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FEDERAL STUDENT LOAN CUTS WILL ONLY DEEPEN NURSING SHORTAGES: AN OPPORTUNITY FOR CIVIC ENGAGEMENT BY NURSES

By WCN Executive Director, Sofia Aragon & WCN Grant Writer, Alice Dickow

What are the Department of Education (DOE) proposed cuts to student loans for nurses?

The Federal DOE proposes to change the definition of professional degree programs to leave out post-baccalaureate nursing programs, including the Master of Science in Nursing (MSN), Doctor of Nursing Practice (DNP), and research-focused nursing PhD. The proposed rule will significantly limit student loan access for nurses aspiring to those degrees.

The DOE's actions are a result of carrying out federal law H.R. 1, otherwise known as the "One Big Beautiful Bill", which significantly affects federal taxes, credits, and deductions. As a result of these changes, fewer funds are available for students due to a decrease in appropriated federal loan dollars.

The cuts affect nurses seeking graduate degrees. What's the impact on LPNs, RNs, and advanced practice nurses?

According to the Federal Health Resources and Services Administration (HRSA) Center for Health Workforce Analysis, a national nursing shortage is projected through 2037. The demand for licensed practical and vocational nurses (LPNs) is projected to grow faster than the supply between 2022 and 2037, resulting in a projected shortage of 302,440 full-time LPNs in 2037. Currently, the nationwide projected supply of LPNs in 2037 is sufficient to meet just 64% of the demand for LPNs, compared to 80% in 2027. Registered nurses are the largest health workforce in the state and in the nation. HRSA projects a 10% shortage of registered nurses (RNs) for 2027. By 2037, the shortage is projected to decrease to 6%; however, this means a shortage of 207,980 full-time RNs. Non-urban areas, including rural areas, are expected to have a more significant shortage of RNs.¹

Washington state demand projections show that nurse practitioners are projected to be in the highest demand among nursing roles, growing almost 45% by 2032, meaning our state will need over 6,000 additional nurse practitioners.

Nurse educators are projected to be the second-highest demand role at an increase of 32% by 2032 with nearly 2,000 additional educators needed.²

Both advanced practice nurses and nurse educators need to obtain a master's level education or above.

Without nurse educators, Washington faces worsening shortages of all nursing roles. Washington's capacity already faces constraints. The state has 45 RN education programs, but WCN reports that many qualified applicants are turned away. This is due to faculty vacancies that exceed the national average, a need for more clinical placements, and more physical capacity. These limits are structural and longstanding. Even if demand rises sharply - as it is projected to do - Washington would face further barriers to increase its supply of nurses quickly enough to close the gap.

Washington state is currently 10,000 short of RNs. In 2037, the shortage is expected to grow to nearly 20,000 more RNs needed. Washington state's shortage of LPNs is worse: currently, the state is 8,000 LPNs short, and by 2037, an estimated 16,000 more will be needed.

Can Washington State funding make up for the gap in nursing education funding?

During the 2025 legislative session, Washington faced a 12-to 16-billion-dollar budget shortfall. In response, the state approved \$9 billion in new revenue and reduced spending. Washington State is once again expected to face a budget deficit going into the 2026 legislative session. While new revenue was passed in 2025, the state's goal was to keep programs whole despite the revenue shortfall. The Federal DOE's proposal increases pressure on the state budget gap, and higher education is considered discretionary funding, not an entitlement.

Could the DOE proposed rules decrease the amount of tuition nurses must pay given the lower student loan amounts available?

No, decreasing the amount of student loans does not necessarily mean tuition will decrease. This is a decision that colleges and universities must make. Educational institutions must allocate the funds available to them from the state, private sources, and the federal government among nursing and other educational programs. At every level of decision-making, a variety of social, political, and economic factors come into play.³ Thus, the amount of tuition depends on what a student can contribute, the budget policy by state legislatures and congress, as well as private investment or assistance available.



What is the impact to patient care and the health of communities?

Data shows that a significant portion of Washington's nursing workforce is nearing retirement, particularly among nurse educators. This adds urgency: even maintaining current service levels will require expanding graduate pathways, not restricting them.

Without a strong graduate-prepared workforce, Washington's health systems will struggle to maintain safe, reliable, and equitable care.

When advanced-practice nurses, nurse educators, and public-health nurses cannot enter or advance in the profession, the systems that support children, elders, disabled adults, and rural families lose essential clinicians, resulting in further limiting access to care.

