

Nursing student financial hardship

POLICY BRIEFING



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POLICY BRIEFING: Nursing student financial hardship

Executive summary

For many years, the Royal College of Nursing (RCN) has raised concerns about the financial hardship experienced by nursing students across the UK. At RCN Congress 2025 RCN members passed two resolutions on student financial hardship. These called on governments across the UK to review and strengthen financial support for nursing students, and for governments and universities to provide targeted support for international student nurses.

Although nursing education is broadly consistent across the UK, levels and models of financial support vary significantly between countries. Despite these differences, nursing students in all parts of the UK report difficulty making ends meet. The findings from the RCN's UK-wide survey of nursing students highlight the scale and severity of the problem:

- Around three in five students reported a monthly financial shortfall of more than £250, with a further one in four reporting a shortfall of up to £250.
- Financial hardship is particularly severe for international students: 79% reported experiencing financial difficulty, and around half had monthly shortfalls of £501 or more.
- The majority of students are required to work alongside their full-time study and clinical placements in order to meet their financial needs.
- Financial pressures are having wide-ranging impacts on students' day-to-day lives, including negative effects on mental health, wellbeing and academic performance.
- Financial difficulties are a significant driver of potential attrition. Overall, 70% of students reported that financial pressures contributed to their consideration of withdrawing from their nursing course.

These findings demonstrate that nursing students across the UK are facing severe financial hardship, which is undermining their health, their studies and their ability to complete their education. At a time of ongoing nursing workforce shortages, action to improve student financial support is essential to reduce attrition, promote nursing careers and secure a sustainable future nursing workforce supply.

The RCN is calling for:

- UK governments to increase nursing student financial support by at least £5,000 per year, on top of existing entitlements, for the September 2026 cohort, and all future cohorts, with future uplifts in line with inflation. This should be universally available and not a loan.

- UK governments, higher education institutions (HEIs) and placement providers should introduce an upfront grant to cover any additional travel costs related to placements, with access to advance payments where required.
- HEIs must ensure that all students receive comprehensive and timely financial advice and support. They must ensure that pre-arrival, guidance for international students includes clear information on accessing hardship funds.

Background

Across the UK, the RCN has long been highlighting issues in the domestic supply pipeline when nursing students withdraw from courses due to financial hardship. There are widespread vacant nursing posts across health and care settings, and nursing staff report not being able to meet patient demand. Within this context, it is unthinkable that Governments are not providing enough support to willing nursing students to help them become nurses and avoid financial hardship.

Although nursing education is largely consistent across the UK, the levels of financial support available in each country differs. We consistently hear from nursing students in all parts of the UK that they are struggling to make ends meet.

Nursing students spend significant amounts of time in academic settings or undertaking clinical placements. The high number of hours, and the variability of placement shift patterns makes it challenging for students to access regular, fixed hours, part-time paid work. Working alongside placements and study is often discouraged by academic staff and may limit the rest and recovery periods between placement shifts. However, the financial support available for nursing students is often insufficient to meet their basic needs, putting them in a difficult position. To make ends meet, many students work in flexible employment in addition to clinical placement and academic study.

Financial difficulties are a key contributor to stress, burnout and attrition. This has poor outcomes for both individual students and for wider workforce planning and supply. To better understand how these issues can be addressed, we investigated what support was available, how much was being accessed, and what the shortfall was each month.

England

In England eligible nursing students can apply for a means-tested maintenance loan via Student Finance England, on top of this they can apply for a non-means tested grant of £5,000 per academic year, which does not affect any student loans payments.

The following NHS learning support fund allowances are also available for eligible students:

- Special Subject Payment, which is an extra £1,000 available to students on mental health or learning disability nursing courses.
- Parental support of £2,000 per academic year if the student has a dependent child under 15.

