



A Lifeline or a Line in the Sand? Nursing Students' Perceptions of the Commonwealth Prac Payment

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Abstract:

Background: The Australian Government's introduction of the Commonwealth Prac Payment in July 2025, providing means-tested financial support to eligible domestic nursing, midwifery, teaching, and social work students during mandatory professional experience placements, marks a significant policy shift.

Objective: This study aimed to examine undergraduate nursing students' expected views on the Commonwealth Prac Payment's influence on their academic and professional lives before its implementation.

Methods: This research study used a qualitative descriptive design. From June to September 2024, focus groups and individual interviews were conducted with fourteen second-year nursing students at a tertiary institution in Melbourne, Australia. Data were analyzed thematically.

Results: Five themes emerged as follows: 1) Academic liberation, encapsulating anticipated improvements in academic focus; 2) promoted mental well-being, highlighting the expected reduction in financial stress; 3) empowered learning, reflecting the potential for deeper engagement in clinical training; 4) retention revolution, underscoring the payment's perceived role in reducing attrition; and 5) equity in education, revealing a paradoxical tension between supporting domestic students while excluding international students.

Conclusion: This study provided a critical pre-implementation perspective on a landmark policy initiative. The findings revealed that the anticipated benefits of the Commonwealth Prac Payment extend beyond financial relief, potentially enhancing academic engagement, mental well-being, and professional preparedness. However, the study also illuminated the policy's limitations in fostering equitable access to nursing education, particularly for international students. This research study may serve as a crucial baseline for future longitudinal studies evaluating the actual impacts of the Commonwealth Prac Payment, informing ongoing policy refinement and the development of more holistic support mechanisms for all nursing students.

Keywords: Professional experience placements, Nursing students, Academic performance, Financial support, Retention rates, Professional readiness, Educational equity.

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1. INTRODUCTION

Clinical placements are a cornerstone of nursing education, providing the essential bridge between theoretical knowledge and its practical application in real-world healthcare settings [1, 2]. These immersive experiences are critical for nursing students to develop their professional identity, hone clinical skills, and cultivate the compassion necessary for effective patient care [3-5]. However, the transition from the academic environment to the often-demanding realities of clinical practice can be a significant source of stress. Students frequently encounter challenges, such as long hours, substantial workloads, and the emotional weight of exposure to patient acuity and mortality [6, 7]. This “reality shock”, characterized by a dissonance between classroom learning and the complexities of practice, can impede learning and professional development [8]. While challenging, the evidence underscores the vital role of well-structured clinical placements in fostering professional identity, enhancing clinical competence, and boosting student motivation [4, 5]. Conversely, poorly managed transitions from academia to the healthcare workplace can negatively impact student confidence and learning outcomes, and ultimately contribute to attrition from nursing programs [9].

Attrition from pre-registration nursing courses is a significant concern globally. Dropout rates range from 10% to 40% in Australia, 20-25% in the United States, and approximately 25% in the United Kingdom [10-14]. The expansion of online programs following the COVID-19 pandemic has introduced additional challenges to student retention, such as social isolation, lack of access to on-campus support services, and difficulties adapting to online learning formats [15]. In Australia, these challenges are exacerbated by the escalating cost of living and the substantial financial pressures faced by nursing students, particularly those undertaking mandatory, unpaid professional experience placements [16].

Australian nursing students are required to complete a minimum of 800 hours of unpaid professional experience placements to meet registration requirements [17]. These placements often necessitate travel, temporary relocation, and incurring additional expenses, such as accommodation and transportation [18]. While international comparisons are complex due to variations in educational structures and support systems, it is worth noting that nursing students in the UK and South Africa face considerably higher requirements of 2300 and 4000 clinical hours, respectively [19, 20]. It is crucial to acknowledge that the relationship between placement hours and financial burden is not necessarily linear, and differing support mechanisms exist in these settings [21-23]. Nonetheless, the financial strain associated with extended unpaid placements is a significant concern across various international contexts [16, 24, 25].

