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Doi:

Correlation Analysis of KIP-K Scholarship Fund Misuse and Financial Inequality among Students at Institut Teknologi Bandung

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ABSTRACT

The *Kartu Indonesia Pintar Kuliah* (KIP-K) is a government-funded educational assistance program designed to support students from economically disadvantaged backgrounds and promote equitable access to higher education. However, over time, cases of scholarship fund misuse have emerged, in which financial assistance is used for purposes unrelated to academic needs. This study examines the misuse of KIP-K scholarship funds among students at ITB and analyzes its impact on financial inequality within the campus environment. The research aims to identify patterns of inappropriate fund utilization, evaluate the effectiveness of the selection and monitoring mechanisms of the KIP-K program, and understand the socio-economic conditions of scholarship recipients, particularly students facing financial difficulties at ITB. The findings indicate that only 20% of respondents are KIP-K recipients, of whom 66.7% perceive the funds as sufficient to meet their daily needs, while 42.3% of respondents report awareness of fund misuse driven by inadequate supervision, consumptive lifestyles, and limited understanding of the scholarship's objectives. These results demonstrate that misuse of KIP-K funds contributes to social and financial inequality among students, emphasizing the need for improved selection procedures, stricter oversight, and ethical education to ensure that scholarship distribution is fair, accountable, and aligned with its intended purpose.

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INTRODUCTION

According to Law No. 20 of 2003, education is defined as a deliberate and well-planned effort to create a learning environment and learning process that enable students to actively develop their potential, including spiritual and religious strength, self-control, personality, intelligence, noble character, and the skills necessary for themselves, society, the nation, and the state (Assa et al., 2022). Education therefore plays a crucial role and has consistently been one of the primary concerns of the government. In many cases, the quality of education is even used as a benchmark for assessing the overall development and competitiveness of a country.

Based on this understanding, the Indonesian government has implemented various forms of assistance to improve public access to education, one of which is the Kartu Indonesia Pintar Kuliah (KIP-K) program. This program is designed to support students from economically disadvantaged backgrounds who demonstrate strong academic potential, enabling them to pursue higher education without being constrained by financial limitations (Gagan et al., 2022).

The Kartu Indonesia Pintar program has been in operation for nearly a decade, having been launched in 2014. Specifically, the KIP-K scheme has experienced a significant increase in both the number of beneficiaries and the total budget allocation each year. Data published by the Indonesian Ministry of Education and Culture show that in 2024, the number of KIP-K recipients reached 985,577 students, with a total budget allocation of IDR 13.9 trillion. This figure reflects a substantial rise compared to 2020, when the program supported 552,706 students with a total budget of IDR 3.7 trillion. Such growth indicates the government's strong commitment to expanding access to higher education for underprivileged students.

However, in its implementation, the KIP-K program, like many other government initiatives, faces several challenges. One of the most prominent issues is the misuse of scholarship funds. Ideally, the financial assistance provided through KIP-K should be allocated solely for academic-related purposes, such as tuition fees, learning materials, and living expenses that directly support students' education. In reality, there are still cases in which beneficiaries use the funds for tertiary or non-essential purposes. This practice deviates from the intended objectives of the program and raises concerns regarding fairness, particularly for other students who are more financially deserving. Furthermore, such misuse is suspected to contribute to financial inequality among university students.

A concrete example of this issue emerged in 2023, when approximately 700,000 students received KIP-K educational assistance (Kemendikbud Ristek, 2024). While this large number of recipients should have generated significant positive

impacts on Indonesia's educational and economic landscape, several irregularities were identified in the distribution of the aid. These irregularities ultimately led to instances of KIP-K fund misuse (Febriyanto et al., 2024).

Previous research addressing the misuse of KIP-K funds was conducted by Suryasuciramadhan, A., Meliasari, M., Ifada, B. M., and Faidh, M. A. (2024) in a study entitled "Framing Analysis of the Misuse of KIP Kuliah by a Diponegoro University Student on Social Media Platform X and Online Media Kompas.TV." The study focused on a Diponegoro University student, identified by the initials CMJ, who was allegedly involved in misusing KIP-K funds. The issue initially gained public attention on the social media platform X, where an anonymous user shared information through the @undipmenfess account. The post included screenshots of CMJ's Instagram account, which displayed a luxurious lifestyle inconsistent with the program's eligibility criteria. According to the circulating reports, the student had indeed registered for the scholarship during a period of financial hardship. However, the major concern lies in the fact that the student did not withdraw from the program after no longer meeting the eligibility requirements, thereby failing to provide opportunities for other students who were more in need, despite the withdrawal conditions having been clearly communicated from the outset.

