



CANADIAN FEDERATION  
OF NURSES UNIONS  
LA FÉDÉRATION CANADIENNE  
DES SYNDICATS D'INFIRMIÈRES  
ET INFIRMIERS

## POSITION STATEMENT

### Financial Supports for Nursing Students

May 2025

#### BACKGROUND AND OVERVIEW

With an aging population and significant health care staffing shortages, governments across Canada have recognized the importance of nurse recruitment and retention initiatives to address the nation-wide staffing crisis and preserve the quality of our public health care system. Nursing students have long called for a diversity of supports to aid with the recruitment and retention of students and early-career nurses.

Becoming a nurse in Canada is an incredibly costly endeavor. According to the first national survey of nursing students, conducted by the Canadian Federation of Nurses Unions (CFNU) and the Canadian Nursing Students' Association (CNSA), 82% of nursing students are concerned about their finances (Viewpoints Research, 2025). On top of tuition fees, nursing school involves a series of external costs, many of which are incurred through unpaid clinical hours and a final-year preceptorship. Some major expenses include transportation, regular police background checks, uniform supplies, additional accommodations (if assigned a rural placement), NCLEX/CPNRE study materials and enrolment, licensure application and more – on top of daily living expenses (Yakob, 2025).

The financial strain from these costs is intensified by the limited funding opportunities available to nursing students, who primarily rely on scholarships, grants or bursaries, student loans and personal savings to finance their education (Viewpoints Research, 2025). The survey indicated that the current system is inadequate, with most nursing students feeling the financial support measures available are not sufficient in meeting their needs. Situated in this financial precarity, CFNU's and CNSA's survey indicates that 38% of nursing students rely on employment income to cover the various costs incurred by their schooling.

Balancing paid employment with program expectations is a challenge for any full-time student, but the struggle is intensified for nursing students, all of whom are required to partake in a set number of unpaid clinical hours and to engage in a mandatory unpaid full-time preceptorship in their final year (CNSA, 2024). Beyond incurring significant costs such as for transportation and supplies, nursing students do not receive compensation or subsidies for their labour and their incurred costs from clinical placements. This lack of compensation persists despite precedents in fields such as engineering, business, medicine, trades work and law enforcement. Moreover, there is clear support for compensation amongst nursing students. Almost all nursing students support both pay for time in clinical placements and allowances or subsidies to offset costs incurred in attending clinical placements

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(Viewpoints Research 2025). Survey respondents also indicate that they would be more likely to vote for a political party committed to these compensation initiatives.

The overall learning environment for nursing students is compromised by financial difficulties, which negatively impact student learning experiences and academic performance. In CFNU's and CNSA's 2025 survey, 63% of nursing students reported that financial difficulties negatively impacted their academic performance (Viewpoints Research, 2025). Learning experiences were further undermined in clinical placements due to the nurse staffing shortage, which has left many students positioned to pick up the slack in understaffed units. Such students are tasked with responsibilities and patient loads that they are not sufficiently prepared for, negatively impacting their physical and emotional health (CNSA, 2023, 2024). Furthermore, nearly all nursing students report moderate to high stress during their program, with 72% indicating that financial difficulties have impacted their physical and mental health (Viewpoints Research, 2025).

A substantial majority of final-year nursing students surveyed expressed interest in having a mentor, with 84% saying they were interested or very interested in having a mentor to assist with their transition from their final practicum to working in the profession. Of those who were interested in having a mentor to provide peer support to them during this period, 86% said they would like a mentor to help build their confidence in applying skills, and 85% said they would like mentor support around navigating a new career. In order to better retain recent graduates and other nurses, Health Canada's (2024) *Nursing Retention Toolkit* recommends mentorship be provided outside the clinical setting by mentors as a paid position, be voluntary rather than mandatory and have flexibility regarding the duration based on the needs of the mentee.

Fulfilling one's aspiration of becoming a nurse should not entail taking on considerable student loan debt on top of experiencing strained well-being and academic performance from balancing paid employment. Furthermore, it is paramount to foster positive learning environments and experiences to help our future nursing workforce thrive. Over a quarter (28%) of nursing students have considered dropping out because of financial difficulties, according to CFNU's and CNSA's 2025 survey; the number grows significantly to 47% when filtering for students who are working full time. Increased support is critical for addressing these circumstances of nursing student finances and, relatedly, jeopardized learning environments – both to improve their experiences but also to improve our health care system that relies on nurse recruitment and retention.

## CFNU'S POSITION

1. The CFNU affirms that the contributions and sacrifices of nursing students should be respected, recognized, and valued.
2. The CFNU believes that governments must respond to the needs of, and substantially invest in, nursing students.
3. The CFNU supports the 2023 CFNU Convention Resolution that nursing students should be financially supported by every province and territory, including:
  - a. The provision of financial compensation for their labour during their final practicums.
  - b. The development of employment opportunities for undergraduate students providing nursing care.

4. The CFNU supports the CNSA position that nursing students should receive the proper onboarding, training, and orientation prior to taking on significant patient loads (2023).
5. The CFNU calls upon the federal government to:
  - a. Introduce grants to nursing students in the form of annual grants or grants corresponding to preceptorship or program completion
  - b. Improve the Canada Student Loan Forgiveness program for nurses working in underserved rural and remote communities by expanding it to include nurses working in under-resourced urban settings
  - c. Introduce tax deductions for nursing students for expenses incurred while completing clinical placements in rural and remote areas
6. The CFNU calls upon provincial and territorial governments to
  - a. Introduce paid preceptorships for final-year nursing students
  - b. Increase the availability of nursing student employment opportunities
  - c. Improve the financial support available to nursing students by providing grants, bursaries, remote travel funding, and free hospital parking
  - d. Ensure access to comprehensive mentorship programs once employed

## References

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