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Analysis of Educational Financing Management Based on Management Function: Planning, Budgeting, Accounting, Auditing, and Reporting in Primary Schools

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ABSTRACT

This study aims to analyze educational financing management based on management functions, including planning, budgeting, accounting, auditing, and reporting, at the primary school level. Effective financial management is essential to ensure transparency, accountability, and optimal utilization of educational resources in supporting school programs. This study employed a qualitative approach with a descriptive research design. The research was conducted at SD Negeri Purwoyoso 04 Semarang in 2026. Data were collected through in-depth interviews, observations, and document analysis involving the principal, school treasurer, and teachers involved in school program management. Data were analyzed using the interactive model of Miles, Huberman, and Saldaña, consisting of data reduction, data display, and conclusion drawing. Data validity was ensured through source and technique triangulation. The results indicate that educational financing management has been implemented systematically through five interconnected functions. The planning function is carried out through participatory preparation of the School Activity and Budget Plan (RKAS). Budgeting is implemented based on school priorities, while accounting is conducted through systematic financial recording. Auditing is performed through internal and external supervision mechanisms, and reporting is conducted periodically as a form of accountability. This study provides a comprehensive perspective on school financing management by integrating five financial management functions into a unified analytical framework. The findings imply that strengthening financial management capacity among school leaders and financial administrators is necessary to improve transparency, accountability, and effectiveness in educational financing.

ABSTRAK
Penelitian ini bertujuan untuk menganalisis pengelolaan pembiayaan pendidikan berdasarkan fungsi-fungsi manajemen yang meliputi perencanaan, penganggaran, akuntansi, audit, dan pelaporan pada jenjang sekolah dasar. Pengelolaan pembiayaan yang efektif sangat penting untuk menjamin transparansi, akuntabilitas, serta optimalisasi pemanfaatan sumber daya pendidikan dalam mendukung penyelenggaraan program sekolah. Penelitian ini menggunakan pendekatan kualitatif dengan desain

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penelitian deskriptif. Penelitian dilaksanakan di SD Negeri Purwoyoso 04 Semarang pada tahun 2026. Data dikumpulkan melalui wawancara mendalam, observasi, dan studi dokumentasi yang melibatkan kepala sekolah, bendahara sekolah, serta guru yang terlibat dalam pengelolaan program sekolah. Analisis data dilakukan menggunakan model interaktif Miles, Huberman, dan Saldaña yang meliputi reduksi data, penyajian data, dan penarikan kesimpulan. Keabsahan data dijamin melalui triangulasi sumber dan triangulasi teknik. Hasil penelitian menunjukkan bahwa pengelolaan pembiayaan pendidikan telah dilaksanakan secara sistematis melalui lima fungsi manajemen yang saling terintegrasi. Fungsi perencanaan dilakukan melalui penyusunan Rencana Kegiatan dan Anggaran Sekolah (RKAS) secara partisipatif. Penganggaran dilaksanakan berdasarkan skala prioritas sekolah, sedangkan fungsi akuntansi dilakukan melalui pencatatan keuangan secara sistematis. Audit dilaksanakan melalui mekanisme pengawasan internal dan eksternal, sementara pelaporan dilakukan secara berkala sebagai bentuk pertanggungjawaban kepada para pemangku kepentingan. Penelitian ini memberikan perspektif yang komprehensif mengenai pengelolaan pembiayaan sekolah dengan mengintegrasikan kelima fungsi manajemen keuangan dalam satu kerangka analisis. Temuan penelitian mengimplikasikan bahwa penguatan kapasitas manajemen keuangan bagi kepala sekolah dan pengelola keuangan perlu terus ditingkatkan guna mewujudkan transparansi, akuntabilitas, dan efektivitas pengelolaan pembiayaan pendidikan.

INTRODUCTION

Education is a strategic factor in improving the quality of human resources and determining the progress of a nation. The success of educational implementation is not only determined by the quality of the learning process but is also influenced by the effectiveness of managing various educational resources, including financial resources. Educational financing is an essential component in supporting school activities, ranging from the provision of infrastructure, teacher competency development, to the implementation of various learning programs. Therefore, educational financing management needs to be implemented effectively, efficiently, transparently, and accountably to achieve educational goals optimally. According to Fadlilatunisa, Raharjo, and Suminar (2022), effective educational financing management directly contributes to improving the quality of educational services and the effectiveness of school program implementation.

