Received: October 26, 2025 Accepted: November 7, 2025

LETTER TO THE EDITOR

Journal of the Society of Internationally Educated Nurses JSIEN

Beyond the Paycheck: The Case for Culturally Competent Financial Literacy for Internationally Educated Nurses

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To the Editor,

The United States healthcare system finds itself in a precarious position, facing chronic domestic labor gaps and a projected global nursing shortage of 13 million by 2030 (CGFNS International, 2023). In this context, the migration of Foreign-Educated Nurses (FENs), or Internationally Educated Nurses (IENs), is not just beneficial; it is vital. While economic incentives are a powerful driver, with nurses often seeking to leave salaries of less than $5,000 USD, the motivations for migration are complex. Recent data shows that familial factors (31%) and professional opportunities (30%) are, in fact, slightly more common primary motivators than purely economic reasons (25%) (CGFNS International, 2023).

This influx of talent strengthens U.S. health systems by injecting new skills, language expertise, and cultural competence (Preziosi & Kovner, 2023). However, this symbiotic relationship is threatened by a profound disconnect between the financial "promise" of migration and the financial "reality" IENs face upon arrival.

This reality begins immediately. The initial immigration and licensing costs alone are estimated to be between $3,750 and $4,850 (CGFNS International, 2023). This is compounded by a persistent pay gap; one survey found the average salary for immigrant nurses to be $71,800, a full 19% lower than the U.S. registered nurse average of $89,000 (CGFNS International, 2023).

More predatory, however, is the system of recruitment. A majority of IENs (52%) use a recruiter, a figure that skyrockets to 79% for those arriving in the last three years (CGFNS International, 2023). This industry frequently employs Training Repayment Agreements (TRAPs), which bind nurses to an employer for 1-3 years and impose fines up to $15,000 for early termination (Yang et al., 2023). These agreements create a modern-day "indentured servitude," trapping IENs in potentially unsatisfactory or unsafe positions to avoid crippling debt (Yang et al., 2023). This practice directly undermines the "professional opportunities" many IENs cited as their reason for migrating.

On top of this new debt, IENs live a transnational financial existence. While not all IENs have remittance commitments, a significant majority of them (66%) send remittances home to family (CGFNS International, 2023). This is not a "discretionary expense." For nations like the Philippines, these transfers account for 9% of the entire GDP (CGFNS International, 2023). For the IEN, it is a core moral obligation to support relatives in countries with minimal state support for health or education (Humphries et al., 2009). This commitment is so profound that 65% of migrant nurses in one Irish study reported struggling financially themselves as a result of maintaining their remittance obligations (Humphries et al., 2009).

This is the lived financial reality for many IENs: they are caught in a vise between repaying migration-related debts and upholding remittance obligations. Even for those without transnational commitments, the financial precarity is acute, driven by significant immigration-related fees and recruitment debts.

Given this complex precarity, we must critically question the efficacy of our "one-size-fits-all" support systems. A generic hospital onboarding seminar on 401(k)s and mortgage applications, designed for a domestic workforce, fundamentally misunderstands an IEN’s life. Such advice can feel alienating, ignoring their actual, urgent questions: How do you build a credit score from zero? What are the tax implications of sending 30% of your income abroad? How can I assess if a recruitment contract is a TRAP? How do I save for a down payment in a high-cost city while supporting my parents back home?

Generic financial advice fails to address this reality. It ignores the psycho-social pressures of being the financial anchor for an entire transnational family. What is needed is a new paradigm: Culturally Competent Financial Literacy (CCFL).

This commentary is a call for research and development in this area. We, as a society dedicated to IENs, must lead the effort to define what CCFL entails. This model must be peer-led, drawing on the wisdom of established IENs who have successfully navigated these challenges. It must prioritize foundational knowledge, like understanding credit reports and tax filing, but do so *through the lens of the IEN experience*.

A robust CCFL program would feature modules on managing "remittance guilt," safely and cheaply wiring money, understanding visa-specific retirement plan limitations, and long-term financial planning that honors both personal goals and transnational family commitments. It would, crucially, provide tools for deconstructing and understanding U.S. employment contracts, empowering IENs to spot predatory TRAPs *before* they are signed.

The *Journal of the Society of Internationally Educated Nurses* is perfectly positioned to incubate this work. We must partner with financial experts and, most importantly, with IENs themselves to co-design, pilot, and research these specialized programs. To truly support IENs, we must stop offering them tools built for someone else's life and start creating resources that honor the complexity and resilience of their own.

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