

**FINANCIAL AND ECONOMIC MODELS FOR EDUCATIONAL
SERVICES IN THE CONTEXT OF UKRAINE
AND THE EU STANDARD HARMONIZATION**

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Abstract. *The article is focused on the need for a systematic approach to the harmonization of Ukrainian and the EU standards and the proposal to develop standards for training specialists in the relevant field in compliance with the standards on the level of qualifications and working conditions of teachers. The conflict between human rights for spiritual and physical development and the lack of opportunities for respecting these rights has been identified. It is proposed to resolve the specified conflict by introducing financial support for entrants. The starting positions of the formation of financial and economic models for providing/obtaining educational services have been outlined. The bases for the implementation of these models are: the strategy of innovative education development; the infrastructure for providing information support for decision-making; as well as the system of criteria for determining the appropriateness of the model selection. Regarding the feasibility of introducing financial and economic models for providing/obtaining educational services in Ukraine, what has been discussed, among others are: public, business, credit, self- and combined financing. The criteria for the selection expediency and the application of each model are justified.*

Key words: *financial and economic model, educational services, state financing, business financing, credit financing, self-financing, combined financing.*

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1. INTRODUCTION

Each stage in the socio-economic development of civilization has certain characteristics and the understanding of life quality standards. “The increasing importance given to education in a country leads to the contribution to both an improvement in the economy and socio-cultural structure and an increase in the quality of services provided to citizens by the government” (Goksu & Goksu, 2015; Havierníková et al., 2017). In the authors’ opinion, modern conditions of the functioning of Ukrainian society are primarily defined as “a market”. This determines all the aspects of their life, including traditionally non-commercial areas, among which there are health care, church, education etc.

The forms of market relations in these areas, which predominate in Ukraine nowadays, are perceived ambiguously and require consideration/evaluation from at least two points of view. The proponents of the first point of view argue that in order to meet any need (including treatment, education, etc.), it is necessary to form the appropriate material basis. Thus, the commercialization of these areas is quite logical, since there is an objective need to cover the costs of providing the material basis for the provision of the service. At the same time, the opponents of this point of view emphasize that this refers primarily to the area of an individual’s spiritual needs satisfaction (in learning and self-development) and the physical needs of people (as living organisms). This area cannot be put in line with other branches of the national economy. In addition, the right to meet these needs is enshrined in the Constitution of Ukraine: “Article 23. Everyone has the right for free development of their personality, if this does not violate the rights and freedoms of other people, and has responsibilities to the society, which provides free and comprehensive development of their personality” (the Constitution of Ukraine, 1996). The word “provides” has been written in bold to point out the main idea of Article 23: the State undertakes measures to ensure the recognition of these rights or it entrusts these functions to some of its representatives.

Consequently, we have a conflict between human rights for spiritual and physical development and the lack of real opportunities to respect these rights. Simultaneously, we should not ignore the fact that the specified conflict is actual for the significant part of Ukrainian citizens who are gifted and interested in self-development and education. Unfortunately, no research has been carried out yet to establish socio-economic, scientific, technical and other losses of the State because of the ‘population’s underdevelopment’ due to their insolvency. It is understood that these losses are substantial for the economically active population, not only young but also middle-aged and senior citizens. First of all, these are the losses at the personal level, which subsequently accumulate into the losses of the family, enterprise, region, country. The specified economic losses should be added to the whole of social losses at all levels, including the ‘purchase’ of educational services by consumers who do not have the necessary level of knowledge for higher education but become students and get a diploma in the future only due to their solvency.

All of the above issues are considered a set of significant negative factors of a permanently low quality of life for a large part of the population for a long time. It is the problem extremely difficult to solve, the symptoms of which are observed at all levels of the socio-economic, cultural-political etc. subsystems of the Ukrainian national system. In other words, the statement by K. Nemesheyev (Znamienitaia fraza, 2002) “Cadres decide everything!” (which was later picked up by other well-known figures and cynically used in their own, not always decent, agendas) continues to be underestimated. Indeed, in the independent Ukraine, a systematic approach to the formation and development of a

harmonious personality has not yet been designed. Personality in which the harmonious combination of not only internal physical and mental health but also the love for a healthy social and natural habitat as well as (being not less important!) the ability and willingness to preserve, protect and improve it were presented. Such a person should be the foundation of civil society, because they are highly educated, focused on true humanitarian values and high living standards and, therefore, it is difficult and even impossible to manipulate them.

