

Education Cost in Elementary Schools: A Case-Study of SDIT Persis dan SDN Sukamentri 7

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ABSTRACT

Education cost planning is essential for ensuring the sustainability and quality of elementary education, particularly amid differences in funding capacity between public and private schools. In Indonesia, the School Revenue and Expenditure Budget Plan (RAPBS/RKAS) serves as a key instrument for managing education financing and strengthening school resilience. This study aims to 1) examine elementary schools' ability to plan education costs based on the RAPBS/RKAS and 2) analyze the impact of budget planning implementation on school resilience in sustaining educational services. Using a descriptive qualitative approach with a case-study design, the research was conducted in two elementary schools—a public school and a private Islamic integrated elementary school (SDIT). Data were collected through interviews, RAPBS/RKAS document analysis, and observations, and analyzed thematically. The findings show that both schools generally apply education cost planning principles as reflected in their RAPBS/RKAS. However, significant differences are evident in funding sources and budget allocation patterns. The SDIT relies primarily on community and parental contributions, while the public school depends largely on government funding, with the largest share allocated to teacher and education personnel salaries. These differences influence schools' financial resilience and sustainability. The study highlights the need for adaptive and diversified education financing policies at the elementary level.

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1. INTRODUCTION

Education is widely recognized as a long-term and continuous investment aimed at developing human potential holistically so that individuals are capable of responding to social, economic, and cultural challenges. To ensure that this investment achieves its intended outcomes, education systems

require accurate, transparent, and well-managed financing (Gaffar, 2018; Wan et al., 2025). In the Indonesian context, education cost planning at the school level is operationalized through the School Revenue and Expenditure Budget Plan (RAPBS) or School Budget Activity Plan (RKAS), which functions as a key instrument for allocating resources efficiently and sustainably.

Garut Regency provides a relevant local context for examining education financing practices. According to Statistics Indonesia (BPS, 2023), Garut Regency has 1,535 elementary schools, consisting of 1,422 public schools and 113 private schools. This significant number reflects both the scale of basic education provision and the complexity of financing management, particularly amid disparities between public and private schools in funding sources, cost structures, and financial resilience. These conditions highlight the importance of examining how schools plan and manage education costs in practice, especially those with high public demand and relatively high education expenditures (Al Akbar & Noviani, 2023; Marwiyah et al., 2024; Muspawi & Lukita, 2023).

Education financing theory has long emphasized the central role of costs as an instrumental input in the education process (Supriadi, 2003). Education costs generally include direct and indirect costs. Direct costs are expenditures that directly support teaching and learning activities, such as teacher salaries, learning facilities, instructional materials, and infrastructure maintenance (Anwar, 1991; Gaffar, 2018). Indirect costs, on the other hand, include opportunity costs and personal expenses borne by students and families, such as transportation, accommodation, and foregone income (Fatah, 2012; Ferdi, 2013). In addition, education costs can be categorized into private and social costs, as well as monetary and non-monetary costs, which in practice often overlap.

While these conceptual frameworks are well established, previous studies have largely focused on macro-level education financing, efficiency analysis, or policy evaluation (Levin & McEwan, 2001; Psacharopoulos & Patrinos, 2018). Relatively limited attention has been given to micro-level analyses of how elementary schools operationalize education cost planning through RAPBS/RKAS, particularly through comparative case studies of public and private schools. Moreover, few studies explicitly link education cost planning practices to school financial resilience and sustainability in providing educational services.

School financial management plays a critical role in translating education cost concepts into effective practice. Effective financial management involves planning, organizing, implementing, supervising, and ensuring accountability in the use of education funds (Hidayat et al., 2024; Rabani et al., 2023). Empirical studies suggest that sound financial planning and diversified funding sources contribute significantly to school effectiveness and sustainability (Baker et al., 2020; Odden & Picus, 2000). However, disparities in funding dependence—such as reliance on government assistance in public schools versus community and parental contributions in private schools—often shape different budgeting priorities and resilience capacities.

Based on these considerations, this study addresses the following research gap: the lack of in-depth, comparative empirical evidence on how education cost planning through RAPBS/RKAS is implemented at the elementary school level and how it affects financial resilience across different school types. Therefore, this research focuses on two elementary schools in Garut Regency—SDIT Persis and SDN Sukamentri 7—as representative cases of private and public schools. These schools were selected based on accreditation status (A), high public demand, distinctive curriculum characteristics, relatively higher education costs, and the qualifications of educators and education personnel in accordance with national regulations.

