



CFA Institute

2026 Graduate Outlook Survey – Global Report

May 2026



Objective

CFA Institute commissioned a global survey of current and recent university graduates in key global markets to understand trends in finance and related fields as a career choice, including:

- Thoughts about career prospects in the current economic climate
- The role of artificial intelligence (AI)/automation in confidence in career prospects

The 2026 study tracked questions from the [2025](#), [2024](#) and [2023](#) Graduate Outlook Surveys related to career trajectories.

Methodology

The 2026 **CFA Institute Graduate Outlook Survey** was fielded via an online survey from March 18-April 6, 2026, by Dynata with a sample of 9,000 respondents aged 18-25 who are studying for a bachelor's degree or higher, or who have graduated with a bachelor's or higher within the last 3 years. Where indicated throughout the report, data were benchmarked against the previous Graduate Outlook Surveys. For consistency, 4% was set as the margin of error for all reports in defining real differences vs. sample fluctuations. The term "graduates" refers to all respondents.

Key global markets included:

① Canada: n=1,000

④ Brazil: n=700

⑦ Saudi Arabia: n=500

⑩ China: n=1,250

② USA: n=1,250

⑤ UK: n=1,250

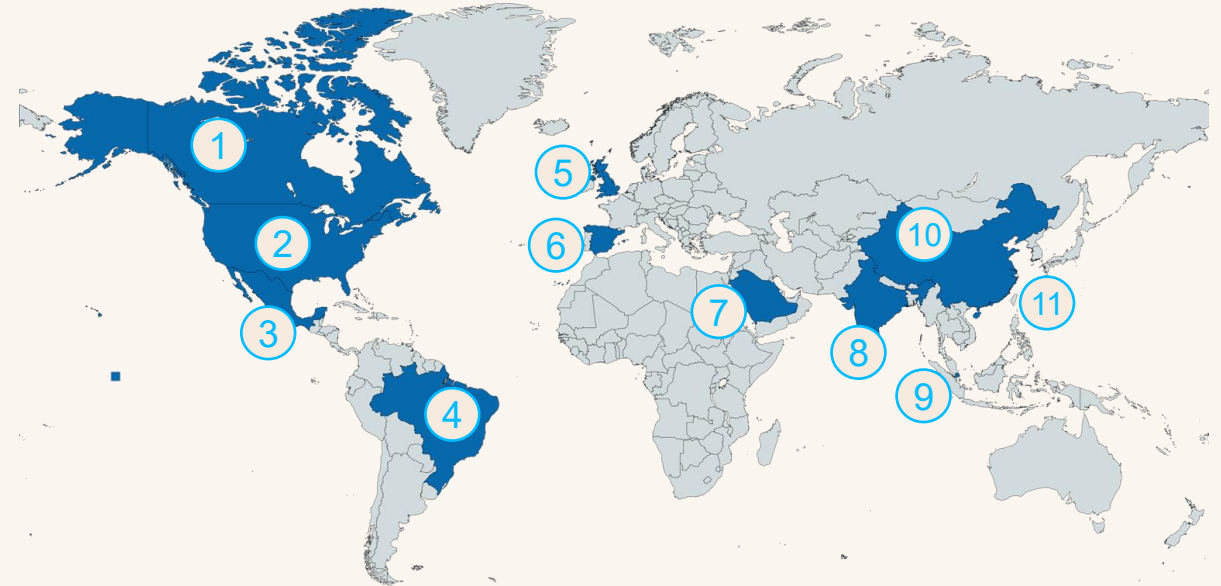
⑧ India: n=1,250

⑪ Hong Kong SAR: n=300

③ Mexico: n=500

⑥ Spain: n=700

⑨ Singapore: n=300



Executive Summary

Graduates' Relationship with AI Is Maturing

- While 59% of graduates still see AI and automation as barriers to landing their desired role, concern has fallen from 67% in 2025, signaling growing acceptance and adaptability.
- AI adoption is widespread: 67% use AI in job or internship applications, 72% feel confident using AI tools at work, and 67% believe they have the skills to compete in an AI-driven market.
- At the same time, 84% say interpersonal skills have become an even greater priority as AI use increases.

Success Requires More Than a Degree

- Graduates are most concerned about peer competition (16%), limited job availability (15%), and low pay in preferred sectors (13%).
- Nearly all graduates (95%) see upskilling and post-graduate qualifications as important, while 70% believe professional certifications improve earnings potential, job fulfillment, and career opportunities.
- The biggest perceived advantages in the labor market are acquired skills (46%), work experience (44%), and internships (34%). Graduates also value soft skills (61%), quantitative skills (46%), AI skills (37%), and creative skills (36%).

Professional Certifications Are Increasingly Valuable

- Graduates are more likely to view professional certifications as more valuable for career advancement than post-graduate degrees (59% vs. 41%).
- More than three-quarters believe certifications improve earning potential (78%) and provide a competitive edge in the job market (76%).

Executive Summary, cont.

Demand for Continuous Learning Is High

- Although 81% say their degree improved career prospects, 83% believe continual upskilling will be necessary throughout their careers.
- Additionally, 82% expect employers to provide reskilling and upskilling opportunities aligned with market demands.