Hence our belief in the validity of the following theses: there is a close connection between the problems of low quality of life and the lack of a systematic approach to the formation of a harmonious person; both of these problems are complex and urgent to be solved; in the system of a harmonious personality development, higher education is only one of the subsystems of education at different levels; proceeding from the previous thesis, all work on improving the form and content of higher education as a subsystem (including the process of educational standards harmonization) must take into consideration the fact of interdependence between the components of the whole system.

On the basis of the systematic approach to the appropriate standards for an improvement in the quality of life through the formation of a harmonious person, in the authors' opinion, it is expedient to do the work in the following sequence: firstly, to study the important factors of the aforementioned conflict between human rights for spiritual and physical development and the lack of opportunities for their recognition; secondly, based on the findings of the study, to develop possible ways of leveling this conflict especially by working out the feasible financial and economic models for providing/ obtaining educational services in Ukraine.

2. LITERATURE REVIEW

While the business transformation was generally successful, the education and research suffered from the lack of financial resources, a higher age structure of academics and often complex legislation (Ivanicka & Tomlain, 2015). This is why, "many countries have already initiated the collaboration of educational units in order to compare their own higher education systems with others and to find common solutions" (Çekerol & Öztürk, 2012). It is emphasized that "major transformations in European higher education systems were believed to be necessary for Europe to become a knowledge economy" (Aydarova, 2014).

The Bologna Process and its consequences "herald perhaps the most far-reaching reforms in European higher education in this century" (Mitchell & Mitchell, 2014). It has become a symbol of globalization in the educational area (Yergebekov & Temirbekova, 2012). Still, "there are doubts on the overall effects of standardization of countries with a completely different social-educational system which could not fully fit into the standard principles, because of different values and patterns" (Alimehmeti & Hysa, 2012). In addition, there is "limited knowledge of the extent to which the BP actually is leading to a converging process of national higher education policies" (Kehm & Teichler, 2007; Heinze & Knill, 2008).

The analysis of the scientific publications devoted to the issue has shown that some preconditions were important to solve the aforementioned problem in Ukraine.

Among other factors, the first should be the participation of Ukraine in the Bologna Process the country joined in 2005 and became one of the 48 European member countries. The purpose of the Bologna process is to create and develop a European scientific and educational space (Rashkevich, 2014). On this path, a lot has already been

done to bring the national system of higher education in line with the European one. This includes the development of lifelong learning strategies, definition of educational degree and its duration, educational program improvement and bringing them closer to the requirements of the labor market, implementation of the ECTS system, dissemination of innovative teaching methods, etc. (Prickodchenko, 2012; Severova, 2015; Todorescu et al., 2012).

Secondly, in Ukraine the processes of harmonization of domestic standards with European ones in all areas of life, including education, have been intensified since the signing of Association Agreement between Ukraine and the European Union. The significant progress in the chosen path is evidenced by the growth in academic mobility volumes in 2014-2019. However, there is a negative point in this trend (which is undoubtedly progressive for Ukraine) – the directions of student and teacher migration clearly indicate that Ukraine has ended up on the periphery of educational space, and not only of the European one (Association Agreement, 2015).

The authors consider the aforementioned preconditions, to a large extent, to be forming a favorable environment in order to achieve the objective set. However, in addition to them, there are sufficient deterrent factors. These are the following: imbalance of the educational system in terms of preparing specialists the national economy really needs and at the same time excessive attention to ‘fancy’ specialties; discrepancy between the level of remuneration of education staff and the social significance of their work; the absence of state regulatory mechanisms (including financial ones) that would motivate talented students and teachers to develop as effectively as possible and, subsequently, to stay in Ukraine.

It should be added that, in the current process of harmonization of the EU and Ukrainian educational standards, the attention is focused exclusively on the content of curricula in the preparation of individual specialties. However, other elements of the education system are not taken into account, i.e. on the one hand, different levels of education (from preschool to third-degree education), while on the other hand, different circumstances of the process of providing/obtaining educational services (in particular, the procedures accompanying this process; methods of training and selection criteria for teachers; interconnections with other contractors of the labor market; the possibilities of using different methods of financing in education, etc.).