Based on these issues, our group intends to conduct a small-scale study examining the correlation between the misuse of KIP-K scholarship funds and financial inequality among university students, with a specific focus on students at the Bandung Institute of Technology (Institut Teknologi Bandung). This research aims to identify patterns of fund usage that deviate from the scholarship's objectives, evaluate the effectiveness of the selection and monitoring mechanisms of the KIP-K program, and gain a deeper understanding of the socio-economic conditions of scholarship recipients—particularly students at the Bandung Institute of Technology who experience financial difficulties.

This study is expected to provide benefits for both the government and students. For policymakers, the findings may serve as a reference for developing more effective solutions to ensure that the KIP-K program is implemented properly and without significant issues. For students, this research can serve as tangible evidence that misuse of KIP-K funds does occur in everyday academic life, while also raising awareness among scholarship recipients about the importance of using the assistance responsibly to support their educational and financial needs.

METHODS

2.1 Research Approach

This study employs a mixed-methods approach using an explanatory sequential design (quantitative → qualitative). This approach is chosen to obtain a comprehensive understanding of the phenomenon of misuse of the *Kartu Indonesia Pintar Kuliah* (KIP-K) scholarship funds and its impact on financial inequality among students of the Bandung Institute of Technology (Institut Teknologi Bandung/ITB). The quantitative phase serves as the primary method to identify patterns and relationships, which are subsequently elaborated and contextualized through qualitative analysis.

2.2 Time and Location of the Study

This research was conducted at the Bandung Institute of Technology (ITB), Bandung, Indonesia. The study was carried out over a two-month period, from 25 April 2025 to 24 June 2025.

2.3 Research Hypotheses

The hypotheses tested in this study are formulated as follows:

- **Null Hypothesis (H_0):**
There is no significant relationship between the misuse of KIP-K scholarship funds and financial inequality among students of the Bandung Institute of Technology.
- **Alternative Hypothesis (H_1):**
There is a significant relationship between the misuse of KIP-K scholarship funds and financial inequality among students of the Bandung Institute of Technology.

2.4 Population and Sample / Research Subjects

The population of this study consists of all students of the Bandung Institute of Technology (ITB).

2.4.1 Quantitative Phase: Questionnaire Survey

- **Target Population:**
ITB students who are recipients of the KIP-K scholarship.

- **Sampling Technique:**

Stratified Random Sampling is applied to ensure proportional representation across relevant student strata.

2.4.2 Qualitative Phase: Document Analysis

- **Research Subjects:**

Documents relevant to the KIP-K scholarship program and the financial conditions of ITB students.

2.5 Data Collection Methods

Data collection is conducted in two sequential phases, beginning with the quantitative phase followed by the qualitative phase.

2.5.1 Quantitative Phase: Questionnaire Survey

In the initial phase, quantitative data are collected through the distribution of survey questionnaires to selected ITB students who are KIP-K recipients. The questionnaire is designed to measure:

- **Independent Variable:** Misuse of KIP-K scholarship funds.
- **Dependent Variable:** Financial inequality.
- The questionnaire is distributed **online** to facilitate broader respondent reach and efficient data collection.

2.5.2 Qualitative Phase: Document Analysis (Literature Study)

The selection of documents for analysis is focused on providing further explanation and contextual understanding of the findings obtained from the quantitative phase. The documents analyzed include:

- Official KIP-K regulations and guidelines.
- Annual reports or student demographic data related to financial conditions.

2.6 Data Analysis Methods

Data analysis is conducted in stages according to the mixed-methods research design.

2.6.1 Quantitative Data Analysis (Questionnaire Survey)

Quantitative data collected from the questionnaires are analyzed using SPSS (Statistical Package for the Social Sciences). The analysis includes:

- **Descriptive Statistics:**
Used to describe respondents' demographic characteristics.
- **Inferential Statistics (Correlation Test):**
Used to examine the relationship between variables.

2.6.2 Qualitative Data Analysis (Document Analysis)

Qualitative analysis aims to explain, deepen, and contextualize the quantitative findings. The analytical steps include:

- **Data Organization:**
Collecting and managing all relevant documents in digital format.
- **Categorization and Theme Development:**
Grouping documents into relevant categories to identify themes that support the research objectives.
- **Interpretation:**
Interpreting the identified themes in relation to the quantitative results.

2.7 Data Integration

In the final stage, findings from the quantitative phase (questionnaire survey) and the qualitative phase (document analysis) are integrated to provide a comprehensive and holistic understanding of the research problem.