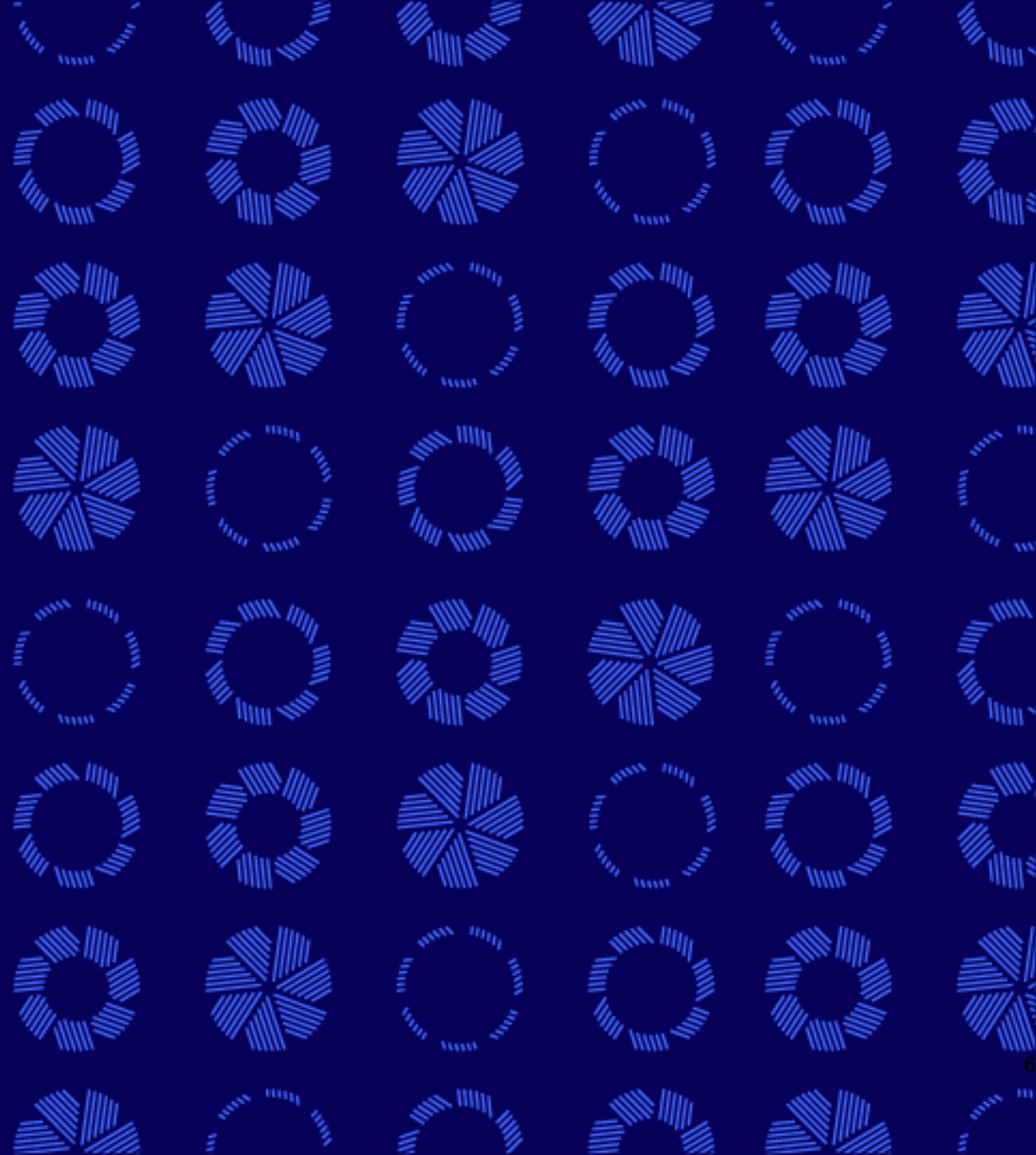
Some Undergraduate Experiences Matter More Than Others

- Graduates value practical projects (43%), coursework in their major (37%), and work placements (32%) most highly, while electives (37%) and core curriculum courses (31%) are seen as least valuable.
- Common skill-building experiences include internships (41%), adopting new technologies (40%), and earning certifications (36%).
- Most graduates (73%) believe their classes provided transferable “real-world” skills.

Graduates Balance Ambition With Pragmatism

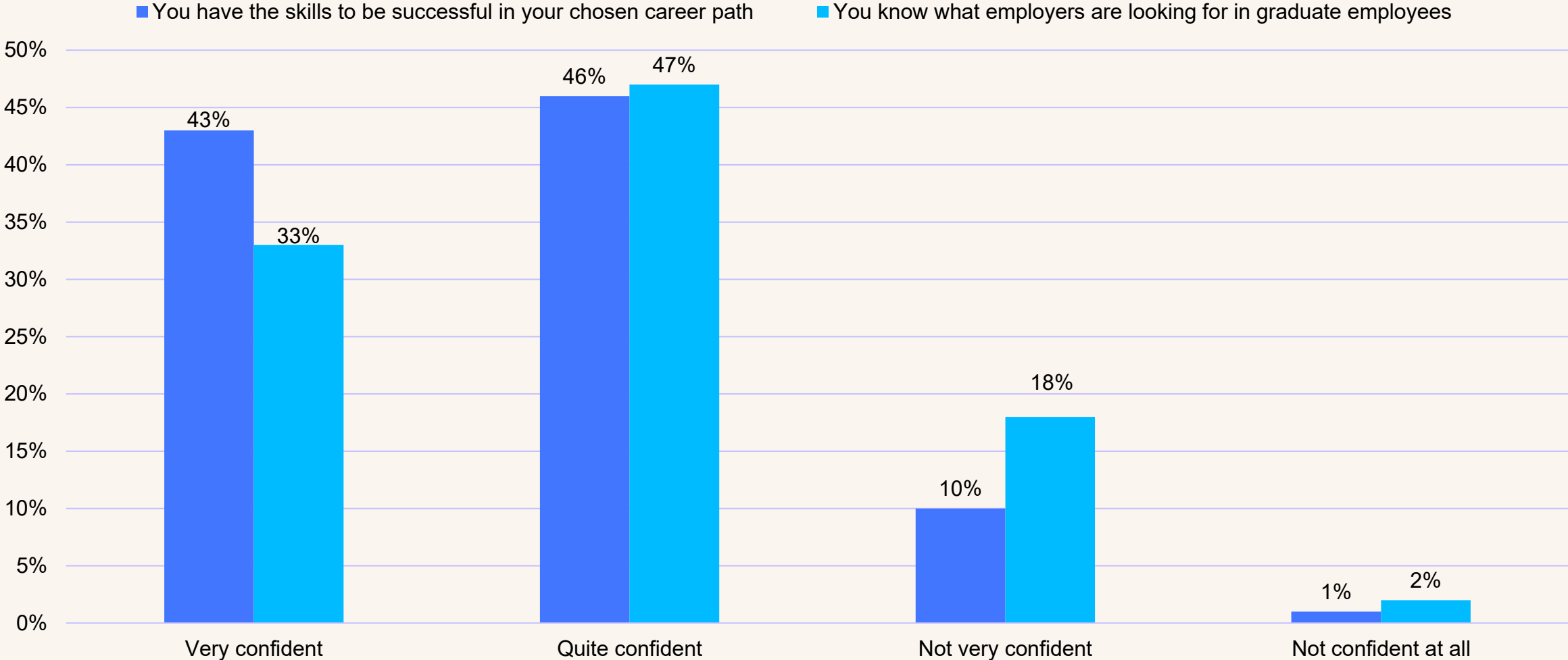
- While 68% are willing to take career risks to pursue their ideal role, 67% also prioritize job security, reflecting a generation taking calculated risks to achieve long-term stability.

Full Results



Almost 9-in-10 graduates are confident they have the skills to be successful in their career, and 8-in-10 believe they know what employers are looking from graduate employees.