Nursing students can take out the following student maintenance loan:

- Up to £10,830 in 2026/27 if living outside of London or up to £14,135 in London.
- As many nursing students' courses last longer than 30 weeks and 3 days, they could get extra money for the additional weeks via a long course loan, up to £113 per week outside of London and £145 per week inside of London.

Scotland

In Scotland eligible nursing students receive an annual bursary of £10,000, which is non-income-assessed and last increased in 2020/21. The majority of students undertake a three year degree, with students on four year honours degrees receiving a reduced bursary of £7,500 in fourth year. Nursing students domiciled in Scotland are not entitled to a student maintenance loan as a source of additional finance. The Scottish government funds course tuition fees for eligible students.

The bursary scheme includes several allowances some of which are income-assessed, including:

- A £60 one-off payment as an Initial Expenses Allowance.
- Dependant's allowance of up to £3,640.
- Single parent's allowance of up to £2,303.
- Childcare allowance for parents up to £2,466.
- Disabled students allowance.

A discretionary fund is also available for students who are in financial difficulties.

(Ref: [The Bursary - Support for paramedic, nursing and midwifery students: academic year 2025 to 2026 - gov.scot](#))

Wales

In Wales, eligible nursing students are entitled to the following NHS Wales financial support: their tuition fee costs, a non-means tested grant of £1,000 per year, and a means tested bursary. The bursary consists of a basic award of up to £2,643 per year, and an extra week's allowance of up to £84 per week for courses lasting over 30 weeks. Students who access the bursary are required to work in Wales for a period of two years in "suitable employment" as defined in the bursary terms and conditions, starting within three months of graduating.

In addition to the NHS financial support, Welsh-domiciled nursing students can apply for a maintenance loan of up to £12,590.

The following additional means-tested allowances are available if eligibility criteria are met:

- Dependents allowance of up to £2,448 per year.
- Additional child allowance of up to £549 per year.
- Childcare allowance up to a maximum of £128 per week for one child and £209.95 per week for two or more children.

(Ref: [NHS BURSARIES \(MEANS TESTED\)](#); [NHS Wales bursary terms and conditions \(May 2025\)](#); [Student Finance Wales – What's available](#))

Northern Ireland

In Northern Ireland, tuition fee costs for nursing students are paid by the Government, and students receive a basic non means tested bursary of £5,165 a year.

The following additional means allowances are available if eligibility criteria are met (figures not currently available):

- Dependents allowance
- Parent learning allowance
- Childcare cost contributions

Students cannot apply for an additional maintenance loan.

(Ref: [NHS funded courses 2025/26](#))

Despite these differences, it is clear from students that funding overall is insufficient. It is vital to ensure that there is consistency in outcomes for all nursing students; specifically that no nursing student experiences financial hardship arising due to their studies, in any part of the UK.

Approach

Between 21 November and 24 December 2025, we surveyed 2,504 individuals enrolled in nursing courses across the UK. Of these, 1,798 are based in England (including the Channel Islands and Isle of Man), 402 in Scotland, 192 in Wales and 112 in Northern Ireland.

Demographic questions were optional, so response numbers vary across characteristics and are lower than the total number of responses to the financial hardship-related questions. Consequently, percentages presented in the demographic section are calculated from the number of respondents who answered each question, rather than from the full survey sample.

Among respondents who provided their age (n=2,066), over a third (35%) were aged 17 to 24. A further 27% were aged 25 to 34, and 23% were aged 35 to 44. Older age groups were less represented, with 13% aged 45 to 54 and 2% aged 55 to 64.

Most respondents who disclosed their gender identity (n=2,066) identified as women (87%). Men accounted for 12%, 1% identified as non-binary and 1% preferred not to disclose their gender identity.

Regarding ethnicity (n=2,064), most respondents who answered this question identified as White or White British (73%). Black, African, Caribbean or Black British respondents made up 15% of the sample. Smaller proportions identified as Asian or Asian British (5%), Mixed or multiple ethnic groups (3%), or other ethnic groups not listed (2%), while 2% preferred not to state their ethnicity.

