earnings (interest, dividends, *etc.*)  
3 generated and realized by the Fund Principal, and that Fund Income shall be deposited in  
4 and added to Fund Principal until such time as a Fund Expenditure Plan is duly adopted.  
5 12 N.N.C. §§ 2504 and 2505 (C).  
6

### 7 **SECTION THREE. FINDINGS**

8 A. Diné Customary Law declares and teaches that it is the right and freedom of the people  
9 that our children are provided with education to absorb wisdom, self-knowledge to  
10 empower them to make a living and participate in the growth of the Navajo Nation. 1  
11 N.N.C. § 204(F).

12 B. Scholarship Endowments are a financial tool which educational institutions commonly  
13 rely on for sustainability purposes and to attract funding from public and private entities.

14 C. The establishment of the Navajo Nation Scholarship Endowment will enable the Office  
15 of Navajo Nation Scholarship and Financial Assistance (ONNSFA) to solicit  
16 contributions from public and private entities to supplement Navajo Nation contributions.

17 D. The primary goal of the Scholarship Endowment is to provide funding for Navajo  
18 students pursuing a college degree who are willing to return to the Navajo Nation or  
19 Navajo Indian Country after graduation to complete a minimum of four years of service  
20 to the Navajo People and/or to the Navajo Nation government, including its sub-divisions  
21 and entities.

22 E. The ONNSFA 2018 Annual Report, attached as **Exhibit A**, highlights that \$24,127,385  
23 was disbursed in Calendar Year 2017 to 6,755 students and \$24,397,789 was disbursed in  
24 Calendar Year 2018 to 6,680 students, but that only 53% of Navajo students were  
25 awarded financial aid in 2017 and only 51% of Navajo students were awarded financial  
26 aid in 2018.

27 F. The ONNSFA 2018 Annual Report also shows that in 2018 a total of 1,517 award  
28 recipients earned a degree or certification from one of 20 educational institutions within  
29 or surrounding the Navajo Nation with the top five (5) areas of study being Nursing,  
30 General Studies, Business Administration, Psychology, and Biology and graduate degree

1 areas of study include Social Work, Business Administration, Education, Educational  
2 Leadership, and Law. **Exhibit A.**

3 G. The ONNSFA 2018 Annual Report further explains the funding sources for student  
4 scholarships and financial assistance comes from Navajo Nation general funds, federal  
5 funds, corporate funds, and trust funds for a total of \$24,397,789 in 2018. **Exhibit A.**

6 H. Even with the funds available for scholarships and financial aid many Navajo students do  
7 not have the opportunity to begin, or complete, a college degree program; as outlined in  
8 the 2018 Annual Report, 47% of applicants in 2017 and 49% of applicants in 2018 were  
9 denied awards. **Exhibit A.**

10 I. Academic research suggests a direct correlation between education and economic growth  
11 within a developing nation, but developing nations, such as the Navajo Nation, are often  
12 unable to convince their college graduates to return and participate in growing their  
13 communities' economic objectives. This phenomenon is called "brain drain" and occurs  
14 when college graduates are recruited away from developing communities to more  
15 lucrative job markets in more economically developed areas. *See* Adolpho, Quintina Ava,  
16 "Navajo Nation Brain Drain: An Exploration of Returning College Graduates'  
17 Perspectives" (2015), <https://scholarsarchive.byu.edu/etd/5476>.

18 J. Although the Navajo Nation currently disburses more than \$24 million a year to fund  
19 Navajo members' higher education, a large percentage of tribal members do not return to  
20 the Navajo Nation after receiving their education; the most commonly cited factors for  
21 this Navajo brain drain are: significant increases in annual income, comfortable living  
22 conditions and lifestyles, opportunities for career advancement, better working facilities,  
23 education and safety for families, and opportunities to learn from skilled mentors. *Id.*

24 K. The primary goal of the Scholarship Endowment and the Navajo Nation Scholarship  
25 Endowment Fund Expenditure Plan is to reduce the Navajo brain drain and bring Navajo  
26 graduates home to the Navajo Nation.

#### 27 28 **SECTION FOUR. APPROVAL OF FUNDING**

29 A. The Navajo Nation hereby approves the allocation of fifty million dollars (\$50,000,000)  
30 of Sihasin Funds to fund the Navajo Nation Scholarship Endowment Fund Expenditure



1 Plan as set forth in Section Five below and to establish the Navajo Nation Scholarship  
2 Endowment as set forth in Section Six below.

- 3 B. The Síhasin Funds allocated to establish the Navajo Nation Scholarship Endowment and  
4 fund the Navajo Nation Scholarship Endowment Expenditure Plan may be further  
5 leveraged by bond or loan financing pursuant to the Navajo Nation Bond Financing Act,  
6 12 N.N.C. § 1300 *et seq.*, as amended, using Síhasin Fund Earnings for repayment and  
7 financing costs upon the recommendation of the Budget and Finance Committee and  
8 approval by a two-thirds (2/3) vote of all members of the Navajo Nation Council.

9  
10 **SECTION FIVE. APPROVAL AND ADOPTION OF EXPENDITURE PLAN**

11 The Navajo Nation hereby approves and adopts the Navajo Nation Scholarship Endowment  
12 Fund Expenditure Plan and administration thereof as set forth below:

13 A. The Navajo Nation Controller shall:

- 14 1. Develop a Fund Management Plan for the Scholarship Endowment to be approved  
15 by the Budget and Finance Committee upon recommendation of the Health  
16 Education and Human Services Committee; and  
17 2. Determine whether the source of the fifty million dollars (\$50,000,000) allocated for  
18 the Scholarship Endowment Fund Expenditure Plan will be Síhasin Fund Principal or  
19 Income or a combination of both;

20 B. The funds allocated for the Scholarship Endowment Fund Expenditure Plan shall only be  
21 expended for the purposes and in the manner specified in the Navajo Nation Scholarship  
22 Endowment at 12 N.N.C. § 1191 *et al.*, as set forth in Section Six below.