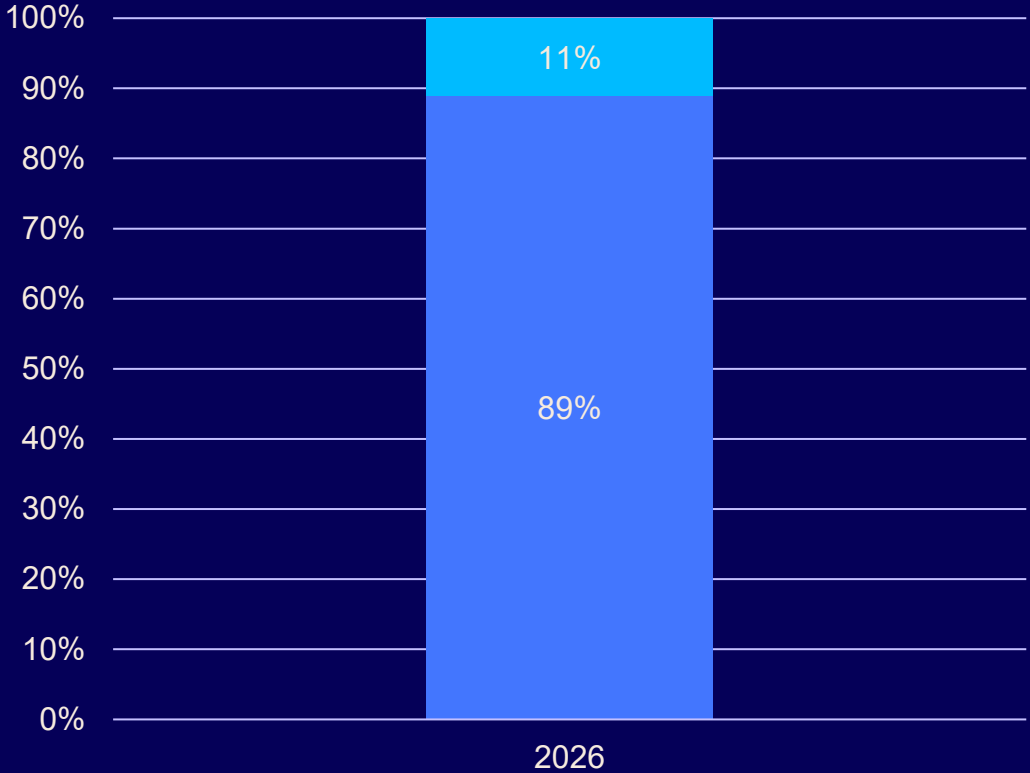
Q1a. How confident, if at all, do you feel about the following?



Graduates' confidence in knowing what employers are looking for today is on par with previous years.
 Q1a. How confident, if at all, do you feel about the following?

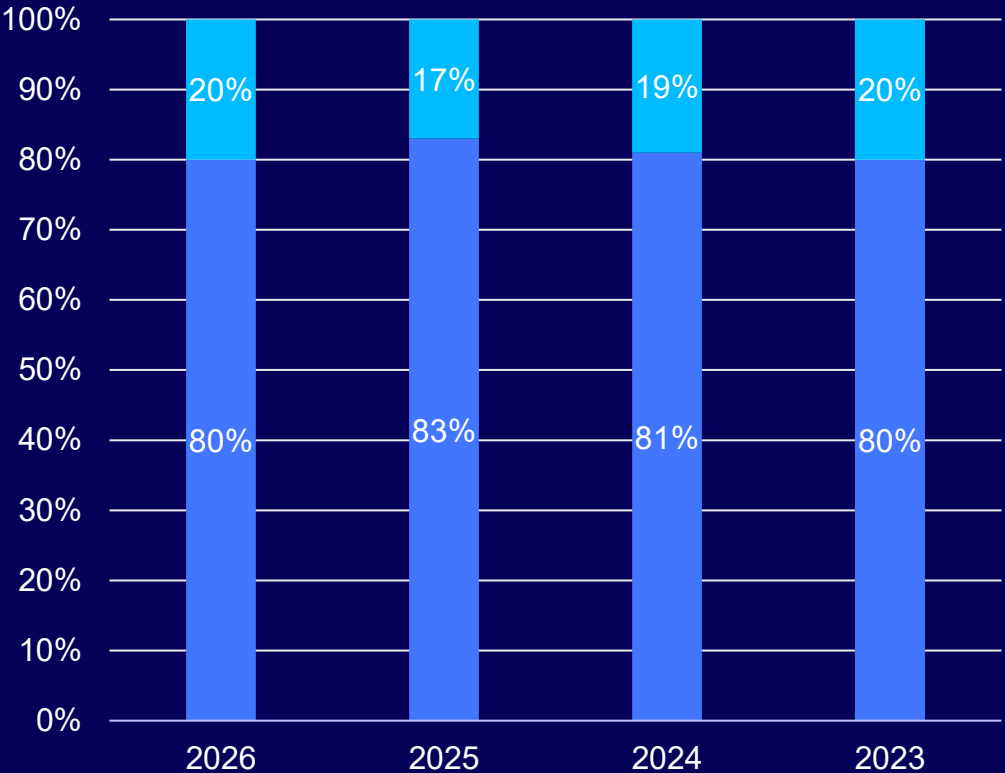
You have the skills to be successful in your chosen career path

■ Confident* ■ Not confident**



You know what employers are looking for in graduate employees

■ Confident* ■ Not confident**



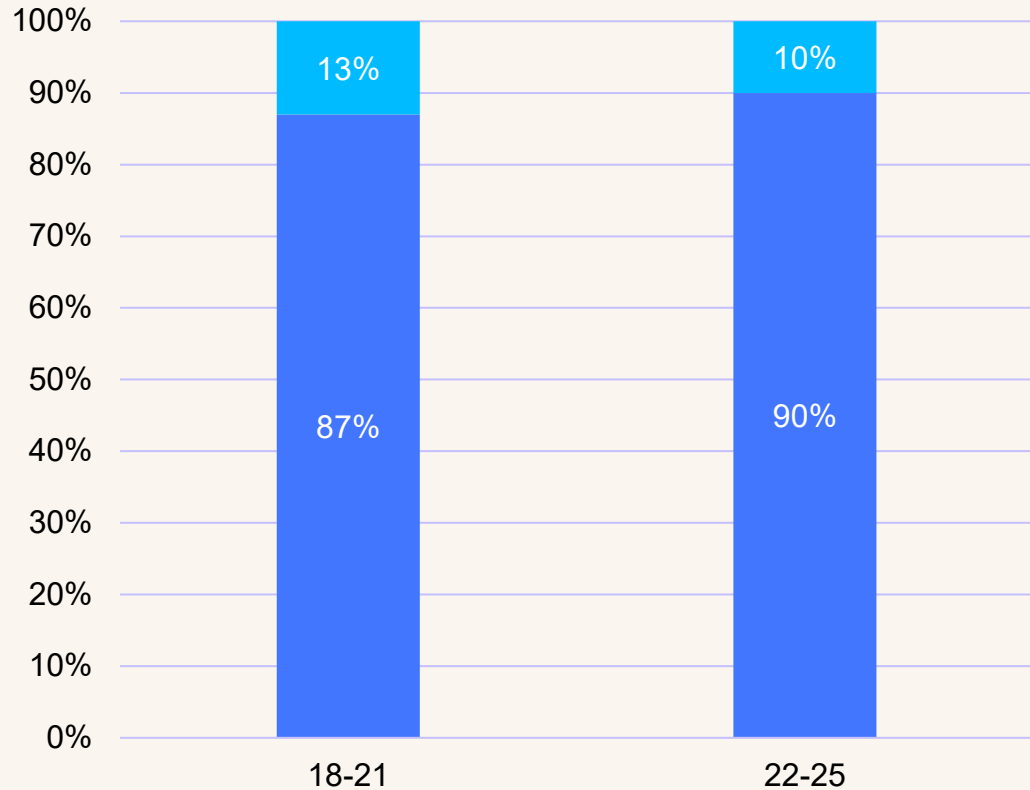
*Confident = graduates who selected either "very confident" or "quite confident"
 **Not confident = graduates who selected either "not very confident" or "not confident at all"