In a landmark policy initiative aimed at alleviating these financial pressures, the Australian Government has introduced the Commonwealth Prac Payment, commencing July 1st, 2025 [26]. This initiative, backed by an AUD 427.4 million investment, will provide eligible domestic nursing, midwifery, teaching, and social work students with AUD 319.50 per week during their mandatory pro-

fessional experience placements. The payment is means-tested and specifically designed to support students receiving Australian Government income support or those who need to work more than 15 hours per week during their regular studies to meet living expenses [26]. The government's rationale for this payment stems from two primary concerns: to relieve student cost-of-living pressures and to invest in critical workforces experiencing shortages. This policy directly addresses the “placement poverty” experienced by many students, aligning with recommendations from the Australian Universities Accord to provide financial support during unpaid work placements [25, 27, 28]. While the initiative is a significant step towards addressing financial hardship, it also creates a potential disparity by excluding international students, who make substantial contributions to the Australian economy and healthcare workforce [29, 30]. Furthermore, the Council of Deans of Nursing and Midwifery (CDNM) has expressed concerns about the potential pedagogical risks of paid placements, advocating for models prioritizing learning support over direct financial compensation [31]. A critical analysis suggested that while financial support is crucial, it must be integrated within a broader framework that addresses the holistic needs of students, including robust mentorship, well-structured placements, and adequate preparation for the realities of clinical practice [32, 33].

This policy shift presents a unique opportunity to investigate the anticipated impacts of financial support on nursing students' educational experiences and well-being. While existing literature acknowledges the potential benefits of financial aid for student outcomes [34-36], there is a paucity of research exploring nursing students' perceptions and experiences specifically in the context of financially supported professional experience placements. This study addresses this gap by exploring the following research question: What are the anticipated impacts of financially supported professional experience placements on undergraduate nursing students in Australia? By focusing on anticipated impacts, this study aims to provide a crucial baseline understanding of student expectations prior to the implementation of the Commonwealth Prac Payment, which can inform future evaluations of the policy's actual effects and contribute to a more nuanced understanding of the complex interplay among financial support, professional experience, and nursing education outcomes.

2. METHODS

2.1. Study Design

A qualitative descriptive design was employed to gain an in-depth understanding of nursing students' anticipated experiences and perceptions regarding the implementation of the Commonwealth Prac Payment. This approach is well-suited for exploring unknown phenomena, allowing for the rich capture of subjective perspectives and identifying diverse themes within the data. Qualitative descriptive studies are particularly valuable in generating knowledge to inform policy development and practice improvements [37]. This study adhered to the Consolidated Criteria for Repor-

ting Qualitative Research (COREQ) guidelines to ensure comprehensive and transparent reporting [38].

2.2. Setting and Participants

This study was conducted at a large public university in Melbourne, Australia. Participants were recruited from the Bachelor of Nursing program, which is primarily delivered through on-campus, face-to-face instruction. Eligible participants were domestic students (holding either permanent residency or Australian citizenship) enrolled in the second year, the first semester of the program, at the time of the study. All participants had completed their first-year professional experience placements. This timing was crucial to capture their anticipated experiences and perceptions of the Commonwealth Prac Payment before its implementation while ensuring they had a baseline understanding of professional experience placements. By the time these students become eligible for the payment in their third year, they will have completed 560 of the required 800 professional experience placement hours, with the remaining 240 hours being financially supported under the new scheme. While most participants were recent high school graduates, five had prior undergraduate degrees in diverse fields. One participant had previously been an international student on a student visa, but held permanent residency at the time of the study (Table 1).

Table 1. Participants’ demographics.

Participant ID	Age	Gender	Previous Education
P1	19	Female	High school
P2	20	Female	High school
P3	21	Female	High school
P4	20	Female	High school
P5	26	Female	Undergraduate degree
P6	28	Male	Undergraduate degree
P7	19	Female	High school
P8	27	Male	Undergraduate degree
P9	21	Female	High school
P10	22	Male	High school
P11	26	Female	Undergraduate degree
P12	34	Female	Undergraduate degree
P13	19	Female	High school
P14	20	Male	High school

2.3. Participant Recruitment

A purposive sampling strategy was employed to recruit participants who met the eligibility criteria [39]. Informational flyers were distributed throughout the university campus, providing a brief overview of the study's purpose, procedures, and a QR code. This code linked directly to an online information page where interested students could learn more and register their interest. Seventeen students initially expressed interest; however, three subsequently declined after reviewing the informed consent form, citing reasons unrelated to the study's content or procedures. This resulted in a final sample size of 14 participants.