The cost of this act of Congress and the DOE's policy decisions will be borne by families, employers, and state budgets. Understaffed hospitals rely on expensive contract labor. Delayed care leads to preventable emergency visits and costly hospitalizations. Long-term care facilities and home-health agencies experience staffing instability. Public health departments reduce critical programs. These disruptions impose financial and human costs that accumulate quickly.

What can nurses do?

Policymakers benefit from hearing about your experiences on the frontlines, in nursing education, and in nursing leadership. Your story is powerful and can spotlight the real challenges—and triumphs—of Washington's nursing workforce.

- Get involved with your state nurses' association or specialty association and contribute to currently ongoing education and advocacy efforts targeted toward state government and Congress.
- Take action on the proposed DOE's Notice of Proposed Rulemaking in the coming weeks, where stakeholders, including nursing organizations and individual nurses, can have additional opportunities to comment.

WCN could not do the work of providing the data to project shortages and inform workforce solutions without investment by nurses through a licensure surcharge. These dollars are an investment in Washington's health. Every dollar supports workforce equity, expands access to care, and strengthens our current and future nursing workforce.

1. National Center for Health Workforce Analysis, (2025, December), Nurse Workforce Projections, 2023-2038, <https://bhw.hrsa.gov/sites/default/files/bureau-health-workforce/data-research/nursing-projections-factsheet.pdf>
2. Moulton Burwell, P. (2025, July), Washington State Nursing LPN, RN, APRN Demand and Projections Report: An Exploration of Existing Demand Data, https://www.wcnursing.org/wp-content/uploads/documents/reports/2025-July_WCN-WA-LPN-RN-APRN-Demand-and-Projection-Report_Final.pdf
3. Institute of Medicine (US) Division of Health Care Services, (1983), Nursing and Nursing Education: Public Policies and Private Actions, <https://www.ncbi.nlm.nih.gov/books/NBK218537/>
4. U.S. Department of Education, (2025, November 24), Myth vs. Fact: The Definition of Professional Degrees <https://www.ed.gov/about/news/press-release/myth-vs-fact-definition-of-professional-degrees>
5. Brigham, G., (n.d.), Regulation and liability, <https://www.wsna.org/nursing-practice/regulation-and-accountability>

How does this impact nurses' status as professionals?

The DOE is required to identify "professional degree" programs that will be eligible for higher federal lending limits. As a result, the DOE designates Medicine (M.D.), Dentistry (D.D.S./D.M.D.), Law (L.L.B./J.D.), and several other high-cost programs as eligible for a \$200,000 borrowing limit. Students who pursue a degree in other graduate or doctoral programs would be capped at \$100,000 in federal loans.⁴

This goes far beyond a technical change in degree classification; it affects the state's capacity to deliver safe, equitable, and accessible care.

According to the WA State Nurses Association, "...professional nursing derives from a social contract delineating the nurse's rights and responsibilities for remaining accountable to the public. The registered nurse is expected to practice within a professional framework defined by various documented rules, regulations and standards. Nursing practice is governed by law and entrance into the profession is regulated at both the national and state levels. The Scope and Standards of Nursing Practice established by the American Nurses Association provides the foundation for nursing practice. Further practice obligations occur because of the registered nurse's accountability to the specific organization or institution where the nurse is employed, i.e., via organizational policies and procedures. Additionally, registered nurses are expected to continue to enhance their knowledge and skills and demonstrate continued competency throughout their career."⁵

Nurses are consistently held as the most trusted profession because of the difference they make in the countless lives of others at the bedside, in community settings, and because of their leadership. Washington has a rich history of nurses as role models, influencing quality care and leading health systems. Examples are directors of state health agencies such as Medicaid and the Department of Health, local public health departments, leading school health services, serving as medical directors, and creating health policy as elected officials, to name just a few examples.

Nursing is a career choice for so many because of the endless opportunities to make a difference in the lives of others – whether at the bedside, directing health services, or shaping governmental policy. A strong nursing workforce means healthier communities. Nurses should not doubt their professional status, and it is the collective responsibility of the profession to keep the doors of opportunity open for all.