Among those who provided information on disability status (n=2,060), 70% reported not having a disability, 25% indicated that they do have a disability and the remaining 5% preferred not to disclose this information.

Since not all questions were mandatory, response counts may vary, and the number of responses related to financial hardship may be less than the total responses. Additionally, some questions about financial hardship or access to support vary by country to reflect the different funding support currently in place. The analysis includes students on pre-registration nursing degrees, as well as apprentices and nursing associates in England.

Our findings

Nursing students do not have enough financial support:

Around three in five (61%) respondents reported experiencing a monthly financial shortfall exceeding £250, while an additional 23% (around one in four) reported a shortfall of up to £250. This indicates that the vast majority struggle financially each month despite the financial support available.

85 out of 110 (79%) international students experienced financial hardship while studying in the UK. Around half of respondents (52 out of 102 responses, 51%) reported a monthly financial shortfall of £501 or more, with the most common band being £501–£750 (31 respondents, 30%). Only six respondents (6%) reported having no shortfall.

Across the UK, most respondents reported needing to work alongside their studies to meet their financial needs. Around two in three (69%) said they currently work while studying, while a further 19% (almost one in five) are actively looking for work. Only 12% said they do not work and are not seeking employment.

Among those who reported needing to work, the number of hours undertaken was often substantial. Nearly half worked 11–20 hours per week, including 25% working 16–20 hours and 23% working 11–15 hours. A further 13% worked 21–25 hours per week, while smaller but notable proportions reported either very low workloads (6% working fewer than 5 hours) or very demanding schedules, with 15% working more than 25 hours per week.

Financial difficulties impact student wellbeing:

Nine in ten students (93%) reported experiencing financial concern during their studies, encompassing all levels from slight through to major. This included one third (33%) who described their financial situation as a major area of concern, and a further 22% reporting this was a moderate concern.

The length of nursing courses was reported to have a significant impact on students' ability to manage their finances, due to factors including reduced capacity for paid and seasonal work, rent & housing costs during longer courses, increased childcare costs

due to study and placements during school holidays, and additional travel and transport costs.

Over nine in ten (93%) reported that nursing courses running for more weeks each year than other degrees affected their ability to manage their finances, including 42% saying it affected them a great deal, and a further 30% saying it affected them quite a bit.

Financial pressures were reported to have wide-ranging impacts on students' wellbeing and day-to-day lives. Mental health was most affected, with 36% saying their finances affected them extremely and a further 30% very affected. Academic performance was also heavily impacted, with 15% extremely and 22% very affected. Physical health showed similar strain, with 18% extremely and 24% very affected. Relationships with family and friends were somewhat less affected but still notable, with 20% extremely and 28% very affected.

Those experiencing financial difficulties are more likely to drop out:

Financial difficulties were a major driver for students considering withdrawing from their nursing course. Overall, 70% reported that financial pressures contributed to their decision.

Students identified a range of changes and support measures that would reduce their risk of withdrawing from their nursing programme. The strongest need was financial, with 76% saying student financial support must reflect the cost of living and 68% calling for more direct financial support, such as travel funding or faster reimbursement.

All age groups are affected with additional challenges for mature students:

Overall, the data indicate that financial hardship increases with age, with mature students, particularly those aged 35 and over, being far more likely to experience high levels of financial shortfall.

The highest levels of financial strain are found among students aged 45–54. Only 12% have enough to meet their costs, while 58% report shortfalls above £500 – more than in any other age group. Over one-third (35%) face deficits of £751 or more, demonstrating the acute financial burden carried by mature students who may have dependents, mortgages, or other fixed costs.

Students aged 17–24 also face financial hardship, with only 22% reporting they do have enough money to cover their expenses whilst studying.

Students take a range of measures to support address shortfalls:

Students reported taking a range of steps to manage their financial concerns, many of which involved difficult sacrifices. Most cut back on everyday spending, with 64% cancelling subscriptions and 60% reducing essentials such as food, heating or petrol.