23 C. The Navajo Nation Controller shall establish the Navajo Nation Scholarship Endowment  
24 within sixty (60) days after the Health, Education and Human Services Committee's  
25 adoption of the Rules and Regulations required by 12 N.N.C. §§ 1194 and 1195, as set  
26 forth in Section Six below.

27  
28 **SECTION SIX. ENACTING THE NAVAJO NATION SCHOLARSHIP**  
29 **ENDOWMENT ACT**

30 The Navajo Nation enacts the Navajo Nation Scholarship Endowment, as follows:

1  
2  
3 Title 12. Fiscal Matters

4 Chapter 10. Navajo Nation Trust Funds

5 Subchapter 10. Navajo Nation Scholarship Endowment  
6

7 §1191. Establishment

8 The “Navajo Nation Scholarship Endowment” hereinafter “Scholarship Endowment”  
9 is established with an initial allocation of fifty million dollars (\$50,000,000) from the  
10 Navajo Nation Sihasin Fund. Any funds deposited into the Scholarship Endowment,  
11 plus accrued interest, shall be used only as provided hereinafter in this subchapter.  
12

13 § 1192. Purpose

14 The purpose of the Scholarship Endowment is to provide funding, including housing  
15 and other living expenses, books, tuition, and post-graduate licensure, for Navajo  
16 students pursuing a college degree who are willing to return to the Navajo Nation or  
17 Navajo Indian Country after graduation to complete a minimum of four years of  
18 service to the Navajo People and/or to the Navajo Nation government, including its  
19 sub-divisions and entities.  
20

21 §1193. Definition of Principal and Income

22 A. Scholarship Endowment Principal shall consist of the initial funding that  
23 established the fund, all Navajo Nation appropriations made pursuant to the  
24 Navajo Nation appropriation processes and procedures; and any contributions  
25 made by any parties or entities.

26 B. Scholarship Endowment Income shall consist of all earnings, such as interest  
27 and dividends, generated by the principal and interest of the Scholarship  
28 Endowment.  
29

30 § 1194. Expenditure of Scholarship Endowment Principal



1       The Scholarship Endowment principal shall only be expended as follows:

- 2       A.   For the first five (5) calendar years following establishment of the Scholarship  
3           Endowment, up to five million dollars (\$5,000,000.00) per calendar year can be  
4           made to Navajo college students for the purposes set forth in § 1192 of this  
5           subchapter in accordance with Rules and Regulations developed by the Office of  
6           Navajo Nation Scholarship and Financial Assistance and approved by the Health,  
7           Education and Human Services Committee of the Navajo Nation Council.
- 8       B.   For the first five (5) calendar years following establishment of the Scholarship  
9           Endowment, up to one million dollars (\$1,000,000.00) of the annual  
10           \$5,000,000.00 may be used to pay outstanding education loans for graduates in  
11           Priority Professions, as determined by the Office of the President and Vice-  
12           President, who are willing to return to the Navajo Nation or Navajo Indian  
13           Country after graduation to complete a minimum of four years of service to the  
14           Navajo People and/or to the Navajo Nation government, including its sub-  
15           divisions and entities.
- 16       C.   Starting on the sixth (6<sup>th</sup>) year calendar year following establishment of the  
17           Scholarship Endowment, Fund Principal shall not be expended except pursuant  
18           to a referendum adopted by a two-thirds majority of those voting in an election  
19           open to all registered Navajo voters. The Navajo Nation Council may place a  
20           “Referendum to Expend Scholarship Endowment Principal” on the ballot of any  
21           primary or general election by a two-thirds (2/3) vote of the full Navajo Nation  
22           Council.

23  
24       § 1195. Expenditure of Scholarship Endowment Income

25       The Scholarship Endowment Income shall only be expended as follows:

- 26       A.   Starting on the sixth (6<sup>th</sup>) calendar year following establishment of the  
27           Scholarship Endowment, ninety-five percent (95%) of the Scholarship  
28           Endowment Income shall be used as provided in § 1192 of this subchapter; the  
29           remaining five percent (5%) of Income shall be reinvested in the Scholarship  
30           Endowment Principal to cover the rate of inflation.



1 B. Starting on the sixth (6<sup>th</sup>) year calendar year following establishment of the  
2 Scholarship Endowment, up to twenty percent (20%) of the ninety-five percent  
3 (95%) of the Scholarship Endowment Income may be used to pay outstanding  
4 education loans for graduates in Priority Professions, as determined by the Office  
5 of the President and Vice-President, who are willing to return to the Navajo  
6 Nation or Navajo Indian Country after graduation to complete a minimum of  
7 four years of service to the Navajo People and/or to the Navajo Nation  
8 government, including its sub-divisions and entities.

9 C. Any awards made from the Scholarship Endowment Income to Navajo college  
10 students and graduates, shall only be awarded in accordance with Rules and  
11 Regulations developed by the Office of Navajo Nation Scholarship and Financial  
12 Assistance and approved by the Health, Education and Human Services  
13 Committee of the Navajo Nation Council.

14  
15 § 1196. Expenses

16 All expenses directly associated with the administration and management of the  
17 Scholarship Endowment shall be paid from the Scholarship Endowment Income as  
18 approved by the Budget and Finance Committee of the Navajo Nation Council, prior  
19 to any Income distributions made in accordance with § 1195 of this subchapter. Such  
20 expenses shall include investment advisory and management fees, audit costs, and  
21 other related expenses, pursuant to duly approved contracts for such services.

22  
23 §1197. Fund Investment

24 All monies deposited into the Navajo Nation Scholar Endowment shall be invested in  
25 accordance with the Navajo Nation Master Investment Policies as adopted by the  
26 Budget and Finance Committee of the Navajo Nation Council.

27  
28 § 1198. Amendments

29 Any section or sections in this subchapter may be amended upon the recommendation  
30 of the Health, Education and Human Service Committee and the Budget and Finance

1 Committee of the Navajo Nation Council and by a majority vote of the full  
2 membership of the Navajo Nation Council and in accordance with 2 N.N.C. § 221(B).  
3

4 \*\*\*\*\*  
5  
6

7 **SECTION SEVEN. DIRECTIVE**

8 A. All Navajo Nation programs, specifically including, but not limited to, the Office of  
9 Controller and the Office of Management and Budget, shall take all steps necessary  
10 to expeditiously implement the Navajo Nation Scholarship Endowment Expenditure  
11 Plan consistent with the provisions set forth above.