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PRIORITIZING NURSING WELL BEING TO STRENGTHEN THE WORKFORCE: WA BURNOUT SURVEY REPORT INFOGRAPHIC

IN 2024, OVER

6,000

WASHINGTON NURSES REPORTED:



49%

Workloads are unsafe for patients.

45%

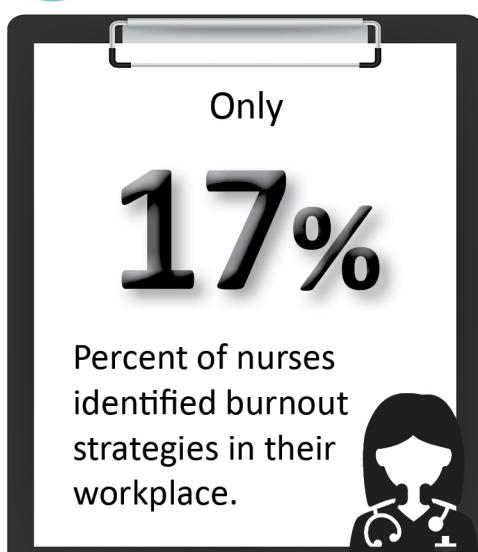
Feeling emotionally drained from work

45%

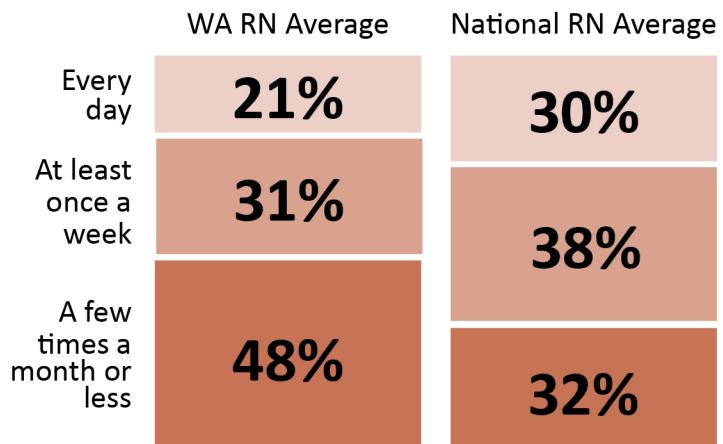
Feeling fatigued when they get up & have to face another day on the job

33%

Feeling burned out from their work



FEELING USED UP AT THE END OF THE DAY COMPARED TO THE 2024 NATIONAL NURSING WORKFORCE SURVEY



[CLICK HERE TO VIEW THE FULL INFOGRAPHIC!!](#)

New WCN Report Highlights Urgent Need to Expand Nursing Clinical Placements in Washington

The Washington Center for Nursing (WCN) has released the **Clinical Placement Initiative Report**, a comprehensive, statewide analysis of the barriers and opportunities shaping nursing education in Washington.

The report makes one thing clear: **access to clinical practice experiences is now one of the biggest constraints on growing the nursing workforce**. In the 2022–2023 academic year alone, more than **5,600 nursing students required over 3 million clinical hours**, and even a modest increase in enrollment would significantly strain the current system.

Through six regional engagement processes and a statewide steering committee, **280 education and health care stakeholders** worked together from 2023–2025 to identify barriers and develop strategies and recommendations. Key recommendations include:

- Expanding clinical placements beyond hospitals into community-based and non-traditional settings
- Increasing rural placement opportunities
- Building a sustainable, well-supported preceptor workforce
- Standardizing onboarding and placement processes to reduce burden and improve equity

With Washington projected to face a shortage of nearly 35,000 nurses by 2037, the findings underscore the urgency of coordinated, system-level action.

→ Read the full Clinical Placement Initiative Report and learn how Washington can strengthen nursing education and meet future workforce demands: <https://www.wcnursing.org/data-reports-publications/>

Join the Clinical Placement Initiative Community

The work doesn't end with this report. Expanding access to clinical placements in Washington will require continued collaboration between nursing education, clinical partners, and policy makers.

WCN invites **clinical placement stakeholders, nurse educators, and health care partners** to join **Hivebrite**, the Clinical Placement Initiative's secure online community. Hivebrite connects nursing programs and clinical sites to:

- Share clinical placement needs and opportunities
- Learn from regional and statewide peers
- Access resources, tools, and emerging best practices
- Stay engaged in shaping solutions that expand nursing education capacity

Join Hivebrite and be part of the statewide effort: <https://clinicalplacement.wcnursing.org/>

Together, we can build a more coordinated, equitable, and sustainable clinical placement system for Washington's future nursing workforce.