The sample size of 14 participants was deemed adequate for this qualitative descriptive study based on several

factors. First, the aim was to explore the anticipated impacts of a specific policy (Commonwealth Prac Payment) within a relatively homogenous group (second-year nursing students at a single university) who were potentially eligible for the payment. This homogeneity, combined with the focused research question, suggested that data saturation, the point at which no new themes or insights emerge, could be achieved with a smaller sample size than might be required for a more heterogeneous population or a broader research topic [40, 41]. Second, the sequential data collection approach, involving a focus group followed by individual interviews, allowed for both breadth and depth of exploration. The focus group provided a broad overview of perspectives, and the subsequent individual interviews (with all 14 participants) allowed for a more in-depth exploration of key themes. This combination of methods enhanced the richness and trustworthiness of the data. Finally, the sample size aligned with recommendations for qualitative descriptive studies, which often involve smaller samples to allow for in-depth analysis of individual experiences [42].

2.4. Data Collection

Data collection involved a sequential approach, beginning with a focus group interview, followed by individual semi-structured interviews. This combination allowed for exploring the breadth of perspectives within a group setting and the depth of individual experiences [43]. Before data collection, no pre-existing relationships existed between the study authors and the participants. Ghimire moderated all these interviews. Data collection took place between June 2024 and September 2024.

The focus group, comprising all 14 participants, aimed to generate rich data by leveraging group interactions and exploring diverse perceptions of the anticipated benefits and challenges of financially supported professional experience placements. The focus group discussion lasted approximately 120 minutes and was audio-recorded. Subsequently, all participants were involved in individual semi-structured interviews to provide more in-depth insights and elaborate on themes emerging from the focus group interviews [44, 45]. These interviews ranged from 40-45 minutes, were conducted at the participants' convenience, and were audio-recorded. The interview questions for both the focus group and individual interviews were developed based on a review of relevant literature and the study's research question, with more probing questions utilized during the individual interviews to elicit detailed responses (Table 2).

2.5. Rigor and Reflexivity

The lead author, a registered nurse and former clinical nurse educator in Australia, brought extensive experience and insight into the professional experience placement process, informing the study's design and implementation, and ensuring the relevance and meaningfulness of the research questions and methodology. This background provided a deep understanding of the multifaceted challenges nursing students face in the Australian context.

Table 2. Interview questions.

Focus Group Interview Questions	Semi-structured Interview Questions
<ul style="list-style-type: none">• What were your initial thoughts and feelings when you first heard about the Commonwealth Prac Payment?• In what ways do you think the introduction of professional experience placements will benefit nursing students?• Are there any potential challenges or concerns you foresee with the implementation of professional experience placements?	<ul style="list-style-type: none">• Can you share any personal experiences of how financial stress has impacted your studies or clinical placements?• How do you expect professional experience placements will change your experience of clinical placements and your overall well-being?• How do you anticipate professional experience placements will influence your academic performance and preparedness for a nursing career?• Do you think professional experience placements will make it more likely for you to complete your nursing degree? If so, how?• In your view, how might professional experience placements promote greater equity and inclusivity in nursing education?

We acknowledge the subjective nature of qualitative inquiry and the importance of reflexivity in ensuring trustworthiness [46]. Throughout the study, we engaged in critical self-reflection, examining our backgrounds, assumptions, and potential biases. Both authors, having previously been international students, had personally experienced the demands of completing over 800 hours of unpaid clinical placements during their undergraduate nursing degrees in Australia. This shared experience provided a unique perspective on the potential impacts of the Commonwealth Prac Payment and fostered empathy for the participants' situations. However, we were also mindful of how these experiences might influence our interpretations and actively worked to bracket our assumptions during data analysis [47].

Both authors contributed to the coding and thematic analysis of the data. This collaborative process involved multiple stages of coding, refining, and describing themes and subthemes, ensuring that the findings were robust and well-supported. Each stage of the analysis was meticulously documented, providing a clear audit trail to enhance the transparency and reliability of the research [48]. To further enhance the credibility of the findings, triangulation was employed to cross-verify data from the focus group and individual interviews [49]. Member checking was also conducted, inviting all 14 participants to review and confirm the accuracy of the transcribed data and initial findings [50]. Specifically, participants were provided with summaries of the key themes and asked to provide feedback on whether the findings accurately reflected their perspectives and experiences. This feedback was then incorporated into the final analysis.

