

The Existence of Educational Financing Implementation in the Homeschooling System

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ABSTRACT

In general, Homeschooling is a form of non-formal education that does not follow a structured financing system like formal education. After conducting an in-depth analysis of the implementation and sources of funding in the homeschooling system particularly in Homeschooling Focus, located in Arcamanik Subdistrict, Bandung City, this study uncovered compelling findings regarding the financial implementation of education. The purpose of this research is to identify how the financing system in Homeschooling Focus is carried out. This study employs a qualitative descriptive approach. The main findings reveal that the education financing system in Homeschooling Focus is implemented in a planned and organized manner, with execution that aligns with pre-established plans and includes evaluation stages, despite limited funding sources. Furthermore, the financing process is flexible while still upholding the principles of transparency, with all income and expenditure transactions properly recorded and supervised by the management team.

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1. INTRODUCTION

Education is a fundamental right of every citizen as stipulated in the 1945 Constitution of the Republic of Indonesia. The state holds the responsibility to organize a national education system that ensures equal access to learning opportunities across the country, improves the quality of education, and ensures the relevance and efficiency of education management. However, in practice, the formal education system has not been able to fully accommodate the diverse needs of all students. As a result, various forms of alternative education have emerged, one of which is homeschooling, which provides a solution for some parents to fulfill their children's educational rights according to their individual needs, characteristics, and specific conditions.

As homeschooling continues to develop in Indonesia, new challenges have emerged, particularly in terms of educational financing. Unlike formal educational institutions that receive government support and operational assistance, homeschooling generally operates independently and is not integrated into the national education funding system. This creates a distinct challenge, especially for families with limited financial resources, as all educational expenses—such as the procurement of learning materials, tutor fees, practical activities, and equivalency exams—are borne entirely by the parents. Furthermore, the absence of specific regulations regarding homeschooling financing leads to disparities and imbalances between different providers.

To address these challenges, a more detailed analysis is needed regarding the financing models and sources that exist within the homeschooling community. There are various forms of homeschooling implementation, including independent homeschooling, community-based homeschooling, and institution-based homeschooling. Each of these models has distinct characteristics and financing approaches. Independent homeschooling is usually fully funded by parents; community-based homeschooling employs a shared contribution system among small groups; while institution-based homeschooling adopts a funding model similar to private educational institutions, yet maintains flexibility in curriculum design. Funding sources may include personal funds, community contributions, or partnerships with external parties, although government involvement remains minimal.

With a well-designed and needs-based financing system, the existence of homeschooling can gain broader acceptance, not only socially but also legally and academically. A stable and well-planned financing structure can support the continuity of teaching and learning activities, enhance the quality of educational outcomes, and ensure accountability in students' learning achievements. Therefore, the existence and sustainability of homeschooling are strongly influenced by the ability to develop a financing system that is fair, transparent, and inclusive for all stakeholders involved in homeschooling implementation in Indonesia.

According to Chingos and Blagg (2021), alternative education systems such as homeschooling demand financial management that is not only efficient but also transparent and accountable in order to maintain public trust and ensure service quality. In practice, homeschooling faces major challenges in designing a structured and sustainable financing system, primarily because the financing model depends heavily on the financial capacity of parents or communities. Belfield and Levin (2020) state that the existence of an education system largely depends on the sustainability of funding, meaning the continuity of financing that not only ensures the learning process runs effectively but also promotes meaningful educational outcomes. In the context of homeschooling, financing is a key factor in sustaining educational services, especially for families with limited economic resources.

Meanwhile, Zhou et al. in Regmi (2024) emphasize the importance of designing financing systems in non-formal education. They argue that the existence of non-formal educational institutions depends on how well those institutions create financing systems that are inclusive, flexible, and adaptive to the social and economic dynamics of society. Without a strong financing system, alternative education such as homeschooling risks disparities and inequalities in quality among providers. At Homeschooling FOCUS, a variety of services such as tutor provision, practical activities, talent and interest training, and the administration of equivalency exams require carefully planned and proportional financing. However, to date, there has been no comprehensive research on how the financing system is implemented, how resources are distributed, or how the financing system affects the continuity of educational services at the Homeschooling FOCUS institution.

Given the importance of financing in maintaining the existence of the homeschooling system, it is necessary to conduct a study that thoroughly examines the existence of education financing practices at Homeschooling FOCUS. This research aims to describe the current financing realities, identify the challenges encountered, and formulate a sustainable financing model that is responsive to the needs of learners and the community.