Q1a

Age Combined

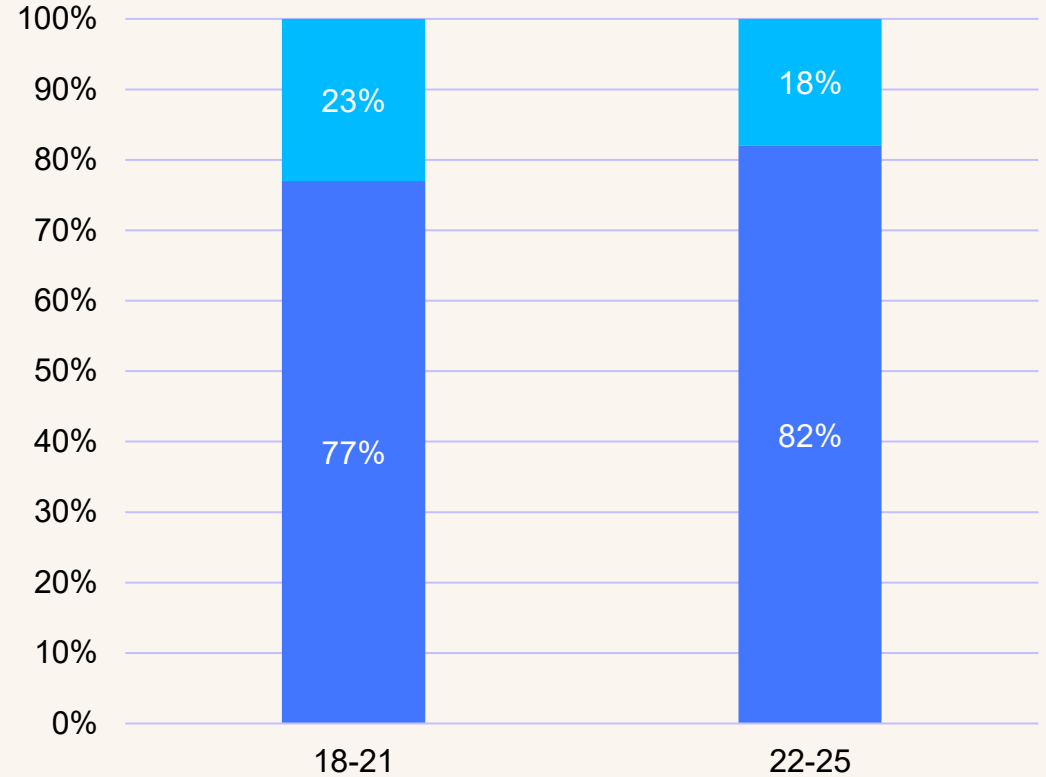
You have the skills to be successful in your chosen career path

■ Confident* ■ Not confident**



You know what employers are looking for in graduate employees

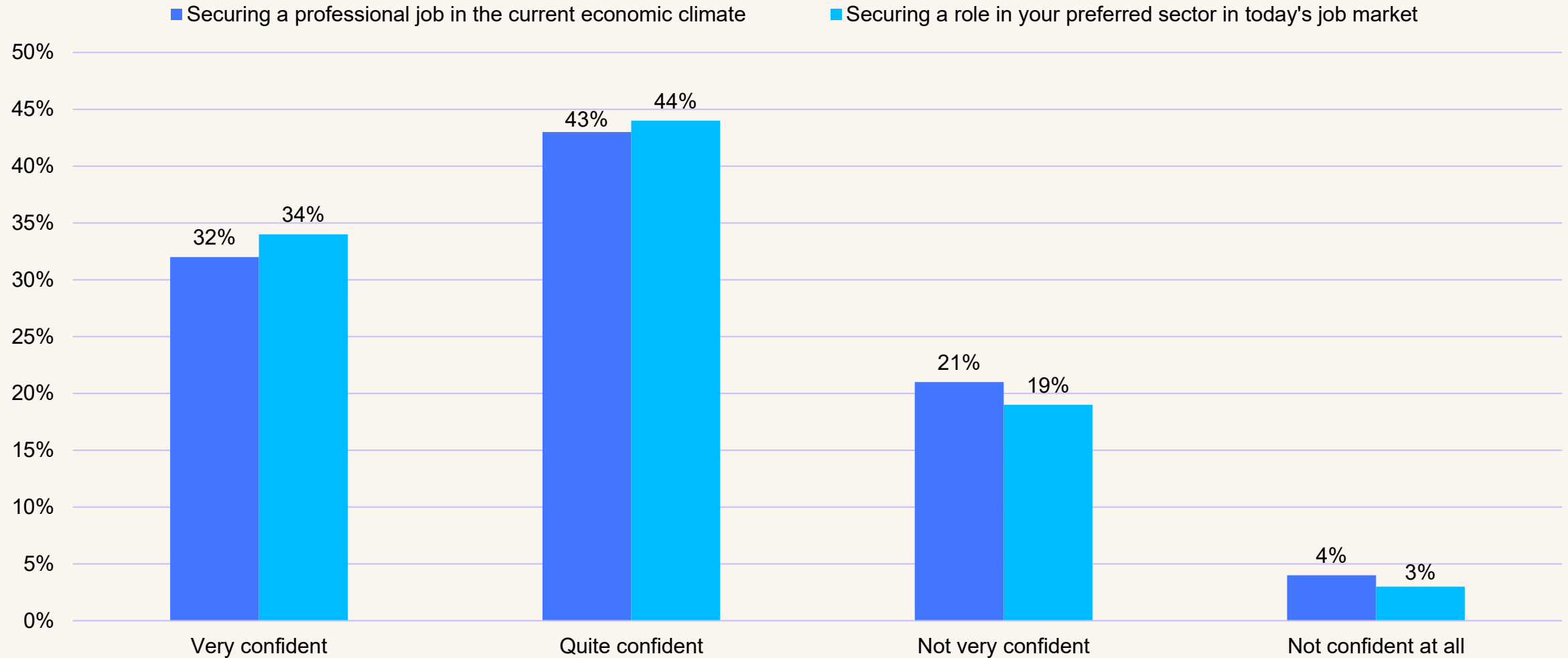
■ Confident* ■ Not confident**



9 *Confident = graduates who selected either “very confident” or “quite confident”
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Three-quarters of graduates are confident in securing a professional job in the current economic climate and finding a role in their preferred sector.

