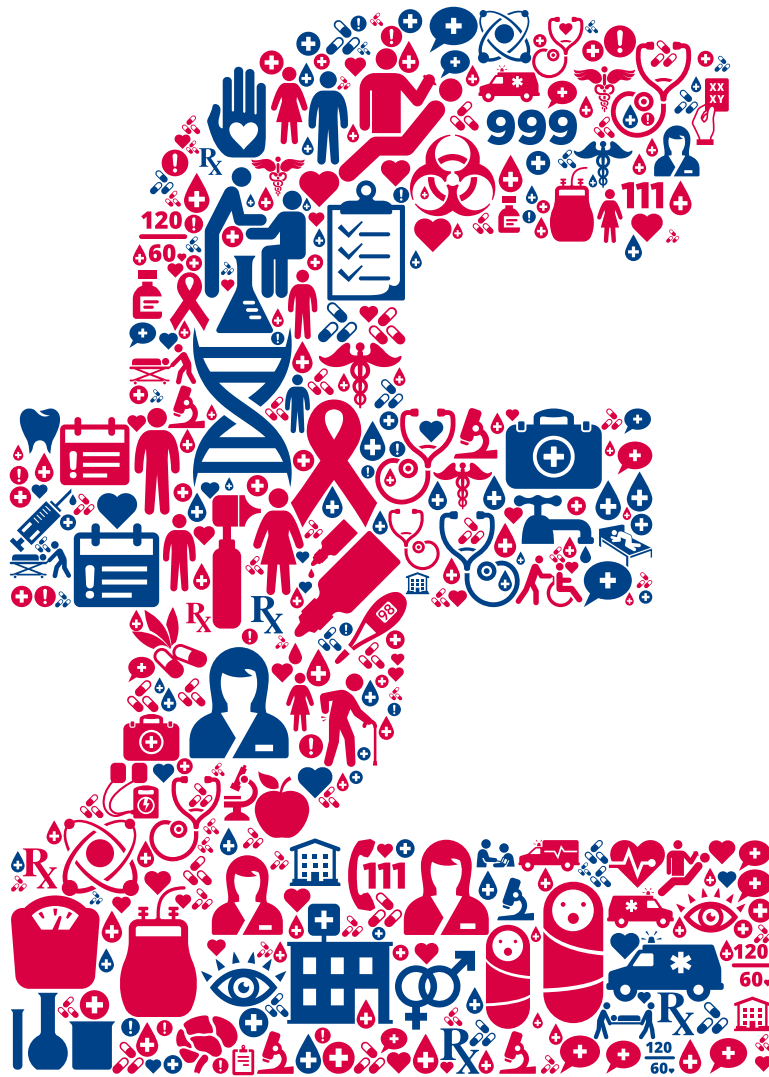


NURSING STUDENT FINANCE:

the true costs of
becoming a nurse



Royal College
of Nursing
Scotland



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Introduction

Nursing students across Scotland are facing serious financial pressures that are having a significant impact on their education, financial security and physical and mental wellbeing.

This is the main conclusion from a survey of nursing students in Scotland carried out by the Royal College of Nursing. Over 1,000 nursing students from across all universities and campuses in Scotland responded to an RCN Scotland online survey, including all fields of nursing, years of study and the widening access route via further education.

Throughout this report the words of nursing students who responded to our survey are used, amongst the statistics and analysis of the financial challenges they face, to illustrate the very real impact this is having on them, their studies and their future careers. The realities of being a nursing student demonstrate why increases in the bursary and allowances package to reflect the increased cost of living and an updating of the process for paying clinical placement expenses, are necessary to ensure that current students are supported to continue and complete their degree courses. At a time when the cost-of-living crisis is putting additional pressure on nursing students, a fair financial package has never been more important to encourage more people to

take the undergraduate degree route into a nursing career.

Given the restrictions the length of the academic year and placement commitments put on nursing students, the opportunities to supplement their income are limited. Many opt to work as nursing support workers in NHS staff banks. However, students have told us they frequently face delays when applying for part-time work on NHS nursing banks.

In May this year, RCN Scotland published a new analysis of nursing workforce statistics and challenges facing workforce planning, highlighting how expanding our highly skilled and dedicated nursing workforce must involve sustainable domestic recruitment (RCN Scotland, 2023). Although demand for registered nurses is increasing, there is a risk that trends in nursing student education indicate further gaps and shortages may affect the future workforce and delivery of health and care.

Nursing students graduating this year have been studying throughout the COVID-19 pandemic. The experiences and hardships felt across the profession during this time will undoubtedly have a long-term impact on these individuals and the wider nursing workforce. These experiences may contribute to the risk of nursing students leaving their course and could deter potential students from choosing to study nursing.

The shortfall of new nursing students starting their degrees in 2022 means there will be fewer newly registered nurses entering the workforce in 2025

“Although demand for registered nurses is increasing, there is a risk that trends in nursing student education indicate further gaps and shortages may affect the future workforce and delivery of health and care.”

than determined as needed by Scottish government student intake planning (RCN Scotland, 2023). This, and the Scottish government's decision to freeze the current student intake target for three years, means the gap between the number of registered nurses needed and those entering the workforce is set to widen unless rapid action is taken to grow and retain the domestic nursing workforce. Improving the financial package for nursing students will reduce the impact of financial pressures and students leaving their course due to financial concerns.

Against the background of a global shortage of nurses, the International Council of Nurses (2022) has called on governments to plan and invest in growing the domestic production of nurses to meet the demands on health systems. Expanding our highly skilled and dedicated nursing workforce must involve rapid, sustainable domestic recruitment to turn the tide of ever-increasing vacancies.

The RCN is clear that providing nursing students across the UK with appropriate financial support is key to attracting the next generation into nursing and addressing the nursing workforce crisis. All of this means that the Scottish government must provide appropriate financial support to demonstrate that the nursing profession is valued, so students do not leave their studies due to financial pressures. The Nursing and Midwifery Taskforce, a direct result of the RCN's campaigning, comes at a pivotal moment and is

“Scottish government must ensure the financial support package for nursing students allows them to prioritise their education, cope with the rising cost of living, and finish their studies without falling into financial hardship.”

much-needed recognition of the nursing workforce crisis. A key theme of the Ministerial Taskforce is attracting more people into nursing as a career, and this presents a significant opportunity to take forward actions to ensure that current and future nursing students receive the financial support they need.

In this report we highlight the financial challenges facing nursing students across Scotland. Properly investing in the education of new nurses will contribute to attracting and retaining students throughout their education, ensuring sustainable domestic recruitment. Refreshing the financial package for nursing students will demonstrate that the nursing profession is valued and make a significant step towards ensuring 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. Our recommendations set out how RCN Scotland believes these objectives can be achieved.

Recommendations

The Royal College of Nursing Scotland recommends:

1

Scottish government must ensure the financial support package for nursing students allows them to prioritise their education, cope with the rising cost of living, and finish their studies without falling into financial hardship.

2

Scottish government must implement a cost-of-living increase to the nursing student bursary and associated allowances, and establish a regular review to ensure the bursary increases in line with the cost of living.

3

The Student Awards Agency Scotland (SAAS) and the universities need to agree a new clinical placement expenses process that enables students to claim during placements, improves access to advance payments, ensures prompt reimbursement and removes current barriers that may result in students falling into financial hardship.

4

The Scottish government and SAAS must uplift the value of travel and accommodation expenses to reflect the rising cost of living.

5

NHS boards must review and streamline the processes for nursing students to register with their local NHS board staff bank, resulting in prompt registration and availability for part-time paid employment separate from programmes of study or placement experience.

Summary of findings

This report contains the findings from an online survey of nursing students in Scotland undertaken in January and February 2023. The survey received 1,046 responses from nursing students studying on pre-registration nursing university degree courses and taking the further education college route into degree programmes. The online survey was distributed to RCN student members and made available to the wider nursing student population in Scotland. The aim was to explore financial experiences and identify any challenges for nursing students in Scotland, to inform an understanding of what can be done to improve financial support to benefit their education and the likelihood of students completing their degree courses and entering the nursing workforce.

Financial concerns

- Nearly all respondents said their finances cause them some level of concern (99%).
- The vast majority reported financial concerns were affecting their health, with three-quarters saying this has a high or very high impact on their mental health (74%), and nearly half reported a high or very high impact on their physical health (48%).
- Academic performance is also affected, with six in 10 reporting financial concerns having a high or very high impact (58%). Two-thirds have considered dropping out of their course due to financial concerns (66%). Nine in 10 said this was due to living expenses (87%), and eight in 10 to general financial struggles (80%). Over a third (36%) had considered leaving their course due to accumulated debt, while four in 10 cited salary expectations on qualification (39%).

- Financial steps taken by respondents in the last six months included 71% using savings, over half using credit card overdrafts (52%) and 15% taking out a bank or building society loan.

Financial hardship

- Nursing students are experiencing financial hardship. Nearly two-thirds have cut down on food (64%), half have delayed paying bills (49%), 17% have avoided using public transport to reduce costs, and 13% have used a food bank in the last six months as steps to support themselves financially.
- Financial concerns are also impacting on students' relationships with family and friends, with nearly two-thirds reporting a high or very high impact (62%). Seven in 10 have borrowed money from family and friends (70%), and many students reported cost of living cutbacks affecting their children, families and themselves, and in addition, becoming more isolated and experiencing hardship.
- Students also reported their experiences and challenges in accessing discretionary funds set up to support with hardship via their university.