2.6. Data Analysis

All focus group discussions and individual interviews were transcribed verbatim by Ghimire. To maintain confidentiality, the transcripts were anonymized, with each participant assigned a unique identifier (*e.g.*, P1, P2, *etc.*). Thematic analysis, following the framework outlined by Braun and Clarke, was employed to analyze the data. The authors began by immersing themselves in the transcripts and reading them thoroughly to gain a comprehensive understanding of the data [51]. This initial immersion allowed for the identification of preliminary codes and potential themes. Subsequently, both authors independently reviewed transcripts from the focus group and interviews, developing initial codes. A series of discussion sessions followed this independent coding process, aiming to identify common themes, clarify any sources of disagreement, and

establish guidelines for further coding. The research team held frequent meetings to discuss and confirm descriptive codes, major themes, and subthemes. These meetings facilitated a rigorous and iterative process of refining the coding framework and ensuring the trustworthiness of the analysis. The study aimed for code and thematic saturation instead of data saturation [52]. The researchers continued to analyze the transcripts, and when no new codes or themes were emerging from the data, theoretical saturation was assumed to have been achieved. Table 3 provides illustrative examples of the coding process, showcasing the progression from participant quotes to the final themes and subthemes. Any disagreements in coding were resolved through discussion and consensus, ensuring that the final themes accurately reflected the data.

2.7. Ethical Considerations

Ethical approval for this study was granted by the Monash University Human Research Ethics Committee (MUHREC-44441). All procedures performed in studies involving human participants followed the ethical standards of the institutional research committee and the Helsinki Declaration. Prior to participation, each participant provided informed consent both verbally and in writing. Participants were fully informed about the study's purpose, procedures, and their rights, including the right to withdraw from the study at any time without any repercussions. They were also informed that the study focused on the anticipated impacts of a future payment scheme and that eligibility would be means-tested.

3. RESULTS

Five major themes emerged from the data, describing nursing students' feelings and perceptions regarding the anticipated impacts of the Commonwealth Prac Payment. These themes provided a comprehensive overview of how this financial support is expected to influence various aspects of the students' academic and professional lives prior to its implementation.

3.1. Theme 1: Academic Liberation

The introduction of the Commonwealth Prac Payment was overwhelmingly perceived as a catalyst for enhanced academic performance. Participants anticipated that the financial support would alleviate the pressure of balancing part-time work with the rigorous demands of their nursing studies, freeing up time and mental energy for academic pursuits. This sentiment was powerfully illustrated by P4, who stated:

Table 3. Illustrative examples of the coding process.

Data Extract (quote)	Initial Codes	Refined Codes	Sub-theme	Theme
"Knowing that I will receive financial support... has taken a huge weight off my shoulders." (P11)	Financial relief, reduced stress	Financial burden lifted, increased peace of mind	Reduced financial burden	Academic liberation
"Financial stress has been a constant source of anxiety, affecting my sleep and concentration [...]." (P6)	Stress, work-life balance, financial worry	Overwhelmed, work-study conflict, financial anxiety	Reduced anxiety and stress	Promoted mental well-being
"This will give me more time to engage with patients and develop my professional skills, ultimately making me a better-prepared nurse." (P5)	More time for learning, clinical engagement	Enhanced learning opportunities, increased clinical participation	Increased engagement in clinical training	Empowered learning
"Many of my peers have considered dropping out because they simply could not afford to continue [...]." (P13)	Financial barrier, attrition, dropout	Financial constraints, leaving the program, inability to continue	Increased retention rates	Retention revolution
"This payment scheme is a step towards equity." (P10)	Fairness, equal opportunity	Promoting equity, a level playing field	Accessibility for low-income students	Equity in education

"The financial relief from the new payment scheme is a game-changer. I won't have to constantly worry about picking up extra shifts to pay my rent, which means I can finally dedicate more time to studying and preparing for my clinicals. It's like a weight has been lifted, allowing me to actually focus on what I'm here to learn." (P4)

This newfound ability to focus was further emphasized by P11, who highlighted the anticipated reduction in financial stress as a key factor in improving their capacity to learn during professional experience placements:

"Knowing that I'll have a steady income during my placements lifts a huge weight off my shoulders. I can now focus entirely on learning and absorbing as much as I can from my clinical experiences, without the constant stress of financial insecurity looming over me. I anticipate being able to engage more deeply with the material and develop a stronger foundation for my future practice." (P11)

These statements underscore a widely held belief among participants that financial stability would translate directly into improved academic performance and a more enriching educational experience.