From the perspective of educational management, school financing management cannot be separated from the implementation of management functions, including planning, budgeting, accounting, auditing, and reporting. These functions represent an interconnected process within the cycle of educational financial management. Through effective planning, schools can determine priorities for programs and activities to be implemented, while budgeting functions to allocate financial resources appropriately according to program needs. Furthermore, systematic financial accounting enables schools to monitor the use of funds, which is subsequently strengthened through auditing and reporting activities as forms of accountability to various stakeholders. This is consistent with Munir and Fanan (2020), who stated that school financial management must be carried out through systematic stages to ensure transparency and accountability in the utilization of educational funds.

Recent studies have demonstrated that educational financing management plays a significant role in improving educational quality. Research conducted by Mushthofa, Munastiwi, and Dinana (2022) revealed that transparency and accountability in school financial management can enhance public trust and improve the effectiveness of educational fund management. Another study by Syukri, Melisawati, Fatma, and Renanda (2024) also indicated that educational financing management has a significant relationship with improving the quality of education in primary schools.

Research conducted by Erlangga, Suryadi, and Hayati (2023) showed that the development of the School Activity and Budget Plan (Rencana Kegiatan dan Anggaran Sekolah/RKAS) serves as the main guideline in managing educational financing at schools. Effective financial management through RKAS enables schools to plan educational activities in a more systematic, structured, and goal-oriented manner. This finding is also supported by Yohana (2023), who demonstrated that the effectiveness of RKAS preparation significantly influences transparency and accountability in school budget utilization.

In the international context, studies on educational financial management have also indicated that school financial resource management is closely related to the effectiveness of educational organizations. Bush (2020) in *Educational Management Administration & Leadership* emphasized that effective educational leadership must be supported by transparent and accountable financial management systems to ensure that educational programs can be implemented optimally. Furthermore, Hallinger (2021) in the *International Journal of Educational Management* highlighted that the management of school resources, including educational financing, is an important factor in improving organizational performance and learning quality.

Other international studies further confirm that effective educational financing management contributes to improving school quality. Baker (2022) in the *Journal of Education Finance* explained that effective educational financing policies can influence educational equity and enhance broader access to quality education. Similarly, Creemers and Kyriakides (2020) in *School Effectiveness and School Improvement* demonstrated that school effectiveness is strongly influenced by how educational institutions manage available resources, including financial resources.

Moreover, Scheerens (2021) in *Studies in Educational Evaluation* revealed that effective educational evaluation systems require strong educational financial governance to ensure that every educational program is implemented according to predetermined objectives. This indicates that educational financing management does not merely function as an administrative activity but also represents an essential component in improving the overall quality and effectiveness of educational systems.

Although previous studies have examined educational financing management in schools, most studies have focused on specific aspects, such as the effectiveness of School Operational Assistance (Bantuan Operasional Sekolah/BOS) funds, educational financing strategies, or general financial governance. Several studies have also employed limited management frameworks, such as the POAC approach, or have only discussed certain stages, particularly

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financial planning and budget implementation. However, educational financing management is fundamentally a comprehensive management cycle consisting of several interconnected stages.

Therefore, studies that specifically analyze educational financing management based on the complete financial management functions of planning, budgeting, accounting, auditing, and reporting comprehensively at the primary school level remain relatively limited. This condition indicates a research gap in educational financing management studies, particularly regarding analyses that integrate all financial management functions within a comprehensive analytical framework in the context of school financial practices.

Based on this condition, this study offers novelty by analyzing educational financing management more comprehensively through five fundamental financial management functions: planning, budgeting, accounting, auditing, and reporting within the context of financial management practices in primary schools. This approach is expected to provide a more holistic understanding of how the educational financing management cycle is implemented in schools and how each management function interacts with one another in supporting effective school financial governance.

Based on the aforementioned discussion, this study aims to analyze educational financing management based on management functions consisting of planning, budgeting, accounting, auditing, and reporting in primary schools. The findings of this study are expected to contribute to improving transparency, accountability, and effectiveness in educational financing management within the school environment.

RESEARCH METHODOLOGY

This study employed a qualitative approach with a descriptive research design. A qualitative approach was used to gain an in-depth understanding of the phenomenon of educational financing management in primary schools, particularly regarding the implementation of financial management functions, including planning, budgeting, accounting, auditing, and reporting. This approach was selected because the study aimed to obtain a comprehensive description of the school financial management process and to understand the practices of educational financing management carried out by stakeholders involved in school financial administration. According to John W. Creswell (2018), qualitative research is used to explore and understand the meanings individuals or groups assign to a particular social phenomenon. Through this approach, researchers can obtain deeper insights into the policies, procedures, and practices of educational financing management implemented in primary schools.