Student financial support

- 93% were eligible for the nursing student bursary, however, very few reported the bursary was enough to cover living expenses (2%). Three-quarters reported their concern that the bursary only covers some of their living expenses (76%).
- Nine in 10 would not have applied for/progressed with their nursing degree if they did not receive the bursary (89%).
- Over half of those who had considered dropping out of their course due to financial reasons,

66%

have considered dropping out of their course due to financial concerns

76%

reported that the bursary only covers some of their living expenses

reported the cost of getting to placement was a key reason (57%).

- While nursing students can apply to receive reimbursement for excess travel and accommodation costs for clinical placements, students reported being financially stretched due to expensive travel and accommodation and experienced delays in being reimbursed.
- One in five reported typically waiting more than a month to receive reimbursement after submitting an expense claim (22%), with a further 7% waiting more than two months.

Reliance on paid work

- Nine in 10 nursing students have a job in addition to their nursing course (90%), undertaking paid work alongside studies and clinical placement hours to supplement their income. Six in 10 have taken on a paid job in the last six months (61%), and over half have increased hours in existing paid work (56%).
- On average, a quarter were working between 11 and 15 hours a week (25%), with a further quarter working between 16 and 20 hours a week (25%). A further fifth were working between 21 and 25 hours a week (20%), and one in 10 reported working between 26 and 30 hours in a typical week (10%). Nearly one in 10 reported usually working more than 30 hours a week (9%).
- One in 10 has a fixed-hours contract in the NHS (10%), one in 10 are working for a nursing agency (10%), and 7% have a fixed-hours contract in a care home or other social care setting. Students are also working in areas outside of nursing to supplement their income, including zero hours contracts (12%) and fixed hours (6%).
- Working via an NHS nurse bank was the most frequently reported type of work by nearly three-quarters of nursing students responding to the survey (72%).
- Over half had applied to work on

an NHS nursing bank over the last 12 months (56%), however, many reported slow and delayed application processes. A quarter reported the process took between two and three months (27%), while one in five reported it was four to five months (19%) and one in four reported six months or more between first applying and being able to work on the bank (25%).

- Completing mandatory training was the main reason for delay when seeking work on an NHS nurse bank for four in 10 nursing students (42%), while others were delayed due to pre-employment checks (28%) or references (25%).

Household income and dependants

- The majority of nursing students are mature students with existing financial commitments, and many have responsibility for dependants prior to beginning their nurse education and throughout their time studying to become a registered nurse.
- Four in 10 nursing students responding to the RCN survey were aged between 25 and 35 years (39%), three in 10 were aged between 35 and 44 years old (28%), and nearly one in 10 were 45+ (9%).
- Over half reported they had caring responsibilities (52%) with dependants including children, their partner, older relatives and/or caring for someone with a disability. Many had multiple caring responsibilities.
- Income from student financial support plus any earnings from current work represented all household income for three in 10 nursing students responding to the survey (27%). A further quarter reported this was more than half (23%), and 23% reported student financial support plus any earnings represented about half of their household income.

90%

Nine in 10 nursing students have a job in addition to their nursing course

37%

of respondents to the RCN survey were aged 35 years or older

Student profile

Understanding who our nursing students are sets the context for our presentation of nursing students' reflections on their financial situation and for our recommendations in this report.

The demographic profile of nursing students in Scotland indicates nursing students are no longer predominantly school leavers. Many are mature students with existing financial commitments, and many have responsibility for dependants prior to beginning their nurse education and throughout their time studying. In their responses to our survey nursing students are telling us they do not have access to financial support that takes into account these additional circumstances and prevents hardship.

Nursing students in Scotland are undertaking their nursing degree in their

twenties, thirties, forties and fifties (Fig. 1). A minority of students who responded to the RCN survey could be considered school leavers, with less than a quarter aged between 17-24 years (24%). This age profile is supported by Universities and Colleges Admissions Service (UCAS) data which demonstrates the age profile of students in Scotland also appears to be different from those studying nursing in other UK countries. Fewer students from Scotland who were accepted applicants

“Understanding who our nursing students are sets the context for our presentation of nursing students' reflections on their financial situation and for our recommendations in this report.”

Box 1. Pre-registration nurse education in Scotland

Undergraduate pre-registration nursing students spend a minimum of three years completing the nursing degree course and meeting the requirements for registration with the Nursing and Midwifery Council (NMC), which are a minimum of 4,600 hours split between theory and practice learning. This does not mirror the traditional academic calendar of other undergraduate programmes and requires a longer academic year of around 45 weeks. When averaged over the three-year degree programme, the NMC requirements equate to spending an average of 34 hours a week meeting academic and clinical requirements during term time. Honours degree programmes take four years.

Undergraduate nursing courses are in adult nursing, mental health nursing,

learning disabilities nursing, children's nursing, and dual award courses (for example, adult and children & young people's nursing, adult and mental health nursing). Shortened degree courses for graduates, and other routes into nursing such as the Higher National Certificate (HNC) route before a nursing degree are also in place providing wider access to nursing as a career.

The Scottish government sets the number of funded places available and the Health and Care (Staffing) (Scotland) Act 2019, when implemented, will place a duty on the Scottish government to take all reasonable steps to ensure registered nursing supply, with an annual report to the Scottish parliament on the actions taken to deliver this.

for nursing degree courses starting this academic year (2022/23) were aged 20 and under (33%) compared with students beginning nursing degree courses in England, Northern Ireland and Wales (44%) (UCAS, 2023). Many nursing students across the UK are mature students, however, while just over half (56%) of new nursing students beginning this academic year in England, Northern Ireland and Wales were aged over 21 years, two-thirds (67%) of accepted applicants from Scotland were aged 21 years or older.

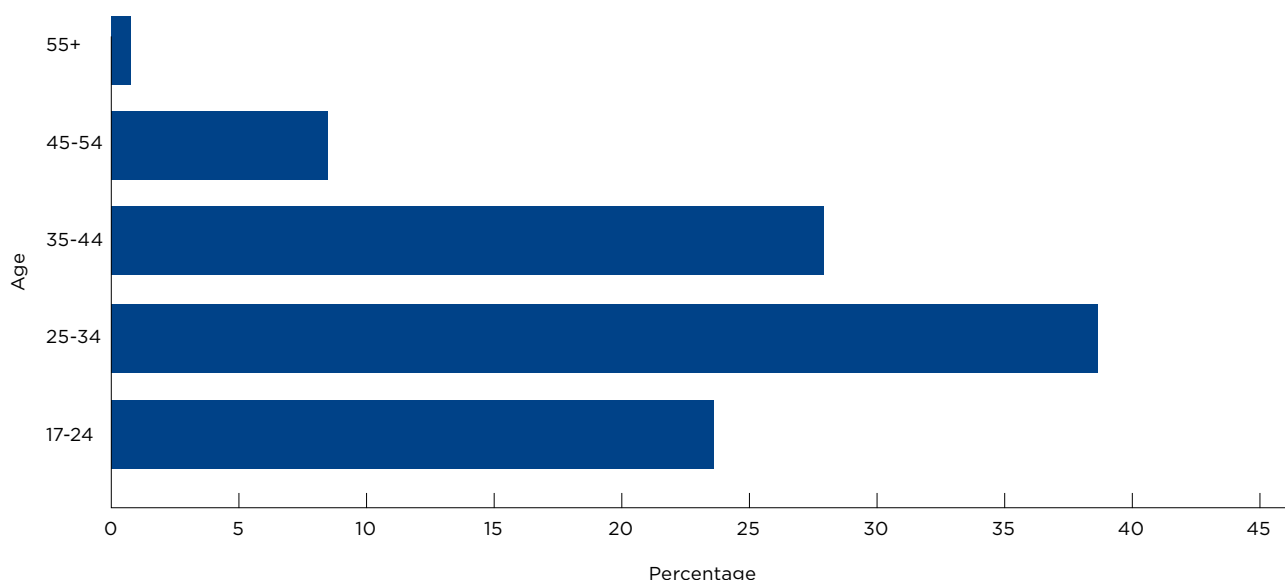
"I had a stable financial situation before starting study. I put myself into debt, financial hardship, low quality of life and food banks during my three years of study."

Third year mental health nursing student

"Coming from a well-paid job to fulfil my dreams of becoming a nurse. I have taken a large drop in money and I am having [to] catch shifts to make up what am down. I am single parent which doesn't help."