As the aforementioned (and far from complete!) list of actual preconditions for the appearance of the conflict under investigation evidenced, a systematical approach should be used to solve it. The above will be illustrated with a short example. Therefore, the authors believe that the development of standards for training specialists in a particular specialty (forming the content of educational services) should be coordinated with the development of standards for the level of qualifications and working conditions of teachers (providing quality provision of educational services according to the previous standard to students).

3. METHODOLOGY OF THE RESEARCH

The purpose of this article is to outline the essence and conditions for the implementation of financial and economic models for providing/obtaining educational services in the context of the Ukrainian and EU standard harmonization process, provided by the authors.

The information database of the study consisted of the following sources: the Constitution of Ukraine, the Law of Ukraine on Education, the Law of Ukraine on Higher Education, data from official websites of the Ministries of Education of Ukraine and Azerbaijan, informational portals of Columbia, Spain, France, Iran, Germany, Cyprus, Czech Republic, scientific publications of Ukrainian and foreign scientists, results of in-depth interviews conducted by the authors with representatives of the listed countries.

In the course of the research, both general scientific and specific marketing methods were used. In order to compare current financial-economic models of granting/receiving educational services in different countries, a desk analysis of secondary information obtained from the above sources was used.

In order to find out the attitude of consumers of educational services towards existing models, as well as to test the proposed models, the primary information was collected and analyzed by the students of Ukraine and all the countries listed above.

4. RESEARCH RESULTS

The authors have analyzed the methods of solving the outlined problem in post-Soviet countries (Law of Ukraine on Education, 2017; Law of Ukraine on Higher Education, 2019; Law of the Republic of Azerbaijan, 2009); Western Europe (Education in Poland, 2019; Learning in France, 2019; Romanovskyi, 2015); Asia (Tackmasby, 2014), North and South America (Education and Science, 2019; Higher education in Canada, 2019), generalized the world experience in the financing of providing/obtaining educational services and formulated several conclusions:

- in all the countries covered by the study, both types of educational institutions operate – public and private;
- private institutions are usually more prestigious, since they have the financial capacity to form a better material and technical base, to organize comfortable conditions for studying and teaching, to attract the best lecturers and, accordingly, provide the most up-to-date educational technologies;
- countries pay significant attention to the successful implementation of the national development strategy, while having a well-developed system of grants and scholarships to support talented youth, academics and scientists;
- in most countries (from the studied sample), the level of payment for education is comparable to the amount of possible material compensation (in the form of a grant, assistance, etc.) as well as to average wages, which guarantees a decent standard of living.

In addition, the surveys of representatives from different countries have demonstrated that there is not a perfect funding system yet for providing/obtaining educational services in any of them. However, “there is the lack of consensus on how higher education should be financed” (Long, 2019). An important problem for all the studied educational systems remains the complexity of determining the cost of education, calculation of the volume in order to meet the social needs for specialists (which also should affect the cost of education), etc. However, practically, in each of the studied foreign systems, there are separate attributes, which are useful to be tested and adapted to the education system of Ukraine.

The authors have formulated the initial points for the formation of financial and economic models for providing/obtaining educational services in Ukraine, based on the

results of the study in Ukraine on the factors both favorable and unfavorable for the development of a harmonious personality, as well as taking into account the peculiarities of the process of Ukrainian and the EU standards harmonization:

- It is necessary to create appropriate financial and economic conditions for free and comprehensive development of every citizen of Ukraine as a consumer of educational services, including in terms of the implementation of the “Lifelong Education” strategy;
- It is necessary to ensure multivariate financial and economic models (FEM) for the provision/acquisition of education to create the conditions for simultaneous implementation of different models and the possibility of their free selection for potential customers, given significant variety of needs of educational service users;
- The development and implementation of FEM should contribute to the growth in the efficiency, on the one hand, of the higher education sector in terms of strategic (long-term) and tactical (short-term) measurements but, on the other hand, at all possible levels (state, university, teacher, student).

The initial points formulated by the authors emphasize that the development of FEM today is an extremely important and urgent task, the solution of which determines the successful implementation of the national development strategy of Ukraine and hence the promising position of the State on the geopolitical map of the world. There is no need to prove the close relationship between the competitiveness of the worker, the company and the country; as well as the fact that the aforementioned indicator, in turn, depends on the conditions (including financial-economic) providing opportunities to constantly work on increasing its level. The last one (the need for constant improvement) is a challenge to the rapid pace of development of all areas of life. These require continuous education, i.e. lifelong education. Thus, in the process of developing FEM, it is necessary to take into account the fact that segments of customers of educational services are significantly diversified today (on the basis of the branch, income of applicants, age, type of training). This, of course, affects the differences in their needs and, therefore, requires different methods to satisfy them.