This research was conducted at SD Negeri Purwoyoso 04 Semarang, Indonesia, in 2026. The selection of this research site was based on the consideration that the school is a primary educational institution that implements educational financing management through various stages of school financial management, including budget planning, fund allocation, financial recording, monitoring of fund utilization, and financial reporting to relevant stakeholders. Furthermore, the school receives educational funding sources from the government, such as School Operational Assistance (Bantuan Operasional Sekolah/BOS) funds, as well as other sources of financing managed by the school. These conditions enabled the researcher to

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comprehensively analyze the implementation of educational financing management functions at the primary school level.

The research participants consisted of individuals who were directly involved in managing educational financing at the school. The research informants included the principal, school treasurer, and several teachers involved in the planning and implementation of school programs. Informants were selected using a purposive sampling technique, namely the intentional selection of participants based on the consideration that they possessed relevant knowledge, experience, and direct involvement in educational financing management. According to Sugiyono (2020), purposive sampling is used to select informants who are considered to have the greatest understanding of the research problem, allowing researchers to obtain relevant and in-depth data. Through this selection process, the collected data were expected to provide a comprehensive overview of educational financing management practices at the school.

Data collection techniques in this study included interviews, observations, and documentation. In-depth interviews were conducted with research informants to obtain information regarding the processes of school financial planning, budget preparation, financial recording, monitoring of budget utilization, and financial reporting. Observations were conducted to directly examine activities related to educational financing management practices at the school. Meanwhile, documentation techniques were used to obtain supporting data from various documents related to school financial management, including the School Activity and Budget Plan (Rencana Kegiatan dan Anggaran Sekolah/RKAS), reports on BOS fund utilization, school financial reports, and other administrative documents relevant to the research objectives. These data collection techniques are commonly applied in qualitative research to obtain rich, comprehensive, and contextual data regarding the investigated phenomenon (Creswell, 2018).

Data analysis in this study was conducted using qualitative data analysis techniques consisting of three stages: data reduction, data display, and conclusion drawing. This analytical procedure followed the interactive data analysis model proposed by Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña (2014). Data reduction was conducted by selecting, focusing, and simplifying information obtained from interviews, observations, and documentation related to the research objectives. Subsequently, the reduced data were presented in narrative descriptions to facilitate the identification of patterns, relationships, and meanings embedded within the research data. The final stage involved drawing conclusions by interpreting the analyzed data to obtain an understanding of the implementation of educational financing management functions in primary schools.

To ensure data credibility and validity, this study employed triangulation techniques. Triangulation was conducted by comparing data obtained from different sources, data collection methods, and time periods. Source triangulation was performed by comparing information obtained from the principal, school treasurer, and teachers involved in educational financing management. Methodological triangulation was conducted by comparing data collected through interviews, observations, and documentation. According to Norman K. Denzin (2017), triangulation is an essential technique in qualitative research that enhances the validity and credibility of research findings. Through the application of triangulation techniques, the data obtained were expected to achieve a high level of validity, enabling the research findings to accurately and objectively represent the actual conditions of educational financing management practices.

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RESULT DAN DISCUSSION

Based on the research conducted at SD Negeri Purwoyoso 04 Semarang, the study identified the implementation of educational financing management through several management functions, namely planning, budgeting, accounting, auditing, and reporting. Data were collected through interviews with the principal, school treasurer, and teachers involved in school program planning, direct observations of educational financing management processes, and analysis of relevant documents, including the School Activity and Budget Plan (Rencana Kegiatan dan Anggaran Sekolah/RKAS) and school financial utilization reports.

The findings revealed that the planning function of educational financing management was implemented through the preparation of the School Activity and Budget Plan (RKAS), which was developed at the beginning of the academic year. The preparation of the RKAS was conducted through collaborative meetings involving the principal, school treasurer, and teacher representatives. During this process, school programs and activities were first identified, followed by determining the financial requirements needed to support the implementation of these programs.