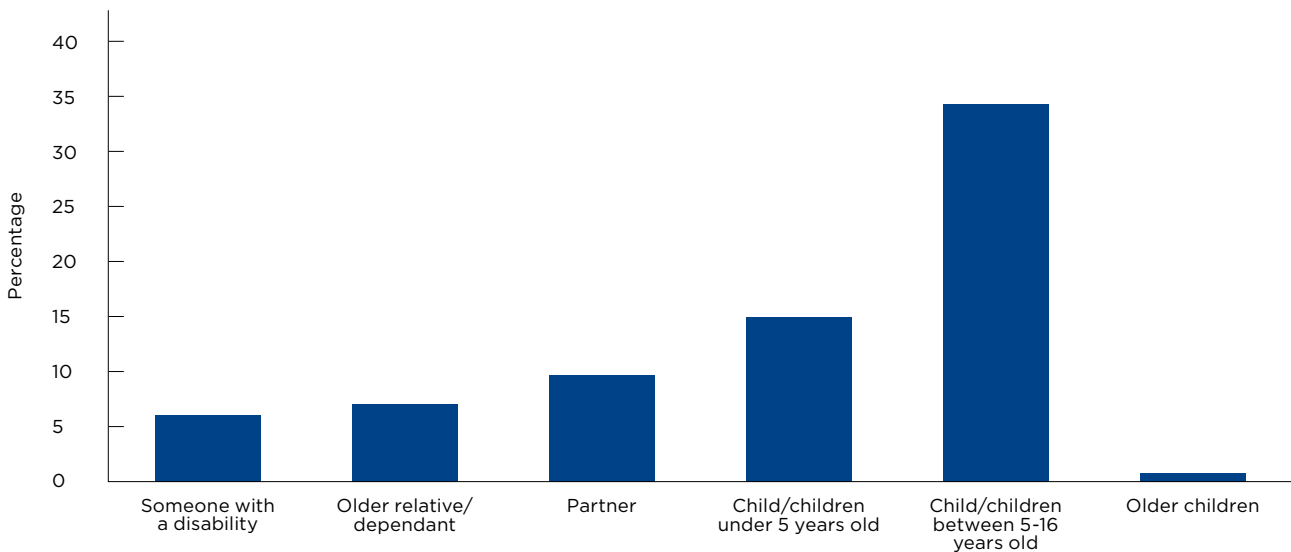
First year adult nursing student

Figure 1: Age profile of nursing students responding to the survey (n=1,042)



Over half reported they had caring responsibilities (52%). Of those with caring responsibilities, the majority were for children, including 15% with a child/children under five years old, and a third with a child/children between 5-16 years old (34%), with others financially responsible for older teenagers or adult children (Fig. 2). Ten per cent reported they had responsibilities for a dependent partner, 7% had caring responsibilities for an older relative/dependant and 6% were caring for someone with a disability. Many had responsibility for dependants across a variety of categories.

Student financial support represents the entire household income, or a significant proportion, for many students. Income from student financial support plus any earnings from current work represented all household income for three in 10 nursing students responding to the survey (27%). A further quarter reported this was more than half of their household income (23%), and 23% reported student financial support plus any earnings represented about half of their household income. Students with dependants also reported that their student financial support is a high

Figure 2: Responsibilities for dependants (n=982)

proportion or all of their household income, with, for example, a quarter of students with children up to age 16 years reporting this plus any earnings from current work was all their household income (24%), and a further fifth (22%) reporting this was more than half.

Nursing students who had started their degrees as mature students, also shared their views on the financial challenges they have faced.

"I have a mortgage and children. I left full-time employment to study and carefully calculated finances to ensure it was possible. However, the cost of living crisis has meant outgoing costs for food heat etc have made things much more difficult."

First year mental health nursing student

52%

reported they had caring responsibilities

"Income from student financial support plus any earnings from current work represented all household income for three in 10 nursing students responding to the survey (27%)."

Financial concerns

Nearly all students responding to the RCN survey reported that their finances are a concern during their studies (99%) (Fig. 3). This included a third (31%) who were concerned a lot and over half (56%) whose finances are causing great concern.

Financial concerns are impacting on students mental and physical health, relationships with family/friends and their academic performance (Fig. 4). Of those who had financial concerns, nearly all nursing students responding to the RCN survey reported an impact on their mental health (99%) including three-quarters reporting financial concerns were having a high or very high impact on their mental health (74%). Nine in 10 reported an impact on their physical health (90%), including nearly half who reported financial concerns are having a high or very high impact (48%).

The majority reported financial concerns are impacting on their

relationships with family and/or friends (96%) including nearly two-thirds who are reporting a very high or high impact (62%).

Students also reported that financial concerns are having an impact on their academic performance (95%). One third reported that their financial concerns are having a high impact on their studies (33%) and a further quarter reported a very high impact (25%).

Nursing students have taken a variety of steps to manage their finances (Fig. 5). Over the last six months, nearly three-quarters of nursing students responding to the survey had used savings (71%), borrowed money from family/friends (70%), used credit cards or overdrafts

Figure 3: To what extent are your finances a concern during your studies? (n=1,040)

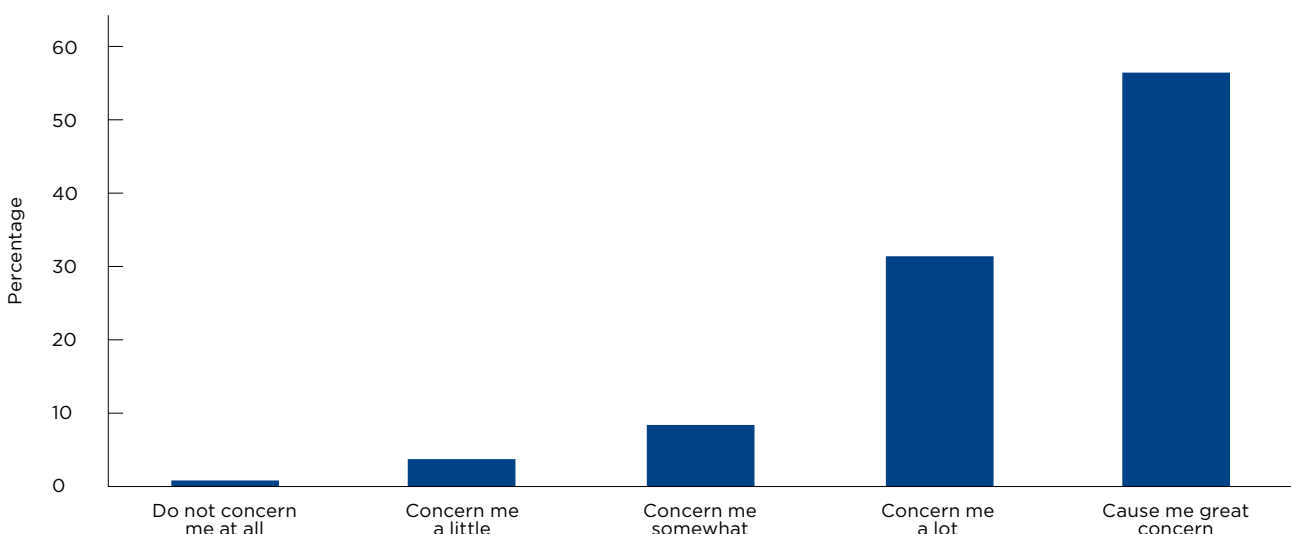
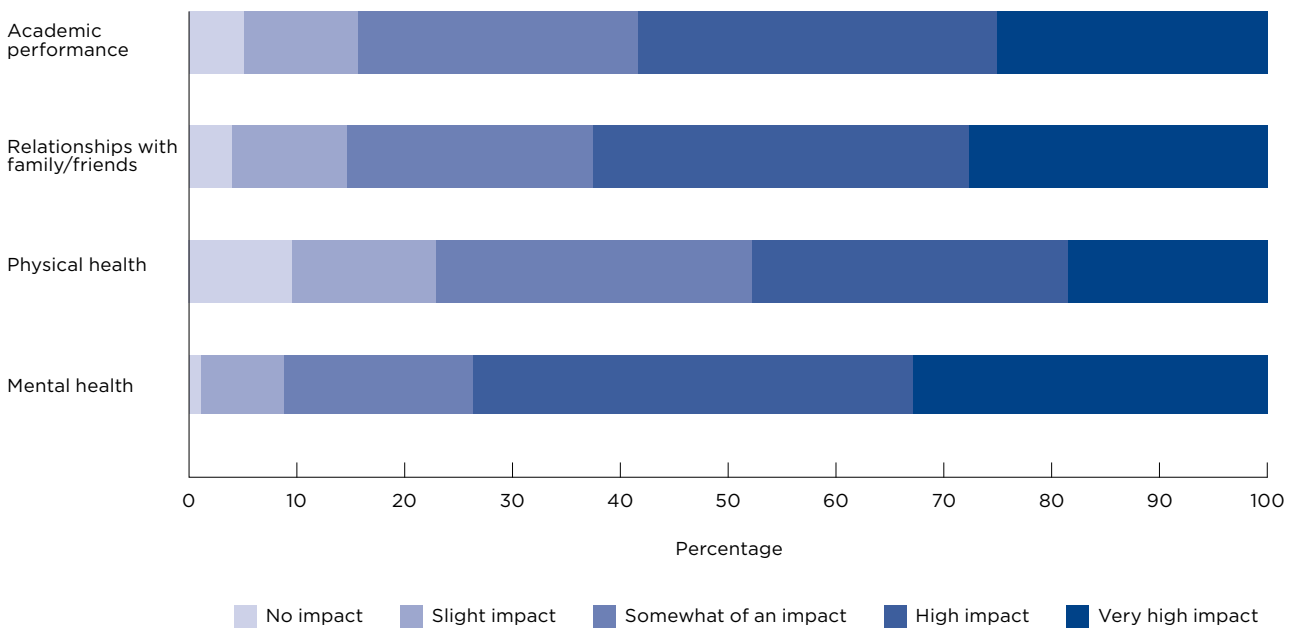


Figure 4: Impact of financial concerns (n=1,045)



74%
of nursing students responding to the RCN survey reported a high or very high impact on their mental health

58%
reported financial concerns are having a high or very high impact on their academic performance

(52%) and/or taken out a bank or building society loan (15%).