3.2. Theme 2: Promoting Mental Well-being

Participants consistently identified the financial burden associated with unpaid professional experience placements as a significant source of stress and anxiety. The Commonwealth Prac Payment was anticipated to have a profound positive impact on their mental well-being by mitigating these financial stressors. P6, for instance, shared:

"Financial stress has been a constant source of anxiety, affecting my sleep and concentration. It's always in the back of my mind, worrying about how I'm going to make ends meet. Knowing that I will receive financial support during my placements makes me feel more secure and less anxious about my future. I might finally be able to get a good night's sleep!" (P6)

This anticipation of reduced anxiety was echoed by P14, who believed that the payment would allow for a greater focus on both academic and clinical work without the persistent distraction of financial worries:

"Not having to worry about money means I can focus on my studies and clinical work without the constant back-

ground stress. This support will definitely improve my mental health and overall quality of life. It's not just about the money itself, but the peace of mind it brings." (P14)

Moreover, P12 highlighted the potential for the Commonwealth Prac Payment to foster a healthier work-life balance, enabling students to prioritize their physical and mental health:

"Financial security from the professional experience placements allows me to strike a healthier work-life balance. I can afford to take care of my physical health, get enough sleep, and still engage in social activities, which all contribute to my overall well-being. It's about being able to live a more balanced life, not just constantly being in survival mode." (P12)

These perspectives collectively paint a picture of a student cohort anticipating significant improvements in their mental and emotional well-being as a direct result of the financial support provided by the Commonwealth Prac Payment.

3.3. Theme 3: Empowered Learning

The Commonwealth Prac Payment was not only seen as a means of financial relief, but also as a catalyst for enhanced learning and professional development during professional experience placements. Participants anticipated that the payment would empower them to fully immerse themselves in their clinical training without the distraction of external work pressures. P5 expressed this sentiment, stating:

"This payment will give me more time to engage with patients and develop my professional skills, ultimately making me a better-prepared nurse. I won't be rushing off to another job; I can stay longer, ask more questions, and really soak in the experience." (P5)

Similarly, P2 emphasized the importance of uninterrupted engagement in clinical training for gaining the hands-on experience necessary to excel in their future nursing career:

The financial support will allow me to focus entirely on my clinical training without the added work pressure. This uninterrupted engagement is crucial for gaining the hands-on experience to excel in my future nursing career. It's about being able to dedicate myself fully to becoming the best nurse I can be. (P2)

These statements reflect a common belief among participants that the Commonwealth Prac Payment would facilitate a deeper level of engagement with clinical training, ultimately leading to enhanced professional readiness.

3.4. Theme 4: Retention Revolution

The financial strain associated with unpaid placements was identified as a significant factor contributing to attrition from nursing programs. The introduction of the Commonwealth Prac Payment was perceived as a powerful incentive for students to persist with their studies, fostering a renewed sense of commitment to completing their nursing degrees. P6 shared the stark reality faced by many students:

"Many of my peers have considered dropping out because they simply couldn't afford to continue [...]. This payment will be invaluable to us. It will give us the financial stability to stay in the program and complete our degrees. It's a lifeline for many of us." (P6)

This sentiment of financial security translating into degree completion was further reinforced by P9:

"I no longer have to worry about how I'll pay my bills while fulfilling my clinical hours. This security makes it much more likely that I'll be able to see my studies through to the end. It's a huge relief knowing that I can actually finish what I started." (P9)

The transformative potential of the Commonwealth Prac Payment for student retention was perhaps most powerfully captured in P13's deeply personal reflection:

"The thought of leaving nursing had been concerning me, a constant whisper in the back of my mind. The financial strain was just too much. But this news [...], it's like a lifeline. It's given me a reason to hold on, to keep fighting. I'm already marking the days on my calendar until the payments start in July 2025. It's not just about the money; it's about the hope it brings. It's the reassurance that I can finally finish what I started." (P13)

These powerful narratives underscore the potential of the Commonwealth Prac Payment to not only alleviate financial hardship, but also to reignite hope and determination among nursing students, ultimately contributing to increased retention rates within the profession.