Building a Clearer Picture of WA's Nursing Workforce Through Research Collaboration

Across Washington State, a wide range of organizations collect and analyze data on the nursing workforce. Each plays a critical role in understanding who nurses are, where they work, and how the profession is evolving to meet the health care needs of communities statewide. Yet until recently, much of this work existed in parallel and was often siloed.

Key contributors to nursing workforce data include the Washington State Board of Nursing, which collects licensure and nursing education program data; the Employment Security Department, which produces labor market information; the Washington Center for Nursing (WCN), which conducts multiple workforce studies; and the Sentinel Network, which gathers qualitative data from health care employers. In addition, independent researchers at Washington's colleges and universities regularly conduct nursing workforce research projects that add depth and nuance to the statewide picture.

Recognizing the strength—and fragmentation—of these efforts, the Washington Center for Nursing has spent the last two years convening a nursing workforce research stakeholder community with the goal of increasing collaboration and breaking down research silos. Through quarterly meetings, researchers and data experts from across these entities have come together to exchange findings, align priorities, and identify gaps in knowledge.

Most recently, this collaborative group undertook an ambitious effort to compile and synthesize existing nursing workforce research conducted since 2020. The scope of the work was substantial: 19 reports and peer-reviewed articles totaling nearly 800 pages of research, along with multiple interactive dashboards. Rather than producing yet another standalone study, the group focused on listening closely to what the collective data revealed when viewed as a whole.

"We waded into the depths of all of the different research sources and let the data speak to us," said project lead Dr. Patricia Moulton Burwell of the Washington Center for Nursing. "As with any research, we ended up generating many more questions and future research projects." This iterative process underscored both the richness of existing data and the need for continued inquiry to support a resilient nursing workforce.

Taken together, the findings provide one of the most comprehensive views to date of Washington's



nursing workforce. Over the past five years, significant investments across multiple organizations have supported the development of workforce data intended to benefit the people of Washington State. These efforts have resulted not only in extensive written research but also in dashboards that allow stakeholders to interact with data and explore trends relevant to their specific roles and regions.

The newly developed report is designed to help nursing stakeholders—nurses, nurse educators, academic programs, professional associations, employers, state agencies, and legislators—make sense of this breadth of information. Rather than repeating individual study results, the report offers cross-cutting analysis and highlights research implications that can inform workforce planning, education capacity, and policy discussions.

Several key topic areas emerged from the body of research. Each topic section includes a brief introduction, a summary of findings specific to Washington State, and a set of research implications developed collaboratively by the team. The final shaping of the report was led by a stakeholder subgroup, reflecting a truly collective effort that required many meetings, thoughtful dialogue, and multiple drafts.

The report is scheduled for release in early January and represents a milestone in statewide nursing workforce collaboration. For nurses and nurse educators, it offers a clearer, more integrated understanding of the data shaping decisions about education pathways, workforce sustainability, and the future of nursing in Washington State.

WA Nurse Practitioner & Nurse Anesthetist: 2024 Data Snapshot

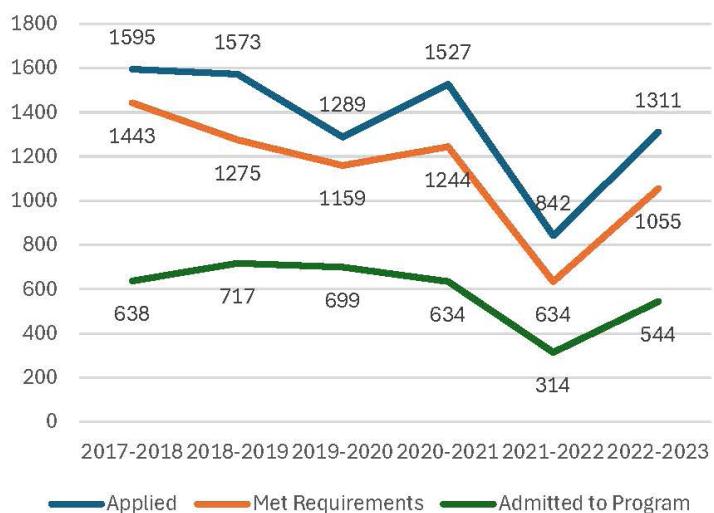
The WCN 2024 WA Nurse Practitioner & Nurse Anesthetist Data Snapshot gives a quick look at data as it applies to NPs and CRNAs in WA (excludes Certified Nurse Specialists & Certified Nurse Midwives). To view additional Washington Nursing Workforce Data Snapshots, click the link below.