In the six months before the survey, nursing students were also working more hours in paid work alongside their studies and clinical placement hours – with six in 10 reporting taking on a paid job (61%) and over half increasing their hours in an existing paid job (56%).

Financial hardship

Students are experiencing financial hardship. Those responding to the survey reported taking steps involving difficult personal choices, including cutting down on food (64%), while over 130 students reported they had used a food bank (13%) (Fig. 5).

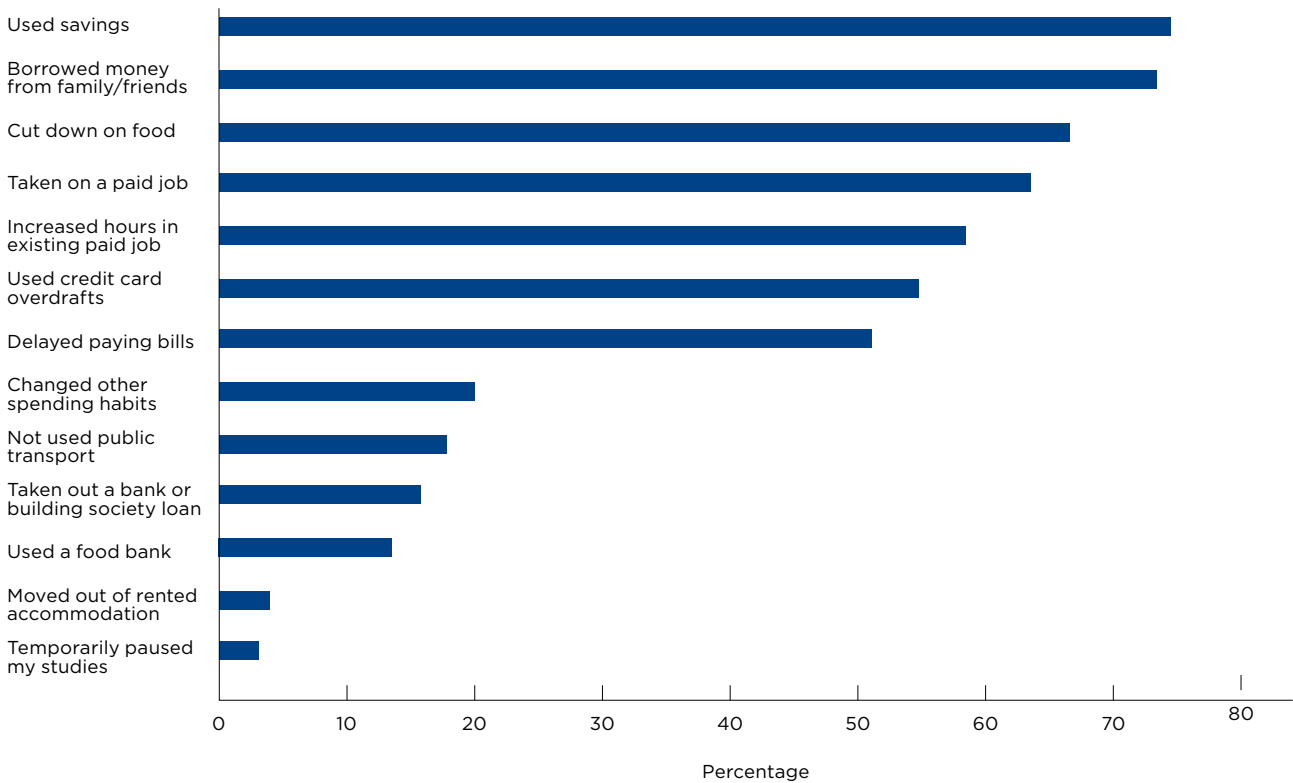
Half reported delaying paying bills (49%), not using public transport (17%), or moving out of rented accommodation in the last six months (4%).

Nursing students also reported reducing heating and power use, cutbacks affecting their children and families, becoming more isolated due to restricted activities and increased exhaustion due to increasing paid working hours.

“[...] we are constantly stressed about income. I have joined the staff bank to work as a CSW, which I hope will help us. But in reality it’s going to affect my mental health even more as I’ll have less time with my child and partner, more time spent away and less down time to recuperate. I’m feeling so burnt out, I feel anxious, depressed ... I wish we had proper childcare funding and then at least we would have some money to pay the bills and buy proper food shops.”
First year mental health nursing student

“I don’t think I will be able to finish my degree if I don’t get more help financially. I regularly don’t eat so I can feed my children. I am exhausted both physically and mentally trying to work and study and it’s not sustainable.”
Second year adult nursing student

Figure 5: Financial steps in the last six months (n=1,040)



Considering dropping out due to financial concerns

Not all nursing students complete their courses and progress into careers as registered nurses. Although there have been improvements in course completion rates for some degree programmes, of the nursing students due to complete their degree in 2021, 9% did not complete their course with a further 15% still active but not yet graduated (NES, 2023).

Two-thirds of nursing students (66%) who responded have considered dropping out of their course due to financial concerns. Three per cent reported that they had already temporarily paused their studies in the last six months due to financial concerns.

Whereas 59% of students responding to the survey aged 17-24 years had considered dropping out for financial reasons, this rose to 70% of those aged 25-34 years, with higher rates also for those aged 35-45 years (66%), 45-54 years (64%) and 55+ (63%).

64%

have taken steps involving difficult personal choices, including cutting down on food

49%

reported delaying paying bills

“I had to change my gas and electric to prepay meters and could not afford the bills monthly.”

First year children’s nursing student

“With the increased costs of living, I sometimes have to choose to work 70+ hours, in three different jobs, to ensure I have a warm house, and food.”

Second year adult nursing student

“I’m unable to feed myself while on placement – as I have to get hotels in order to get to it on time for shift. All my earnings go to hotels and the expenses don’t come back in time, so I am constantly unable to eat/get transport etc had to sell my car too.”

Third year adult nursing student

57%

of students who considered dropping out reported this was due to the cost of getting to placements

“Finances during my time on the course has been a number one concern. Each time on the course I haven’t worried for exams or the workload. I worry how I am going to meet my bills to continue with study.”

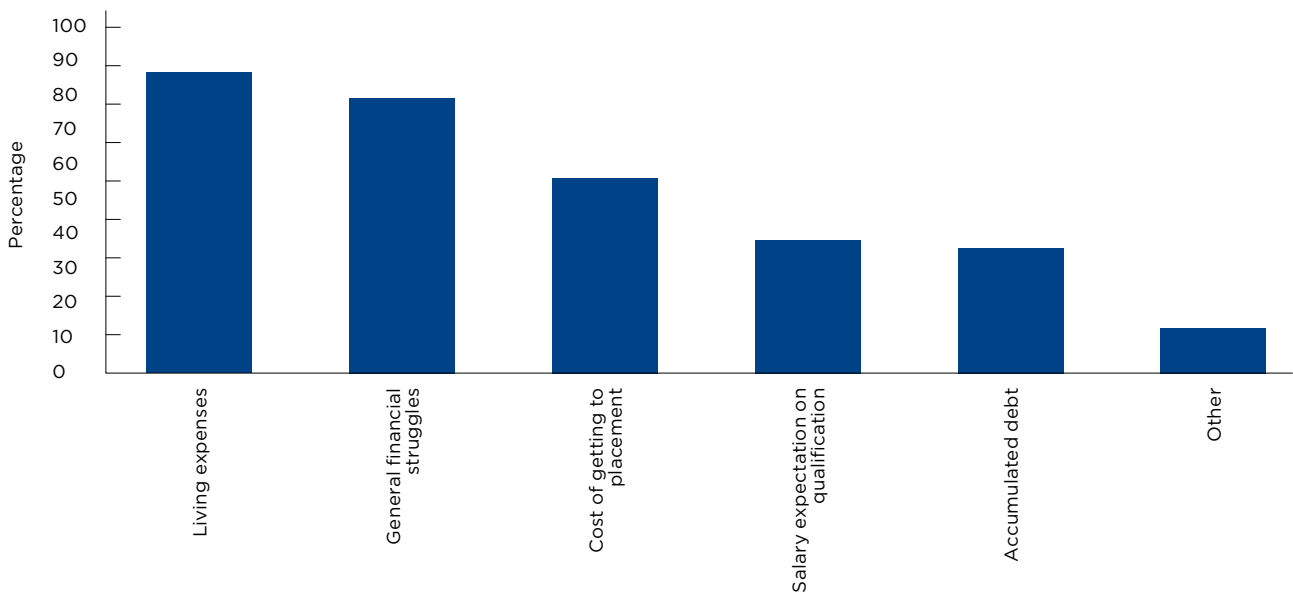
Second year adult nursing student

Nursing students with caring responsibilities for dependants were also more likely to have considered dropping out of their course due to financial concerns than their peers with no dependants. Over three-quarters of those with caring responsibilities for a child/children under five (78%) have considered dropping out, as had 72% of those with a child/children between 5-16 years old and 77% of those with caring responsibilities for an older relative/dependant.