Borrowing was also widespread, with 62% turning to family or friends for financial support.

Over a third (38%) took on paid work to cope with costs, while 19% took out a loan and 12% moved in with family or friends to reduce housing expenses.

A small number reported more severe impacts, including 3% who temporarily paused their studies.

Testimonies

“A monthly payment, instead of termly, for those living at home. To help live day to day. There have been days I’ve had no money for food due to having to wait weeks for my student finance.” (Nursing student, England)

“The maintenance loan is no longer enough to cover the cost of living. It is also restricted by the way it is paid. As a mature student, I have rent, bills and insurance to pay each month - 3 payments a year are difficult to budget for, especially for bills that fluctuate, such as food, water and energy bills. I think flexibility in how maintenance and bursaries are paid would better reflect the different circumstances and courses each individual student faces. This could also help first-year students avoid going into debt due to a lack of knowledge about how to budget their money.”. (Nursing Student, England)

“I am experiencing significant additional financial pressure during my studies. Nursery fees are incredibly high, particularly when combined with other essential costs such as travel to placements and study-related expenses. Universal Credit calculations are based on the academic year being treated as nine months, meaning my entitlement is assessed over a shorter period. As a result, the support I receive is spread across fewer months, which substantially reduces the amount I receive per month, despite the fact that I am studying and undertaking placements throughout the entire year. This creates an ongoing financial shortfall and increases the strain of managing essential living costs alongside the demands of full-time nurse training.” (Nursing student, England)

“In Northern Ireland we have a bursary, which myself and many other students feel is not nearly enough. This makes it extremely hard as a student to balance placement, part time work, social life, studying and every other mental aspect a student nurse faces. This has caused some of my classmates to actually drop out because of the financial burden.” (Nursing Student, Northern Ireland)

“As a full-time mature nursing student with two young children, the degree isn’t as enjoyable as I would like it to be. I feel the main reason for this is that after my day in university studying, I am coming home, getting my dinner, and maybe going straight into a night shift to earn money, this is to ensure my children do not suffer from my choices of

pursuing a career later in life. The bursary for student nurses has remained the same for years, even as the cost of living rises. Unfortunately, because I am not a single parent, I can't get extra financial support. This can be very upsetting because I cannot work the same hours to earn money when I am on placements, etc., and, as a family, we do need two incomes to keep all our priority bills up to date.” **(Nursing Student, Northern Ireland)**

“I believe the current financial support is insufficient. There have been times over the past three years when I thought I couldn't continue, as I was losing a significant amount of money. Plus, I paid over 1000 for travel for a placement (when I didn't have a car) ...There needs to be a change soon, or nurses are going to be in short supply.” **(Nursing Student, Northern Ireland)**

“I think that for the work we put in on long placements, the bursary amount we get doesn't even scratch the surface of what we nursing students should receive. It is incredibly tough to balance the nursing degree with your own life problems going on. It would be almost impossible to keep a job on the side of the nursing degree due to the intensity of the course and with placements every few months whilst balancing studying and academic performance, therefore most of us are relying on this bursary as our only income and by the time our basic living expenses are paid there is no money left over for any extracurricular activities, doing things with friends/family, gym or wellbeing memberships, emergency finances so it causes a lot of extra stress put on us whilst trying to juggle the degree and intense placements on top of that.” **(Nursing student, Scotland)**

“I think the bursary is great and helpful, but it still isn't enough, especially with the amount of hours we have to complete on placement. These hours can have a major impact on what hours I can work in a part time job which causes an extreme amount of financial worry and stress.” **(Nursing student, Scotland)**

“Although my tuition fees are covered by the HEIW scholarship, I still need to work alongside my studies to cover my living costs. This can be challenging given the demands of the nursing programme and the long, unpaid clinical placements, which limit the hours I can work. Balancing employment with academic and placement responsibilities adds significant pressure and can affect well-being and academic focus.” **(Nursing student, Wales)**

