

## **ABSTRACT**

*The study aims to determine the financial management of SMA/SMK/MA Muhammadiyah No.37/KEP/I.O/C/2012 and SK PP Muhammadiyah No.38/KEP/I.O/C/2012. Furthermore, the research also aims to determine the cash management of the school in terms of cash-on-hand policy.*

*The population of the study was SMA/SMK/MA Muhammadiyah in D.I. Yogyakarta. The population were obtained by interview and questionnaires to the Regional Chairman of Muhammadiyah (PWM) and SMA/SMK/MA Muhammadiyah in D.I.Yogyakarta. The data analysis technique employed was descriptive statistics.*

*The results of the study showed that most of SMA/SMK/MA Muhammadiyah in D.I.Yogyakarta have not opened an account at the Syariah Bank as the Muhammadiyah's partner. On the other hand, financial management in terms of cash-on-hand policy has been established by SMA/SMK/MA Muhammadiyah in D.I.Yogyakarta and they have implemented ta'awun fund's payment.*

*Keywords : financial management*