It is not less important to understand that the choice of FEM for providing/obtaining educational services in the country, their content and relationships can be considered as a kind of indicator of the actually chosen strategic development course of the State, the level of social orientation of its political and economic systems, state of democratization of the society, etc.

Proceeding from the above, the authors believe that, for Ukraine, it is expedient to have a harmonized combination of the following FEM for providing/obtaining educational services:

1. **Public financing** – identification of the most talented entrants, training them using public funds through special training programs using incentive programs for further career and career prospects (the expediency of the model is guaranteed by the needs of the State). This is due to the fact that the financing of higher education is deeply embedded into the political system of the country (Teichler, 2018).
2. **Business financing** – training of specialists, which requires representatives of certain industries at their expense and in close cooperation with them. This involves the coordination of training and apprenticeship programs, teaching certain subjects by practitioners, internship of teachers and traineeships by students, employment of graduates (the feasibility of the model is guaranteed by the needs of the business).

3. **Credit financing** – obtaining a loan for studying (from the future employer, an independent sponsor, the State, etc.) – this model is possible in Ukraine today only if the State guarantees the financial security of both the lender and the borrower. However, Palacios (2014, p. 208) argues that this form of financing creates lower risk than one might think. He points out that “students are likely to have less information about their future prospects than their lenders”.
4. **Self-financing** – training at own expense (the expediency of the model is guaranteed by the educational institution and the State, on the basis of the database on the needs for specialists).

It is clear that the introduction of these models in the territory of the country requires the development of appropriate **ideological (conceptual), marketing and legal support**, in which (among other things) the following *components* should be included:

- 1) the strategy for innovative development of education;
- 2) the procedure of forming the infrastructure for providing information support for decision-making;
- 3) the criteria for determining the appropriateness of choosing one or more FEM for providing/obtaining educational services;
- 4) the list and sequence of amendments made to the legislative framework, the purpose of which is to ensure the efficient functioning of each model, as well as obtaining additional opportunities for financing educational services.

An important task which needs to be solved in the context of the implementation of the proposed FEM for providing/obtaining educational services is to determine the criteria for the expediency of the selection of one or more models. The authors believe that the first of these – **Public financing** – should have the following criteria:

- 1) the State need for specialists (accurate and reliable information provided by the above information-support decision-making system);
- 2) assessment of the applicant's success, and
- 3) the amount of material support necessary to provide the applicant with the appropriate quality of life.

The authors emphasize in particular that, unlike the current State funding, firstly, the objective should be to promote the training of the most talented students; secondly, it should be formed on the basis of the scientifically grounded data on the State's need for specialists; and thirdly, it should foresee the volumes that guarantee a high level of motivation of the scholarship holders.

While anticipating the opponents' disagreement with the stated approach and their main argument – significant expenditures of the State budget on the implementation of the proposed programs, the authors want to note that all countries, now classified as developed, began their rapid development precisely from an increase in target expenditures on education and science. The state which does not finance its own intellectual resources – loses them. This is confirmed by a massive outflow of ‘intellectuals’ from Ukraine to the countries where the financial and economic conditions correspond to the emigrants' idea about payment relevant to their contribution and prospects for growth.

Business financing – the choice of this model is based on the following criteria:

- 1) high achievements in a particular industry or activity (for example, top positions in contests or competitions on the chosen subject, scientific and technological development that may be of interest to business representatives, etc.);

- 2) positive references from employers interested in the continuation of cooperation with the candidate (for example, after successful testing, internship or practice);
- 3) the forecasted employer's need for hiring a qualified specialist (i.e. the expected vacancy for the future employee after their higher education graduation);
- 4) solvency of the creditor company (i.e. their ability to finance scholarship training and their needs for providing the necessary standard of living).

The described model may have variations, depending on whether the funds for scholarship should be returned to the lending company after the work is started or not. The option of partial financing is also possible by scholarships being obtained already during the period of studying under the conditions of a flexible schedule of work, part-time work, while fulfilling creative tasks at weekends or carrying out theoretical work in the framework of educational tasks.