2. METHODS

This study employs a case study approach. From a social science perspective, this approach is categorized as qualitative research. The study produces descriptive data in the form of a general overview of the research titled "The Existence of Educational Financing Implementation in the Homeschooling Focus System". The issues discussed are related to the existence of financing in the homeschooling system, which is currently taking place. The case study approach is defined as a scientific activity carried out consciously on one or several problems using data collection methods such as observation, interviews, questionnaires, and documentation or similar techniques, allowing the researcher to describe and explore the findings comprehensively and in depth (Suharyanto H. Soro, 2023). The researcher selects samples or respondents purposively. The selected samples in this study are used as the primary data sources, which will then be analyzed according to the research objectives.

In this study, the collected data will be processed using a qualitative descriptive method, beginning with data collection through interviews and observations. From the collected data, conclusions can be drawn by providing a clear depiction of the existence of educational financing implementation in the homeschooling system. To obtain the necessary data and information, the researcher determines relevant data collection methods according to the problems being studied. Three data collection methods are used in this study, namely:

1. Observation, which is direct observation conducted by the researcher to understand the implementation of financing in the homeschooling institution being studied.
2. In-depth interviews, aimed at exploring detailed information from the school treasurer regarding experiences, perspectives, and phenomena that occurred before and after the implementation of educational financial management.
3. Document analysis, which is the process of analyzing previously obtained documents, including written texts from interviews, video footage, and other related materials.

The data collection process is conducted systematically, starting from field observation to the documentation stage. In this context, the observation is participatory, meaning that the researcher is directly and actively involved in collecting the required data. Next, the researcher conducts in-depth interviews with respondents. Prior to the interview, the researcher coordinates with the respondents regarding the location, time, and topics to be discussed. The final stage is the documentation method, which aims to understand the procedures, norms, and policies implemented by the homeschooling institution in managing school operational funds.

The instruments used in this study include open-ended questionnaires, data collected from written documents and existing sources, and measurement tools for certain variables. To verify data credibility, the researcher applies triangulation techniques, member checking, and peer discussions. The triangulation in this study includes triangulation of data collection methods and triangulation of data sources. Triangulation is a technique used to validate data by utilizing other sources outside the data itself for comparison purposes. The most commonly used triangulation technique is cross-checking through different sources. Denzin classifies four types of triangulation as evaluation techniques: the use of sources, methods, investigators, and theories.

3. FINDINGS AND DISCUSSION

Homeschooling Focus is located at Jl. Cingised Gg. Badodon 2 No. 8 A, Cisaranten Endah, Arcamanik District, Bandung City, West Java. This homeschooling institution is a non-formal education provider under the supervision of the Bandung City Education Office. It is easily accessible for students and the surrounding community, which contributes to its recognition within the local area. As a non-formal educational institution, Homeschooling Focus plays a crucial role in shaping students' character and knowledge within its environment. Based on preliminary observations and available data about the institution's profile. Homeschooling Focus has an adequate number of tutors and education personnel, implements the national curriculum, offers extracurricular activities tailored to students' interests and talents, equips students with life skills programs to enhance their soft skills, and provides access to the Equality Education Examination (UPK) and the National Assessment Test. Additionally,

Homeschooling Focus offers flexibility to both parents and students in managing the learning process, including the materials studied, learning schedules, and methods used.

Research Findings

Based on interviews, observations, and documentation conducted at Homeschooling Focus, several findings were obtained regarding its financial management practices. In the financial implementation system of Homeschooling Focus, the most critical initial step to ensure the continuity of the learning process is the preparation of a financial plan. The first step taken by the organizer is identifying educational needs, which cover various aspects such as types of learning activities, curriculum to be used, the need for tutors and educational personnel, procurement of learning materials and media, technological devices, and fees for equivalency examinations.

Once the needs are identified, an estimation of the annual and monthly budgets is made. This estimation includes direct costs such as tutors' and staff salaries and the purchase of learning materials, as well as indirect costs such as electricity, internet access, and transportation for off-campus activities. In practice, budget adjustments such as increases in tuition fees or facility charges are usually carried out once a year. To support the smooth running of financial operations, the next step in financial planning involves determining the sources of funds. At Homeschooling Focus, the majority of funding comes from students' parents or guardians. Additionally, Homeschooling Focus receives Educational Operational Assistance (BOP) from the Bandung City Education Office.

Following the planning stage, the next step carried out by the management is the organizing stage. At this stage, budget management is handled by the treasurer, who holds primary responsibility for preparing the budget, recording all expenses and revenues, and managing contribution funds. To enhance financial governance, Homeschooling Focus also prepares a Work and Budget Plan (RKA). This document serves as a written reference outlining the expected income and expenditures over a semester or a year. It also functions as a tool for evaluation and oversight related to financial matters.