12 B. The Department of Personnel shall take all steps necessary, including  
13 recommendations of statutory, regulatory, policy and procedure amendments, to  
14 prioritize employment opportunities for Navajo college graduates  
15

16 **SECTION EIGHT. SAVING CLAUSE**

17 The provisions of the Act which amend or adopt new sections of the Navajo Nation  
18 Code shall be codified by the Office of Legislative Counsel. The Office of Legislative  
19 Counsel shall incorporate such amended provisions in the next codification of the Navajo  
20 Nation Code.  
21

22 **SECTION NINE. CODIFICATION**

23 Should any provision of this Act be determined invalid by the Navajo Nation Supreme  
24 Court or the District Courts of the Navajo Nation, without appeal to the Navajo Nation  
25 Supreme Court, the remainder of the Act shall remain the law of the Navajo Nation.  
26

27 **SECTION TEN. EFFECTIVE DATE**

28 The provisions of this Act shall become effective in accordance with 2 N.N.C. § 221(B)  
29 and 2 N.N.C. §§1005 (C) (10-12).  
30



A



Office of Navajo Nation  
Scholarship & Financial Assistance  
2018 Annual Report

#####

## Statistical Profile: 2017 & 2018 Calendar Years

	2017	2018
<b>Total Number of Applications Submitted to the ONNSFA</b>	17,272	16,362
<b>No. of Students Requesting Awards:</b> (Students are counted once whether they receive one or more awards during a calendar year.)	12,807	13,210
<b>Total No. of Awards:</b> (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.)	9,423	9,212
<b>No. of Students Receiving Awards:</b> (Students are counted once whether they receive one or more awards during the calendar year.)	6,755	6,680
<b>Percentage of Students Funded:</b> (The total number of students awarded from the total number of students that applied. Applicants are counted once.)	53%	51%
<b>No. of Students Denied:</b>	6,052	6,530
<b>Enrollment Status of Recipients:</b>		
Undergraduate	90%	87%
Graduate	10%	13%
<b>No. of Awards by Funding Source:</b>		
Federal	3,879	5,002
Navajo Nation, Trust, Corporate	5,544	4,201
<b>Total Federal Fund Awards to:</b>		
Need-Based Students	7,506,622	7,079,947
Chief Manuelito Scholars	2,464,831	6,567,605
<b>Grand Total</b>	<b>\$ 9,971,453</b>	<b>\$ 9,971,453</b>
<b>Chief Manuelito Awards:</b>		
Total No. of Student Awards	2,328	2,519
Total Expended From All Sources	\$ 7,875,012	\$ 8,525,684
Percentage From All Sources	33%	35%
<b>Total Funding to:</b>		
Undergraduate Students	20,197,956	19,967,538
Graduate Students	3,929,429	4,430,251
<b>Grand Total</b>	<b>\$ 24,127,385</b>	<b>\$ 24,397,789</b>
<b>Average Award to:</b>		
Undergraduate Students	\$2,450	\$2,523
Graduate Students	\$3,330	\$3,416
<b>No of Students Awarded:</b>		
Undergraduate Students	5,941	5,773
Graduate Students	814	907



Apply online: [www.onnsfa.org](http://www.onnsfa.org)

### Deadlines to apply:

2019-2020 Academic Year – June 25, 2019  
2020 Winter/Spring Term – Nov. 25, 2019

### Financial Need-Based Awards (up to \$2,500 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 \$2,500 per semester or \$5,000 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 (\$1,000 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 (1/2 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.

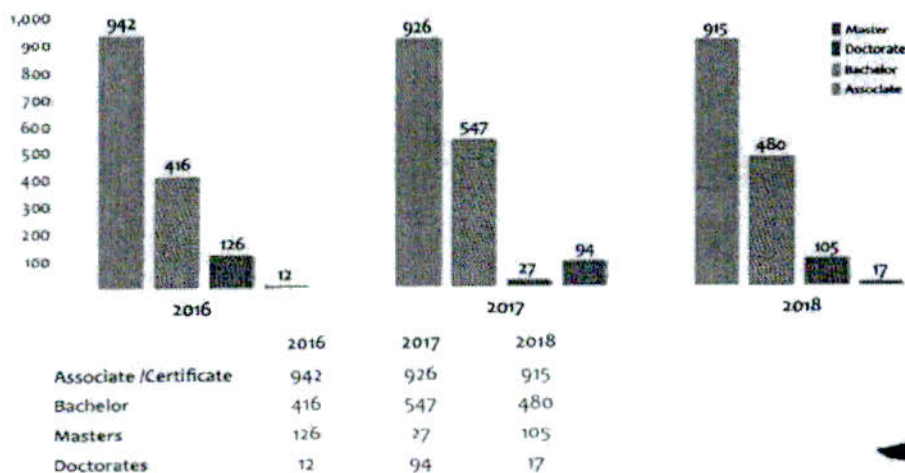
### Part-Time Undergraduate and Graduate Awards

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



# Increasing Higher Education Attainment Rates

Number and Type of Degrees Attained by ONNSFA Award Recipients



awarded Navajo Nation financial assistance or scholarship from 2016 to 2018. A majority of the degrees were attained from institutions within the Four-Corners region.

Data was compiled from 28 schools within this area. Schools ranged from two-year to four-year institutions including: Arizona State University, Chandler Coconino Community College, Diné College, Fort Lewis College, Navajo Technical University, University of New Mexico, New Mexico State University, New Mexico Highlands University and Northern Arizona University.