3.5. Theme 5: Equity in Education

While the Commonwealth Prac Payment was primarily viewed as a positive step towards greater equity in nursing education, participants also acknowledged its limitations in addressing the financial challenges faced by all students, particularly international students who are ineligible for the payment. P12, drawing on the past experience as an international student, offered a nuanced perspective:

"The stress of juggling unpaid placements and part-time work has been overwhelming. The memory of my first undergraduate degree as an international student, constantly teetering on the edge of burnout, is still vivid. Even though our internships didn't demand the same hours as nursing, the struggle was real. Weekdays were consumed by my full-time internship, leaving only weekends for my paid job. There were weeks when I worked seven days straight, relentlessly chasing financial stability. The news of

this payment brings a sense of relief. Yet, it's a bittersweet feeling knowing that international students, who face similar struggles, are excluded. It highlights a gap in the system that still needs to be addressed." (P12)

Despite this limitation, the payment was still seen as a crucial step towards leveling the playing field for domestic students from disadvantaged backgrounds. P10 articulated this view:

"This payment scheme is a step towards equity. It recognizes the financial struggles that many students face, especially those from low-income backgrounds. It makes nursing education more accessible and ensures that talented individuals aren't forced out due to financial constraints. It's about giving everyone a fair shot, regardless of their financial situation." (P10)

Furthermore, P5 highlighted the potential for the Commonwealth Prac Payment to contribute to a more diverse and inclusive nursing workforce:

"The financial support acknowledges the hard work we put into our clinical placements and provides a level playing field for all students. This inclusivity is crucial for diversifying the nursing workforce and addressing healthcare disparities. By supporting students from all backgrounds, we can create a more representative and culturally competent nursing profession." (P5)

These reflections suggest that while the Commonwealth Prac Payment is perceived as a significant step towards equity, there is a recognition of its limitations and a call for more comprehensive measures to support all students, regardless of their background or visa status.

4. DISCUSSION

This study explored nursing students' anticipated perceptions of the Commonwealth Prac Payment, an Australian policy initiative designed to provide financial support during mandatory professional experience placements. The findings offered valuable insights into the potential impacts of this policy on various aspects of students' academic and professional lives prior to its implementation. Five key themes emerged, which are listed as follows: academic liberation, promoting mental well-being, empowered learning, retention revolution, and equity in education. These themes highlighted the multifaceted ways in which financial support is expected to shape the nursing students' experience.

The anticipation of reduced financial burdens through the Commonwealth Prac Payment was widely perceived to positively impact nursing students' academic performance and overall well-being. This aligned with existing literature demonstrating a positive correlation between financial aid and academic outcomes [34-36]. Participants in this study frequently expressed how financial worries consumed their mental energy and hindered their ability to focus on their studies, echoing findings by Usher and Fagan [53]. The prospect of the Commonwealth Prac Payment was viewed as a means to reclaim this mental and emotional energy, allowing for greater engagement with academic responsibilities and a deeper immersion in clinical learning experiences. This suggests that the policy may not only alleviate financial hardship, but also enhance

the quality of nursing education by enabling students to fully capitalize on their professional experience placements. The participants in this study largely perceived that they would be eligible for the payment. However, it is important to note that the payment is means-tested, and not all students will meet the eligibility criteria [26]. This discrepancy between perceived and actual eligibility could lead to disappointment and frustration among students who anticipate receiving the payment, but would be ultimately deemed ineligible.

Nevertheless, the positive impact of financial support on mental health is well-documented in the literature [53, 54]. This study's findings resonated with the findings presented in the literature, with participants anticipating that the Commonwealth Prac Payment would significantly reduce stress and anxiety associated with financial insecurity. This is particularly relevant in the context of the escalating cost of living in Australia, which has made it increasingly challenging for students to balance their academic commitments with the need for paid employment [55]. The Australian government's initiative directly addresses these challenges, mitigating the negative impacts of financial strain on student mental health, as Brownfield and Thielking *et al.* highlighted [56]. Furthermore, the research performed by the National Center for Education Statistics (NCES) indicated that students who receive financial aid tend to have lower attrition rates due to a greater sense of obligation and determination to succeed [57]. This suggests that the Commonwealth Prac Payment can improve students' immediate well-being and contribute to their long-term academic success and retention within the nursing profession.

