

Educational Financing Management : A Qualitative Multisite Study of SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua, Deli Serdang Regency

Anna Simanjuntak

Universitas Islam Negeri Sumatera Utara Medan, Indonesia
anna0334233038@uinsu.ac.id

Amiruddin Siahaan

Universitas Islam Negeri Sumatera Utara Medan, Indonesia
amiruddin.siahaan@uinsu.ac.id

Abdurrahman

Universitas Islam Negeri Sumatera Utara Medan, Indonesia
abdurrahman@uinsu.ac.id

Abstract: The current findings are based on the importance of educational financial management in supporting quality improvement, operational efficiency, and equitable educational services. Although the government has allocated an education budget in accordance with the 1945 Constitution and the National Education System Law, the reality on the ground shows a disparity in funding between urban and suburban schools. SMA Negeri 13 Medan, as a more established school with greater access to funds, faces issues of transparency and accountability in the use of funds. Meanwhile, SMA Negeri 1 Deli Tua faces challenges of limited funds and the need for a more optimal management strategy in allocating budgets to meet learning and school operational needs. This study uses a qualitative approach with a multisite design, covering analysis of planning, implementation, organization, supervision of funding, as well as obstacles and efforts to resolve them. Interviews were conducted with school principals, teachers, and school committee members at each school. The results of the study reveal that the implementation of education financing at SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua has been carried out in accordance with the principles of good financial management in education. Both schools demonstrated compliance with the technical guidelines for the School Operational Assistance and the School Financial Management Plan, regular reporting, and public transparency through the School Operational Assistance information board and accountability meetings. Both schools have successfully implemented the principles of good school financial management consistently, thereby having a direct impact on improving the quality of educational services. This study recommends policies to improve transparency, efficiency, and accountability in the management of education funds. In addition, the findings of this study contribute to strengthening the literature on education financing management, particularly at the public high school level, and support efforts to equalize the quality of education in Indonesia through strengthening school financial management.

Keywords: Education Financing Management; Transparency; Fund Effectiveness; Education Policy.

INTRODUCTION

The quality of education in a country influences its progress or decline. Government efforts to improve the quality of education include providing educational autonomy. Educational autonomy provides many benefits for the development of all regions in Indonesia, especially schools/madrasas, such as helping to improve the quality of regional education, financial efficiency in education, administrative efficiency, and the expansion and equal distribution of education in various regions of Indonesia, including remote areas (Siahaan et al., 2007). Through educational autonomy, the goal is to ensure that education is accessible to all citizens throughout the archipelago (Tuala, 2016), because access to education is a fundamental right of every Indonesian citizen (Arfani, 2016), as stipulated in Article 31 of the 1945 Constitution. To that end, education policy in the era of regional autonomy based on the principles of civic governance and good governance needs to be supported by all stakeholders in local government and non-governmental organizations (NGOs) in the field of education (Matin, et.al.,2025).

In accordance with these provisions, the central government allocates at least 20% of the state budget to education, while local governments are required to allocate at least 20% of their regional budgets. The state is responsible for ensuring the continuity of education for all citizens and must not discriminate against anyone (Pusposari, 2017). The government also provides funding for nine years of basic education from elementary school to junior high school, with both the central (Alfaiz, et.al., 2024) and regional governments involved in financing (Winarsih, 2016). At the school level, the cost per student covers all education costs, whether sourced from the government, parents, or the community, incurred for the provision of education in one academic year.

As a measure, the cost per student indicates the amount of money effectively allocated to schools/madrasahs for student educational needs. To ensure the efficient use of education funds, school/madrasah stakeholders, including madrasah principals and educators, must have managerial skills (Siahaan et al., 2022) in financial management, which plays an important role in educational institutions (Akmalia et al., 2021). The financial management process must go through several stages, including planning, organizing, directing, coordinating, supervising, and controlling. Therefore, the establishment of financing standards must also be managed efficiently (Ahmad, 2013).