By examining education cost planning practices in these two schools, this study aims to contribute to a more contextualized understanding of education financing at the school level and to provide policy-relevant insights for improving the sustainability and equity of elementary education financing.

2. METHODS

This study employed a descriptive qualitative approach to examine education cost planning practices through the RAPBS/RKAS in elementary schools. A qualitative design was selected to allow

an in-depth exploration of budgeting processes, funding sources, and financial management practices within their natural institutional contexts (Creswell, 2014). The research was conducted in Garut Regency, which has 1,535 public elementary schools and 113 private elementary schools (BPS, 2023), reflecting a diverse and complex landscape of elementary education financing.

Using purposive sampling, two elementary schools were selected to represent different governance types, namely SDN Sukamentri 7 as a public school and SDIT Persis as a private Islamic integrated elementary school. The selection was based on several criteria: accreditation status A, high public demand as indicated by student enrollment numbers, recognized quality of graduates, relatively higher education costs compared to neighboring schools, and the compliance of educators and education personnel with national qualification standards. These criteria ensured that the selected schools were information-rich cases relevant to the research objectives.

The research participants consisted of key informants directly involved in education cost planning and financial management at the school level. A total of eight informants participated in this study, including the school principals, vice principals, school treasurers, and senior teachers from each school. Data were collected through semi-structured interviews, non-participant observations, and document analysis. The interviews followed a structured interview guide covering budgeting procedures, funding sources, expenditure priorities, and challenges in implementing RAPBS/RKAS. Document analysis focused on RAPBS/RKAS documents, financial reports, and other relevant administrative records, while observations were conducted to understand the practical context of financial planning and implementation.

Data analysis was carried out thematically, beginning with data organization and transcription, followed by open coding to identify key themes, code categorization, and interpretative analysis (Creswell, 2014). To enhance the credibility and validity of the findings, data triangulation was applied by comparing information obtained from interviews, observations, and documents, as well as cross-checking data across different informants. Ethical considerations were addressed throughout the research process. All participants were informed of the research objectives and procedures, provided voluntary informed consent, and were assured of confidentiality and anonymity. The data collected were used exclusively for academic purposes.

3. FINDINGS AND DISCUSSION

3.1. Education Cost Planning

To implement these principles of education fund management, particularly at SDIT Persis, before developing the RAPBS (Regional Budget Plan), the school holds: 1) An internal meeting attended by the principal, treasurer, head of administration, teachers, and committee members; 2) The principal analyzes the school's needs by paying attention to the priority scale and analyzing the previous year's RAPBS; 3) then the principal through a school work meeting prepares a RAPBS which is reviewed in depth and comprehensively. The RAPBS is submitted by the principal to the head of the school committee and then the committee verifies and assesses the proposed RAPBS; 4) after verification and assessment by the school committee, the RAPBS is then brought to the committee management meeting; and 5) before the RAPBS is ratified, the committee together with the school explains to the parents of students, if there are objections that need to be revised, they will be corrected and adjusted based on needs, then the work program and RAPBS are ratified and used as operational guidelines for school financing.

Tabel 1. RAPBS of SDIT Persis Garut

No	Sources of Income	Amount (Rp)
1	Central School Operational Assistance (BOS) for students	804.800.000,
2	Parental Contributions through the School Committee	3.859.200.000,
	Amount	4.664.000.000, -

Based on Table 1 concerning the School Revenue and Expenditure Budget Plan (RAPBS) of SDIT Persis Garut, it is evident that the school's funding structure is predominantly supported by parental contributions through the School Committee. Of the total budget of Rp4,664,000,000, parental and community contributions amount to Rp3,859,200,000, representing approximately 82.7% of total school income. In contrast, government support through the School Operational Assistance (BOS) program accounts for Rp804,800,000, or about 17.3%. This composition indicates that the sustainability of school operations and the development of educational quality at SDIT Persis Garut rely heavily on the active financial participation of parents and the community, reflecting a high level of public trust in the institution.

The dominance of non-government funding also suggests that the school has greater flexibility in financing educational programs that are not fully covered by BOS funds, such as strengthening Islamic education programs, improving human resources, developing facilities and infrastructure, and supporting flagship extracurricular activities. Nevertheless, this funding structure places a strong responsibility on the school to implement accountable and transparent financial management. Therefore, in addition to systematically preparing the RAPBS, the school is required to continuously plan, record, report, and evaluate the realization and utilization of educational funds. Effective and transparent financial governance is essential to maintaining parental trust and ensuring that budget allocations contribute directly to the improvement of educational quality and services. The actual use of education funds at SDIT is shown in Table 1.4 below.