## Rising Numbers of Navajo College Students

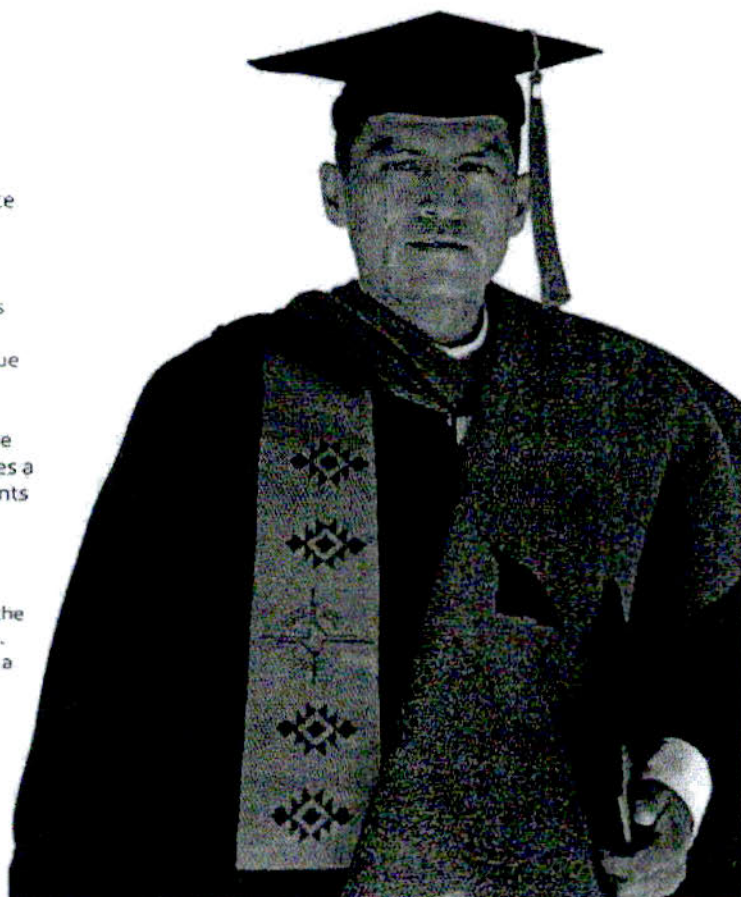
The number of Navajo students seeking a college degree continues to increase. From 2010 to 2018, a total of 125,175 students submitted applications for scholarships to the Office of Navajo Nation Scholarship & Financial Assistance.

Meanwhile an average of 56 percent of applicants were not funded. Funding for students is imperative as many students depend on financial assistance and scholarships from the Navajo Nation to help meet educational costs, which continue to rise significantly.

Thus, the ONNSFA continues to seek partnerships to increase resources to Navajo college student. The table below provides a snapshot of the number of college degrees earned by students

**LEFT** Perry R. James of Continental Divide, NM received the first Master of Arts degree in Diné Culture, Language & Leadership at Navajo Technical University in 2016. NTU has since strengthened the program and several more have attained a Master of Arts Degree. The university has begun to take the initial steps in implementing a doctorate program.

The ONNSFA is proud to partner with NTU in providing up to \$2,500 per semester for full-time students pursuing a bachelor degree in any of NTU's ten bachelor degree program or up to \$5,000 per semester for students seeking a Masters degree. Funding under this agreement covers full-time enrollment for up to six continuous semesters. For information contact the NTU Admissions Office at 505.786.4100.



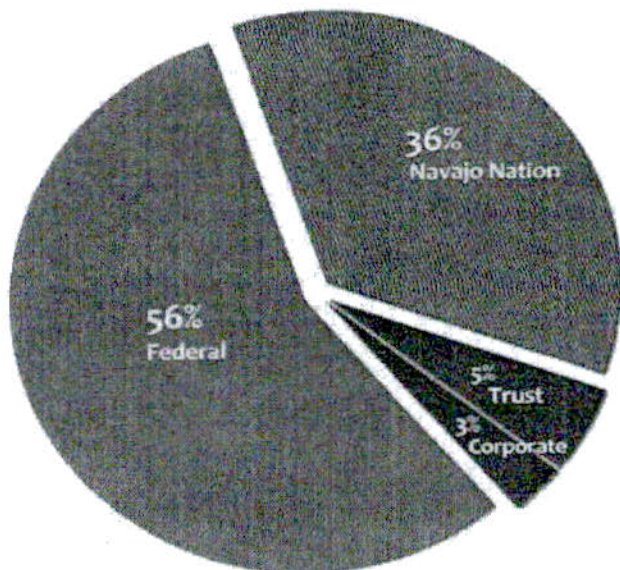
## Summary of Awards by Funding Source

<b>Federal Funds</b>		
	Number of Awards	Total Award Amount
Chief Manuelito Scholarships	1,950	\$ 6,567,605
Need-Based	3,058	7,079,947
<b>Total</b>	<b>5,008</b>	<b>\$ 13,647,552</b>
<b>Navajo Nation General Funds</b>		
	Number of Awards	Total Award Amount
Chief Manuelito Scholarships	569	\$ 1,958,079
Need-Based	819	1,599,801
Sales Tax Revenue	373	1,342,295
Vocational	941	2,101,392
Teacher Education	136	320,986
Univ of Arizona College of Medicine	9	66,797
No-Need	141	141,000
Higher Education Grant	332	1,179,676
<b>Total</b>	<b>3,320</b>	<b>\$ 8,710,926</b>
<b>Corporate Funds</b>		
	Number of Awards	Total Award Amount
Peabody Energy	75	\$ 265,502
Chevron / P&M	193	193,000
Sussman	11	93,172
Questar/Four Corners	96	92,000
Kinder Morgan/El Paso	25	84,666
Navajo Nation Oil & Gas, Co.	3	14,500
Diné Scholarship Annual Fund	8	9,049
<b>Total</b>	<b>411</b>	<b>\$ 751,889</b>
<b>Trust Funds</b>		
	Number of Awards	Total Award Amount
Navajo Nation Graduate Trust	62	\$ 233,502
Navajo Nation Vocational Trust	139	296,460
Navajo Engineering & Construction Authority Trust	194	259,750
Tucson Electric Trust	27	46,952
ASU Law	17	235,680
UNM Law	34	215,978
<b>Total</b>	<b>473</b>	<b>\$ 1,288,322</b>
<b>Total - All Sources</b>	<b>9,212</b>	<b>\$24,397,789</b>

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.