A concrete example of the importance of education financing management can be seen in government programs that have successfully increased access to education, such as the Indonesia Pintar (PIP) program.

According to the report (Kemendikbud, 2021), this program has helped millions of students throughout Indonesia gain access to better education. However, the success of this program is highly dependent on good management and supervision of the use of funds (Gitosudarmo, 2001; Kusno, Masluyah Suib, 2013). Meanwhile, in implementing Education Fund Management, the Ministry of Education emphasizes that budget supervision must influence 11 types of actions, particularly functional control systems, technical capabilities, attitudes, loyalty, and honesty.

(Kann, 2020) believes that policies resulting from financial reform are developed by stakeholders, particularly judicial, legislative, and executive institutions through elections or referendums, and that the results will be reanalyzed, discussed (Akmalia, 2025), and further developed. In line with the results of research conducted by (Sugandi, M., & Susanti, 2019), stating that "education funding is a crucial factor in ensuring the quality of education because funding is one of the components that guarantees the teaching and learning process in schools. Previously, research by (Sari, 2020) shows that good education financing management can improve the quality of education in schools, which leads to better educational facilities and teaching quality (Utami, 2022).

In the context of SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua, there are fairly complex issues related to education financing. SMA Negeri 13 Medan, which is located in an urban area, has better access to funding sources, yet still faces challenges in terms of transparency in the use of these funds. Meanwhile, SMA Negeri 1 Deli Tua, which is located in a suburban area (on the outskirts of the city), experiences difficulties in fundraising and in allocating funds appropriately for educational needs. This disparity creates inequality in the provision of education, which ultimately affects student learning outcomes (Siahaan, 2020). New Public Management (NPM) in school finance Transparency and accountability theories Comparative education financing models (OECD, UNESCO).

Data from the Ministry of Education and Culture of the Republic of Indonesia show that there are still gaps in education financing across various regions, especially those located in remote areas that experience limited funding (Kemendikbud, 2021) such as SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua in Deli Serdang Regency. Therefore, it is important to conduct a multisite study that compares these two schools in terms of education financing management. By understanding the differences and similarities in the management of education funds, it is expected that better solutions can be found to improve the quality of education in both schools.

This study will examine how financing management at SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua manages education funds effectively and efficiently. It is expected that the results of this study can provide recommendations for policymakers to improve education financing management in Indonesia. The selection of these two research locations will ultimately lead to the quality and standards of education in school/madrasah institutions, such as the availability of adequate learning media, funding to support learning programs and educational operations, as well as facilities that support teaching activities. These two schools were chosen because they have different characteristics, both in terms of location, number of students, and sources of financing used. Thus, this research aims to understand how education financing management is carried out in the two schools and what factors influence the effectiveness of education fund management in these educational institutions.

RESEARCH METHODOLOGY

In this study, a qualitative multisite research method with a descriptive-analytical approach was applied, aiming to describe in detail the practices of education financing management implemented at SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua. Data collection techniques included in-depth interviews, participatory observation, and documentation studies. Interviews were conducted with principals, teachers, and school committee members. On the other hand, direct observation in classrooms and the school environment provided a real picture of how these funds impact the quality of education, such as the availability of textbooks, laboratory facilities, and extracurricular activities that can enhance students' learning experiences. Participatory observation at both locations was carried out over a six-month period, involving direct observation of decision-making processes in financing management, as well as interactions among administrative staff, teachers, and students' parents.

Data obtained from these various sources were then analyzed to identify patterns and relationships in education financing management. Data analysis was conducted using the interactive model developed by (Miles et al., 2020) namely data reduction, data display, and conclusion drawing and verification. In an effort to ensure the validity of the data obtained in this study, the researcher adopted four criteria proposed by (Moleong, 2018; Sugiyono, 2009; Yusuf, 2017) namely credibility, transferability, dependability, and confirmability.