RESULT

Quantitative Analysis Results

Based on the questionnaire results obtained from 30 respondents, only 20% of the students were identified as recipients of the KIP-K scholarship, while the remaining 80% were non-recipients.



Gambar 3.1

Figure 1. Comparison of the Number of Non-Recipients and Recipients of the KIP-K Scholarship at ITB



Figure 2. Comparison of the Number of Respondents Who Perceive KIP-K Funds as Sufficient for Their Study Needs and Those Who Do Not

This distribution illustrates that the proportion of students benefiting directly from the KIP-K program remains relatively limited within the surveyed population. Among those who received the scholarship, only 66.7% stated that the financial assistance provided was sufficient to meet their academic needs, whereas 33.3% perceived the funds as insufficient. This indicates that although the scholarship is designed to support students from economically disadvantaged backgrounds, the amount received does not fully accommodate the diverse and increasing costs associated with higher education, including academic materials, living expenses, and other supporting needs. Consequently, these findings reflect a gap between the intended financial support and the actual financial realities faced by students in their academic and daily lives.

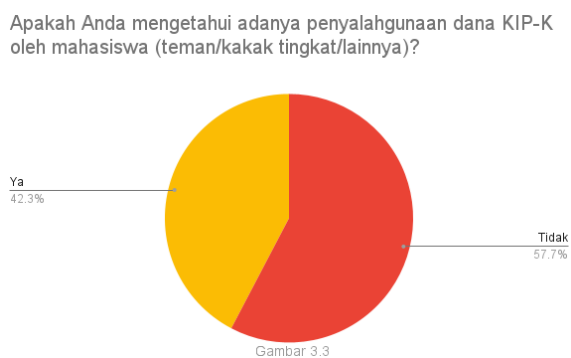


Figure 3. Comparison of the Number of Respondents Who Are Aware of the Misuse of KIP-K Funds and Those Who Are Not Aware of Such Misuse

Furthermore, 42.3% of respondents reported being aware of the misuse of KIP-K funds by students, either through personal experience or by observing the behavior of others. This relatively high level of awareness suggests that fund misuse is not an isolated incident but rather a phenomenon that is recognized within the student community. Based on the word cloud analysis, several dominant factors were identified as contributors to this misuse, including inadequate supervision and

monitoring mechanisms, the influence of peer lifestyle pressures often referred to as Fear of Missing Out (FOMO) and a lack of understanding regarding the core objectives and ethical responsibilities associated with the use of scholarship funds. These factors indicate that misuse may stem not only from intentional misconduct but also from structural weaknesses and limited awareness among recipients.

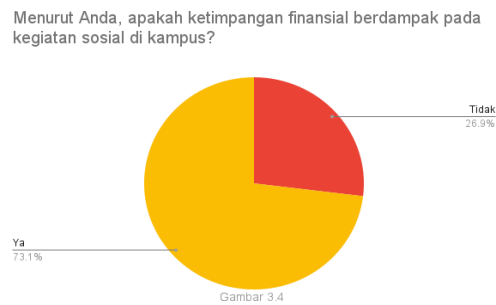


Figure 4. Comparison of the Number of Respondents Who Perceive Financial Inequality as Affecting Campus Social Activities and Those Who Do Not

From a social perspective, 73.1% of respondents stated that financial inequality has a tangible and direct impact on campus social life. Students from lower socioeconomic backgrounds often encounter barriers that restrict their participation in social, organizational, and academic activities. These limitations may lead to reduced social interaction, diminished academic engagement, and psychological pressures such as feelings of inferiority or low self-confidence. Over time, such conditions may negatively affect students' overall well-being and academic performance, thereby reinforcing existing inequalities within the campus environment.

Qualitative Analysis

1. Official Regulations and Guidelines of KIP-K

The official guidelines governing the KIP-K program are issued by the Ministry of Education, Culture, Research, and Technology (Kemendikbudristek). These guidelines serve as the primary regulatory framework that ensures the proper implementation of the scholarship program at higher education institutions. Several key aspects are explicitly regulated within these guidelines, including eligibility requirements and criteria for KIP-K recipients, registration and selection mechanisms, the rights and obligations of scholarship recipients, funding schemes covering tuition fees and living expenses, the duration of financial assistance, and sanctions imposed on recipients who violate program regulations. Through these provisions, the guidelines aim to ensure that the scholarship is distributed fairly, transparently, and in accordance with its original purpose.

Below is the internal agreement letter issued by ITB that must be signed by every KIP-K scholarship recipient.