Subsequently, Homeschooling Focus proceeds to the implementation stage, where funds are used according to the approved plans. The budget is allocated to meet various needs, including tutors' and education personnel salaries, purchase of learning media and materials, operational school costs, outing class activities, and more. The allocation of funds across different components is outlined in the following table:

Table 1. Allocation of funds in Homeschooling Focus

Component	Type of Expense
Learning	Tutor honoraria, learning platforms, and stationery
Facilities	Laptop, printer, internet, electricity
Activities	Outing class, practicum, equivalency exams
Administration	Operator fees for managing homeschooling data on the government platform
Development	Tutor training, family education seminars

A unique feature of the financial implementation system at Homeschooling Focus is the freedom and flexibility in budget usage. Nevertheless, despite this flexibility, financial management is still carried out transparently, and every financial transaction is well-documented to ensure accountability. Furthermore, the system remains adaptive to changes, such as curriculum adjustments or procurement of new learning media based on student needs. The next stage after implementation is the controlling

phase, where the use of funds is routinely monitored and evaluated. Each month, the management compares the planned budget with actual expenditures to assess the effectiveness and efficiency of the financial planning.

As a form of accountability, the Homeschooling Focus management team conducts simple internal audits to ensure the budget is allocated in line with the intended goals. The results of the audit and financial reports are prepared transparently and shared with all members of the Homeschooling Focus management team. These reports serve as instruments for social control and a basis for future financial decision-making. This monitoring process is conducted twice a year, usually at the end of each semester. This study shows that Homeschooling Focus has an established financial implementation system. The execution is not significantly different from that of structured formal school systems. The difference lies mainly in the distinctive feature of the financial system at Homeschooling Focus, which offers flexibility while maintaining transparency and a structured approach.

Another essential component of the financial system at Homeschooling Focus is the cost of equivalency examinations. Homeschooling students are required to take Package A, B, or C exams administered through the Community Learning Center (PKBM), which usually charges fees for administrative processes and exam implementation. In the financial implementation system at Homeschooling Focus, several challenges have also been identified. One of the main issues is the limited financial support or subsidies from the government, which results in the entire cost of education having to be borne by the students' parents. Consequently, the sustainability of the homeschooling system becomes highly dependent on the financial capacity of each family, leading to potential instability, particularly for those with limited economic means. Another significant challenge is the limited access to qualified tutors, especially those whose fees align with the financial capabilities of the parents. This creates difficulties in ensuring consistent and high-quality educational support for all students.

Discussion

The research findings indicate that Homeschooling Focus has developed a relatively structured educational financing implementation method, despite being an alternative form of education and not directly integrated with the formal education system. The financing process implemented at Homeschooling Focus includes several key stages: planning, organizing, implementation, and supervision of the budget. These steps serve as the foundation for ensuring the continuity of the teaching and learning process.

In the budgeting planning stage, Homeschooling Focus conducts a comprehensive identification of educational needs, such as curriculum, tutor availability, learning media, and required technology. This process aligns with the perspective of Chingos and Blagg (2021), who emphasize the importance of efficient and transparent budget management in alternative education. The annual and monthly budget estimations demonstrate short- and medium-term planning to maintain operational stability.

The funding source at Homeschooling Focus, which is dominated by contributions from students' parents or guardians, reflects a typical characteristic of homeschooling systems. As explained by Chingos and Blagg, homeschooling funding heavily depends on the financial capacity of families. Although there is support in the form of Educational Operational Assistance (BOP) provided by the Education Office, reliance on private funds remains a major challenge that affects the sustainability of the system. The organizational process of financial management is handled by a treasurer responsible for recording income and expenses, preparing the Work and Budget Plan (RKA), and managing membership fees. The preparation of the RKA as an operational guideline and financial supervision tool demonstrates a commitment to transparency and accountability, as recommended by Chingos and Blagg. In this regard, Homeschooling Focus applies governance principles not much different from those of formal schools.

In the implementation stage, funds are used according to the established plan and allocated to various essential educational aspects such as tutor honoraria, operational costs, and learning activities. Interestingly, the system allows flexibility in budget usage, while still maintaining transparency and

proper record-keeping. This reflects a responsive and accountable financial management practice. The supervision process is carried out regularly, twice a year, involving evaluations that compare the planned budget with actual expenditures, and simple internal audits by the management team. This oversight process is crucial to ensure the effectiveness and efficiency of fund utilization and serves as a basis for future financial decision-making. This practice is consistent with Chingos and Blagg's view that alternative education systems require structured oversight mechanisms to maintain public trust.