RESULTS AND DISCUSSION

Education Financing Planning at SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua, Deli Serdang Regency

SMA Negeri 13 Medan

Based on the results of interviews with the Principal of SMA Negeri 13 Medan, it was found that the process of education financing planning at the school is carried out through a systematic, transparent, and needs-based mechanism. He stated that:

“At the beginning of each year, we evaluate the programs from the previous year and prepare a budget plan based on the real needs of the school, in accordance with the established vision and mission. We involve vice principals, the BOS treasurer, the school committee, and the heads of divisions. All units provide input regarding their program needs.” (KS)

In budget allocation, priority is given to improving the quality of learning, facilities and infrastructure, and enhancing teacher competence. The Vice Principal for Facilities and Infrastructure explained that:

“Our priorities are the quality of learning, improving teacher competence, and providing learning facilities that support the Merdeka Curriculum and school digitalization. Every use of funds is reported periodically and is accountable in terms of transparency, as the principal continuously conducts monitoring and evaluation to ensure alignment with the initial plan.” (WKS)

The Vice Principal for Curriculum also revealed that the principal of SMA Negeri 13 Medan always involves the school committee in the process:

“The school committee is also involved to provide input and support, but still in accordance with government regulations and guidelines.” (WKK)

Meanwhile, the BOS treasurer of SMA Negeri 13 Medan provided further reinforcement of the statements above, stating that:

“Every expenditure is documented and reported according to procedures on a regular and open basis to the principal, the committee, and related parties. All expenditures must clearly demonstrate their benefits for improving the quality of education. We also conduct joint evaluations to see whether the planned programs have been implemented and whether the funds have truly been used according to needs. If adjustments are needed, they are made through official meetings.” (BB)

The Chair of the School Committee stated that the committee’s involvement in budget planning has become a routine procedure every year. The

committee chair also emphasized that every use of funds must be in line with priorities for improving educational services. Interviews with an Indonesian Language teacher at SMA Negeri 13 Medan showed that the education financing planning process has had a direct impact on the implementation of learning and the fulfillment of teachers' needs in the classroom. The teacher acknowledged that the financing planning carried out by the school runs transparently and supports the improvement of learning quality, where information regarding school program plans and fund management is always conveyed in official forums, including teacher meetings.

Based on interviews with all informants above and supported by observations, it was found that the process of planning and using education financing is carried out openly, involves various parties, and adheres to government regulations. The available facilities and meeting activities discussing school needs demonstrate alignment between practices in the field and the statements of informants, including the principal, vice principal for facilities, BOS treasurer, school committee, and teachers. Overall, observations strengthen the findings that the school implements financing management in a transparent, participatory manner and is oriented toward improving educational quality. It can be concluded that education financing planning at SMA Negeri 13 Medan has been carried out in a structured, transparent, and participatory manner. Budget planning is conducted through official meetings involving all school elements and the committee, referring to the RKS and RKAS as well as BOS technical guidelines. The school prioritizes improving learning quality, strengthening facilities and infrastructure, digitalization, and supporting the implementation of the Merdeka Curriculum. The budgeting process is well documented, openly reported, and supervised through reporting mechanisms and BOS information boards.

SMA Negeri 1 Deli Tua

Based on interviews with the Principal of SMA Negeri 1 Deli Tua, it was shown that education financing planning at this school is carried out in a planned, collaborative manner and is guided by the principles of transparency and accountability.