## Funding Sources



### 2018 Calendar Year

Federal Funds:	\$ 13,647,552
General Funds:	8,710,026
Trust Funds:	1,288,322
Corporate Funds:	751,889
<b>Total :</b>	<b>\$ 24,397,789</b>

### Calendar Year 2018

**Total Awarded: \$24,397,789**  
**Number of Awards: 9,212**

From January 1 to December 31, 2018, the Office of Navajo Nation Scholarship and Financial Assistance awarded a total of \$24,397,789 in scholarships and financial aid. The total number of students who received awards from the four funding sources equated to 6,680. The total number of awards made from all funding sources amounted to 9,212. 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: \$13,647,552  
 No. Students Awarded: 4,116  
 No. of Awards: 5,008

Federal funds, provided through a P.L. 93-638 contract with the Navajo Region Bureau of Indian Affairs, comprised about 56 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: \$8,710,026  
 No. Students Awarded: 2,817  
 No. of Awards: 3,320

Navajo Nation General Funds comprised about 36 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: \$1,288,322  
 No. Students Awarded: 421  
 No. of Awards: 473

Interest revenue from trust funds comprised about 6 percent of funds awarded by ONNSFA in 2018. 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

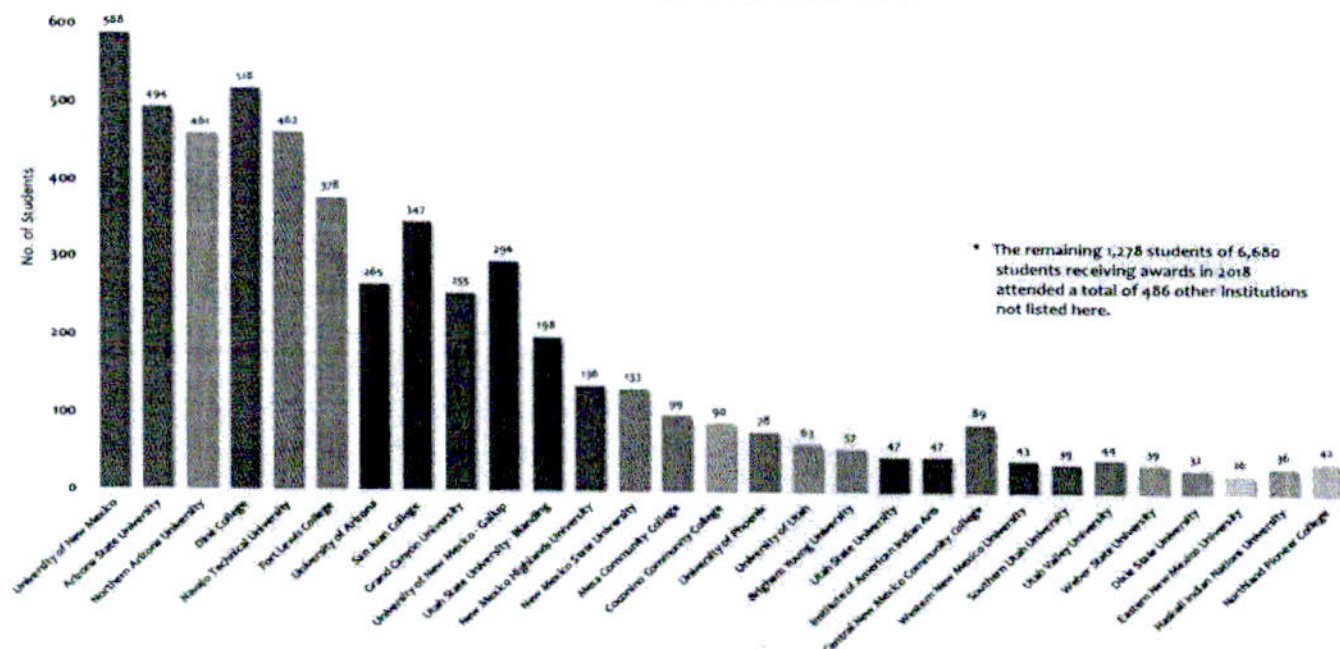
Total: \$751,889  
 No. Students Awarded: 400  
 No. of Awards: 411

Contributions from corporations comprised about 3 percent of the total funds awarded by ONNSFA in 2018. Leases with companies including Peabody Energy, Chevron Mining, Inc., Questar/Four Corners and Kinder Morgan/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 (7,754) differs from the total number of awards (9,212) due to the fact that students may have received awards from a combination of funding sources and are counted in each source.*

# 2018 ONNSFA Awards

No. of Recipients at Top 29 Schools



## Awards to Students at 29 Schools Account for 81 Percent of Funds

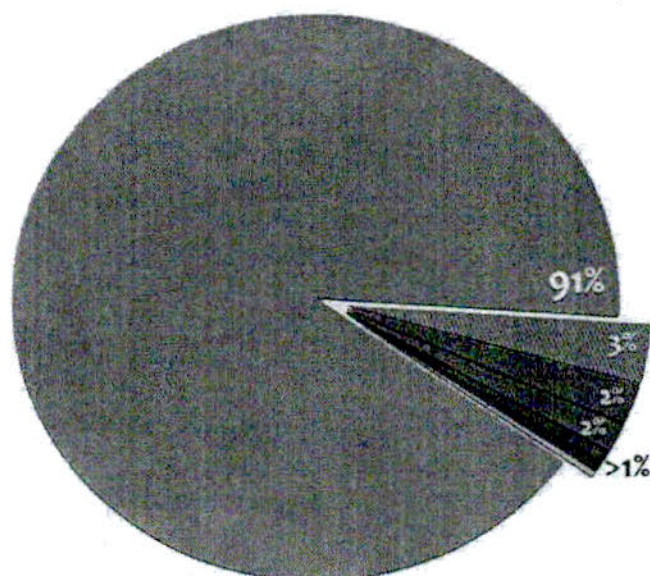
In 2018, ONNSFA awarded a total of \$24,397,789 to 6,680 students attending a total of 516 different institutions throughout the United States.