Based on an interview with the principal conducted on March 12, 2026, the following information was obtained:

"*The preparation of the RKAS is conducted collaboratively with all teachers so that school needs can be prioritized based on actual conditions and programs that will be implemented throughout the academic year.*"

Furthermore, observation results indicated that the school regularly conducted RKAS preparation meetings and documented the outcomes of these meetings through official minutes and school planning documents. Based on the documentation obtained by the researcher, the RKAS contained detailed information regarding school programs, funding sources, and budget allocations for each school activity. These findings indicate that the educational financing planning process was implemented in a participatory manner and considered the priorities and needs of school programs.

The budgeting function was implemented through the allocation of financial resources based on the activities planned in the RKAS. The primary source of school financing came from government School Operational Assistance (Bantuan Operasional Sekolah/BOS) funds, along with other legitimate sources of funding managed by the school. Based on the analysis of RKAS documents, budget allocation was prioritized for several main components, including learning activities, maintenance of school facilities and infrastructure, teacher professional development, and school administrative activities.

An interview with the school treasurer revealed that:

"*BOS funds are utilized according to the applicable technical guidelines, particularly for learning needs, school facility maintenance, and educational administration.*"

Observation results also showed that every financial expenditure had to comply with the budget allocation specified in the RKAS. The school treasurer was responsible for managing the allocated funds and ensuring that financial utilization was consistent with the predetermined activity plans.

The accounting function in educational financing management was carried out through systematic recording of all financial transactions related to school fund utilization. Based on

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observations and document analysis, financial records were maintained systematically by the school treasurer through the General Cash Book (Buku Kas Umum/BKU) and periodic financial reports. Every financial transaction was recorded and supported by valid evidence of expenditure, such as receipts and purchase invoices.

One teacher involved in school administrative management stated:

"*Every use of funds is always recorded and reported to prevent administrative errors and inaccuracies in budget utilization.*"

In addition, documentation analysis showed that the school maintained financial administration records, including the General Cash Book (BKU), bank subsidiary records, and periodic reports on BOS fund utilization. These findings indicate that financial recording procedures were conducted systematically as a form of accountability in school financial management.

Furthermore, the auditing function in educational financing management was implemented through internal and external monitoring mechanisms. Internal auditing was conducted by the principal through periodic examination of financial utilization reports and verification that all expenditures were consistent with the approved plans.

Based on an interview with the principal, the following information was obtained:

"*We check financial utilization reports every month to ensure that budget implementation remains consistent with the RKAS and applicable regulations.*"

In addition to internal monitoring, the school also received external supervision from relevant institutions, such as the education office and authorized agencies responsible for monitoring educational fund utilization. Documentation analysis revealed that the school maintained records of monitoring and evaluation reports related to educational fund management. This monitoring process aimed to ensure that educational financing management was conducted transparently and in accordance with applicable regulations.

The reporting function in educational financing management was conducted periodically as a form of accountability for financial utilization to relevant stakeholders. The findings indicated that the school treasurer prepared periodic financial utilization reports, which were subsequently submitted to the principal and relevant authorities, including the education office.

Observation results showed that school financial reports were administratively documented and prepared according to specific reporting periods. Furthermore, information regarding school fund utilization was communicated to the school community through school meetings and information boards as part of transparency practices in school financial management.

Overall, the findings demonstrated that educational financing management at SD Negeri Purwoyoso 04 Semarang had implemented financial management functions systematically and structurally, thereby supporting transparency and accountability in school financial governance.

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Table 1. Research Findings

Management Function	Research Findings
Planning	RKAS was prepared at the beginning of the academic year involving the principal and teachers
Budgeting	BOS funds were allocated based on the priorities of school programs
Accounting	Financial recording was conducted using the General Cash Book (BKU) and financial administration documents
Auditing	Financial supervision was conducted by the principal and the education office
Reporting	Financial reports were prepared periodically and submitted to relevant stakeholders

Nevertheless, several challenges were identified in the implementation process, including limited human resources capacity in managing financial administration and the need to improve understanding of school financial management systems. Therefore, continuous efforts are required to strengthen the capacity of school financial managers so that educational financing management can be implemented more effectively, efficiently, and accountably.

The findings of this study indicate that educational financing management at SD Negeri Purwoyoso 04 Semarang has been implemented through five interconnected financial management functions, namely planning, budgeting, accounting, auditing, and reporting. These functions form an integrated financial management cycle that supports the effectiveness, transparency, and accountability of school financial governance. Educational financing management is not merely an administrative process but also a strategic managerial activity that determines the extent to which schools can optimize financial resources to achieve educational goals.