“Every year we evaluate programs and identify the school's priority needs, whether in terms of facilities and infrastructure, learning, or student activities. We involve vice principals, the BOS treasurer, the school committee, and teacher representatives in budget preparation meetings. All parties provide input so that the decisions made truly reflect actual needs.” (KS)

Interviews with the Vice Principal for Facilities and Infrastructure reinforced the principal's explanation:

“Every year we collect data on facilities and infrastructure needs and adjust them to school programs. All proposals are compiled and discussed together in budget planning meetings. We prioritize learning support facilities, including classroom equipment, digital media, internet networks, and maintenance of learning spaces. This is important to support the implementation of the Merdeka Curriculum.” (WKSJ)

The BOS treasurer of SMA Negeri 1 Deli Tua also explained that:

“Every planned use of funds must comply with BOS technical guidelines. We ensure that all expenditures truly support learning activities and school operations, especially learning facilities and classroom needs. All expenditures are recorded, reported periodically, and acknowledged by the principal and the committee. At the end of each semester, we conduct evaluations to ensure that fund allocations have been implemented as planned. If there are urgent needs that have not yet been accommodated, they will be discussed again in meetings.” (BB)

Interviews with the Chair of the School Committee of SMA Negeri 1 Deli Tua further reinforced the principles of transparency, participation, and accountability in education financing planning at the school. The committee chair explained that the school always involves the committee in the budget planning process to ensure alignment with community needs and expectations. The school is also active in providing reports on fund usage, both through meetings and public information boards. In addition, an Indonesian Language teacher explained during interviews that the school budget preparation process runs openly and involves the voices of educators, especially regarding learning needs.

Based on interviews with the informants, supported by field observations and document reviews, it can be concluded that education financing planning at SMA Negeri 1 Deli Tua has been carried out in a structured, transparent, participatory, and accountable manner. The school prepares its budget through official meeting mechanisms involving leadership elements, teachers, and the school committee, referring to priority needs and BOS guidelines. Financing focuses on strengthening learning support facilities, digitalization, improving teacher competence, and supporting the implementation of the Merdeka Curriculum. Thus, the education financing planning system at SMA Negeri 1 Deli Tua has proven effective in supporting

the quality of the teaching and learning process and professional school governance.

Cross-Site Data on Education Financing Planning

Based on a comparison of the two schools, SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua have both implemented structured, transparent, participatory education financing planning in accordance with BOS regulations. Planning is conducted through formal meetings, involves school stakeholders, and refers to the RKS, RKAS, and BOS guidelines. The differences between the two schools are seen in strategic emphasis: SMA Negeri 13 Medan stands out in system regularity and optimization of physical facilities, while SMA Negeri 1 Deli Tua places greater emphasis on collaboration and improving teacher competence. However, overall, both schools have managed education financing planning effectively and accountably, and have contributed significantly to improving the quality of educational processes.

Implementation of Education Financing at SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua

SMA Negeri 13 Medan

Based on the results of interviews with the BOS Treasurer of SMA Negeri 13 Medan, it was explained that:

“Every use of funds follows the RKAS that has been prepared. We are not allowed to deviate from the regulations on the use of BOS funds, and everything must comply with procedures. Before any expenditure is made, there is always verification and approval from the principal and the BOS team. Teachers or units that require funds are also required to submit an official request in advance. And every transaction must have physical evidence, such as receipts, invoices, and activity reports. We keep all of these as proof of accountability and for audit purposes.” (BBOS)

The Principal of SMA Negeri 13 Medan reinforced the information conveyed by the BOS Treasurer, stating that:

“The implementation of financing at this school is carried out based on the RKAS that has been mutually agreed upon and follows the BOS technical guidelines. There is no use of funds outside the provisions. Every activity or purchase must be submitted through official procedures, verified by the team, and I, as the principal, provide the final approval. This ensures that funds are used appropriately.” (KS)

The Chair of the School Committee also stated that:

“The school always involves us in meetings discussing the use of funds. All budget plans and realizations are conveyed openly to the committee. The committee receives copies of the reports for review.” (KMS)

Interviews with the Vice Principal for Facilities and Infrastructure confirmed that the implementation of education financing at the school runs in accordance with regulations and supports the improvement of learning facilities. He explained that every use of funds for facilities and infrastructure is carried out based on the planning that has been agreed upon in the RKAS. The BOS team also plays an important role in monitoring the implementation of funded activities. On the same day, an interview was conducted with a teacher at SMA Negeri 13 Medan, who emphasized that the implementation of the use of school funds is tangibly felt by educators.