Therefore, the business financing model can be very beneficial for both businesses and scholarships holders. Business, at relatively low costs, will receive the in-depth analysis of activities, access to the latest techniques, verified suggestions for improving performance indicators – all of this will be received while performing tasks in the course of subjects, research work of scientific circles, tasks within the framework of research work of departments, courses and diploma projects. At the same time, in the contract, it is expedient to provide for the possibility of adjusting the subject of these types of work to update them in accordance with the situational or prospective needs of the enterprise.

The most important advantages of the scholarship in this model are: guaranteed employment (which is an extremely important achievement nowadays, especially given increasing competition in the labor market); obtaining experience in carrying out practical tasks, even in the course of studying; obtaining the education according to the program, which is thoroughly worked out and agreed upon by representatives of educational institutions and business; an in-depth study of peculiarities of the company's operations and the future place of work; provided that the creditor's tasks are effectively performed, – acceleration in career growth on the basis of the mutually beneficial cooperation.

The next FEM – *Credit financing* – is quite common in many countries, however, is still not represented in Ukraine, mainly because of peculiarities of the domestic financial and credit systems. According to the authors' firm belief, the formation of transparent and reliable legal conditions for the implementation of this model is an urgent task for the country nowadays. However, it should be reminded at once: in all investigated lending systems operating in foreign countries, students receive an interest-free loan or a minimum interest rate (2-5%). Its repayment begins only after getting a job and lasts (in most cases) for 20-30 years.

The above indicates that Credit financing is especially attractive for most citizens, since the percentage of the most talented (who may qualify for Public financing) is usually insignificant as well as the share of winners of competitions (with high chances to get Business financing). The main advantages of Credit financing are the following:

- 1) the lack of obligations of the recipient to creditors regarding future employment in the precisely defined directions (compared to the previous two FEM), and
- 2) the opportunity to focus exclusively on studying. These can be important criteria for students who are still in search of and definitively not determined by the future area of activities or a specific place of work.

The fourth one from the list of FEM proposed by the authors is *Self-financing*. The more common name in Ukraine is studying under the contract form. Self-financing is one of the two models presented in the market of education services of the State nowadays. The expediency of learning at the expense of students' own funds is supported, however, with some adjustments. First, the solvency of the applicant cannot be the only criterion for enrollment in the students' ranks. It is not a secret that while working in a competitive environment, higher education institutions are trying to improve their financial position precisely at the expense of 'contractors'. Some of them really have a quite sufficient level of preparation for higher education. However, among them, there are those who satisfy purely 'material interest' of universities. In practice, this is manifested in reducing the level of quality requirements for cross-border controls; in the replication of masters' articles, course projects, diplomas, etc., which are questionable in terms of the indicator of 'scientific depth and, in general, in leveling the concept of 'higher education' or 'science' as well.

In the authors' opinion, the number of seats for the first two categories described above, for Ukraine, may be changed and should be determined on the basis of the information-support decision-making system proposed by the authors. However, the principle of selection the authors consider valuable is to apply all FEM (including Self-financing) only to representatives who have got the right to study at universities.

Secondly, the conclusion of the contract for Self-financing should take place only after the applicant is familiarized with the following data:

- 1) the current need for specialists,
- 2) the forecast for a decrease (or an increase) in this demand, taking into account the already existing number of students / listeners studying in the specific course,
- 3) as well as the dynamics of prospective vacancies.

In other words, the data of the information-supported decision-making system should be open not only for employees of the education system but also entrants, which should facilitate the adoption of a balanced and well-founded decision on the direction of education.

Thirdly, the upper and lower boundaries of the cost of studying, with regional and sectoral differentiation should be legally established. Fourthly, following the experience of Poland, a clear list of services universities cannot claim any fees for should be clearly defined. It is clear that this also applies to all of the above FEM. In the opinion of the authors, the following should be included in this list: any services that have already been taken into account in determining the cost; using the library fund; access to the multimedia library; obtaining statements (references) from universities; consultations within the framework of paid study schedule, etc.

Combined financing is an additional opportunity to improve the material conditions of education, if there is a need and there are appropriate grounds to do so. Foreign experience indicates the multiplicity of possible sources of Combined financing.

One of such sources is the presidential scholarship in Azerbaijan, which is granted for special achievements in studying at the submission of the rector, and the amount of which is quite substantial – AZN 750 (\$ 850), especially when compared to regular scholarships for students (\$30-75). There is a similar scholarship in Poland, the State scholarship or grant in Canada (OSAP scholarship), in Germany, Cyprus, etc. The authors will emphasize that these scholarships are intended for students for special achievements, regardless of the initial financial conditions of their studying.