The 29 institutions listed accounted for 81 percent of total ONNSFA funding and students attending. A majority of the 29 institutions listed are located within the four corners area.

Institution	Amount Funded	No. Students	Institution	Amount Funded	No. Students
University of New Mexico	\$ 2,615,726	588	University of Phoenix	235,213	78
Arizona State University	2,274,512	494	University of Utah	234,397	63
Northern Arizona University	1,825,305	461	Brigham Young University	229,022	57
Diné College	1,612,538	518	Utah State University	217,583	47
Navajo Technical University	1,451,810	462	Institute of American Indian Arts	208,662	47
Fort Lewis College	1,418,988	378	Central NM Community College	189,086	89
University of Arizona	1,176,664	265	Western New Mexico University	178,337	43
San Juan College	967,464	347	Southern Utah University	163,700	39
Grand Canyon University	896,330	255	Utah Valley University	143,806	44
University of New Mexico - Gallup	859,171	296	Weber State University	130,144	39
Utah State University - Blanding	616,026	198	Dixie State University	108,500	32
New Mexico Highlands University	570,026	136	Eastern New Mexico University	106,832	26
New Mexico State University	538,669	133	Haskell Indian Nations University	104,844	36
Mesa Community College	268,206	99	Northland Pioneer College	102,000	42
Coconino Community College	260,827	90	* Other 486 Institutions	4,693,401	1,278
Total:				\$ 24,397,789	6,680



## 2018 ONNSFA Denials



### Reasons For Denial

	No. of Students
Incomplete/Missing Documents	5,950
Withdrawal/Failure to Repay Funds	222
Maximum Number of Terms Exceeded	146
Disqualification	107
Not Admitted Into Degree Program	46
Seeking Second Degree at Same Level	39
Institution Not Regionally Accredited	13
Default Status With Student Aid	6
Received Other Aid	1
<b>Total</b>	<b>6,530</b>

## 49 Percent of All Applicants Denied

In 2018, a total of 13,210 students applied to the Office of Navajo Nation Scholarship & Financial Assistance (ONNSFA).

Approximately 51 percent or 6,680 students who applied received an award. Another 49 percent or 6,350 applicants were denied. Applicants were denied for several reasons including:

### Incomplete/Missing Documents

Ninety-one percent (5,950 students) either submitted incomplete applications or failed to provide all required documents.

### Withdrawal/Failure to Repay Funds

Three percent or 222 applicants were denied due to outstanding debts to the ONNSFA arising from withdrawing from school without proper justification. All applicants with outstanding debts to the ONNSFA are disqualified.

### Maximum Number of Terms Exceeded

Two percent or 146 applicants were denied due to exceeding the maximum number of terms which generally are:

- **Undergraduates:** Ten semesters or fifteen quarters;
- **Graduates:** Five semesters or seven quarters;
- **Two-Year Institutions:** Five academic terms or sixty-four semester credit hours, or equivalent amount of quarter or trimester credit hours.

### Disqualification

Two percent or 107 applicants were denied due to violation of the ONNSFA's policies including not maintaining the required grade point average, repeating courses, or falsifying information.

### Not Admitted Into Degree Program

A total of 46 applicants were denied due to not gaining admission to a degree program. Graduate applicants are required to submit a regular Letter of Acceptance to

the graduate program of study in addition to a Regular Letter of Admission from the graduate university.

### Seeking Second Degree at Same Level

A total of 39 applicants were denied as they were requesting additional funds toward a second undergraduate, graduate or postgraduate degree at the same level.

### Institute Not Regionally Accredited

A total of 13 applicants were denied as the institutions they sought to attend were not accredited by a regional accrediting association or the appropriate accrediting association for highly specialized majors.

### Default Status With Student Aid

Six applicants were denied due to default status. Students who are in default on a federal student loan are ineligible for additional federal student aid.

### Received Other Aid

One applicant was denied due to receiving aid from other sources.

# Student Awards (by Chapter)

## Chapter Affiliation

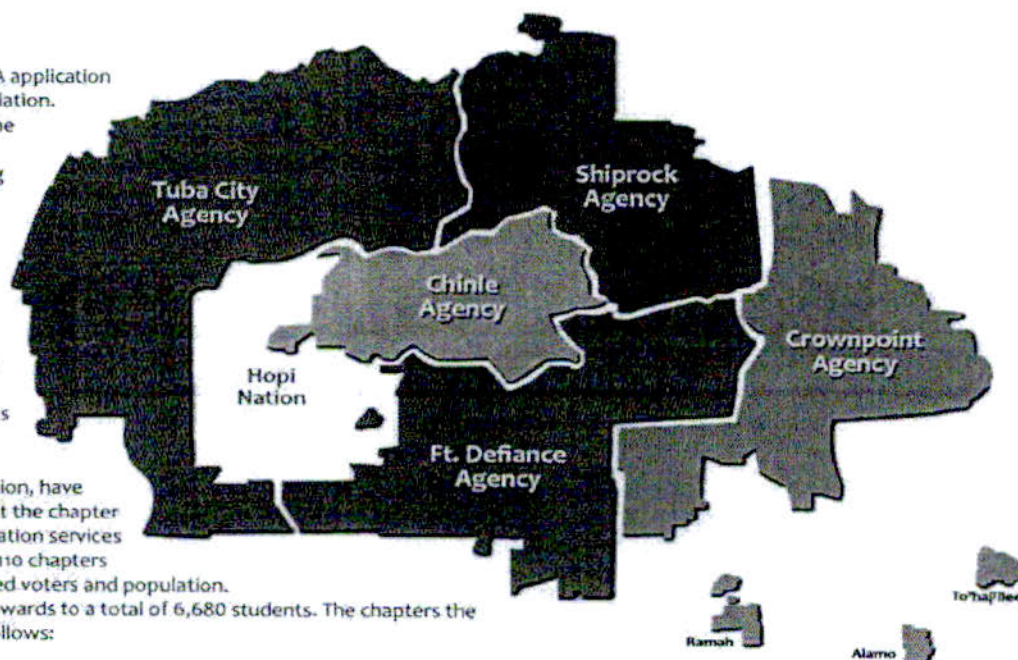
Students submitting an ONNSFA application are asked to state their chapter affiliation. This information is used to determine which agency office a student's file will be assigned to and for reporting purposes.