Based on the interviews with all informants, it can be concluded that the implementation of education financing at SMA Negeri 13 Medan runs effectively, in a disciplined manner, and in accordance with regulations. Every financing activity is supported by administrative evidence, learning facilities are utilized optimally, and budget transparency is maintained through an open reporting process. Thus, the implementation of education financing at SMA Negeri 13 Medan has fulfilled the principles of good school governance, namely being effective, efficient, transparent, participatory, and accountable, and has tangibly supported the improvement of educational service quality and the implementation of the Merdeka Curriculum at the school.

SMA Negeri 1 Deli Tua

Overall, the implementation of education financing at SMA Negeri 1 Deli Tua demonstrates good financial management practices and is consistent with the principles of accountable school governance and an orientation toward improving the quality of learning. Based on interviews with the BOS Treasurer of SMA Negeri 1 Deli Tua, it was stated that:

“We implement the use of funds according to the RKAS prepared at the beginning of the year. All expenditures must comply with regulations and must not exceed existing provisions. Every teacher or unit requiring a budget is required to submit a request through an official form. After that, we verify it, then discuss it in a meeting before disbursement is carried out. Every purchasing activity must have evidence and documentation to ensure accountability.” (BBOS)

The Principal of SMA Negeri 1 Deli Tua also stated that:

“Budget implementation fully follows the RKAS that has been agreed upon. Every proposed expenditure from teachers or other sections must

go through a proposal or written request, then be verified by the BOS team and the vice principal for facilities and infrastructure, and I give approval before the funds are disbursed. BOS funds are prioritized for learning facilities such as multimedia devices, classroom facilities, as well as teacher professional development activities to support the implementation of the Merdeka Curriculum. At the end of each period, we conduct evaluations to ensure that the use of funds is well-targeted and has an impact on the quality of educational services. This is our commitment.” (KS)

Interviews with the Vice Principal for Facilities and Infrastructure confirmed that the process of financing implementation at the school runs in accordance with the planning and mechanisms that have been agreed upon. Meanwhile, explanations from representatives of the BOS Team revealed that the entire process of fund utilization is carried out in a planned manner, in accordance with procedures, and involves all relevant elements. This was also emphasized by the Chair of the School Committee, who stated that the school implements the use of education funds in a planned, transparent manner and in accordance with regulations.

From the interviews with all informants and the results of observations, it can be concluded that the implementation of education financing at SMA Negeri 1 Deli Tua runs effectively, transparently, and in a well-targeted manner. Funds are used to support learning facilities, the development of digital infrastructure, maintenance of the school environment, as well as students' academic activities. The administration of fund utilization is neatly documented, supervision is conducted in stages, and information on fund utilization is conveyed openly. These findings reinforce all interview results that the school applies professional and accountable education budget management and has complied with the principles of good school financial governance.

Cross-Site Data on the Implementation of Education Financing

Overall, both SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua have implemented education financing effectively, transparently, orderly, and accountably. Both schools manage funds in accordance with the RKAS and BOS technical guidelines, supported by formal administrative procedures, layered verification, complete documentation, and open reporting. Funds are used appropriately to support learning, digitalization, facilities and infrastructure, and the implementation of the Merdeka Curriculum. Observations and documents show optimal utilization of facilities by teachers and students. Both schools apply the principles of good school financial governance, namely effectiveness, efficiency, transparency, participation, and accountability, resulting

in tangible improvements in the quality of learning and educational services. The following presents cross-site data on the implementation of education financing.