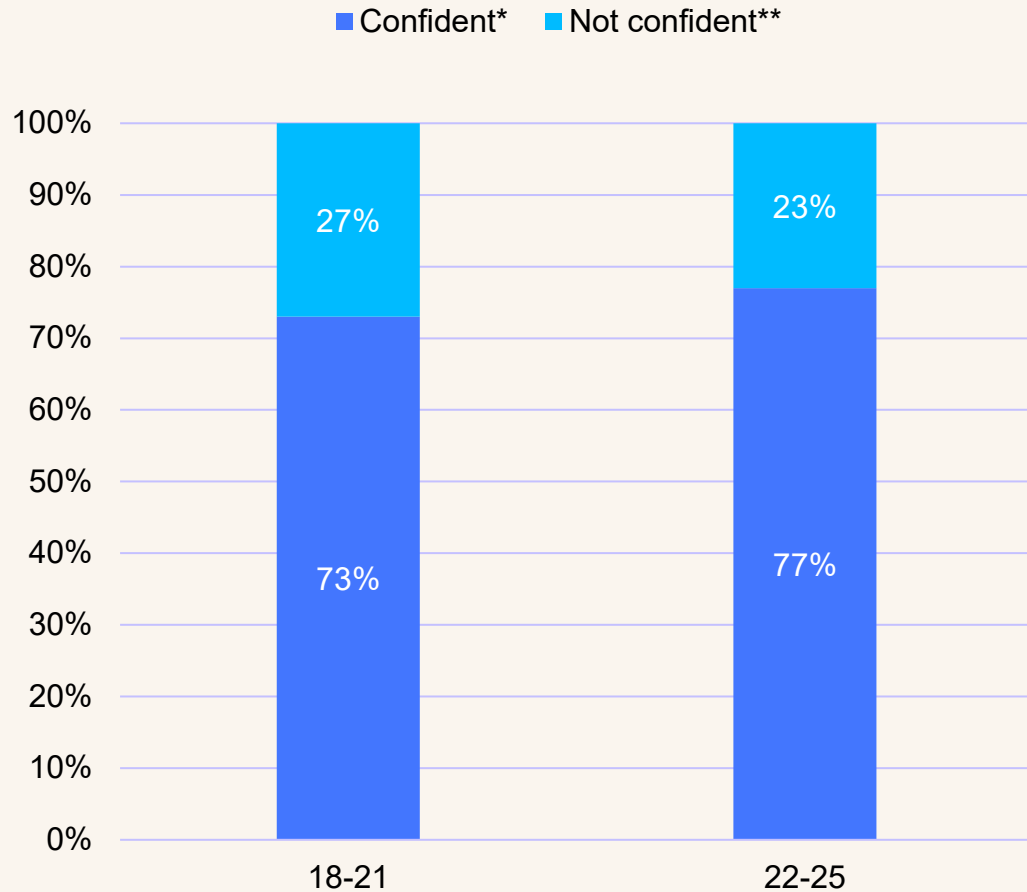
Q1b. How confident, if at all, do you feel about the following?