“Current financial support for nursing students often feels insufficient and unclear. Many struggle with living costs despite tuition support. Improved, transparent funding, increased bursaries, and better cost-of-living support would help. Clear guidance from universities and easier access to information would make financial planning fairer and less stressful for students during difficult times.” **(Nursing student, Wales)**

“I am a sponsored student. As part of this I get my band 2 base pay which is 1,200 a month. As I am studying part-time and I have a previous qualification, I do not qualify for any financial support. I have to study part time to manage working alongside. I am unable to do many bank shifts to boost my pay as I have a child and chronic illnesses and not getting paid antisocial hours is very frustrating. I don't qualify for any additional support.” **(Nursing student, Wales)**

“I am fully supportive of the NHS bursary in Wales. Without it I would not be able to engage with the course. The amount of financial support provided is nowhere near sufficient, and

as such places a large burden both financially and mentally on students. The support has not kept up with the current economic landscape we all find ourselves in and has as such become woefully insufficient to support students during a course which is very intense and time consuming. Our regulator rightly requires a lot from us during our pre-registration training, meaning less time and emotional bandwidth to work alongside the course. The funding provided should take this into account and provide a sufficient level of income to support students through an already difficult course.” (Nursing student, Wales)

Conclusions

Our findings show that nursing students across the UK are experiencing severe financial difficulties, and this is impacting their mental and physical health, academic studies, and their ability to remain on their course. It is already established that domestic supply pipelines generate too few nursing students, and many areas have been too heavily reliant upon international recruitment. For example, in England, the Government has stated an ambition to reduce international recruitment to less than 10% by 2035. Securing domestic supply pipelines is critical to this policy goal. In this context, governments should take steps to increase financial support, promote nursing careers, and reduce attrition amongst nursing students.

(Ref: The [NHS 10 Year Plan](#) states: “reorientate the focus of NHS recruitment away from its dependency on international recruitment, and towards its own communities - to ensure sustainability in an era of global healthcare workforce shortages. It is our ambition to reduce international recruitment to less than 10% by 2035.”)

Many students are highly reliant on paid work alongside studying. However, 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. If students are also forced through necessity to take on paid labour, it reduces their time for rest between learning and compromises their study/life balance. This is particularly challenging for students who have additional caring responsibilities.

Students identified a range of changes and support measures that would reduce their risk of withdrawing from their nursing programme. The strongest need was financial, with 76% saying student financial support must reflect the cost of living and 68% calling for more direct financial support, such as travel funding or faster reimbursement.

Due to the nature of nursing courses, where nursing students spend time off campus on placements, they are less likely to link into the advice and welfare provisions available within the university. Universities must ensure that nursing students are given equal access to advice and information around finances, hardship funds and budgeting - considering placement hours.

For international students, there should be a duty of care to ensure that comprehensive information and advice is provided prior to arrival in the UK, so that students can ensure that their funding provision is sufficient to meet the full cost of study. This should run alongside targeted information about the steps a student should take if a change in circumstances means funding sources are interrupted. Universities should ensure that

nursing students are aware of International Hardship funds available to students who are struggling financially.

International students make up a small but growing proportion of all nursing students in the UK. There were 2,970 international applicants in 2025, marking a 26% increase compared to the previous year. In October 2025, Universities UK reported that in response to cost-of-living pressures, international students were increasingly turning to food banks. RCN student members have told us that international students face many challenges in the UK, including high fees, a limited right to work, and experiences of racism and discrimination during their placements.

Immigration rules require applicants for student visas to demonstrate they will be able to support themselves during their studies in the UK. The current financial requirement is either £1,171 per month (for courses outside London) or £1,529 per month (for courses in London) for each month of your visas, up to a maximum of 9 months. However, unexpected changes to students' financial situations can leave them at risk of hardship. International students also face restrictions on their right to work, being permitted to work a maximum 20 hours per week during term time, which could prevent them from taking on additional shifts to meet unexpected costs.