Evaluation of Educational Financing at SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua

SMA Negeri 13 Medan

The evaluation results indicate that educational financing at SMA Negeri 13 Medan has been implemented in accordance with regulations. Routine evaluations ensure that budget utilization remains on the correct track and is able to address the school's needs in improving the quality of educational services. Based on the interview with the Principal, it was explained that:

“Financing evaluations at the school are conducted periodically, both every semester and at the end of the year. We ensure that all fund utilization is in accordance with the RKAS and BOS technical guidelines. In the evaluation process, we involve the BOS treasurer, the BOS team, the vice principal for facilities and infrastructure, and the school committee. If there are findings or areas requiring improvement, we immediately follow them up. All evaluation results are reported transparently and the information is also published through the BOS information board.” (KS)

The BOS Treasurer also reinforced the information regarding the evaluation process of educational financing at the school. The BOS Treasurer emphasized that:

“At the end of each semester and at the end of the year, we carry out evaluations of fund utilization. The budget realization report is prepared comprehensively and then discussed in the school evaluation meeting.” (BBOS)

The results of interviews conducted with one of the BOS Team members also explained that:

“We conduct evaluations at the end of each semester and at the end of the year. We do not only look at numerical reports, but also examine activity documentation, receipts, and accountability reports for each program. Everything must be complete and in accordance.” (TBOS)

This statement is in line with the principal's explanation regarding evidence-based evaluation in the field.

“Every finding or note is included in the recommendations. This becomes material for improvement and for the preparation of

subsequent budget documents. After the evaluation is completed, the results are conveyed in meetings and posted on the BOS information board so that all parties are informed.” (TBOS)

Finally, to seek the same clarity, the Chairperson of the Committee stated:

“In every evaluation period, the school always invites us to review the fund utilization reports. We are given the opportunity to directly examine expenditure evidence and the results of its implementation.” (KKTS)

Based on interviews with the BOS Treasurer, the Principal, the BOS Team, the Vice Principal for Facilities and Infrastructure, and the Chairperson of the Committee, as well as being strengthened by field observations and document studies, it can be concluded that the evaluation of educational financing at SMA Negeri 13 Medan is carried out systematically, transparently, and accountably. Evaluations are conducted periodically through official meetings, with comprehensive examinations of budget realization, transaction evidence, and program achievements. All stakeholders are actively involved in the evaluation process, making its implementation participatory and well controlled. The evaluation does not only assess administrative reports, but also examines the utilization of facilities and the outcomes of activities in the field to ensure that funds are effectively used to support learning and school facilities. Thus, SMA Negeri 13 Medan has implemented an educational financing evaluation system that meets the principles of Good School Governance, namely transparency, accountability, participation, effectiveness, and sustainability. This evaluation process has been proven to support improvements in the quality of educational services and the optimal utilization of budgets to support the implementation of the Merdeka Curriculum.

SMA Negeri 1 Deli Tua

The evaluation mechanism of educational financing at SMA Negeri 1 Deli Tua reflects good financial management practices, based on the principles of transparency, accountability, effectiveness, participation, and sustainability, and supports the achievement of quality and competitive educational goals. Based on the interview with the Principal of SMA Negeri 1 Deli Tua, it was stated that:

“Financing evaluations are conducted at the end of each semester and at the end of the year. In addition, we also carry out internal evaluations when necessary. Every evaluation process is conducted through formal meetings. The treasurer presents the financial reports, the facilities and

infrastructure team reports the condition of facilities, and the committee provides input. The process is open and involves many parties.” (KS)

The interview with the BOS Treasurer emphasized that:

“At the end of each semester, we evaluate budget realization. All fund utilization reports are prepared comprehensively to be discussed in evaluation meetings. We examine all transaction evidence, starting from receipts, attendance lists for activities, program implementation reports, to photo documentation. Everything must be complete as a form of accountability.” (BBOS)

The Vice Principal for Facilities and Infrastructure of SMA Negeri 1 Deli Tua conveyed that:

“We routinely conduct evaluations of facilities and infrastructure at the end of each semester and at the end of the year. The aim is to see whether the facilities that have been purchased are used properly and support the learning process. If facilities are found that need repair or addition, we immediately record them and make them recommendations for subsequent budgeting.” (WKS)

An interview with one of the BOS Team members stated that:

“Evaluations are conducted every semester and at the end of the year to ensure that fund utilization is in accordance with plans and regulations. All reports are discussed in detail with the team. Every finding in the evaluation is documented and becomes a consideration for improvements in the next RKAS. This evaluation helps us determine future school needs priorities.” (TBOS)

Furthermore, the researcher interviewed one of the teachers at SMA Negeri 1 Deli Tua who revealed that:

“At the end of each semester, we are given the opportunity to provide input regarding fund utilization, especially related to learning facilities and student activity programs. We report the condition of facility usage, such as LCDs, internet networks, and practical equipment. If there are shortcomings or damage, we convey them during the evaluation meetings to be followed up.” (GR)

The Chairperson of the Committee of SMA Negeri 1 Deli Tua emphasized that:

“Every time a budget evaluation is conducted, we are always involved. The school presents the fund realization reports and supporting evidence transparently.” (KKTS)

Based on the results of interviews and field observations, it can be concluded that the evaluation of educational financing at SMA Negeri 1 Deli Tua is carried out routinely, transparently, in a disciplined manner, and accountably. The evaluation process includes official meetings, document examinations, verification of physical evidence, and direct monitoring of facilities and infrastructure. Funds are proven to be used to support learning activities and school facilities. The publication of evaluation results through information boards strengthens information openness to the public.

Cross Data of Educational Financing Evaluation

The comparative results indicate that SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua both implement educational financing evaluations effectively, systematically, transparently, and accountably. Both schools involve all stakeholders, examine financial evidence, conduct facilities and infrastructure monitoring, and publish evaluation results. Financial documentation and facilities management are highly orderly and in accordance with regulations. Financing evaluations are not only administrative, but also have an impact on improving the quality of facilities and the learning process, supporting the implementation of the Merdeka Curriculum. Thus, both schools have implemented Good School (Financial) Governance in a tangible and sustainable manner to improve educational quality. The following will present cross-site data results of educational financing evaluation.

CONCLUSION

Financing planning in both schools reflects good, effective, and quality-oriented financial governance. Participatory practices, regulatory compliance, and adaptive strategic planning enable both educational institutions to maintain and enhance the quality of educational services, despite facing limitations in fund allocation. The implementation of educational financing at SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua has been carried out in accordance with the principles of good educational financial governance. Both schools demonstrate compliance with BOS technical guidelines and the RKAS, orderly reporting, and public transparency through BOS information boards and accountability meetings. Both schools have successfully implemented the principles of Good School Financial Governance consistently, thereby having a direct impact on improving the quality of educational services. Meanwhile, the evaluation of educational financing at SMA Negeri 13 Medan and SMA Negeri 1 Deli Tua has

been conducted systematically, participatively, and accountably. With a transparent, collaborative, and performance-based evaluation system, both schools have succeeded in creating efficient, credible, and sustainable educational financial governance, and have provided a positive impact on improving the quality of educational services.■