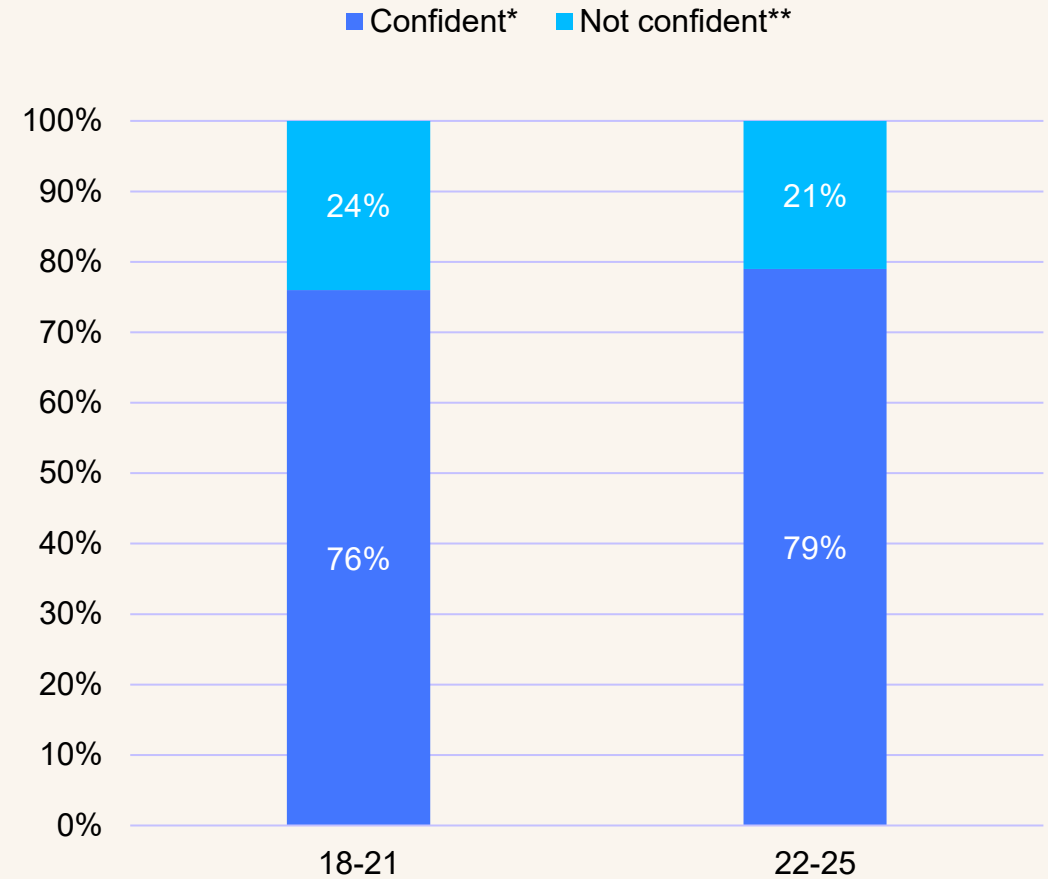
Q1b

Age Combined

Securing a professional job in the current economic climate



Securing a role in your preferred sector in today's job market

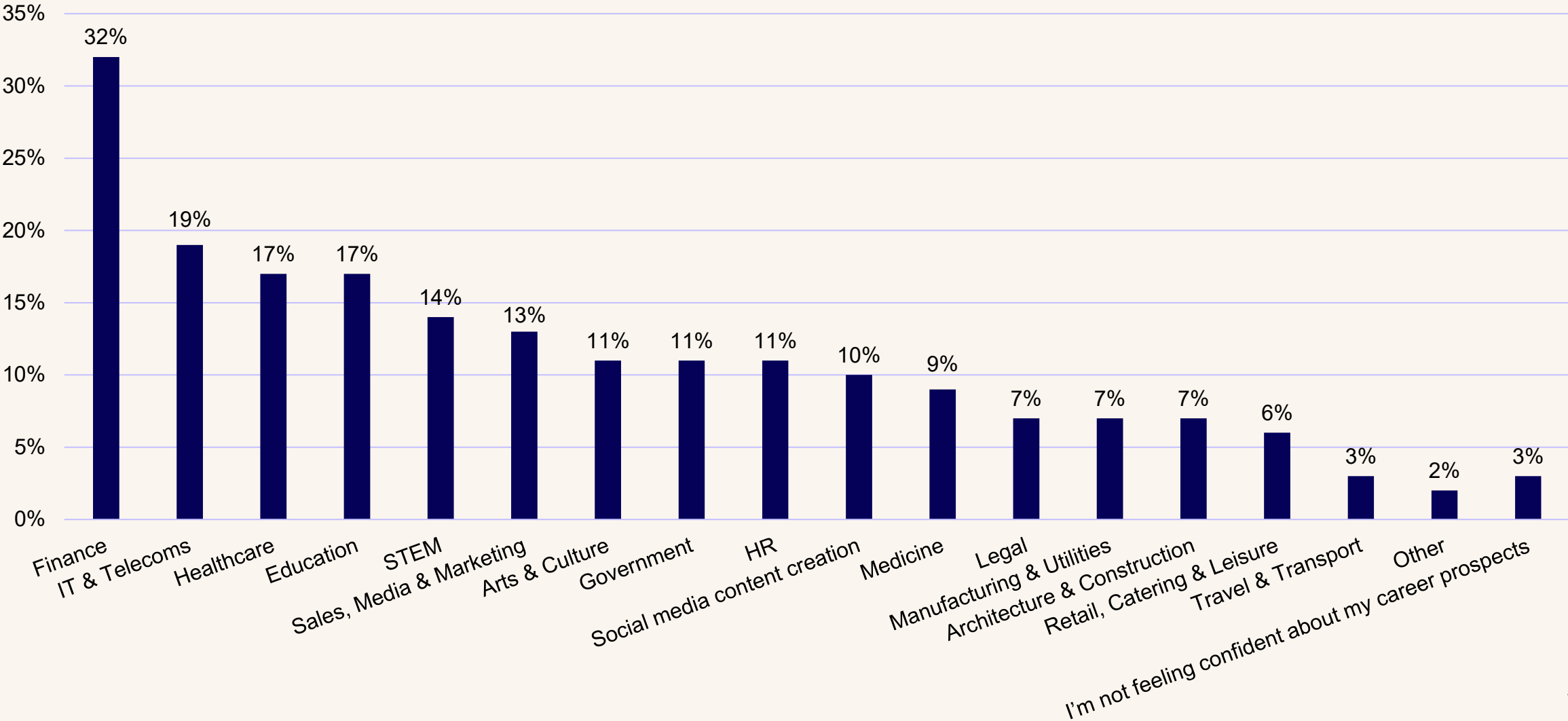


11 *Confident = graduates who selected either "very confident" or "quite confident"

**Not confident = graduates who selected either "not very confident" or "not confident at all"

Graduates are most confident about their career prospects in Finance.

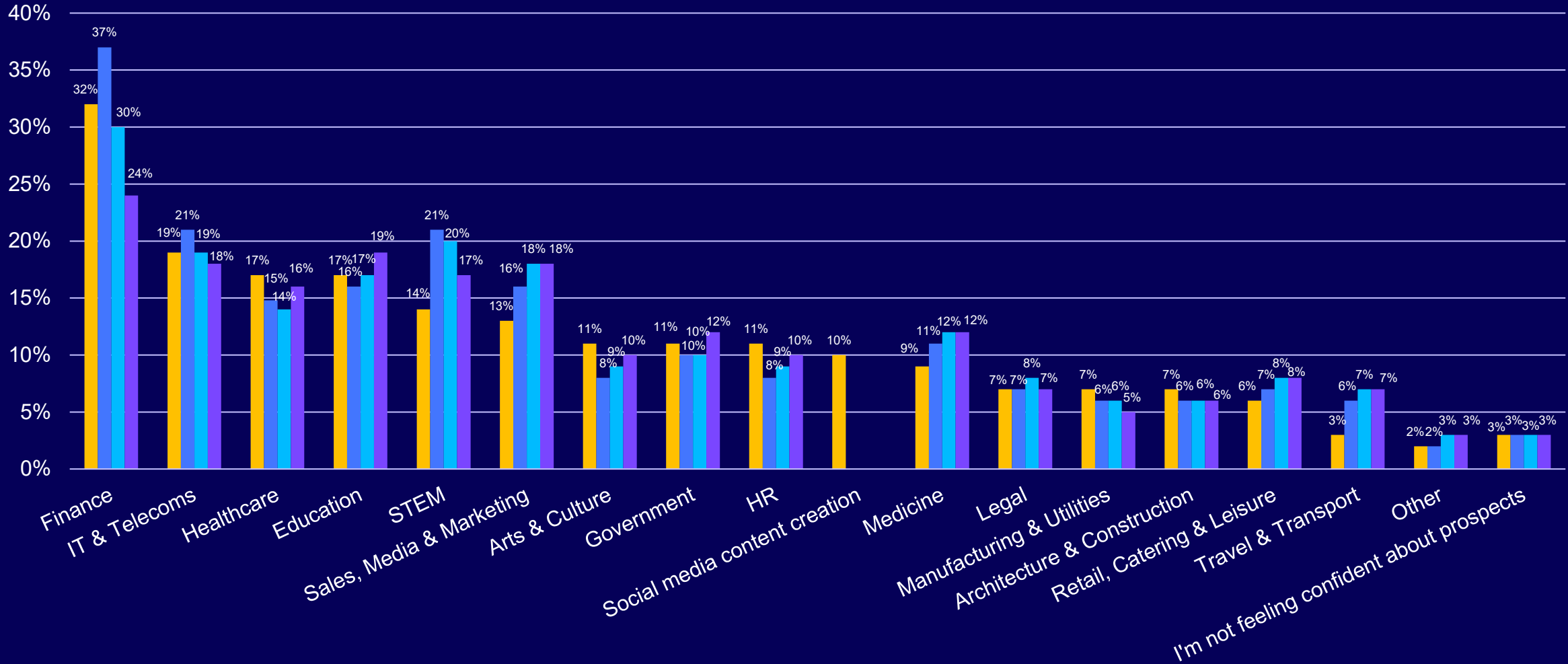
Q2. Which industries, if any, are you feeling most confident about concerning your own career prospects? Select up to three.



