



Nursing Student Finance: the true cost of becoming a nurse

The Royal College of Nursing is clear that providing nursing students across the UK with appropriate financial support is key to attracting the next generation into nursing.

We have highlighted the financial challenges facing nursing students across Scotland and called for the Scottish government to ensure that nursing students have adequate financial support to allow them to prioritise their education, cope with the rising cost of living and complete their studies without falling into financial hardship.

In response to lobbying from the RCN the Scottish government has committed to a review of the current financial support package for nursing students. The Scottish government is holding engagement sessions with students to hear your views on the existing financial support and other ways that students may be supported to complete their studies.

We encourage you to get involved in these discussions and to share your views. We have set out below the RCN's positions.

The Nursing Bursary and Associated Allowances

The Scottish government must implement an annual cost-of-living increase to the nursing bursary and associated allowances.

The Bursary

The Scottish government's ongoing commitment to the bursary is welcome. The bursary acknowledges the unique nature of a nursing degree, the number of academic and clinical placement hours required to meet the Nursing and Midwifery Council's (NMC) registration requirements and the impact this has on the ability of nursing students to supplement their income through part time work.

The last increase in the bursary, up to £10,000, was in 2020/21. The cost of living has increased significantly in the past four years resulting in a reduction in the value of the bursary. The majority of nursing students report that the bursary is not sufficient to cover their living expenses. Many are mature students with existing financial commitments and caring responsibilities.

Allowances

The bursary scheme includes several allowances, including £60 one-off payment as an Initial Expenses Allowance. Students can apply for Dependant's Allowance, Single Parent's Allowance, Childcare Allowance for Parents, and Disabled Students Allowance depending on



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their circumstances. The process for applying for allowances can be overly rigid, inconsistent and difficult if circumstances change during the financial year. Again, the value of allowances has not kept pace with increases in the cost of living.

Discretionary funding

The Scottish government and universities must improve the consistency of approach and the speed at which applications for discretionary funding are processed.

This means tested additional funding is distributed via the universities and can be awarded to students who have received their full financial package, have exhausted other funding and can demonstrate hardship. Nursing students have reported inconsistent approaches to discretionary funding applications and a process that can be difficult to navigate.

Clinical placement expenses

The process for claiming clinical placement expenses must be kept under review to enable students to claim during placements, to improve access to advance payments, to ensure prompt reimbursement and to reflect rising costs of living.

Nursing students report having to travel considerable distances and incur significant costs to get to and from clinical placements. Nursing students who are eligible for the bursary can apply to cover the cost of 'some extra travel and reasonable accommodation costs'. Following lobbying from the RCN the Scottish government and universities have changed the process for applying for clinical placement expenses so students no longer have to wait until the end of the placement to make a claim.

Student loans

The RCN does not support the introduction of student loans for nursing students. The Scottish government should focus investment on ensuring the nursing bursary provides adequate financial support for student nurses to complete their studies without falling into financial hardship.

In England, where the nursing bursary was replaced with student loans, nursing students are reporting leaving education with significant levels of debt. The RCN is calling for the UK government to introduce a loan forgiveness scheme for nurses working in the NHS and public sector to help attract and retain nurses.



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Paid placements

To allow nursing students the time to learn and develop while on placement, they should not be counted as part of the workforce required to provide patient care. RCN Scotland supports the maintenance and enforcement of students' supernumerary status while on clinical placement. The undergraduate programme is not an apprenticeship model. The learning environment for students must be enhanced through investment to ensure staffing levels are safe for patients and provide capacity to support students.

The NMC requires all students undertaking pre-registration nursing and midwifery programmes to have supernumerary status while on clinical practice placements. This means that they must be in addition to the workforce required to deliver safe patient care and not counted in any staff to patient ratios.

Supernumerary status is vital. The purpose of clinical practice placements is to provide nursing students with a high-quality learning experience. Having a paid role that requires the student to carry out specific duties would remove the flexibility needed to learn and experiences the wide range of clinical care in each placement setting. This is why the RCN does not support students being paid while on clinical placement.

In addition, it would be difficult to determine who the 'employer' would be whilst out on practice placement. Students have multiple placements beyond the NHS, including in general practice and the care home sector.

The range of employers would lead to significant disparity in terms and conditions of employment and the number of placement hours completed could be restricted due to the funding an employer has available. As a result, nursing students learning status would not be protected and the quality of the learning experience would be significantly limited.