However, there are several challenges that cannot be ignored. The limited government subsidies result in the financial burden falling entirely on the parents. This dependency makes the financial condition of homeschooling unstable, especially for families with limited economic resources. Additionally, limited access to high-quality tutors who fit within parents' budgets poses challenges in maintaining the quality of learning. This supports Chingos and Blagg's findings, which highlight that homeschooling faces significant risks in sustaining services due to the lack of a structurally solid financing system.

Another important aspect to consider is the financing for equivalency exams (Paket A, B, and C) administered through PKBM (Community Learning Centers). This exam funding is mandatory and adds financial pressure to parents. However, it is also a crucial component to ensure the legitimacy of the educational outcomes of homeschooling participants. Overall, this research shows that although Homeschooling Focus is an alternative education option, the implementation of its financing system has been carried out in an organized, transparent, and accountable manner. This demonstrates that with proper planning and sound management, a homeschooling funding system can function effectively. Nevertheless, to ensure long-term sustainability, stronger policy support from the government and the development of a more inclusive and sustainable funding model are required.

The first stage in educational financing begins with careful planning, which involves identifying all the essential needs in the learning process, such as curriculum, teaching staff, learning materials, educational media, technological devices, and expenditures for equivalency exams. Once all the needs are recorded, the next step is to estimate the budget on both an annual and monthly basis. This process includes both direct and indirect costs, with regular adjustments such as annual tuition fee increases. This stage aligns with the view expressed by Belfield & Levin (2020), who emphasized that the sustainability of an education system heavily depends on the continuity of financing processes that not only ensure the implementation of learning activities but also guarantee the quality and affordability of educational services. In this regard, Homeschooling Focus strives to maintain funding sustainability by designing realistic plans based on actual needs.

The majority of the funding for Homeschooling Focus comes from the personal contributions of students' parents, while a small portion is sourced from the Educational Operational Assistance (BOP) provided by the Bandung City Education Office. The heavy reliance on private funding reveals a weakness in the financing system, particularly in terms of long-term sustainability. This also supports Belfield & Levin's perspective that the sustainability of education in homeschooling systems is significantly influenced by a family's economic condition. The next step is budget management, which is handled by the treasurer. In practice, Homeschooling Focus prepares a Work and Budget Plan (RKA) document as a written guideline for the use of funds. This RKA serves as a control and internal evaluation tool to ensure that the budget is used according to its intended objectives and the previously identified needs.

During the implementation phase, the allocated funds are used for various purposes such as tutor honorariums, institutional operations, procurement of learning media, and the execution of outing class activities. A distinctive feature of Homeschooling Focus is its flexibility in budget utilization, which is still carried out in a transparent and accountable manner. Despite this flexibility, every income and expenditure is systematically recorded to ensure proper accountability. On the other hand, the financial supervision stage is conducted through monthly monitoring and evaluation, as well as internal audits at the end of each semester. The audit results are presented to the entire management team as a form of accountability and transparency and serve as the basis for future financial decision-making. This

supervisory system is essential to ensure the effectiveness and efficiency of budget use and to strengthen parental trust in the institution's financial management.

However, behind the well-established system, this study also identified several significant challenges in the implementation of financing at Homeschooling Focus. One major challenge is the low level of government financial support, which results in the full financial burden being shouldered by the parents. Additionally, the dependence on a family's financial condition renders the homeschooling system unstable for most students, particularly those from lower-middle economic backgrounds. Access to qualified tutors remains limited, especially those whose fees align with parents' financial capacities. Another important aspect is the cost of equivalency exams (Package A, B, or C), which are an integral part of the homeschooling system. These exam fees become an additional component that must be included in the budget and often represent a separate financial burden for parents.

Therefore, it can be concluded that although Homeschooling Focus has implemented a well-managed funding system, the sustainability of its financing remains a major concern, primarily due to the lack of alternative funding sources and the dependence on personal contributions. Hence, it is crucial for the government and policymakers to pay greater attention to the sustainability of homeschooling education by providing more equitable and sustainable funding schemes. The implementation of educational financing begins with a comprehensive planning stage. At this stage, the organizers identify various educational needs, including curriculum, teaching staff, learning materials, instructional media, technological tools, and costs associated with equivalency exams. This needs assessment serves as the foundation for estimating the budget on both a monthly and yearly scale.