This agreement outlines the specific terms and commitments that recipients are required to comply with throughout the scholarship period. It includes provisions regarding responsible fund utilization, explicit prohibitions against misuse, and obligations to uphold academic integrity and moral conduct. As such, the document functions as a formal instrument of accountability and represents a shared commitment between the university and the student. Its primary objective is to ensure that the scholarship is used in alignment with its intended mission—namely, to support students from economically disadvantaged backgrounds in pursuing higher education in a responsible, ethical, and sustainable manner.

**SURAT PERJANJIAN PENERIMA BEASISWA
BIDIKMISI / KIP-K**

Yang bertandatangan di bawah ini:

Nama : _____

NIM : _____

Fakultas/Sekolah : _____

Pas foto warna
4x6

sebagai mahasiswa ITB penerima beasiswa Bidikmisi/KIP-K Angkatan Tahun 2022, dengan penuh kesadaran dan rasa tanggung jawab menyatakan untuk:

1. Menaati aturan dan tata tertib yang berlaku di ITB, sebagaimana tercantum dalam Peraturan Rektor tentang Pelanggaran Peraturan Akademik dan Kemahasiswaan Institut Teknologi Bandung Nomor: 708/IT1.A/PER/2022 Pasal 14 dan Pasal 15;
2. Menaati aturan dan tata tertib sebagai penerima beasiswa KIP-K, sebagaimana tercantum dalam Peraturan Sekretaris Jenderal (Persejjen) Kementerian Pendidikan, Kebudayaan, Riset dan Teknologi Nomor 10 Tahun 2022 tentang Petunjuk Pelaksanaan Program Indonesia Pintar Pendidikan Tinggi, serta Buku Pendampingan KIP Kuliah Merdeka LLDIKTI dan PTS yang dikeluarkan oleh Kementerian Pendidikan, Kebudayaan, Riset dan Teknologi Tahun 2022;
3. Bersungguh-sungguh dalam menempuh pendidikan di ITB yang ditunjukkan dengan prestasi akademik yang baik, yaitu diantaranya memiliki IPK > 2,5 seperti diatur dalam SK Rektor ITB Nomor 804/IT1.A/SK-KM/2022 tentang Penerima Beasiswa KIP-K untuk Mahasiswa Program Studi Sarjana ITB Angkatan Tahun 2022;
4. Mengikuti seluruh kegiatan/program pembinaan yang diselenggarakan atau yang diminta oleh Direktorat Kemahasiswaan untuk seluruh mahasiswa ITB penerima beasiswa KIP-K;
5. Bersedia untuk tinggal di Asrama Mahasiswa ITB untuk tahun pertama di ITB;
6. Aktif dalam organisasi kemahasiswaan di tingkat Institut/Fakultas/Program Studi;
7. Menyerahkan laporan perkembangan akademik, prestasi dan kegiatan non kurikuler pada setiap semester ke Direktorat Kemahasiswaan ITB pada waktu yang ditentukan;

Apabila saya melakukan pelanggaran atas surat perjanjian ini, saya bersedia menerima sanksi berupa pencabutan status sebagai penerima beasiswa KIP-K ITB.

Bandung, 2023

Yang membuat perjanjian,

Meterai Rp10.000,00

Keterangan:
File-file terkait Peraturan Rektor, Persejjen, Buku Pendampingan dan SK Rektor di atas, dapat diunduh pada link berikut: <https://kemahasiswaan.itb.ac.id/beranda/kipk>

Figure 3.1 Agreement Letter for Bidikmisi/KIP-K Scholarship Recipients

2. Annual Reports of ITB KIP-K Scholarship Recipients

Based on available data, the number of KIP-K scholarship recipients at ITB has shown a general upward trend over the years. This increase corresponds with the expansion of scholarship quotas allocated by the Ministry of Education, Culture, Research, and Technology, as well as ITB's institutional commitment to broadening access to higher education for students in need. However, a notable decline occurred in 2023, representing a relatively significant deviation from the overall trend. This decrease is

attributed to several factors, including budget efficiency measures and adjustments in policy implementation at the national level. Despite this temporary decline, the number of recipients rose again in 2024, indicating a recovery and reaffirming the continued relevance of the KIP-K program in supporting students from disadvantaged economic backgrounds.