Suryaman and Trisnawati (2024:3) emphasized that effective, efficient, and accountable educational financing management is an important factor in ensuring the sustainability and improvement of educational quality, particularly at the primary education level. Therefore, the implementation of financial management functions becomes essential because each stage has a strategic role in ensuring that educational resources are planned, utilized, controlled, and reported appropriately.

Planning Function in Educational Financing Management

The findings of this study show that the planning function of educational financing management is implemented through the preparation of the School Activity and Budget Plan (Rencana Kegiatan dan Anggaran Sekolah/RKAS). The RKAS is developed at the beginning of the academic year through collaborative meetings involving the principal, school treasurer, and teachers who are responsible for school programs. The involvement of various stakeholders indicates that the school has implemented participatory principles in educational financing management.

The participatory approach in RKAS preparation reflects the implementation of school-based management principles, where financial decision-making is conducted collaboratively based on school needs and development priorities. This finding is consistent with Erlangga, Suryadi, and Hayati (2023), who stated that RKAS preparation serves as the primary guideline

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for schools in determining budget priorities and ensuring that educational programs can be implemented effectively and systematically.

Furthermore, Yadi et al. (2023) explained that effective educational financing planning requires collaboration among school principals, financial managers, teachers, and other stakeholders because financial planning decisions directly influence the sustainability of educational programs. The involvement of multiple stakeholders enables schools to identify priority programs, estimate financial requirements, and establish funding allocations based on institutional needs. Thus, the planning process identified in this study demonstrates that RKAS is not merely an administrative document but also functions as a strategic instrument for educational resource management.

The findings also support the study conducted by Fadlilatunisa, Raharjo, and Suminar (2022), which revealed that educational financing planning in primary schools begins with identifying program needs, determining priority activities, and allocating financial resources based on institutional objectives. Effective planning allows schools to minimize inefficient expenditures and ensure that available funds are directed toward activities that contribute to improving educational services.

In addition, Hidayat et al. (2023) emphasized that educational financing planning must be developed through systematic analysis of institutional needs and alignment between financial resources and educational quality improvement programs. According to their study, weak financial planning may result in ineffective budget utilization because expenditures are not sufficiently connected with school development priorities. Therefore, the planning practices implemented at SD Negeri Purwoyoso 04 Semarang demonstrate an effort to integrate financial decisions with educational objectives.

However, although the planning function has been implemented systematically, the findings also reveal several challenges, particularly regarding the school's dependence on government funding sources, especially School Operational Assistance (Bantuan Operasional Sekolah/BOS) funds. Dependence on a single dominant funding source may limit schools' flexibility in developing innovative educational programs. Hartati, Helmawati, and Suherman (2024) highlighted that one of the major challenges in BOS fund management is the limited flexibility of budget allocation, which often does not fully accommodate all operational and developmental needs of schools.

This condition indicates that schools need to develop more adaptive financing strategies by exploring alternative legitimate funding sources while maintaining accountability principles. Nurkamiden and Anwar (2023) stated that sustainable educational financing requires effective financial planning strategies, including diversification of funding sources and strengthening institutional financial management capacity. Therefore, improving schools' financial planning capacity is essential to ensure that educational programs can continue to develop despite limitations in funding availability.

Budgeting Function in Educational Financing Management

The findings indicate that the budgeting function is implemented through the allocation of financial resources based on programs and activities formulated in the RKAS. School funds, particularly BOS funds, are allocated to support various educational activities, including learning processes, infrastructure maintenance, teacher competency development, and school

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administration. This demonstrates that budgeting practices are directed toward supporting the achievement of school development objectives.

Systematic budgeting enables schools to prioritize expenditures and ensure that available financial resources are utilized effectively. Ananda et al. (2024) stated that educational financing budgeting must be conducted strategically and systematically because budget allocation decisions directly influence the effectiveness of educational services. Budget planning should therefore consider both short-term operational needs and long-term institutional development goals.

The budgeting practices found in this study are also consistent with the findings of Hidayat et al. (2023), who emphasized that educational financing management requires a strong connection between planning documents, budget allocation, and program implementation. Effective budgeting allows schools to ensure that every financial allocation has a clear purpose and contributes to improving educational outcomes.