Table 2. Use and Expenditure of Funds

No	Type of Expenditure	Amount (Rp)
1	Graduation Standards	48.103.000,
2	Content Standards	45110.000,
3	Process Standards	872.677.900,
4	Educator and Teaching Staff Standards	293.860.000,
5	Infrastructure Standards	346.250.000,
6	Management Standards	135.304.000,
7	Financing Standards	2.581.380.800,
8	Educator Assessment Standards	341314.300,
	Total	4.664.000.000,

Based on Table 2 on the Use and Expenditure of Funds, the budget allocation of SDIT Persis Garut reflects the school's operational priorities in meeting national education standards. The largest share of expenditure is allocated to Financing Standards (Rp2,581,380,800), which accounts for more than half of the total budget and mainly covers routine operational costs, particularly salaries and welfare for teachers and staff, as well as administrative expenses. This is followed by Process Standards (Rp872,677,900), indicating a strong focus on supporting teaching and learning activities, including instructional implementation, learning resources, and teacher professional development. Additional allocations for infrastructure, educator assessment, and management standards further demonstrate the school's commitment to maintaining facilities, ensuring quality assurance, and supporting effective school governance.

The relatively high expenditure on educators and education staff is closely related to the school's employment structure, in which 58 teachers are employed and approximately 85% are non-civil

servants (non-PNS). As a result, the financial responsibility for teacher remuneration and professional support rests largely on the school rather than the government. This situation contrasts with public elementary schools, where government funding dominates the School Budget Plan (RKAS), contributing around 86–90% of total revenue, with the remainder sourced from student fees and community donations in cash or in kind. Consequently, private Islamic schools such as SDIT Persis Garut face greater financial demands, requiring careful budget management and sustained community support to ensure institutional sustainability and educational quality.

In the RKAS for public schools, the expenditure component is recorded, while other revenue sources are not. In public schools, expenditures for teacher salaries and allowances are predominantly non-salary costs, including maintenance, procurement of supporting facilities, teaching aids, implementation of the teaching and learning process, and extracurricular activities.

The government-sourced salary component in public schools is fixed; schools cannot make any changes except by channeling it to teachers. In public schools, teacher salaries are a dominant component, so the size of the school budget (RKAS) depends on the number of teachers. Furthermore, other influencing components of the RKAS for public elementary schools include the average socioeconomic status of students, the school's location, and the school's physical condition.

One obstacle to accessing information related to the RKAS in public elementary schools is the difficulty of obtaining complete and detailed information regarding education funding at the school, accompanied by written records and documents. Schools are only willing to show government financial records; however, funding from parents/the community, alumni, and donors is not provided, citing incomplete or excluded data. Similarly, when seeking data from the school committee, they tend to be resistant to disclosure.

Tabel 3. Comparison of Education Cost Planning of SDIT Persis Garut and SDN Sukamentri 7

Aspect	SDIT Persis Garut	SDN Sukamentri 7
Main Funding Sources	Parental contributions through the school committee and BOS	Government funding (BOS and civil servant salaries)
Budget Preparation Process	Prepared through internal meetings and committee verification	Prepared administratively based on government guidelines
Budget Flexibility	High	Low
Teacher Salary Financing	Covered by the school (mostly non-civil servant teachers)	Covered by the government (civil servant teachers)
Role of School Committee	Active and decisive	Limited
Transparency	Budget is socialized to parents	Generally limited to government funds

A comparison of financing planning shows that SDIT Persis Garut implements a community-based financing model with a high reliance on parental contributions through the school committee, thus having a greater stake in designing and developing educational programs according to the institution's needs. In contrast, public elementary schools are financed predominantly by government funds, particularly BOS (School Operational Assistance) and civil servant teacher salaries, so their budget planning is more administrative and bound by applicable regulations. This condition requires SDIT Persis Garut to implement transparent and accountable financial management to maintain parental trust, while public schools are relatively more financially stable but have more limited room for innovation in budget use.