Table 1. Annual Data of ITB KIP-K Scholarship Recipients Over the Last Five

Year	Total Recipients
2020	460
2021	642
2022	663
2023	421
2024	787

DISCUSSION

Social inequality among university students arising from the misuse of KIP-K scholarship funds has a significant impact on both their social and academic lives (Marliyah et al., 2024). Students from economically disadvantaged families often perceive themselves as being left behind compared to peers from more stable financial backgrounds (Morgan et al., 2022). This sense of inequality is further exacerbated by the presence of students who misuse KIP-K funds for personal or non-academic purposes (Marliyah et al., 2024). Such misuse not only causes financial losses to the scholarship program but also creates a sense of injustice for students who genuinely depend on the assistance yet lose opportunities due to misallocation of resources (Morgan et al., 2022).

This phenomenon contributes to the widening gap of financial inequality among students within academic environments characterized by diverse socio-economic backgrounds (Russell et al., 2025). In this context, students who are not eligible but continue to receive KIP-K benefits gain financial advantages to which they are not entitled, while those who are truly in need are forced to struggle harder to meet both academic demands and daily living expenses (Nasr et al., 2024). As a result, financial disparities become increasingly visible and entrenched within the campus community (Reinders et al., 2021).

The findings of this study demonstrate a clear correlation between the misuse of KIP-K scholarship funds and the intensification of financial inequality among ITB students. This inequality manifests in disparities in students' ability to purchase academic supplies, participate in self-development and extracurricular activities, and maintain a decent standard of living during their studies. Students who do not receive

financial assistance despite being eligible tend to experience marginalization not only economically but also socially (Smith et al., 2025). Such conditions may lead to declining academic motivation and increased psychological stress, potentially affecting students' academic performance and overall well-being.

Furthermore, these findings highlight the urgent need for reforms in data collection, verification, and selection systems for scholarship recipients to ensure transparency, accountability, and accuracy in reflecting students' actual socio-economic conditions. Iswanto et al. (2024) argue that one of the primary challenges in the implementation of the KIP-K program is the mismatch between eligibility criteria and actual recipients, indicating weaknesses in administrative control and transparency. This issue is further compounded by bureaucratic complexity and delays in fund disbursement, which contribute to widening financial disparities among students.

In addition, Ardiyanti et al. (2024) found that the misuse of KIP-K funds is influenced by students' hedonistic lifestyles and limited understanding of the moral responsibilities associated with scholarship utilization. As a result, financial assistance intended to support educational needs is often diverted toward consumptive purposes unrelated to academic development.

Together, these studies emphasize that without comprehensive supervision, monitoring, and evaluation of the KIP-K program, achieving social justice in higher education institutions will remain a major challenge (Jonbekova et al., 2022). Therefore, beyond reforming selection and verification procedures, it is essential to provide continuous ethical education for scholarship recipients and to implement transparent mechanisms for reporting fund usage (Roy & Edwards, 2023). Such measures can serve as moral accountability tools and help ensure that the KIP-K scholarship fulfills its core purpose of supporting disadvantaged students' equitable access to higher education.

CONCLUSION

Based on the data obtained, the misuse of KIP-K scholarship funds among university students has a substantial impact on social and financial inequality within the campus environment. The questionnaire results from 30 respondents indicate that only 20% of students are KIP-K recipients, and among this group, merely 66.7% perceive the financial assistance as sufficient to meet their daily living needs. This finding suggests that even among eligible recipients, the scholarship does not always adequately address students' financial challenges.

Furthermore, 42.3% of respondents reported being aware of instances of KIP-K fund misuse. This misuse is primarily attributed to insufficient supervision,

consumptive and lifestyle-oriented spending patterns, and a lack of understanding and integrity regarding the fundamental objectives of the KIP-K program. These results support the alternative hypothesis of this study, which states that there is a significant relationship between the misuse of KIP-K scholarship funds and financial inequality among students at the Bandung Institute of Technology.

The resulting financial disparity generates considerable psychological and social pressure for students from lower economic backgrounds, which in turn affects their social interactions and academic performance. Feelings of inferiority, exclusion from social activities, and heightened stress levels may reduce students' motivation to engage fully in campus life and hinder their academic achievement. Such conditions highlight the broader consequences of scholarship mismanagement beyond mere financial loss, extending into students' mental well-being and educational outcomes.

Therefore, these findings underscore the necessity for systemic reforms in the selection, verification, and monitoring procedures of the KIP-K scholarship program. In addition to strengthening administrative controls, it is equally important to provide structured education for scholarship recipients regarding ethical responsibility, appropriate fund utilization, and transparent reporting mechanisms. Such measures can serve as a form of moral accountability and ensure that the assistance provided through KIP-K is used responsibly and effectively to support students who genuinely require financial aid.

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