## 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.

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 amongst the 110 chapters based upon the number of registered voters and population.

In 2018, the ONNSFA provided awards to a total of 6,680 students. The chapters the students are affiliated with are as follows:



## Ft. Defiance Agency

1,628 Students  
Cornfields - 42  
Coyote Canyon - 53  
Crystal - 61  
Dilkon - 48  
Ft. Defiance - 322  
Ganado - 86  
Greasewood Springs - 38  
Houck - 45  
Indian Wells - 32  
Jeddito - 46  
Kinlichee - 68  
Klagetoh - 40  
Low Mountain - 28  
Lupton - 26  
Mexican Springs - 33  
Nahata Dzill - 29  
Naschitti - 58  
Oak-Pine Springs - 36  
Red Lake - 38  
Sawmill - 50  
St. Michaels - 136  
Steamboat - 52  
Teestoh - 46

## (Ft. Defiance Agency)

Tohatchi - 76  
Twin Lakes - 63  
White Cone - 40  
Wide Ruins - 36

## Crownpoint Agency

1,340 Students  
Alamo - 20  
Baca/Haystack - 44  
Bahaali - 41  
Becenti - 50  
Casamero Lake - 19  
Chichiltah - 59  
Church Rock - 106  
Counselor - 29  
Crownpoint - 200  
Huerfano - 60  
Iyanbito - 41  
Lake Valley - 12  
Littlewater - 18  
Manuelito - 38  
Mariano Lake - 39  
Nageezi - 42  
Nahodishgish - 19

## (Crownpoint Agency)

Ojo Encino - 17  
Pinedale - 39  
Pueblo Pintado - 25  
Ramah - 42  
Red Rock - 63  
Rock Springs - 61  
Smith Lake - 16  
Standing Rock - 28  
Thoreau - 59  
Tohajilee - 46  
Torreon/Star Lake - 35  
Tsayatoh - 44  
White Rock - 18  
Whitehorse Lake - 10

## Shiprock Agency

1,429 Students  
Aneth - 110  
Beclabito - 33  
Cove - 17  
Gad li'ahf - 26  
Mexican Water - 26  
Nenahnezad - 112  
Newcomb - 23  
Red Mesa - 74  
Red Valley - 33

## (Shiprock Agency)

Rock Point - 86  
San Juan - 42  
Sanostee - 53  
Sheepsprings - 33  
Shiprock - 448  
Sweetwater - 46  
Teec Nos Pos - 57  
T'is Tsoh Sikaad - 29  
Tsé Daa K'aan - 55  
Toadlena/  
Two Grey Hills - 27  
Upper Fruitland - 93  
Unknown - 6

## Tuba City Agency

1,190 Students  
Birdsprings - 29  
Bodaway/Gap - 46  
Cameron - 45  
Chilchinbeto - 34  
Coalmine Canyon - 25  
Coppermine - 46  
Dennehotso - 33  
Inscription House - 33  
Kaibeto - 37  
Kayenta - 148

## (Tuba City Agency)

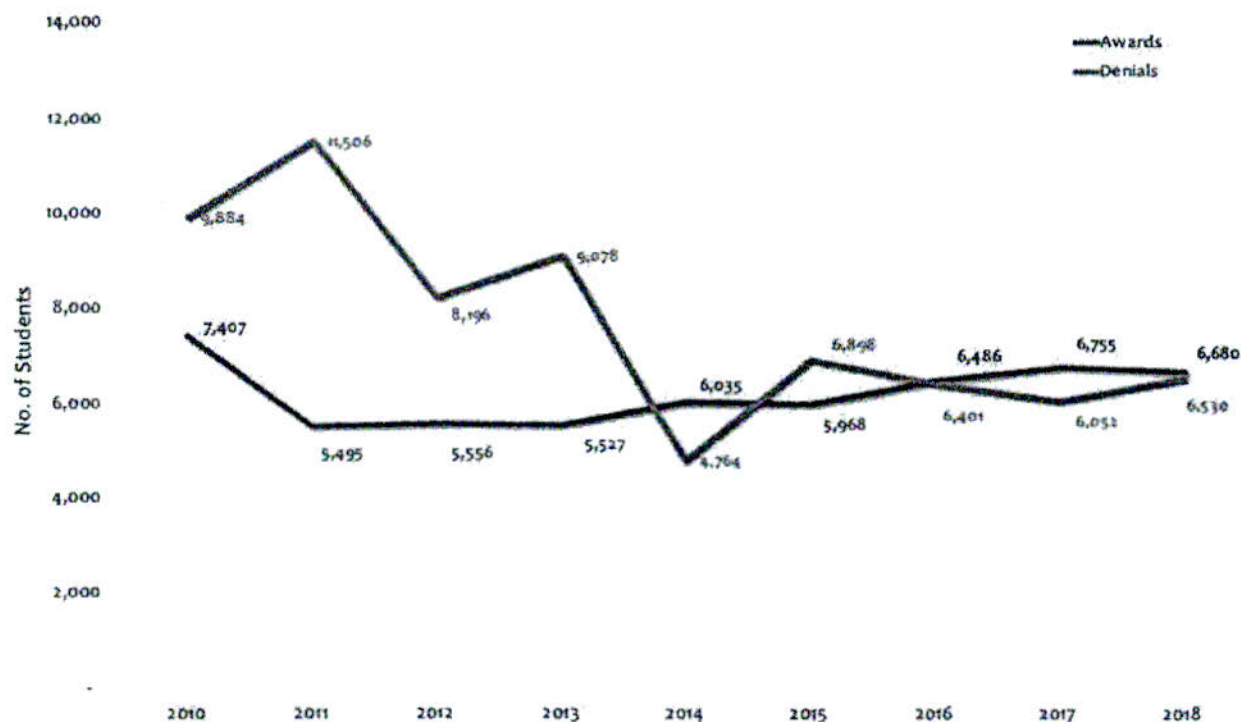
Lechee - 50  
Leupp - 62  
Navajo Mountain - 45  
Ojato - 87  
Shonto - 62  
Tolani Lake - 27  
Tonalea - 45  
Tó naneesdizi - 336