As of January 2024, international students (including postgraduate students) have been unable to bring dependent family members with them to the UK. Without a support network around them, these changes have increased the precarity of international students without partners and family to turn to when facing financial stress. As has been noted regarding similar restrictions placed on care workers bringing family to the UK, isolation increases precarity and is a risk factor for exploitation.

Based on students' self-reported financial circumstances across the UK, the average monthly shortfall between income and essential living costs is approximately £381 per month. While this represents the overall average, a significant proportion of students experience much higher levels of unmet need. To address this gap, the financial support available to students would need to increase by around £390 per month on average, equivalent to roughly £4,680 over a calendar year. Such an uplift would help to ensure that students are able to meet their essential living costs without having to work excessive hours or reduce spending on basic necessities such as food, heating or transport.

It is also important to note that part of this financial pressure stems from costs intrinsic to students' courses, including course-related materials, specialist equipment, placements, and travel to placement sites. These unavoidable academic-related expenses increase the total cost of participation in higher education and contribute to the scale of the financial shortfall reported by students.

Given that many students are experiencing financial shortfalls above this amount, and that prices are rapidly changing due to external factors, it is our perspective that nursing students across the UK need an additional £5,000 per calendar year. This amount should not be a loan, must be available universally, and should rise each year in line with inflation.

This analysis estimates students' average monthly financial shortfall based on survey responses. Students reported the amount of financial support they receive and their essential monthly living and study costs. They were then asked to state, directly, their

monthly financial shortfall, if any. The analysis uses this self-reported shortfall rather than calculating the difference between income and costs.

Shortfall amounts were reported in bands (for example, £1–£250). Each band was converted to a single value using its midpoint, with £0 recorded as zero and the highest open-ended band (£751 or more) assigned a fixed assumed value. Average shortfalls for each nation were calculated by weighting these values by the number of respondents in each band.

Wales was not asked the monthly shortfall question. As a result, the Welsh average was estimated using data from the other UK nations.

A UK-wide average was produced by combining results from England, Northern Ireland, Scotland and the estimated Welsh value, weighted by the number of respondents in each group.

This estimate is derived from banded, self-reported shortfall data and therefore involves approximation. Shortfall values were converted from ranges to single numeric amounts using band midpoints, which smooths variation within each band and can understate or overstate individual shortfalls depending on where respondents sit within the range.

While the survey included questions about support received and essential monthly costs, the headline estimate is based on respondents' self-reported shortfall rather than on a calculated difference between support and costs. Differences in respondents' interpretation of "essential costs" and "shortfall" may introduce measurement variability.

Recommendations

It is clear that the level of financial support for nursing students is insufficient in all parts of the UK. There has been some progress on some of these elements in some parts of the UK and country specific interventions will still be necessary, however, the below recommendations are our minimum expectations which should be consistently implemented across all UK countries. It remains the position that nursing degrees should be government-funded, and this is not currently the case in all parts of the UK. It is also important to note that while financial hardship is a key issue impacting student attrition and wellbeing, it is not the only issue, and Governments should work closely with the RCN to address the broader issues affecting nursing students.

Governments must:

- Uplift nursing student financial support (excluding any tuition elements) by at least an additional £5,000 per year, on top of existing non-loan based financial support. This figure should be implemented universally for the 2026 September cohort and uplifted in line with inflation for each future cohort.

Higher Education Institutions, placement providers, and governments must:

- Introduce and roll out an upfront grant to cover any additional costs for nursing students travelling for clinical placements as part of their studies, and enable and expand access to advance payments.

Higher Education Institutions must:

- Ensure that both domestic and international students are given comprehensive financial advice and support, including guidance around accessing hardship funds. This should be provided prior to arrival in the UK for international students.