Of all students who have considered dropping out due to financial concerns, the vast majority reported this was due to living expenses (86%) and general financial struggles (80%) (Fig. 6). Over half of those who have considered leaving their course due to financial concerns reported this was due to the cost of getting to placement (57%).

Of nursing students who have considered dropping out due to financial concerns, four in 10 (39%) reported this was due to salary expectation on qualification, and over a third (37%) cited accumulated debt.

Figure 6: Reasons for considering dropping out due to financial concerns (n=683)



Nursing student financial support

Nursing students are limited in their ability to take on regular fixed-hours, part-time paid employment, compared to other students, due to the length of each academic year and the total number of hours required learning theory and on placement to obtain registration.

This leaves many nursing students unable to cover basic living costs while at university, increasing their anxieties and likelihood of dropping out of their degree. Availability of a bursary can impact a prospective student's decision to apply for a nursing degree, which is why it is imperative that the value of an updated student finance package reflect students' actual needs.

Given the scale of growth required via this primary supply route and to attract the next generation into our profession, the Scottish government must ensure that the bursary and allowances support people to choose nursing, and to complete their studies with the level of financial support they need.

Nursing bursary

In the five years that have passed since the last review and uplift to the nursing student bursary (Box 2), the value of the nursing bursary has reduced as living costs have risen. Nursing students are facing significant financial pressures with the recent and forecasted rise of household costs. The spending power of the bursary has been decreasing towards what it had been in the mid-2010s before the last review. If inflation does not fall below 8% then the buying power of the £10,000 bursary will be equivalent to around £6,800 in 2024, returning to the

Box 2. Nursing student bursary

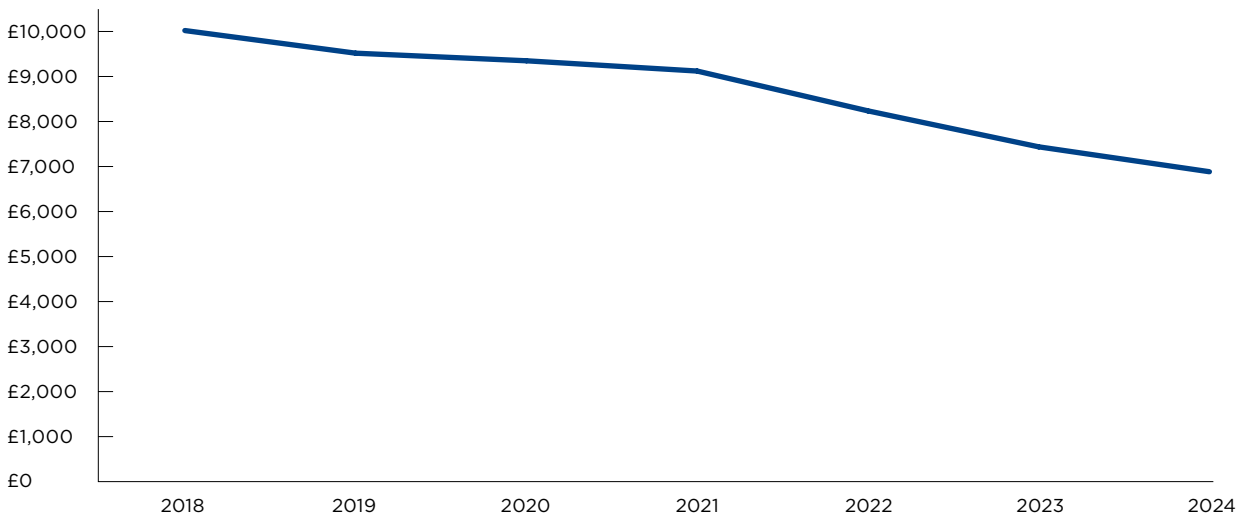
The nursing student bursary* administered by the Student Awards Agency Scotland (SAAS) provides financial support to eligible students and is non-means tested and non-repayable. To be eligible the course must lead to a degree in Scotland and there are residency conditions to be Scottish domiciled (Scottish government, 2023).

RCN lobbying and campaigning for fairer funding for nursing students resulted, in 2018, in the Scottish government announcing a phased uplift to the bursary (Scottish government, 2018). At that time, the bursary of £6,578 per year had been at the same level for 10 years. An interim increase to £8,100 was implemented in 2019/20, and all eligible students received £10,000 from 2020/21. Care experienced students were eligible for the staged uplift to £8,100 from 2018/19. For students studying a four-year honours degree, the bursary is reduced in year 4 to £7,500.

Last year the Scottish government reasserted its commitment to maintain the bursary in the National Workforce Strategy for Health and Social Care in Scotland (Scottish government, 2022).

*The Paramedic, Nursing and Midwifery Bursary Scheme (PNMSB) is administered by the Student Awards Agency Scotland (SAAS) and is also available to midwifery and paramedic students.

Figure 7: Buying power of £10,000 over time, 2018-2024



Source: Inflation calculator at www.officialdata.org using data from the composite price index published by the UK Office for National Statistics

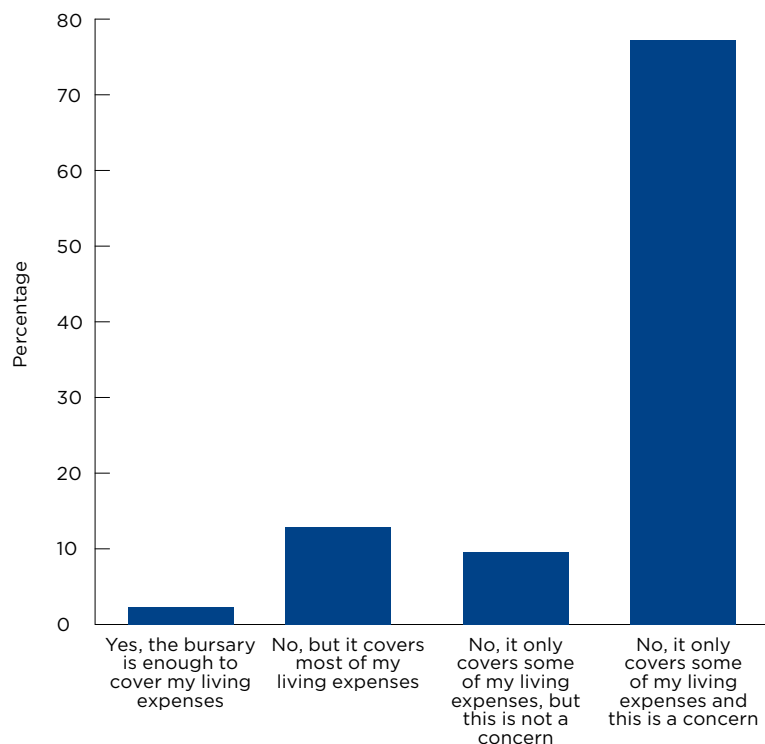
level of the bursary before the last uplift (Fig. 7). The nursing student financial package must consider current and projected inflation, higher energy costs, and higher costs of living. Investment in nursing students produces gains through successful domestic recruitment of the future registered nursing workforce, essential to reduce the workforce pressures that Scotland is facing.

Ninety-three per cent of university nursing students responding to the survey were eligible for the nursing student bursary. Nine in 10 (89%) would not have applied for or progressed with their nursing degree course if they did not receive the bursary.

The vast majority (98%) reported that the nursing student bursary is not sufficient to cover their living expenses (Fig. 8). Of those who were eligible for the bursary, over three-quarters reported that the bursary only covers some of their living expenses and this causes them concern (76%), increasing to 84% of those with caring responsibilities for a child/children under 5, 83% with a child/children between 5-16 years 85% of those with caring responsibilities for an older relative/dependant, 86% of students caring for someone with a disability, and 87% of students with

a dependent partner. Of all nursing students responding to the survey only one in 10 reported that the bursary covers some of their living expenses but that this does not cause them a concern (9%), and only 13% said the bursary covers most of their living expenses.

Figure 8: Is the nursing bursary sufficient to cover your living expenses? (n=955)



"I feel bursary has to meet cost of living. Yes nursing students get a bursary unlike other students. But we also sacrifice a lot to be a nursing student. We are also the only students that have to study/be on placement through school holidays. Which is a massive challenge as a parent. I feel the bursary does not take these factors into consideration. I also feel I am unable to take as many bank shifts as I need due to the volume of work we have as nursing students, it is a battle between taking shifts and having money and failing with studies or having no money and putting all my effort into studies so that I can qualify at the end. However, my biggest challenge is childcare on the school holidays and don't feel this is taken into consideration for nursing students."

Second year mental health nursing student

"Financial support is not enough to support your family especially when on placement and unable to work extra hours due to being 32 hours week in placement plus university work."

Second year learning disability nursing student

"Bursary does not cover all my bills and expenses even after cutting back. Lots of pressure on my family to help support us financially. Extremely difficult to work alongside placement and therefore I am in a worse financial position every time I have to go on placement."

Second year children's nursing student

Allowances

Box 3. Bursary allowances

SAAS include a £60 one-off payment in the first bursary payment as an Initial Expenses Allowance. The bursary scheme also includes several allowances which students can apply for depending on their circumstances.