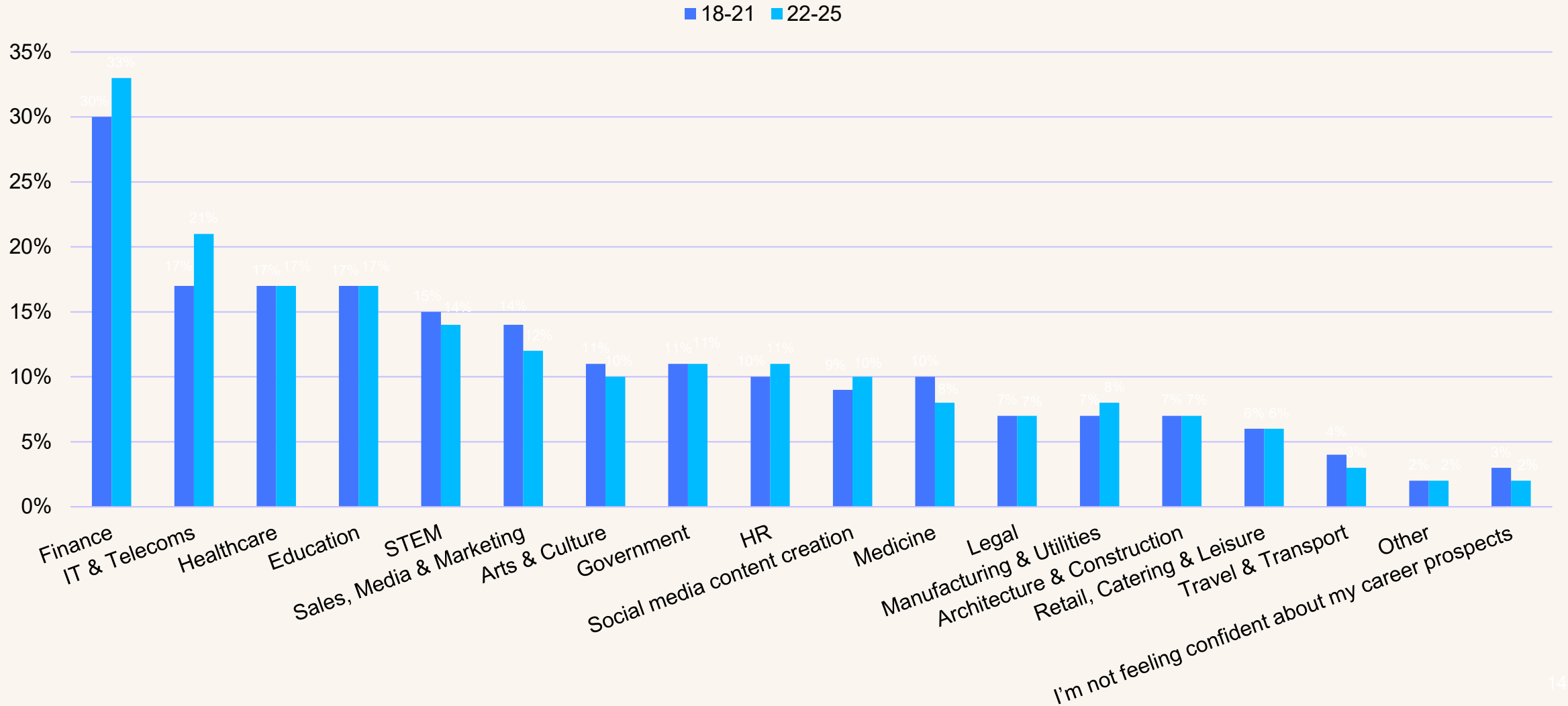
Graduates are less confident about careers in Finance and STEM today vs. 2025.

Q2. Which industries, if any, are you feeling most confident about concerning your own career prospects? Select up to three.