Furthermore, Ulfah and Thoharudin (2020) explained that BOS fund management requires an integrated process consisting of planning, implementation, supervision, and evaluation. The findings of this study support this perspective because the school allocates BOS funds according to the activities listed in the RKAS and ensures that expenditures comply with applicable financial regulations.

The results also indicate that budgeting decisions are based on school priorities rather than merely administrative requirements. This finding is supported by Muspawi and Lukita (2023), who stated that effective school financial management requires budget allocation based on educational priorities, student needs, and institutional development strategies. Therefore, budgeting should be understood as a managerial decision-making process that determines the effectiveness of educational resource utilization.

In line with this perspective, Sartini et al. (2024) argued that educational financing management should be oriented toward improving educational quality and student achievement rather than focusing only on financial compliance. Budget allocation should support activities that directly contribute to improving teaching quality, learning facilities, and student development.

Moreover, Inggrid Prolina and Nugraha (2023) emphasized that effective educational financing management requires synchronization between financial planning and budget realization. According to their findings, discrepancies between planned budgets and actual implementation may reduce the effectiveness of educational programs. Therefore, continuous evaluation of budget implementation is necessary to ensure that financial resources remain aligned with school objectives.

Based on these findings, the budgeting function at SD Negeri Purwoyoso 04 Semarang has demonstrated several positive characteristics, including program-based allocation, compliance with financial guidelines, and prioritization of educational needs. Nevertheless, continuous improvement is required, particularly in strengthening financial innovation and developing alternative funding strategies to support sustainable educational development.

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Accounting Function in Educational Financing Management

The findings of this study indicate that the accounting function in educational financing management at SD Negeri Purwoyoso 04 Semarang has been implemented through systematic recording of financial transactions related to school fund utilization. The school treasurer records every financial transaction through the General Cash Book (Buku Kas Umum/BKU), bank subsidiary records, and supporting financial documents. Each expenditure is accompanied by valid evidence, such as receipts and purchase invoices, demonstrating that financial administration has been carried out in an orderly and accountable manner.

The implementation of systematic financial recording reflects the importance of accounting practices as an instrument for maintaining transparency and accountability in educational financing management. Proper accounting procedures enable schools to monitor financial flows, evaluate budget utilization, and provide accurate information for decision-making. Munir and Fanan (2020:158) emphasized that financial recording through the General Cash Book, bank records, and other administrative documents represents an essential component of educational financing accountability because it ensures that financial management processes can be administratively justified.

The findings are also consistent with Fadlilatunisa, Raharjo, and Suminar (2022), who explained that financial administration in primary schools requires systematic documentation of financial transactions to ensure transparency in educational fund management. According to their study, proper accounting procedures enable schools to control financial utilization and minimize administrative errors in the implementation of educational programs.

Furthermore, Amaliyah and Giu (2023) emphasized that effective educational financing management requires accurate financial documentation, structured administrative procedures, and internal control mechanisms. Financial accounting is not only a technical activity for recording transactions but also serves as a mechanism for strengthening institutional accountability. In this context, the accounting practices implemented at SD Negeri Purwoyoso 04 Semarang demonstrate that financial records function as evidence of responsible financial governance.

The importance of accounting systems in educational institutions is also highlighted by Nurhayati et al. (2022), who stated that financial administration quality influences the credibility and accountability of educational institutions. According to their findings, schools with well-managed financial records are better able to provide transparent information to stakeholders and support effective decision-making processes.

From a managerial perspective, accounting functions provide important information for evaluating whether financial resources have been utilized according to predetermined plans. Accurate financial records allow school leaders to identify potential inefficiencies and make corrective decisions when necessary. Therefore, accounting should not be viewed merely as a reporting obligation but as a strategic management tool that supports continuous improvement in educational financing governance.

However, despite the implementation of systematic financial recording, challenges may still occur, particularly regarding the competence of financial managers in adapting to increasingly complex financial administration systems. The ability of school treasurers to understand financial regulations, reporting procedures, and digital financial systems becomes

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increasingly important. Therefore, continuous professional development for financial managers is needed to strengthen the quality of school financial administration.

Auditing Function in Educational Financing Management

The findings demonstrate that the auditing function in educational financing management is implemented through internal and external supervision mechanisms. Internal auditing is conducted by the principal through periodic examination of financial reports and verification of budget utilization, while external supervision is conducted by relevant authorities, including the education office, through monitoring and evaluation activities.

