



EFN Policy Statement on Nursing Students' Financial Challenges

Ensuring a sustainable domestic supply of registered nurses depends on investing in the education and support of nurses in every EU and European country. Nursing education must equip students with the knowledge, skills and professional judgement needed to provide safe, high-quality care, protect patient safety and contribute to health system preparedness and resilience. Students need adequate time and access to supervised clinical learning to develop the competencies required for their profession. Sufficient grants and other financial support help ensure that financial hardship does not prevent students from completing their education or undermine their learning and wellbeing. Supporting nursing students is an investment in the future workforce and in safe, prepared and sustainable health systems.

Across the EU and Europe nursing students struggle to balance educational responsibilities with the need for a student employment to cover their living costs. The demanding nature of healthcare education, with courses and practice from morning to evening, makes it difficult to maintain employment while studying. This challenge is compounded by the fact that nursing students often need long commutes to reach their clinical placements. This is particularly challenging when exams and clinical placements are held at the same time but in two separate locations that are often far from each other. As such, the combination of financial pressures, demanding curricula schedules, and inadequate support systems contribute to student stress and dropout rates, creating critical gaps in the recruitment pipeline of the next generation of frontline nurses.

While financial challenges are being felt by nursing students across all EU and European Member States, some countries are providing nursing students loans or other forms of incentives to support nursing students during their studies and clinical placements. However, this is not the case in all Member States, and even in those that have such incentives, nursing students widely report that these are not sufficient to sustain themselves during clinical placements.

Therefore, the EFN calls on the European Institutions and the EU and European Member States to:

- Provide sufficient financial incentives and subsidies to nursing students so that they can adequately cover their living cost, especially when they begin their clinical placements. In particular, Member States, with the support of the EU, should provide a transport and accommodation budget, as well as grants or stipends to enable them to fully cover their living expense during their clinical placements. Moreover, nursing students should be provided with comprehensive financial advice and support, including guidance around

accessing hardship funds. Importantly, nursing students must not be treated as another pair of hand during clinical placements, with the focus that needs to stay on the quality of education and learning.

- Ensure the availability of high-quality clinical placements in proximity to nursing schools, so that nursing students do not need to travel long hours between classes and the location of the clinical placement.
- Ensure the supply of decent, affordable housing to nursing students in proximity to their nursing school and to the clinical placement.
- Support the nursing students' mental wellbeing by providing easy access to psychological support services, as well as by ensuring the provision of high-quality nursing students mentorship and supervision.

Additionally, we draw up the attention of the European Commission to existing good practices related to supporting financially Nursing Students in the EU and Europe. The European Commission should scale up these best practices by means of the EU financial mechanisms, including the European Social Funds, Regional Funds or even Erasmus+:

- **Belgium–Flanders Region**: One-off expense allowance for nursing students who obtain a 'bachelor of nursing' degree with a study load of 240 credits. It is a one-off allowance of 1,000 euros as a contribution to compensate for expenses such as transport, parking and meals, which the eight hundred hours of extra internship entailed.
- **Denmark**: since 2025, nursing students can get their cost of transport to and from the place of education or the place of the clinical placement refunded by having a reduction on their tax expenses. This scheme is accessible in 25 areas of the country if the students travel longer than 12 km. Moreover, from February 2027, nursing students will get paid for their last clinical placement (4 to 5 months). Students will receive around 2100 euros per month, corresponding to 30 hours per week of clinical placement.
- **Norway**: Nursing students who need to travel long distances to complete their clinical placements can apply for reimbursement from their university to cover additional housing and travel expenses. However, this reimbursement is often insufficient to cover the actual costs and is typically paid long after the clinical placement period has ended. In some counties, universities have projects in place where the clinical placement sites arrange and cover the cost of accommodation for nursing students during the weeks or months of their placements.
- **Portugal**: the University of Coimbra awards scholarships to some of the students who conduct their clinical placement away from Coimbra, in order to provide them with partial support given that they need to pay double rent. Furthermore, some areas of Portugal are attracting nurses by lowering their rents – the same scheme should be implemented for nursing students.

- **Bulgaria:** University Hospitals pay nursing students in the last year of study, which is fully conducted as a clinical placement, the national minimum wage.

This Policy Statement is developed together with the EFN Nursing Students Forum, an informal network of nursing students nominated by the National Nurses Associations (NNAs), representing over 125,000 nursing students

***Note: EFN is using the ICN definition of a nurse:**

A nurse is a professional who is educated in the scientific knowledge, skills and philosophy of nursing, and regulated to practice nursing based on established standards of practice and ethical codes. Nurses enhance health literacy, promote health, prevent illness, protect patient safety, alleviate suffering, facilitate recovery and adaptation, and uphold dignity throughout life and at end of life. They work autonomously and collaboratively across settings to improve health, through advocacy, evidence-informed decision-making, and culturally safe, therapeutic relationships. Nurses provide people-centred, compassionate clinical and social care, manage services, enhance health systems, advance public and population health, and foster safe and sustainable environments. Nurses lead, educate, research, advocate, innovate and shape policy to improve health outcomes.

Further, nurses play a unique role in health and care for populations of all ages, and in all settings, building trust with individuals, families and communities and gaining valuable insights into people's experiences of health and illness. Building on a foundation of personalized direct and social care, nurses advance their capabilities through ongoing education, research and exploration of best practices.

A nurse's scope of practice is defined by their level of education, experience, competency, professional standards and lawful authority. They play a key role in the coordination, supervision of, and delegation to others who may assist in the provision of health care.

Often at the front line, they respond to disasters, conflicts and emergencies, demonstrating courage, dedication, adaptability and commitment to the health of individuals, communities and the environment.

(ICN, 2025)

Further readings:

- EFN Report on newly registered nurses leaving the nursing profession or not practicing nursing after graduation (2024). Available at: <https://efn.eu/wp-content/uploads/2024/12/EFN-Report-on-Newly-Registered-Nurses-leaving-the-profession-June-2024.pdf>
- EFN Policy Statement on Clinical Mentors (2026). Available at: <https://efn.eu/wp-content/uploads/2026/06/EFN-Policy-Statement-on-Clinical-Mentors-April-2026.pdf>
- Nursing student financial hardship (2026). Royal College of Nursing. Available at: <https://www.rcn.org.uk/About-us/Our-Influencing-work/Policy-briefings/br-0526>

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