Dependant's Allowance: Up to £3,640 if have a partner with a low income, are registered as a carer for an adult dependant, have a child dependant. If more than one dependant, a student may be eligible for £577 for each additional dependant. If person cared for has income of over £1,160 during the academic year, this is deducted from the grant.

Single Parent's Allowance: A student may qualify for £2,303 a year, based on evidence when applying to prove they are a single parent.

Childcare Allowance for Parents: If the student pays for the cost of registered childcare, a student can claim this allowance, receiving up to £2,466 in each year of the course.

Disabled Students Allowance: A student may qualify for this allowance if they have a disability or additional learning need, usually as a non-repayable grant.

Source: SAAS, 2023a.

Less than half of nursing students eligible for the bursary who responded to the survey reported receiving one or more bursary allowances (45%). Of those who reported receiving additional allowances from SAAS, 31% reported receiving the Dependant's Allowance, 29% the Single Parent's Allowance, 27% the Childcare Allowance for Parents and 9% reported receiving the Disabled Students' Allowance.

Financial support for nursing students with dependants and children was last increased six years ago (Scottish government, 2017). The process can be overly rigid, with nursing students reporting that it does not facilitate applying when circumstances change during an academic year. The value of the allowances has decreased significantly as the cost of living has increased. With the demographic trend of nursing students being older, and many having dependants, the rates and accessibility of these allowances should be looked at as a matter of urgency. SAAS and universities should also review processes to ensure students are aware of additional allowances and the process for applying is clear and accessible to all who meet the criteria. For example, less than half of nursing students responding to the survey who identified as having a disability were receiving the disability allowance (45%).

45%

of nursing students eligible for the bursary who responded to the survey reported receiving one or more bursary allowances

29%

reported receiving the Single Parent's Allowance

"It's not sustainable with today's economy with rents and rates going up for bills, fuel, especially for single parent households. Sadly, me choosing to study to better my future and that for my children they are hugely impacted with my choice to study and is a struggle to get through it while trying not to make too many changes in their lives as well."

First year children's nursing student

"Don't qualify for travel expenses and will lose single parent and dependant's allowance after summer. My final year will be extremely tough financially."

Second year adult nursing student

"I do think the funding available is good, if I didn't have a child I wouldn't be struggling quite so much. But I live with a supportive partner who fortunately has a fairly decent income. However, as my child is under three and due to my partner's wage being above the threshold, we are unable to claim any free childcare. We live month by month and it is touch and go sometimes. It would be so beneficial if we could have more childcare funding as the average cost in the Lothians is between £50 and £60 per day. Currently it just isn't enough. I'm trying my hardest to study to become a nurse, to be able to contribute to society and support my family. Why is it that females are penalised when we want what everyone else wants? A better economy and more nurses!"

First year mental health nursing student

Tuition fees

As for all other undergraduate programmes in Scotland, the vast majority of students reported having their tuition fees paid by SAAS (94%). Only small numbers reported that they are privately funded (3%) or have their tuition fees paid by other means, such as the student finance arrangements for students from the rest of the UK who choose to study in Scotland (for example, Student Finance England, Student Finance Northern Ireland).

Discretionary funding

An additional discretionary fund was announced by the Scottish government in 2016 to provide additional support for UK nursing and midwifery students studying in Scotland to help with study and living costs for those who are struggling financially (Scottish government, 2016). Distributed via universities, this means-tested additional funding can be awarded when students have received their full

financial package, exhausted other funding and can demonstrate hardship. One in five students eligible for the bursary responding to the RCN survey reported they had received discretionary funding from their university (18%).

Students who said they had applied for discretionary funding reported variation in their experiences, with a number being denied additional funding, and, even when applying successfully, the award amounts varied. Examples from students responding to the survey ranged from one-off payments to regular payments from the university discretionary fund. Student feedback suggests that the process can be difficult or very hard to negotiate. Other students reported that while they had applied via their university, their application had not been accepted for discretionary funding or that they had made repeated applications.

Discretionary funds available through universities are also limited and often awarded on a 'first come, first served' basis as applications are submitted. Universities advise that a grant from a discretionary fund may not meet the full amount requested and that funds can close before the end of an academic year once the funds have been exhausted.

Experiences from those accessing discretionary hardship funding, those who have applied and been rejected, and those who have received some funding but continue to struggle financially, all serve to emphasise the financial challenges facing nursing students.

Clinical placement expenses

Over half of nursing students who have considered leaving their course due to financial concerns reported this was due to the cost of getting to placement (57%).

SAAS consider that a nominal amount has been included in the bursary to support travel, however, students are reporting having to travel considerable distances and therefore, incurring considerable cost to get to

clinical placements. While a minority of students are under 22 years old and can be supported through the Scottish government free bus travel scheme, travelling by bus may not be the most time efficient and location specific way to access placement sites.

Nursing students eligible for the bursary can apply for expenses for 'some extra travel and reasonable accommodation costs' for their clinical placements (SAAS, 2023a). Scottish government guidance is that students should apply at the end of their placement (Scottish government, 2023). However, there is variation in approach with some students reporting they can claim during the placement and this approach should be standardised for all nursing students. Six in 10 students reported that they are encouraged by their university to submit their expenses for travel and/or accommodation at the end of placement (62%), and one in 10 reported they were encouraged to submit expenses later than the end of placement (10%). This contrasts with the experience of three in 10 students who were encouraged by their university to submit placement expenses during their placement (28%). Some universities have found ways to encourage students to apply before the end of placement and this good practice should become the norm.

Three per cent of students reported that they had not been advised they could apply for travel and accommodation placement costs or were unaware this was available.

72%

were encouraged to submit clinical placement, travel and accommodation expenses at the end of placement or later

"[At my university I apply for expenses] after placement is finished which means I need to fork out the money and wait weeks or months to be reimbursed."

Second year adult nursing student

"I have to walk to and from my placement which is roughly an hour each way. In the dark this feels dangerous. It is, however, easier and cheaper than applying for funding because I can't afford to be without that money for a period of time."

Second year adult nursing student

“We are being told that we may have to travel some distance to go on placement meaning some may have to source accommodation. The expense of this is high and we cannot apply for the expenses until the placement is over. This is a great stress to think about on top of my current worries.”

First year adult nursing student

While 82% of students reported they submitted their placement expenses form electronically, 18% reported still having to apply in a paper format; of these, 13% completed a paper form which they uploaded and scanned and 5% completed a paper form which they handed in to the university or sent in by post.

SAAS undertake to pay costs that have been approved within 20 days of receiving a claim. However, the time taken for students to typically receive payment for their clinical placement expenses after they submit their claim varied from prompt payment to waiting more than two months (Fig. 9). Nearly 29% are waiting more than a month, and 7% of these students reported typically waiting more than two months.

Placements can be up to 16 weeks. If students have to apply at the end of placement and face delays in payment, this is a substantial period of time between being out of pocket for travel and accommodation and being reimbursed.

The whole process, from initial paying out to point of reimbursement, should be streamlined to reduce the financial pressure on students.

Reimbursement of extra travel costs are centred on travelling by public transport. SAAS guidance confirms that:

‘We can only pay mileage claims for travel by car in the following exceptional circumstances:

- *There is no public transport available to get you to and from your placement.*
- *You are on a community placement and following agreement from your university, you use your car for patient visits.*
- *You are claiming a small amount of mileage to reach nearby public transport.’*

If you wish to use private transport for your own convenience, you can, but you can only claim the cost of travel by public transport’ (SAAS, 2023b)

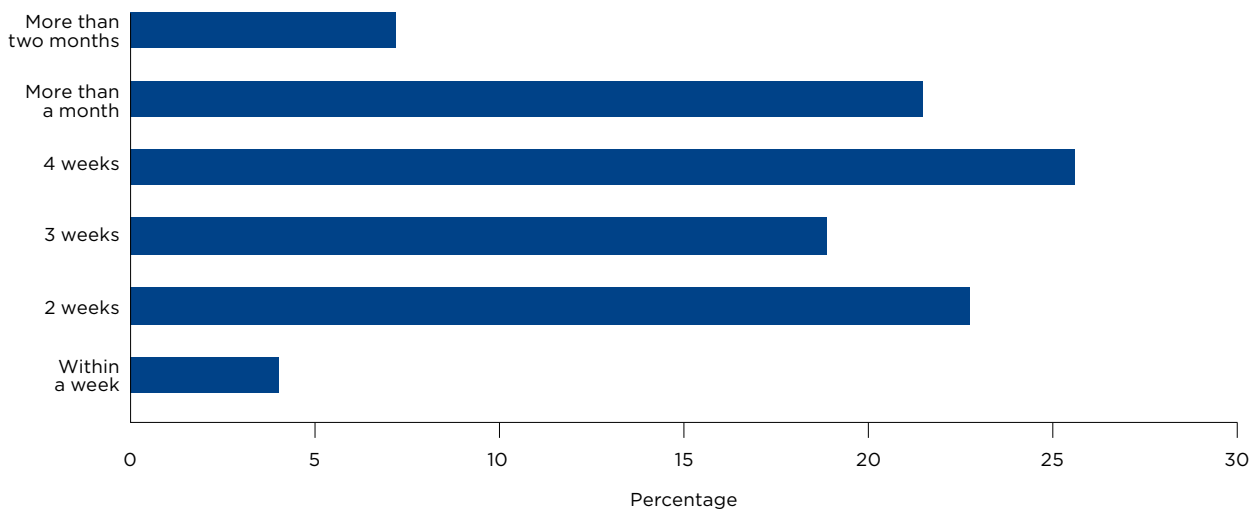
However, given the geography of Scotland and with many having responsibilities for dependants, nursing students’ experiences suggest that this policy should be reviewed and updated so that travel by car is not by exception only.