The findings of this study indicate that education cost planning at SDIT Persis Garut reflects a community-based and participatory financing model, which is consistent with the theory of school-based financial management (SBM). According to SBM theory, effective financial planning is characterized by stakeholder involvement, needs-based budgeting, and flexibility in resource allocation

(Caldwell & Spinks, 2021). The preparation of the RAPBS at SDIT Persis Garut involves school leaders, teachers, and the school committee, and is finalized through consultation with parents, demonstrating a decentralized and participatory approach. This finding aligns with research by Astika & Wismar (2024), which shows that private schools with strong community participation tend to have greater autonomy in budget planning and are more responsive to institutional needs, particularly in improving educational quality and program innovation.

Furthermore, the dominance of parental contributions in the funding structure of SDIT Persis Garut supports the concept of cost-sharing in education financing, as proposed by Johnstone (2004), which emphasizes shared financial responsibility between the government and society. This model provides schools with greater flexibility to fund programs that are not fully covered by government assistance, such as religious enrichment programs, teacher development, and extracurricular activities. Similar findings were reported by Parker & Raihani (2011), who found that private Islamic schools relying on non-government funding tend to allocate resources more strategically to support their distinctive educational missions. However, this financing structure also increases the demand for accountability and transparency, as financial sustainability depends heavily on maintaining parental trust and community support.

In contrast, the financing planning of public elementary schools, such as SDN Sukamentri 7, reflects a centralized and regulation-driven budgeting model, where the RKAS is largely determined by government policies and fixed funding components, particularly civil servant teacher salaries. This condition corresponds with the theory of bureaucratic public finance management, which prioritizes compliance and administrative control over flexibility (Bush, 2020).

3.2. Impact of Implementing RAPBS/RKAS

The implementation of structured and systematic education budget planning through RAPBS and RKAS has produced different impacts on private and public elementary schools. In this study, the most significant impact is observed at SDIT Persis Garut as a private Islamic school, particularly in terms of educational quality and public trust. This is reflected in the high level of parental interest, as indicated by the enrollment ratio of 1:3, meaning that for every three prospective students, only one is accepted. This condition suggests that effective RAPBS implementation not only ensures financial sustainability but also strengthens the school's reputation and competitiveness. In contrast, the public elementary school studied shows a stagnant enrollment ratio of 1:1, indicating relatively stable but declining community interest, despite the availability of government funding.

Furthermore, the consistent application of RAPBS-based planning at SDIT Persis Garut reinforces institutional commitment to quality-oriented financial management. Well-planned budgeting enables the school to allocate resources strategically toward priority areas such as teacher welfare, professional development, learning facilities, and flagship academic and religious programs. These investments directly influence the quality of the teaching and learning process, classroom environments, and student outcomes. Over time, this creates a positive cycle in which improved educational quality strengthens public trust, leading to increased enrollment demand and sustained community support. Thus, RAPBS functions not merely as a financial document, but as a strategic instrument for quality assurance and school development.

By comparison, the RKAS implementation in public elementary schools tends to focus on administrative compliance rather than quality-driven innovation. Since major budget components—particularly teacher salaries—are funded and regulated by the government, schools have limited flexibility to reallocate resources based on local needs or strategic priorities. As a result, improvements in educational quality are often incremental and less visible to the community. This study confirms that while public schools benefit from financial stability, private schools such as SDIT Persis Garut are more capable of translating effective budget planning into tangible improvements in educational quality, facilities, and institutional image, making them more attractive to parents despite higher financial contributions.

Table 4. Comparative Analysis of the Impact of RAPBS/RKAS Implementation

Aspect of Impact	SDIT Persis Garut (Private School)	Public Elementary School
Student Enrollment Interest	Very high; enrollment ratio 1:3	Moderate to low; enrollment ratio 1:1
Public Trust	Strong, reflected in parental willingness to contribute financially	Relatively stable but declining
Quality of Budget Planning	Strategic, flexible, and quality-oriented	Administrative and compliance-oriented
Impact on Teaching and Learning	Significant improvement in learning quality and facilities	Limited improvement
Teacher Development and Welfare	Actively supported through school-funded programs	Largely dependent on government policy
School Competitiveness	High; positioned as a favorite school	Low to moderate
Overall School Quality	Continuously improving	Relatively stagnant

Education financing constitutes a fundamental resource for the implementation of both public and private schooling, as every educational activity inevitably requires financial support. In educational finance theory, funding is understood as the set of financial resources allocated to achieve educational objectives, with the amount and structure of funding largely determined by its sources. Practically, education funding originates from the government, parents, the community, and private stakeholders. The findings of this study confirm this theoretical assumption, showing that differences in funding sources significantly shape how schools plan, implement, and experience the impact of RAPBS and RKAS. These differences ultimately influence educational quality, public trust, and institutional sustainability.