The implementation of auditing mechanisms indicates that schools have attempted to ensure that financial utilization complies with established plans, regulations, and accountability standards. Financial supervision plays an important role in preventing misuse of funds and ensuring that educational resources are directed toward achieving institutional goals.

These findings support the perspective of Mesiono, Siregar, and Saputra (2021), who emphasized that supervision and evaluation are essential components of educational financing management because they ensure that financial resources are utilized effectively and efficiently. According to their study, financial control mechanisms strengthen institutional accountability by ensuring consistency between financial planning, implementation, and evaluation.

Similarly, Supriatna et al. (2023) stated that financial supervision contributes significantly to improving the quality of educational management because it enables institutions to identify weaknesses in financial implementation and develop improvement strategies. Effective auditing mechanisms encourage schools to maintain financial discipline and ensure that every expenditure can be justified according to institutional objectives.

The findings also reinforce the argument of Mushthofa, Munastiwi, and Dinana (2022), who explained that transparency and accountability in educational financial management require continuous monitoring mechanisms. According to their research, financial supervision increases stakeholder confidence because it demonstrates that educational funds are managed responsibly and according to established procedures.

The role of school leaders is particularly important in implementing internal auditing mechanisms. As the highest authority at the school level, principals are responsible for ensuring that financial management processes comply with regulations and support educational priorities. Effective leadership in financial supervision contributes to the development of a culture of accountability within schools.

Nevertheless, the auditing process at the school level still faces several challenges. One of the challenges is the limited capacity of some school personnel to conduct comprehensive financial analysis beyond administrative verification. In many cases, supervision focuses primarily on compliance aspects rather than evaluating the effectiveness and impact of financial utilization on educational outcomes.

Therefore, auditing in educational financing management should be developed from a compliance-oriented approach toward a more strategic evaluation approach. Schools need to strengthen monitoring mechanisms that not only examine whether funds are used according to regulations but also assess whether financial allocations contribute to improving learning quality and achieving school development objectives.

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The findings indicate that the auditing function at SD Negeri Purwoyoso 04 Semarang has contributed to strengthening transparency and accountability in financial management. However, continuous improvement is still required, particularly through strengthening the capacity of school leaders and financial managers in conducting financial monitoring and evaluation.

Reporting Function in Educational Financing Management

The findings of this study indicate that the reporting function in educational financing management at SD Negeri Purwoyoso 04 Semarang has been implemented periodically as a form of institutional accountability to relevant stakeholders. The school treasurer prepares financial utilization reports regularly, which are subsequently submitted to the principal and other relevant authorities, including the education office. In addition, information regarding school fund utilization is communicated to the school community through school meetings and information boards as part of transparency practices.

Financial reporting represents an essential component of educational financing management because it provides information regarding the accountability of financial resource utilization. Reporting activities enable stakeholders to understand how educational funds are managed and whether financial implementation is consistent with previously established plans. Mushthofa, Munastiwi, and Dinana (2022) emphasized that educational financial reporting is a form of institutional responsibility to stakeholders regarding the utilization of available financial resources. Effective reporting practices strengthen public trust and demonstrate the commitment of schools toward transparent financial governance.

The findings of this study are also consistent with Miskun et al. (2023), who explained that educational financing management requires accountability mechanisms through transparent reporting systems. According to their study, financial reports serve not only as administrative documents but also as instruments for communicating institutional responsibility to stakeholders. Therefore, reporting activities become an important element in building trust between schools, government institutions, and the community.

Furthermore, Inggrid Prolina and Nugraha (2023) emphasized that financial reporting must be integrated with planning and budget implementation processes to ensure consistency between financial objectives and actual expenditure realization. A well-developed reporting system allows schools to evaluate financial performance, identify potential problems, and improve future financial planning.

The implementation of reporting practices at SD Negeri Purwoyoso 04 Semarang demonstrates that financial accountability has become part of school governance. The preparation of periodic financial reports indicates that the school has attempted to establish an administrative system that supports transparency and responsible fund management.

However, reporting practices in schools still face several challenges. One of the main challenges is that financial reports are often prepared primarily to meet administrative requirements rather than to provide strategic information for school development. Therefore, schools need to strengthen reporting systems by developing more analytical financial reports that not only describe expenditure realization but also explain the relationship between financial utilization and educational outcomes.