SAAS advise: *‘If you expect your travel costs to be more than £30 each day,*

82%

of students reported they submitted their placement expenses form electronically

Figure 9: Time typically to receive payment for clinical placement travel and accommodation expenses after submitting a claim (n=720)



you should, if possible, stay in local accommodation nearer your placement' (SAAS, 2023b). In addition, per day, the first £5 of travel expenses cannot be claimed as the SAAS guidance states that the bursary includes funding to cover this.

Students reported concern over the availability and rising cost of accommodation while on placement, including the impact of tourism driving up costs and reducing availability of accommodation, plus a lack of recognition for the geographical distances required for placement travel.

"For our geographical area like the Highlands where public transport is virtually non-existent and up to 50 (and more...) miles round trip per day for placement. Due to the tourism in the Highlands, it is virtually impossible to secure accommodation within the SAAS budget with some accommodation being up to £100 a night in areas such as Skye, Lochaber or Badenoch and Strathspey."

Third year mental health nursing student

"Discriminated against if you have a car. I need a car for my children and could not get to placement without one, yet everything is based on public transport costs which is unrealistic."

Third year adult nursing student

"Not being reimbursed car fuel for traveling from home to placements is a real struggle. The SAAS application states to take the nearest public transport which isn't always accessible and in my case, kept failing to turn up - causing me to lose placement hours unintentionally."

First year mental health nursing student

"Spent so much money on petrol getting to placement then having to use the staff shuttle bus to get to the actual hospital. It would take me an hour and a half on public transport and leaving at a ridiculous time to make it to the bus stop. This has caused me a lot of money stress while on placement."

Second year children's nursing student

"During peak fuel prices last year we did not receive [expenses] back for almost five weeks which left me to decide between fuel for placement and food."

Third year mental health nursing student

"SAAS also do not pay these expenses until after you have stayed in the accommodation which is impossible because places book up so fast and require full payment upon booking which can sometimes be in the thousands, and even if it is not, I don't even have an extra £100 lying around. We can get a crisis loan of up to £400 from the university to help pay for accommodation before SAAS pay out, however, often this doesn't even cover what we need to pay and I am having to borrow from multiple family members to cover accommodation costs until reimbursed by SAAS. Some people are not fortunate enough to be able to do this. [...] I also feel that the current payout per mile [for car travel] is quite low and should be raised ... there is not any public transport available to get us to and from placement on time due to the rural nature of our area."

Second year mental health nursing student

Students without the bursary

Most students in Scotland are Scottish domiciled students who receive the bursary, however, other nursing students are studying in Scotland who are not eligible for the bursary. Those not eligible who responded to the survey (7%), included students from England, Northern Ireland, Wales, international students, Open University nursing students who receive varied financial support, plus other Scottish domiciled students not eligible because they previously undertook a course and received a bursary, or took a break due to ill health, personal or academic issues and have now returned to the same or different nursing degree, so were not receiving the bursary for this year or the length of their degrees.

“I feel for everyone as a student nurse, especially those with families. As an Irish nursing student I really am struggling and have struggled the last few years! I struggle to keep employment up while studying and on placement. As I don’t get a bursary it means I can’t afford not to work ... I’ve only managed to work a lot in between placements, but this has affected my studies. I feel constantly burnt out and my anxiety is at an all-time high! Thinking of management placement especially in the cost-of-living crisis is making me feel sick! Forty hours a week ... on top of having to work? I don’t think I can do it. I’m really considering if this is all worth it.”

Third year adult nursing student

Paid work

To make ends meet, many students are reporting working significant hours in flexible employment in addition to clinical placement and academic study.

Nine in 10 nursing students responding to the survey reported they have a job in addition to their nursing course (90%). Primarily this work is via NHS nurse banks. Nearly three-quarters of students who have a job, reported this was on an NHS bank (72%) (Fig. 10). One in 10 have a fixed-hours contract in the NHS (10%).

One in 10 are working for a nursing agency (10%), 4% are employed on a fixed-hours contract in a care home, and 3% are employed on a fixed-hours contract in other social care settings. One in eight had a zero hours contract in a job outside of nursing (12%) and one in 10 were employed in a variety of paid work including retail, catering and bar work, administrative roles, education and other sectors (11%).

Nursing students reported working a considerable number of hours in paid work, alongside their studies to supplement their income (Fig. 11). On average, one quarter were working between 11 and 15 hours a week (25%) with a further quarter working between 16 and 20 hours a week (25%). A further fifth were working between 21 and 25 hours a week (20%), and one in 10 reported working between 26 and 30 hours in a typical week (10%). Nearly one in 10 reported usually working more than 30 hours a week (9%).

Nursing banks

With NHS nursing banks the primary source of paid work for nursing students, the survey explored the experiences of those who had applied to a bank in the last 12 months. Many reported experiencing delays between applying and being able to work, causing additional stress and financial pressures. A balance is needed to ensure that NHS nursing banks are available so students can gain additional clinical experience and provide flexible employment. However, the NHS should not be relying on nursing students to supplement the workforce and address workforce challenges. This part-time work should be flexible, fitting around the longer academic year and placement commitments of students, with participation driven by students, not to meet the needs of health and care services.

Over half of nursing students responding to the survey had applied to work on an NHS nursing bank in the last year (56%). This included nursing banks in all mainland territorial NHS boards and two island boards. Of those who had applied in the last year, one in five reported their application was not complete (19%).

“Unable to take on bank shifts while on placement/while university workload is intense. I used to initially but realised this caused severe burnout and was affecting mental and physical health negatively, I now struggle to make ends meet with my bursary payment alone.”

Second year adult nursing student

While one in 10 reported they were able to work on the bank within one month of applying, others reported considerable delays between first applying to an NHS bank to being able to work on the bank (Fig. 12). This included over a quarter who reported the process took between two and three months (27%), while one in five reported it took between four and five months before they were able to work on the bank (19%). One in four nursing students who had applied to work on an NHS bank in the last year reported the process took six months or more between first applying and being able to work on the bank (25%). This

45%
 reported they were working between 16-25 hours a week

Figure 10: Type of paid work by nursing students (n=943)

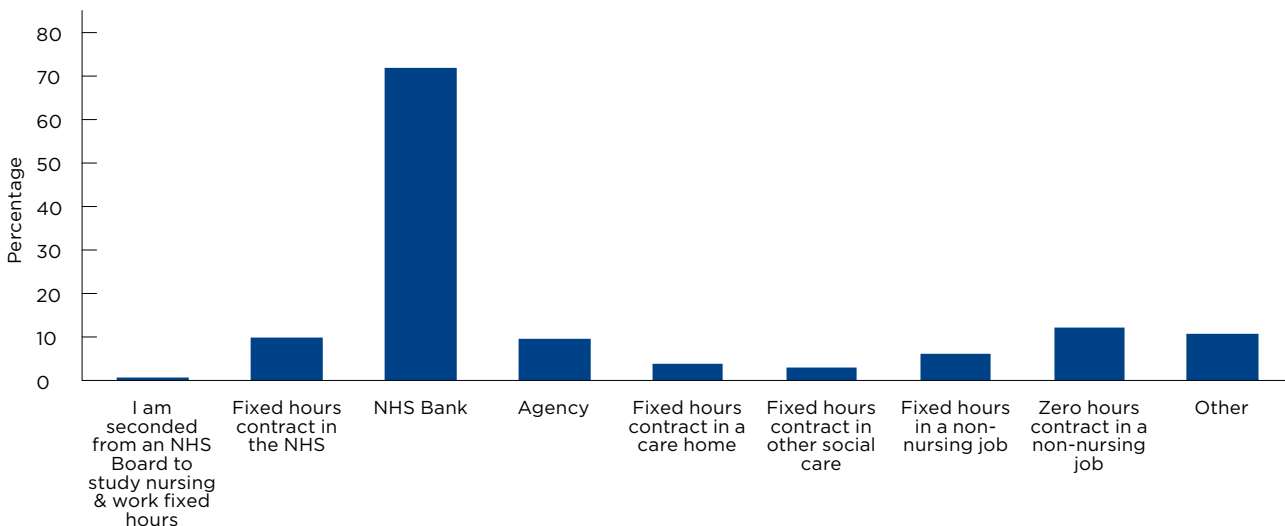
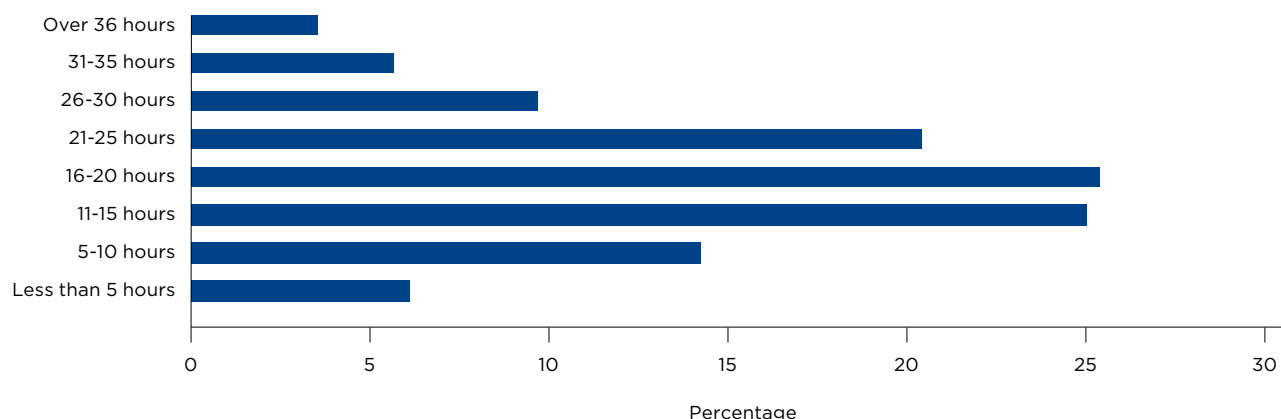