A striking distinction identified in this study lies in the structure of education cost revenue between public and private elementary schools. Public schools rely almost entirely on government operational assistance, while private schools such as SDIT Persis Garut combine government support with substantial financial contributions from parents and the community, often framed as tuition, donations, or religious-based contributions such as *infaq*. This diversified funding structure enables private schools to mobilize larger financial resources compared to BOS allocations alone. When these sources are systematically planned and transparently recorded through RAPBS, they contribute to a positive institutional image and strengthen stakeholder trust. This finding supports the view that well-managed, multi-source financing enhances school legitimacy and competitiveness in the eyes of the community.

Differences are also evident in expenditure patterns, particularly regarding teacher salaries and welfare. In public schools, teacher salaries and allowances are excluded from school-level revenue and expenditure planning because they are fully financed by the government. In contrast, private schools allocate a significant portion of their operational budget to teacher remuneration, making human resource financing a central concern in RAPBS planning. This condition aligns with Supriadi's (2003) findings, which emphasize that private schools bear greater financial responsibility for teacher welfare, thereby requiring more careful and rational budgeting. Consequently, the effectiveness of RAPBS implementation in private schools has a direct impact on teacher motivation, instructional quality, and overall school performance.

From the perspective of educational management theory, the alignment between planning capacity and implementation is a crucial indicator of effective school leadership (Fahmi, 2021; Febrina & Sesmiarni, 2024; Utaminingsih et al., 2023). This study demonstrates that both public and private schools show consistency between financial planning and execution, although within different structural constraints. In private schools, the principal and the foundation are required to collaborate

actively to ensure the availability of educational funds as a key driver of quality inputs, processes, and outputs. This collaboration begins with a RAPBS that is rational, measurable, and quality-oriented. In public schools, principals are more strongly required to comply with RKAS procedures by integrating education and non-education funding sources within the limits of government regulations. These findings highlight the central role of principals as financial managers in achieving institutional goals.

Finally, the continuous and systematic planning of education financing through RAPBS and RKAS plays a strategic role in sustaining school quality and resilience (Herawati, 2023; Sari et al., 2025; Yohana, 2023). Effective financial planning supports improvements in learning quality, student outcomes, facilities, and overall school performance, which in turn enhances institutional sustainability and competitiveness. This conclusion is consistent with Mulyasa's view, as cited in Azhari and Kurniady (2017), that the achievement of school goals is closely linked to the readiness and availability of facilities for use at any time. Empirical findings by Azhari and Kurniady (2017) further reinforce that sound financial planning and management are key determinants of school effectiveness. Thus, this study confirms that education cost planning is not merely an administrative requirement, but a strategic foundation for achieving and sustaining educational quality.

4. CONCLUSION

Based on the results of the research and discussion on the cost of education in private elementary schools represented by SDIT Persis and public schools represented by SDN 7 Sukamentri, it can be concluded that first, In general, the process of education cost (education financing) in elementary education both public and private schools has referred to the concept and principles of education cost, as depicted in the RAPBS / RAKS. Likewise, the source of education cost (education financing) between public and private schools experiences a significant difference where SDIT's budget posture is dominated by community participation and involvement, while public schools' sources of funding are dominated by government assistance, especially the largest expenditure on teacher salaries and education personnel that must be given to teachers by schools. And second, SDIT Persis's ability to collect education cost will affect the level of school sustainability in the long term, while public schools, especially in urban areas, are experiencing a student crisis, so that data threatens sustainability in the future.

Based on the findings of this study, several practical recommendations can be proposed for policymakers and school leaders. Policymakers are encouraged to strengthen education financing policies that promote equity and sustainability by increasing flexibility in the use of BOS funds, particularly for quality improvement programs and teacher development, and by providing incentives for community participation in public schools. At the school leadership level, principals – both in public and private schools – should enhance their capacity in strategic financial planning, transparency, and accountability to build stakeholder trust and optimize the use of available resources. Private school leaders, such as those at SDIT Persis, should continue diversifying funding sources while ensuring sustainable tuition policies that do not burden parents excessively. Meanwhile, public school leaders need to develop innovative, school-based programs and partnerships with communities and local stakeholders to increase school attractiveness and address declining student enrollment, thereby ensuring the long-term sustainability of elementary education institutions.

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