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In this regard, financial reporting should evolve from a compliance-oriented activity into a strategic management instrument. Through comprehensive reporting, school leaders can use financial information as a basis for evaluating programs, improving budget effectiveness, and making future strategic decisions. The findings of this study demonstrate that educational financing management at SD Negeri Purwoyoso 04 Semarang has implemented five interconnected management functions: planning, budgeting, accounting, auditing, and reporting. These five functions form an integrated financial management cycle that supports transparency, accountability, and effectiveness in school financial governance.

The planning function provides the foundation for determining educational priorities through the preparation of RKAS. The budgeting function translates these plans into financial allocations based on institutional needs. The accounting function ensures that financial transactions are systematically recorded, while auditing functions as a control mechanism to ensure compliance and effectiveness of fund utilization. Meanwhile, reporting provides accountability information to stakeholders regarding the management of educational resources.

This finding confirms that educational financing management should be understood as a comprehensive managerial process rather than merely financial administration. Nurkamiden and Anwar (2023) argued that educational financing management requires integration among planning, implementation, supervision, and evaluation because weaknesses in one management function may affect the overall effectiveness of financial governance.

The integration of these five functions also reflects the principles of school-based management, where schools are given greater responsibility and autonomy in managing educational resources while maintaining accountability to stakeholders. In this context, financial governance becomes a strategic component in improving school effectiveness.

The findings strengthen previous studies emphasizing the relationship between educational financing management and educational quality improvement. Suryaman and Trisnawati (2024) stated that effective financial management contributes significantly to maintaining educational sustainability and improving service quality. Similarly, Supriatna et al. (2023) highlighted that effective financing management has implications for institutional performance because financial resources determine the availability of educational facilities, program implementation, and learning support systems.

Nevertheless, the findings also reveal several challenges that influence the effectiveness of educational financing management. These challenges include dependence on government funding sources, limited financial management capacity among school personnel, and the need to strengthen strategic financial planning. These issues indicate that improving financial governance requires not only adequate funding availability but also enhanced managerial competence among school leaders and financial administrators.

Therefore, strengthening human resource capacity becomes a critical strategy in improving educational financing management. Principals and school treasurers need continuous professional development related to financial planning, budgeting, accounting procedures, auditing mechanisms, and financial reporting systems. Effective financial management competence enables schools to maximize available resources and ensure that educational funds generate meaningful impacts on learning quality.

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Research Implications

The findings of this study provide several theoretical and practical implications. Theoretically, this study contributes to the development of educational management studies by demonstrating that educational financing management can be analyzed through an integrated framework consisting of planning, budgeting, accounting, auditing, and reporting functions. This framework provides a comprehensive perspective for understanding how financial governance operates at the school level.

Practically, the findings indicate that schools should strengthen financial management systems by ensuring that each management function is implemented systematically and continuously. The preparation of RKAS should remain participatory, budgeting should be oriented toward educational priorities, accounting procedures should be strengthened through accurate documentation, auditing should focus on both compliance and effectiveness, and reporting should function as a tool for transparency and strategic decision-making.

For school leaders, this study highlights the importance of developing financial management competencies. Principals and school treasurers should receive continuous training related to educational financing management to improve their ability to manage financial resources effectively and accountably.

For policymakers, the findings provide evidence that improving educational quality requires supportive financial governance policies. Government institutions need to develop regulations and capacity-building programs that enable schools to manage educational funds more effectively while maintaining transparency and accountability.

In conclusion, the implementation of educational financing management functions in an integrated manner can strengthen school financial governance and contribute to improving educational service quality. Although financial limitations remain a challenge, effective management practices can optimize available resources and support the achievement of educational objectives.

CONCLUSSION

This study concludes that educational financing management at SD Negeri Purwoyoso 04 Semarang has been implemented through an integrated framework consisting of five management functions: planning, budgeting, accounting, auditing, and reporting. These functions collectively support transparency, accountability, and effectiveness in managing school financial resources. The implementation of participatory planning through the School Activity and Budget Plan (RKAS), systematic budgeting, accurate financial recording, internal and external auditing, and periodic reporting demonstrates that school financial management has been carried out in a structured and accountable manner.

This study contributes to educational management by providing a comprehensive analysis of educational financing management through the integration of five financial management functions within a single analytical framework. The findings also indicate that strengthening the financial management capacity of school leaders and financial administrators remains essential, particularly in addressing challenges related to dependence on government funding and improving the effectiveness of school financial governance. Overall, the integrated implementation of these management functions can support better financial governance and contribute to improving the quality of education.

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