## Chinle Agency

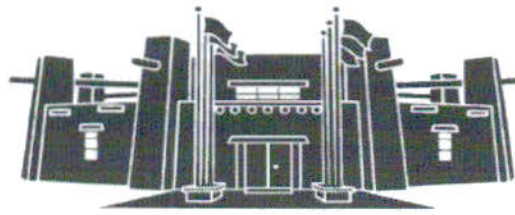
1,075 Students  
Black Mesa - 23  
Chinle - 385  
Forest Lake - 24  
Hard Rock - 29  
Lukachukai - 100  
Many Farms - 90  
Nazlini - 46  
Piñon - 72  
Rough Rock - 43  
Round Rock - 54  
Tachee/Blue Gap - 47  
Tsalle/Wheatfields - 87  
Tselani/Cottonwood - 55  
Whippoorwill Springs - 38



## 2010-2018 Awards/Denials



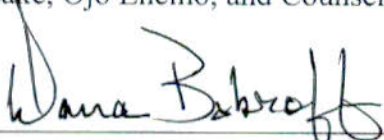
Year	#Applicants	Awards	%	Denials	%
2010	17,291	7,407	43%	9,884	57%
2011	17,001	5,495	32%	11,506	68%
2012	13,752	5,556	40%	8,196	60%
2013	14,605	5,527	38%	9,078	62%
2014	10,799	6,035	56%	4,764	44%
2015	8,913	5,968	46%	6,898	54%
2016	12,887	6,486	50%	6,401	50%
2017	2,017	6,755	53%	6,052	47%
2018	19,309	6,680	51%	6,530	49%



## MEMORANDUM

TO: Honorable Carl Slater  
Lukachukai, Rock Point, Round Rock, Tsaile/Wheatfields and Tsé  
Ch'izhí Chapters

Honorable Daniel Tso  
Littlewater, Pueblo Pintado, Torreon, Whitehorse Lake, Baca/Brewitt, Casamero  
Lake, Ojo Encino, and Counselor Chapters

FROM:   
Dana L. Bobroff, Chief Legislative Counsel  
Office of Legislative Counsel

DATE: January 13, 2020

SUBJECT: RELATING TO LAW AND ORDER, BUDGET AND FINANCE, HEALTH,  
EDUCATION AND HUMAN SERVICES, AND NAABIK'ÍYÁTI'  
COMMITTEES, AND NAVAJO NATION COUNCIL; ADOPTING AND  
APPROVING THE NAVAJO NATION SCHOLARSHIP ENDOWMENT FUND  
EXPENDITURE PLAN PURSUANT TO 12 N.N.C §§ 2501 – 2508;  
APPROVING FUNDING OF FIFTY MILLION DOLLARS (\$50,000,000) FROM  
THE SÍHASIN FUND TO ESTABLISH THE NAVAJO NATION  
SCHOLARSHIP ENDOWMENT; ENACTING THE NAVAJO NATION  
SCHOLARSHIP ENDOWMENT ACT OF 2019

I have prepared the above-referenced proposed resolution and associated legislative summary sheet pursuant to your request for legislative drafting. Based on existing law and review of documents submitted, the resolution as drafted is legally sufficient. As with any action of government however, it can be subject to review by the courts in the event of proper challenge.

The Office of Legislative Counsel confirms the appropriate standing committee(s) based on the standing committees powers outlined in 2 N.N.C. §§301, 401, 501, 601 and 701. Nevertheless,



“the Speaker of the Navajo Nation Council shall introduce [the proposed resolution] into the legislative process by assigning it to the respective oversight committee(s) of the Navajo Nation Council having authority over the matters for proper consideration.” 2 N.N.C. §164(A)(5).

Please ensure that his particular resolution request is precisely what you want. You are encouraged to review the proposed resolution to ensure that it is drafted to your satisfaction.

THE NAVAJO NATION  
LEGISLATIVE BRANCH  
INTERNET PUBLIC REVIEW PUBLICATION



LEGISLATION NO: \_0011-20\_

SPONSOR: Carl R. Slater

TITLE: An Action Relating To Law And Order, Budget And Finance, Health, Education And Human Services, And NAABIK'YATI Committees, And Navajo Nation Council; Adopting And Approving the Navajo Nation Scholarship Endowment Fund Expenditure Plan Pursuant To 12 N.N.C. §§2501-2508; Approving funding Of Fifty Million Dollars (\$50,000,000) From The Sihasin Fund To Establish The Navajo Nation Scholarship Endowment; Enacting The Navajo Nation Scholarship Endowment Act Of 2019

*Date posted:* January 15, 2020 at 6:45 PM

Digital comments may be e-mailed to [comments@navajo-nsn.gov](mailto:comments@navajo-nsn.gov)

Written comments may be mailed to:

Executive Director  
Office of Legislative Services  
P.O. Box 3390  
Window Rock, AZ 86515  
(928) 871-7586

Comments may be made in the form of chapter resolutions, letters, position papers, etc. Please include your name, position title, address for written comments; a valid e-mail address is required. Anonymous comments will not be included in the Legislation packet.

**Please note:** This digital copy is being provided for the benefit of the Navajo Nation chapters and public use. Any political use is prohibited. All written comments received become the property of the Navajo Nation and will be forwarded to the assigned Navajo Nation Council standing committee(s) and/or the Navajo Nation Council for review. Any tampering with public records are punishable by Navajo Nation law pursuant to 17 N.N.C. §374 *et. seq.*