The notion of "empowered learning" underscored the anticipated connection between financial support and enhanced engagement in professional experience placements. Participants believed that the Commonwealth Prac Payment would enable them to fully immerse themselves in their clinical training without the distraction of needing to secure additional income. This aligned with pedagogical theories emphasizing the importance of experiential learning and the need for dedicated time and focus to develop clinical competence [58, 59]. Furthermore, similar positive impacts of financial support on student engagement and learning have been observed in other professional disciplines requiring extensive placements or internships, such as medicine and social work [60, 61]. However, it is crucial to acknowledge the concerns raised by the Council of Deans of Nursing and Midwifery (CDNM) regarding the potential for paid placements to detract from the primary focus on learning [31]. While this study's findings suggested that students perceive the payment as a facilitator of learning, further research is needed to examine the actual impact of the Commonwealth Prac Payment on the pedagogical value of professional experience placements. The CDNM's perspective highlights the importance of carefully designing and implementing such policies to ensure they genuinely enhance, rather than undermine, the educational experience. This could involve integrating financial literacy programs into nursing curricula, providing clear guidelines on the use of the payment, and fostering open communi-

cation among students, educators, and placement providers, to address any potential challenges that may arise.

The "retention revolution" theme highlighted the potential for the Commonwealth Prac Payment to address the significant issue of attrition in nursing education. Participants' narratives vividly illustrated how financial hardship can force students to abandon their studies, a finding supported by research on attrition in Australian nursing programs [10, 13]. By providing financial stability, the Commonwealth Prac Payment is anticipated to reignite hope and determination among students, potentially increasing retention rates and contributing to a more robust nursing workforce. This is particularly significant given the projected workforce shortages in Australia and globally [62, 63].

A key contribution of this study lies in its exploration of the paradoxical nature of equity within the context of the Commonwealth Prac Payment. While the policy represents a significant step towards enhancing educational equity for eligible domestic nursing students, particularly those from disadvantaged backgrounds, it simultaneously creates a new form of inequity by excluding international students. This paradox emerges from the policy's effort to mitigate one type of disparity, specifically, the financial obstacles encountered by domestic students, while unintentionally intensifying another disparity related to the financial challenges faced by international students. Participants in this study, while largely supportive of the payment's intent, recognized this inherent tension. Their perspectives aligned with the United Nations' Sustainable Development Goal of "Quality Education", which advocates for inclusive and equitable education for all [64]. The exclusion of international students from the Commonwealth Prac Payment, despite their substantial contributions to the Australian economy and healthcare workforce [65-67], creates a two-tiered system perceived by some participants as undermining the principles of inclusivity and social justice. This is further compounded by the fact that international students often face higher tuition fees, living expenses, and limited work opportunities compared to their domestic counterparts [27]. The poignant reflection shared by P12 in this study, drawing on the past experience as an international student, illustrated this perspective, highlighting the persistent financial hardships faced by this group. This study did not advocate for a specific policy change, but rather presented the participants' perceptions of the existing policy, including its perceived benefits and limitations. This situation presents a critical dilemma for policymakers, *i.e.*, how to address inequities faced by domestic students without creating new forms of disadvantage for international students. This paradox highlights the need for a more holistic approach to educational equity in nursing, one that considers the needs of all students, regardless of their visa status. Fostering a truly equitable and inclusive nursing education system requires moving beyond a narrow definition of equity and embracing policies that support the success of all aspiring nurses, thereby strengthening the diversity and cultural competence of the

future healthcare workforce [68, 69]. This nuanced understanding of equity, encompassing both its intended benefits and unintended consequences, is crucial for fostering a truly inclusive and equitable nursing education landscape in Australia.

5. LIMITATIONS AND FUTURE PROSPECT

This study provided valuable insights into nursing students' anticipated experiences and perceptions of the Commonwealth Prac Payment, offering a crucial baseline understanding before the policy's implementation. However, several limitations should be acknowledged. First, the relatively small sample size ($n=14$), drawn from a single tertiary institution in Melbourne, limited the generalizability of the findings to the broader population of nursing students across Australia. While qualitative research often prioritizes depth over breadth, future studies with larger and more diverse samples, encompassing students from various universities and geographic locations, are needed to enhance the transferability of the findings. Second, this study focused on anticipated impacts, as the Commonwealth Prac Payment was not yet in effect at the time of data collection. While this prospective approach offered unique insights into student expectations, it could not fully capture the policy's actual effects on students' experiences. It is possible that students' expectations may not entirely align with their lived realities once the payment is implemented. There is a need to explore the experiences of students who believe they will be eligible for the payment but would be not, and how this may impact their financial situation and well-being. Additionally, the exclusion of international students from this study due to their ineligibility for payment represents another limitation. Future research should investigate the experiences of this significant group within the nursing student population to gain a more comprehensive understanding of the equity issues at play.