The estimated budget includes both direct and indirect costs and takes into account potential changes in expenses, such as annual increases in tuition fees. This illustrates that while homeschooling offers a high level of flexibility, the financial system implemented still upholds the principles of accountability and accurate planning. The next step in the financing process is determining the sources of funding. The research findings indicate that the primary source of funding comes from the personal contributions of parents or guardians. In addition, Homeschooling Focus also receives Educational Operational Assistance (BOP) from the Bandung City Education Office. However, the dominance of family-sourced funds suggests that the continuity of the learning process heavily depends on each household's financial capacity.

This condition reinforces the argument made by Zhou et al. (2024), who stated that the existence and sustainability of non-formal education institutions are highly dependent on their ability to develop inclusive and responsive financing systems. Without a system capable of responding to social and economic dynamics, alternative education such as homeschooling is at risk of experiencing disparities in equity and quality.

In the organization phase, Homeschooling Focus appoints a treasurer to manage the budget directly, including financial recording, fee collection, and the preparation of a Work and Budget Plan (RKA). The RKA serves as the primary guideline for budget implementation and also functions as an internal monitoring tool. The presence of the RKA indicates that Homeschooling Focus applies sound financial management principles, similar to those in formal education institutions. During the implementation stage, funds are utilized according to the established plan, including tutor honoraria, procurement of learning media, operational costs, and outing class activities. What sets Homeschooling Focus apart is the flexibility in budget usage, which remains within the framework of transparency and careful documentation. This flexibility allows the institution to adjust to changes in student needs, such as curriculum updates or new media purchases, reflecting the adaptability of the applied financing system.

Financial supervision is also carried out regularly, through monthly monitoring and evaluations that compare budget allocations with actual expenditures. In addition, a simple internal audit is conducted at the end of each semester as a form of institutional accountability to maintain integrity and stakeholder trust. The audit results are openly reported to management and serve as a control tool and

basis for improving the financing system in the future. This study also found that the financing system at Homeschooling Focus shares similarities with formal schools in terms of structure and mechanisms. However, the key difference lies in its higher degree of flexibility, tailored to individual student needs, while still maintaining transparent and accountable management.

Nevertheless, Homeschooling Focus faces several serious challenges. The lack of financial support from the government places the entire funding burden on parents. This creates a dependency on the family's financial capacity, which can disrupt the continuity of learning if the parents' economic condition is insufficient. Additionally, limited access to qualified tutors, especially those within parents' financial means, poses another significant challenge. In addition to routine expenses, there are also additional costs such as equivalency exam fees (Packages A, B, or C), which students must take through a Community Learning Center (PKBM). These expenditures are a crucial component of homeschooling financing and often represent an extra burden for parents.

Based on the findings of this study, the financing system at Homeschooling Focus reflects the principles of involvement and flexibility emphasized by Zhou et al. (2022). However, to strengthen its sustainability, this system still requires greater support, particularly from the government and external institutions. Without a strong and sustainable funding system, alternative education such as homeschooling may face issues of inequality among providers, as well as disparities in access and educational quality.

4. CONCLUSION

Homeschooling Focus has developed an effective, structured, and flexible educational financing system to ensure the continuity of the learning process. This financing system is carried out through several key stages: planning, implementation, and supervision. In the planning stage, Homeschooling Focus systematically analyzes educational needs and prepares budgets for both annual and monthly periods. The primary source of funding comes from parents' personal contributions, supplemented by limited support from the Educational Operational Assistance (BOP) provided by the local government.

In the management process, budgeting is professionally handled by the treasurer and documented in the Work and Budget Plan (RKA), which serves as a financial guideline. During the implementation stage, activities are carried out with flexibility while maintaining transparency, with funds used for various learning needs, including teacher honoraria, learning materials, and extracurricular activities. This flexibility is one of the distinguishing features of Homeschooling Focus's financing system compared to formal schools. The supervision process is conducted continuously through monthly evaluations and simple internal audits, ensuring that expenditures align with the plan and serve as both a social control tool and a basis for future financial decision-making.

However, this study also reveals several challenges, such as limited government subsidies, dependence on parents' personal funds, and difficulties in finding qualified tutors who match the families' financial capabilities. This situation indicates that the existence of the financing system at Homeschooling Focus is highly influenced by the economic condition of the parents and the availability of external support. In conclusion, the financing system at Homeschooling Focus has proven to be a crucial element in maintaining the continuity of alternative education, although it still requires policy and funding support to become more inclusive and sustainable.

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