Another important source used virtually in all the analyzed countries is the university scholarship fund which is distributed by the rector together with student and postgraduate government bodies according to the criteria for achievements in education and social status (social scholarships).

Some countries (France, Iran, Czech Republic, etc.) partially compensate for the amount needed to rent an accommodation, as well as scholarship for people with special needs.

5. CONCLUSIONS

“Education and training are central objectives of Lisbon agenda for growth and jobs and they are essential for their continuation to 2020” (Lung et al., 2012). The literature emphasizes significant economic and non-economic public and private benefits for higher education. However, the general trend in the higher education system is that policymakers are trying to prove the necessity of shifting expenditures on HEIs from governments to students (Erfort et al., 2016).

The solution to the existing conflict in Ukraine between human rights for spiritual and physical development and inadequate opportunities for their recognition is possible under the condition of the formation of the multi-vectored and multileveled educational system. The processes of Ukrainian and EU standards harmonization are the factor favorable for the implementation of necessary reforms, including education. However, for this purpose, the standards for training specialists (outlining the content of educational services) should be developed in coordination with the standards for training and working conditions of teachers (which guarantee the quality and conditions for providing educational services to students). The necessary consistency between the two groups of standards will be ensured through the creation of the appropriate ideological (conceptual), marketing and legal basis, which should consist of the following components:

- 1) the strategy for innovative development of education;
- 2) the procedure of forming the infrastructure for providing information support for decision-making;
- 3) the criteria for determining the appropriateness of choosing one or more FEM for providing/obtaining educational services;
- 4) the list and sequence of amendments made to the legislative framework, the purpose of which is to ensure the effective functioning of each model, as well as obtaining additional opportunities for financing educational services.

In order to eliminate the barriers of the applicants' insolvency, it is proposed to implement a harmonized combination of several financial and economic models for providing/obtaining educational services. Public financing is offered to the most talented entrants, for whom special training and motivational programs should be developed. Business financing is the training of specialists at business costs in close cooperation with sponsors. Credit financing is quite widespread in the world model and satisfactory for Ukraine provided that the State guarantees the financial security of both the lender and the borrower. Self-financing is an advanced model of the current contract-based training. Combined Financing is a combination of the proposed models, taking into account the specific conditions for the specific recipient.

Given the differentiation of segments of educational service consumers, each of the listed models should be available for the relevant segment. In order to provide a reasonable choice of the model, the criteria for the feasibility of their application are proposed. The authors consider the promising direction of the research to develop the necessary set of standards harmonized with the EU ones for the effective implementation of the proposed financial and economic models.

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FINANSIJSKI I EKONOMSKI MODELI OBRAZOVNIH SERVISIA U KONTEKSTU HARMONIZACIJE UKRAJINE I EU STANDARDA

Članak se fokusira na potrebu za sistematskim pristupom ka harmonizaciji standarda između Ukrajine i EU i na predlog da se razviju standardi za obuku eksperata u relevantnim oblastima u skladu sa standardima na nivou kvalifikacija i uslova rada nastavnika. Prepoznat je konflikt između ljudskog prava na fizički i duhovni razvoj i nedostatka uslova da se ta prava ostvare. Predloženo je da se navedeni konflikt razreši uvođenjem finansijske podrške kandidatima. Navedene su početne pozicije za formiranje finansijskih i ekonomskih modela za pružanje/korišćenje obrazovnih usluga. Osnove za implementaciju ovih modela jesu strategija inovativnog razvoja obrazovanja; infrastruktura za pružanje informacione podrške donošenju odluka; kao i sistem kriterijuma za određivanje odabira odgovarajućeg modela. Posmatrajući izvodljivost uvođenja finansijskih i ekonomskih modela za pružanje/korišćenje obrazovnih usluga u Ukrajini razmatrani su, između ostalog: državno, biznis, kreditno, samo- i kombinovano finansiranje. Razmatrani su i kriterijumi za srsishodnost odabira i primene svakog od modela.

Ključne reči: finansijski i ekonomski model, obrazovne usluge, državno finansiranje, biznis finansiranje, kreditno finansiranje, samofinansiranje, kombinovano finansiranje.