Despite these limitations, this study lays the groundwork for a robust longitudinal research program to evaluate the Commonwealth Prac Payment's impact over time. Future research should prioritize longitudinal studies that track the experiences of nursing students before, during, and after the implementation of the Commonwealth Prac Payment in July 2025. This will allow researchers to assess the policy's actual effects on academic performance, mental health, financial well-being, professional development, and retention rates. Further investigation into the experiences of students deemed ineligible for the payment despite their initial expectations is warranted. Comparing the experiences of students who will receive the payment with those who will not could provide valuable insights into the policy's effectiveness and potential unintended consequences. Moreover, future research should explore the potential impact of the payment on placement providers and the dynamics of the student-supervisor relationship. It would also be beneficial to investigate whether financially supported placements lead to different learning outcomes or career trajectories compared to unpaid placements. Finally, future studies can explore in greater depth the lived experiences of students, including international students, as they navigate the complexities of professional experience placements with and without financial support. This will contribute to a more

nuanced understanding of the policy's impact and inform ongoing refinements to ensure it effectively supports all aspiring nurses and contributes to a diverse and thriving healthcare workforce.

CONCLUSION

This study has provided a critical pre-implementation perspective on the Commonwealth Prac Payment, revealing the complex interplay among financial support, student well-being, and educational equity in Australian nursing education. The findings have underscored the profound positive impact that anticipated financial relief can have on nursing students' academic aspirations, mental health, and commitment to the profession. While the Commonwealth Prac Payment represents a landmark policy initiative with the potential to transform the nursing education landscape, this study has also illuminated its inherent limitations, particularly the paradoxical creation of a two-tiered system that excludes international students. This exclusion raises significant concerns about the overall equity of the policy and its potential to exacerbate existing disparities within the student population. This research study can serve as an essential foundation for future longitudinal studies evaluating the actual impacts of the payment, thereby informing ongoing policy refinement and leading to the development of more holistic support mechanisms. Specifically, future research should prioritize assessing the long-term effects of the payment on student retention, academic performance, and the diversity of the nursing workforce. Furthermore, investigation into alternative or supplementary support models for international students is urgently needed. Ultimately, fostering a truly equitable and inclusive nursing education system requires a commitment to addressing the needs of all students, ensuring that financial hardship does not impede the development of a diverse, skilled, and compassionate nursing workforce. To achieve this, we recommend that policymakers consider (1) expanding eligibility for financial support to include international nursing students; (2) conducting regular reviews of the payment amount to ensure it adequately addresses the cost of living and placement-related expenses; and (3) integrating financial literacy education into nursing curricula to empower students to manage their finances effectively. The insights gained from this study can provide an impetus for continued dialogue and collaborative action among educators, policymakers, and healthcare institutions to support the holistic development of all future nurses.

AUTHORS' CONTRIBUTIONS

The authors confirm their contribution to the paper as follows: A.G.: Study conception and design; Y.Q.: Drafting of the manuscript. All authors have reviewed the results and approved the final version of the manuscript.

ABBREVIATION

CDNM = Council of Deans of Nursing and Midwifery

ETHICS APPROVAL AND CONSENT TO PARTICIPATE

The ethical approval for this study was granted by the Monash University Human Research Ethics Committee (MUHREC-44441), Australia.

HUMAN AND ANIMAL RIGHTS

All procedures performed in studies involving human participants were in accordance with the ethical standards of institutional and/or research committee, and with the 1975 Declaration of Helsinki, as revised in 2013.

CONSENT FOR PUBLICATION

All study participants gave informed consent to participate in the research and agreed to the publishing of the results.

STANDARDS OF REPORTING

COREQ guidelines were followed.

AVAILABILITY OF DATA AND MATERIALS

The data supporting the findings of the article will be available from the corresponding author [A.G] upon reasonable request.

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CONFLICT OF INTEREST

The authors declare no conflict of interest, financial or otherwise.

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