REFERENCES

- Ahmad, J. (2013). *Standar Pembiayaan Pendidikan*. Islamic Character Development. <https://ahmadbinhanbal.com/standar-pembiayaan-pendidikan/>
- Akmalia, R., Andriani, R. D., & Zaki, A. (2021). *Education Financing Management in Private Madrasah Ibtidaiyah*. 13(3).
- Akmalia, R., Siahaan, A., & Lubis, R. N. (2025). Implementation of the 'Merdeka Belajar–Kampus Merdeka' Policy at Universitas Islam Negeri Syarif Hidayatullah Jakarta. *Tadbir : Jurnal Studi Manajemen Pendidikan*, 9(2), 509–526. <https://doi.org/10.29240/jsmp.v9i2.14459>
- Alfaiz, B. Y., & Jauhariyah, N. A. (2024). Education Financing Management in Improving the Quality of School Education. *ICO EDUSHA*, 5(1), 542-556. <https://prosiding.stainim.ac.id/index.php/prd/article/view/503>
- Arfani, L. (2016). Mengurai hakikat pendidikan, belajar dan pembelajaran. *Pelita Bangsa Pelestari Pancasila*, 11(2).
- Gitosudarmo, I. (2001). *Manajemen Keuangan*. BPFE.
- Kann, A. (2020). Polis Kebijakan dan Perubahan Kebijakan: Kasus Reformasi Pembiayaan Pendidikan. *Jurnal Kebijakan Publik*, 6(1), 5–20.
- Kemendikbud. (2021). *Laporan Tahunan Kementerian Pendidikan dan Kebudayaan Republik Indonesia*.
- Kusno, Masluyah Suib, W. (2013). Pengelolaan Dana Bantuan Operasional Sekolah (Bos) Di Sekolah Dasar Negeri. *Jurnal Pendidikan Dan Pembelajaran Khatulistiwa*, 2(4).
- Matin, H. N. A., Darmawan, C., & Bestari, P. (2025). Civic Governance and Good Governance: Dinamika Kebijakan Desentralisasi Pendidikan Di Era Otonomi Daerah. *Integralistik*, 36(1). <https://doi.org/10.15294/j473yx66>
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2020). *Qualitative Data Analysis: A Methods Sourcebook (4th ed.)*. SAGE Publications.
- Moleong, L. J. (2018). Metodologi penelitian kualitatif. In *PT Remaja Rosdakarya*.

- Pusposari, D. (2017). Pendidikan yang Demokratis dalam Era Global. *Seminar Nasional: PS PBSI FKIP Universitas Jember*.
- Sari, R. (2020). Pengelolaan Keuangan Sekolah: Studi Kasus di Sekolah Menengah Atas. *Jurnal Manajemen Pendidikan*, 11(2), 120–135.
- Siahaan, A. (2020). Analisis Transparansi dalam Pengelolaan Dana Pendidikan di Sekolah. *Jurnal Pendidikan Dan Kebijakan*, 12(1), 45–60.
- Siahaan, A., Akmalia, R., Syafriani, Y., Ramadhani, S., Ahmad, A. K., & Sihombing, H. R. S. (2022). Manajemen Mutu Pendidikan dalam Meningkatkan Proses Belajar Mengajar di SMP Negeri 2 Binjai. *ANWARUL*, 2(6), 436–446. <https://doi.org/https://doi.org/10.58578/anwarul.v2i6.696>
- Siahaan, A., Khairuddin, & Irwan Nasution. (2007). Manajemen Pendidikan Berbasis Sekolah. In *Manajemen Pendidikan Berbasis Sekolah*, (pp. 24–25). Quantum Teaching.
- Sugandi, M., & Susanti, S. (2019). Manajemen Keuangan MTs al-Ikhlas Campaka. *Jurnal Manajemen Dan Ilmu Pendidikan*, 9(1), 10–20.
- Sugiyono. (2009). *Memahami Penelitian Kualitatif*. Alfabeta.
- Tuala, R. P. (2016). *Manajemen Peningkatan Mutu Sekolah/ Sekolah (Studi Kasus di SMA Al Kausar Bandar Lampung Dan Sekolah Aliyah Negeri I (MAN Model Bandar Lampung)*. Institut Agama Islam Negeri (IAIN) Raden Intan Lampung.
- Utami, O. Y. (2022). The Guided Inquiry Learning Model to Improve Students' Critical Thinking Ability in Science Lessons in Junior High Schools. *Intelektium*, 3(2), 338–348. <https://doi.org/10.37010/int.v3i2.1068>
- Winarsih, S. (2016). Kebijakan dan Implementasi Manajemen Pembiayaan dalam Meningkatkan Mutu Pendidikan di Sekolah. *International Conference of Moslem Society*, 1, 124–135.
- Yusuf, A. M. (2017). *Metode Penelitian Kuantitatif, Kualitatif & Penelitian Gabungan*. Prenadamedia Group.