Figure 11: Typical hours per week in paid job(s) (n=932)



“The costs of living alone right now are too much and on a student bursary I have to weigh up what is most important to pay. I’ve missed classes to take on extra hours and it is really stressing me out that I will have to lower my hours working while out on work placement. Feel like I might be behind even more so with bills for my house and car ... I’m trying to see where and if this will all be worth it once I’m qualified.”

First year adult nursing student

56%

of nursing students responding to the survey had applied to work on an NHS nursing bank in the last year

“Ridiculous, slow, old school form printing and scanning instead of a quick online form that can be streamlined with uniform ordering like all the care agencies do. I could work on the same ward with an agency in two weeks.”

First year mental health nursing student

had experienced a delay between their application and being able to work on a nurse bank (25%). Other reasons included additional administration delays (12%), poor communication from the bank (10%), uniform delays (4%), and 6% who had been given no reason for the delay.

NHS boards must review and streamline the processes for nursing students to register with their local

25%

reported the process took six months or more between applying and being able to work on an NHS bank

“The bursary doesn’t cover living right now, let alone while on placement when struggling to work because you’re exhausted due to learning and being burnout. The UK is struggling for nurses as it is ... but burning out the student nurses isn’t the way to go.”

Third year adult nursing student

included 12% who reported a six-month delay and 7% who were waiting more than nine months.

A variety of reasons were given for the delays students experienced (Fig. 13). Completing mandatory training (for example, manual handling) was the reason for the delay for four in 10 nursing students (43%), with students also reporting they were being asked to repeat training already carried out as a nursing student.

Pre-employment checks (for example, Protecting Vulnerable Groups (PVG) scheme) were the cause of delay for 29% of nursing students, while references were reported as a reason for the delay by a quarter of nursing students who

Figure 12: Time between application and being able to work on an NHS nursing bank (n=572)

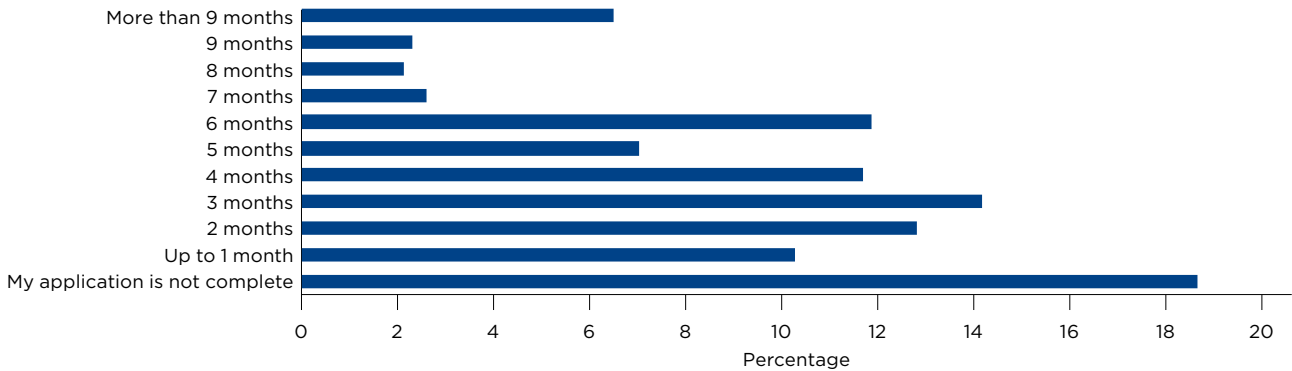
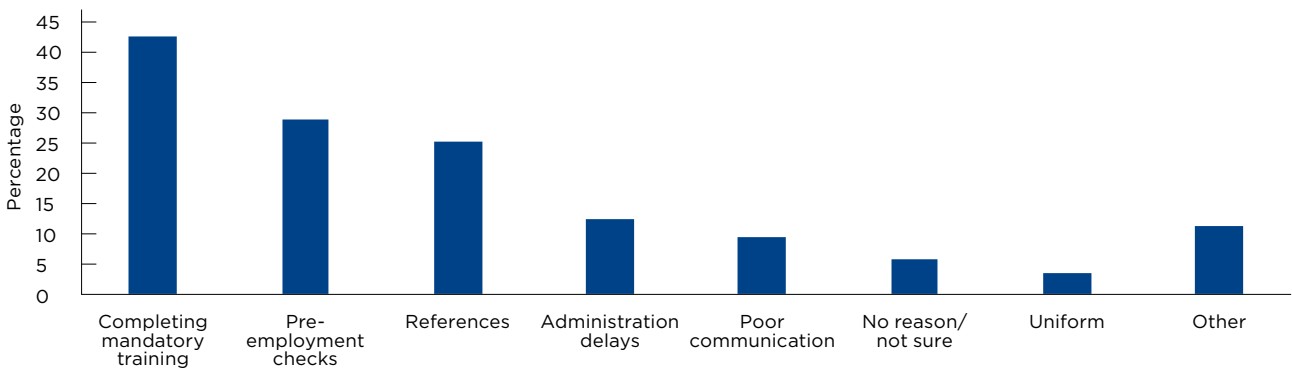


Figure 13: Reasons for delay in working for NHS nursing banks (n=388)



NHS board staff bank. This must be addressed to enable prompt registration and access to this part-time paid employment that can work flexibly with the demands of nursing degree courses separate from programmes of study or placement experience.

“The bank application is long, laborious, confusing and complex. Easier application process would be beneficial, with more direct access for healthcare students.”
First year adult nursing student

“We can’t afford to go to placement doing 40 hour weeks [and] trying to work extra jobs to pay bills and have time to spend with family or look after our own mental health ...The bursary should increase ... my peers and I will be the future of nursing for years to come. We deserve to feel valued and how I currently feel is so far from”.
Third year adult nursing student

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Results tables

Course type		%
University - undergraduate pre-registration nursing degree	1024	98.1
College - Scottish Wider Access Programme studying towards a nursing course	20	1.9
	1044	

University year of study		%
1st year	311	30.4
2nd year	360	35.2
3rd year	338	33.1
4th year	13	1.3
	1022	

Field of nursing		%
Adult	791	77.3
Mental health	152	14.9
Children	46	4.5
Learning disability	33	3.2
Dual degree	1	0.1
	1023	

Age		%
17-24	247	23.7
25-34	403	38.7
35-44	292	28.0
45-54	89	8.5
55+	8	0.8
Prefer not to say	3	0.3
	1042	

Ethnic group		%
African, African Scottish or African British	41	3.9
Arab, Arab Scottish or Arab British	0	0.0
Asian, Asian Scottish or Asian British - including Pakistani, Pakistani Scottish or Pakistani British; Indian, Indian Scottish or Indian British; Bangladeshi, Bangladeshi Scottish or Bangladeshi British; Chinese, Chinese Scottish or Chinese British; other Asian ethnic group	18	1.7
Caribbean or Black - including Caribbean, Caribbean Scottish or Caribbean British, Black, Black Scottish or Black British	5	0.5
Mixed or multiple ethnic groups	4	0.4
White - including Scottish, English, Northern Irish, Welsh, Irish, Gypsy/Traveller, Polish, other white ethnic group	966	92.4
Prefer not to say	9	0.9
Other, please write in	2	0.2
	1045	

Gender		%
Female	932	89.4
Male	101	9.7
Non-binary	3	0.3
Prefer not to say	7	0.7
	1043	

Identify as having a disability		%
Yes	138	13.2
No	866	83.1
Prefer not to say	38	3.6
	1042	

Responsible for dependants		%
Child/children under 5 years old	147	15.0
Child/children between 5-16 years old	338	34.4
Older teenage/adult children	9	0.9
Older relative/dependant	71	7.2
Partner	96	9.8
Someone with a disability	61	6.2
I have no dependants	428	43.6
Prefer not to say	40	4.1
Other	3	0.3
	982	

Some percentage totals in these tables do not add up to 100% due to rounding or more than one answer was possible. Not all respondents provided answers to all questions, meaning the total numbers for findings in these tables may differ.



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