[Washington Nursing Workforce Data & Reports](#)

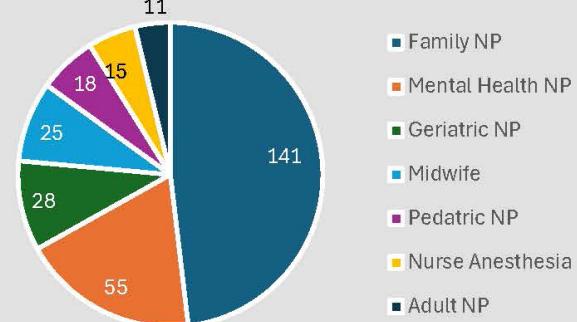
Washington Nurse Practitioner Education 2022-2023 ^{1,2,5}

Number of NP and CRNA programs	1 Master of Science in Nursing - Advanced Registered Nurse Practitioner (NP) 5 Doctorate of Nursing Practice - Advanced Registered Nurse Practitioner (NP) 1 Doctorate of Nurse Anesthesia Practice (CRNA)
Number of NP, CRNA applicants that met requirements	1,045
Number of NP and CRNA students admitted	540 (51.7% of applicants that met requirements)
Percentage of students who identify as racial/ethnic minority	44% of students (38% of WA state population in 2023)
Graduates (MN-ARNP, DNP, DNAP) (Master of Nursing-Advanced Registered Nurse Practitioner, Doctor of Nursing Practice, Doctor of Nurse Anesthesia Practice)	171 Master of Science in Nursing- Advanced Registered Nurse Practitioner 293 DNP (Nurse Practitioner clinical specialty) 15 DNAP (Doctorate of Nurse Anesthesia Practice)

ARNP Admission Details by Year



NP and CRNA Clinical Specialty of Graduates 2022-2023



* Please note that applicants often apply to multiple nursing programs seeking admission. Chart includes ARNP, DNAP, DNP, PMC admissions.
Source: Washington Board of Nursing Education Dashboard ^[2]. Retrieved November 2024.

Washington ARNP Supply by the Numbers 2024³

Number of NPs with Active WA licenses (includes all NPs)	16,228
Number of NPs with Active WA License that reside in WA	7,920 NP 867 CRNA
Male NPs	13.07% NP 49.41% CRNA
Average NP Age	47.8 years NP 47.8 years CRNA
Highest Education Level NPs	81.75% Master's degree or higher NP 62.44% Master's degree or higher CRNA
White/Caucasian NPs	74.66% NP 86.13% CRNA

Continued on next page



NPs Employed Full or Part Time in a Nursing Position that Requires a Nursing License	93.42% NP 95.88% CRNA
NP Primary Employment Setting	Ambulatory Care 26.64% (NP), 13.81% (CRNA) Hospital 26.63% (NP), 79.64% (CRNA) Community Health 8.88% (NP) Other 24.48% (NP), 6.55% (CRNA)
NP Primary Employment Specialty	20.75% (NP) Family Health 17.98% (NP) Psychiatric/Mental Health 7.97% (NP), 3.38% (CRNA) Acute or Critical Care 10.26% (NP), 1.33% (CRNA) Other Specialty 95.30% (CRNA) Anesthesia
NP Average Hours Worked in a Typical Week as a Nurse	37.9 NP 40.9 CRNA

Washington NP Demand by the Numbers 2023⁴

Number of NP Jobs in 2023	4,560 NP 660 CRNA
Number of Projected NP Jobs in 2027	5,044 NP 819 CRNA
Number of Projected NP Jobs in 2032	6,022 NP 863 CRNA
Average NP Salary 2023	\$151,287 NP \$256,324 CRNA

References

1. Washington State Board of Nursing (2024). Education Data Dashboard: [Education Data Dashboard](#)
2. Washington State Board of Nursing Annual Education Survey Academic Year: 2022-2023.
3. Washington State Board of Nursing (2023). [Licensing Dashboard](#) (updated 11/3/2023), [Workforce Dashboard](#) (updated 11/3/2023)
4. Washington Employment Security Department [2024 Occupational Employment and Wage Estimates, 2022-2032 Long-Term Occupational Projections \(alternative state specific\)](#)
5. Washington State Department of Health (Oct 2024). [Approved Nursing Programs in the State of Washington](#).



Click to play

Watch WCN's video
Nursing Workforce Data 101

In nursing, there are three primary categories of data: supply, demand, and education. This short 5-min video explains what each category tells us about the nursing workforce and how the data is collected and used.

Get to Know WCN's Newest Board Member

Welcome



Tiffanie Rampley, PhD, RN, NEA-BC

Tiffanie Rampley is the Foundational Practice and Community Based Care Department Chair and a Clinical Assistant Professor at the WSU College of Nursing. She holds a PhD in Nursing Science with a focus on integrative health from the University of Arizona, as well as a Bachelor of Science in Nursing, a Master of Arts in Leadership & Management, a Master of Arts in Military Science, and a post-graduate certificate in Global Health & Development.

Dr. Rampley joined the U.S. Air Force after high school where she was a medic for 4 years prior to attending nursing school. The military was highly influential in her passion for nursing. While serving in the Air Force Nurse Corps, Dr. Rampley's

highlights include deployment to Afghanistan and a 2-year assignment at the Pentagon working as an executive aide to the Assistant Air Force Surgeon General and Chief of the Air Force Nurse Corps.

With over 20 years of clinical practice in intensive care and obstetrics, and over 12 years of experience in nursing leadership and management, Dr. Rampley's research interests are integrative nursing, rural health, and nursing engagement.

Most recently, Dr. Rampley has initiated the WSU Rural Nursing Pathway after receiving a grant from WA DOH where students in rural communities will stay and train in their local rural healthcare setting. As part of this work along with serving as the 4-year School Representative to WCN, she hopes to bring innovative ideas to elevate the nursing workforce both urban and rural throughout WA State.

WCN NURSES OF COLOR COALITION

Connect, Collaborate, Contribute!

The WCN-Nurses of Color Coalition is a brave space to build community, foster belonging, and step towards creating an inclusive workplace in the nursing profession. The WCN supports the coalition by convening the group virtually monthly.

For more information and to get involved, contact
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Fawzi Belal at
FawziB@wcnursing.org

So You Want to be a Professor Video Series

Presented by the



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WASHINGTON STATE NEEDS MORE NURSE EDUCATORS!

Can you envision yourself teaching nursing students at a community college, university, or as a clinical instructor?

Jumpstart your journey with this unique video series!

Based on WCN's successful So You Want to be a Professor workshop, this video series brings together experienced nursing faculty to discuss how to build a career path toward nursing education including,

- The unique aspects of nursing education as a career
- Degree requirements
- The variety of teaching environments
- And much more!

This FREE video series breaks down 2-hours of informative content into ten easy-to-watch 6-18 min videos you watch at your convenience.

Click [HERE](#) to learn more and register for the FREE video series link now!

WCN Bilingual Nurse Videos Help Promote Nursing as a Career

According to the 2023 United States Census Bureau, 20.5% [1 in 5] of Washingtonians speak a language other than English at home. At WCN, we celebrate the rich diversity of Washington's communities.

In healthcare, a diverse nursing workforce strengthens care for all. To celebrate the contributions of bilingual nurses in Washington, WCN created Bilingual Nurses, Stronger Care videos to share the journey into nursing for some of Washington's bilingual nurses.

These videos explore the challenges these nurses overcame to pursue a career in nursing, along with their passion for caring and community that helped them to succeed!



HELP US REACH A NEW GENERATION OF BILINGUAL NURSES!

If you or your organization works with K-12 students... you can help by sharing these videos with students. The more Washington students we reach with these encouraging videos, the more impact they will have!

WCN created these videos to promote nursing as a career to diverse populations and culturally competent care. If you are a student considering a career in nursing, know that nursing needs you. And though there are challenges in pursuing a career in nursing, there are people and resources to help you achieve your goal!

To learn more about nursing as a career, start your journey by visiting,

www.WCNursing/be-a-nurse/

Follow WCN on YouTube for more informative videos!

<https://www.youtube.com/channel/UCk3gToTp1-vqt72Xd9w7xIA>



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