■ 2026 ■ 2025 ■ 2024 ■ 2023

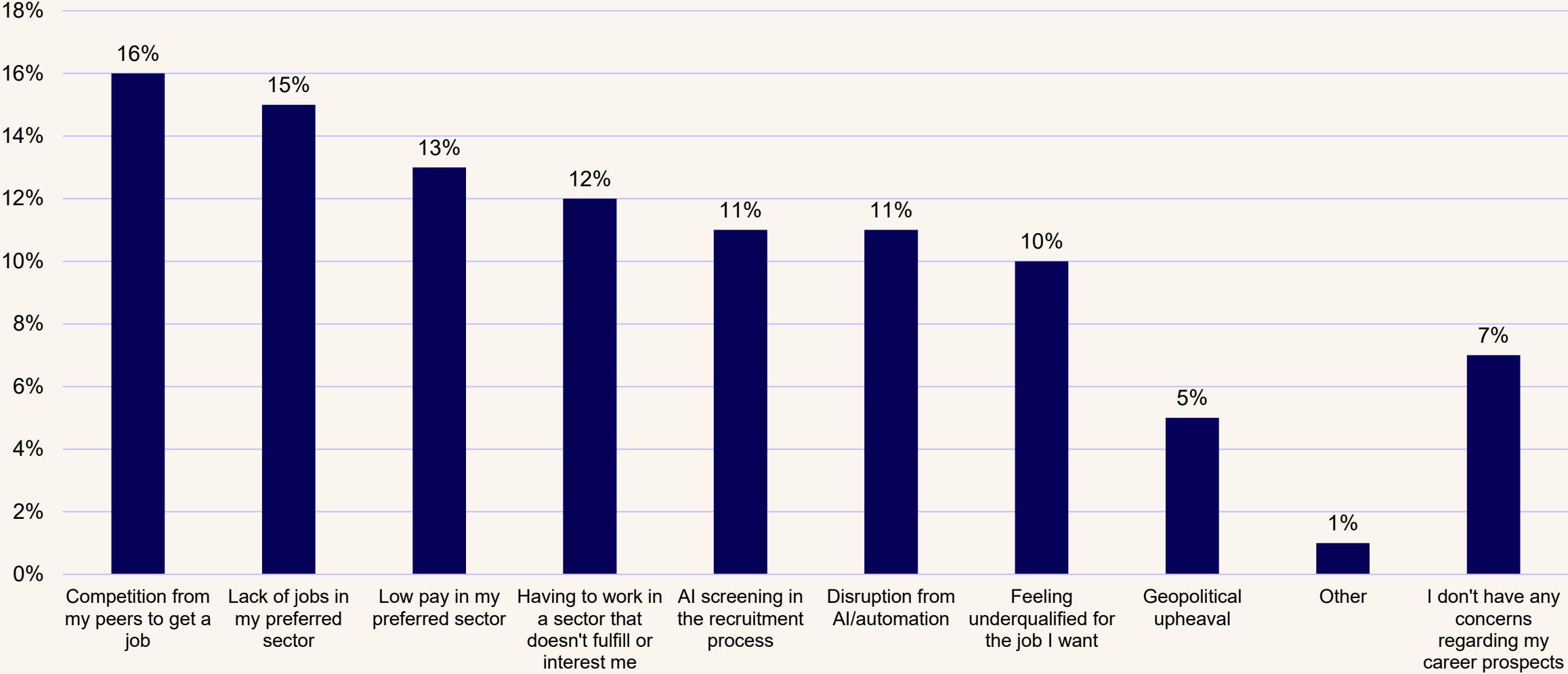


Q2 Age Combined



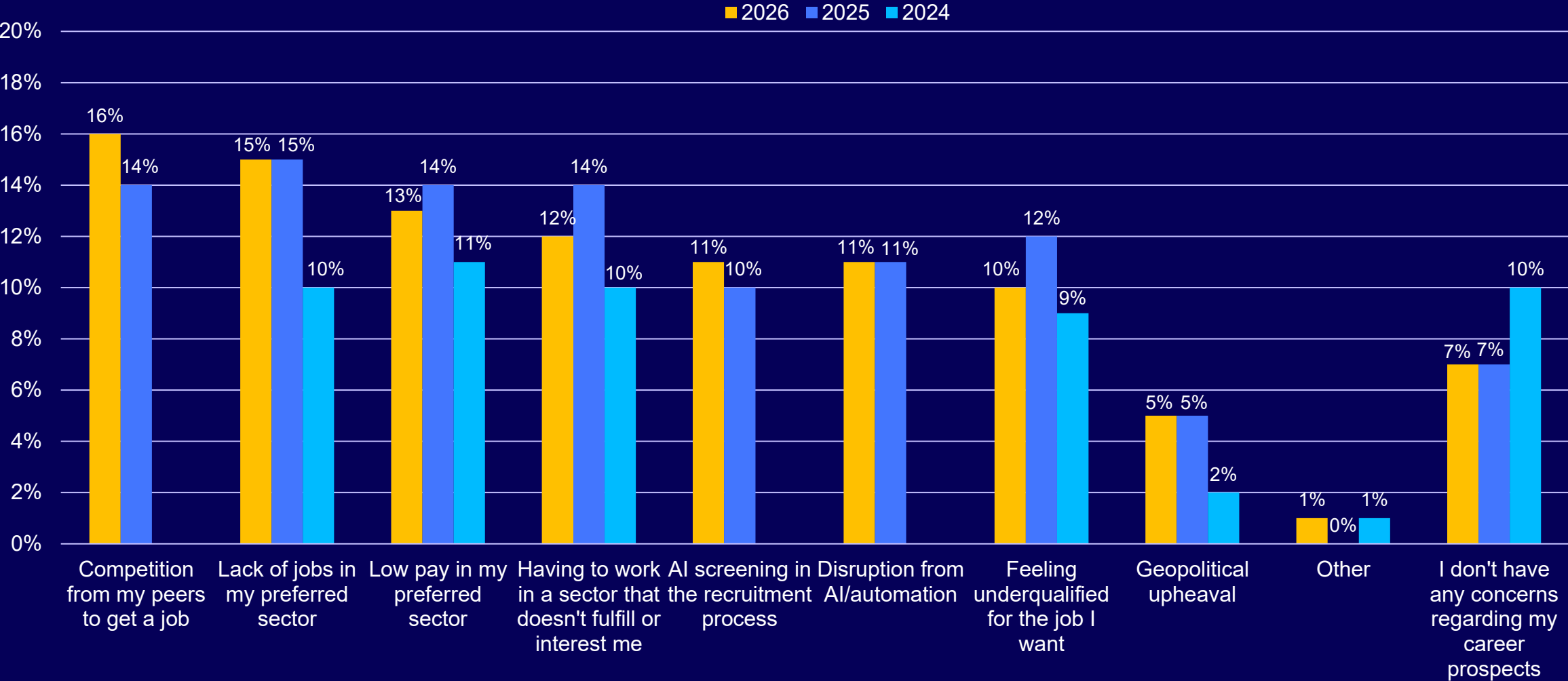
Competition from peers, lack of jobs in a preferred sector, and low pay are the biggest concerns among graduates

Q3. What, if anything, is your biggest concern regarding your career prospects? Select only one.



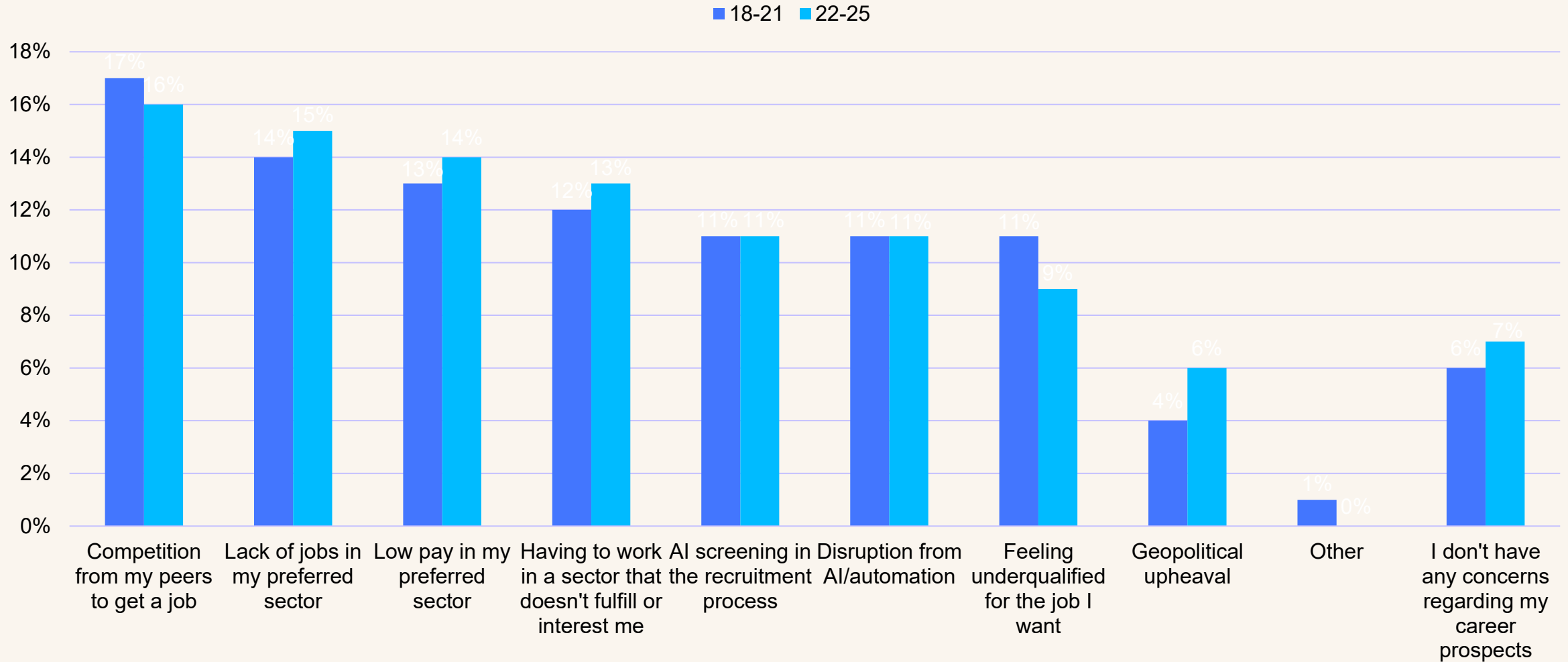
Graduates are more concerned about competition from peers today vs. 2025.

Q3. What, if anything, is your biggest concern regarding your career prospects? Select only one.



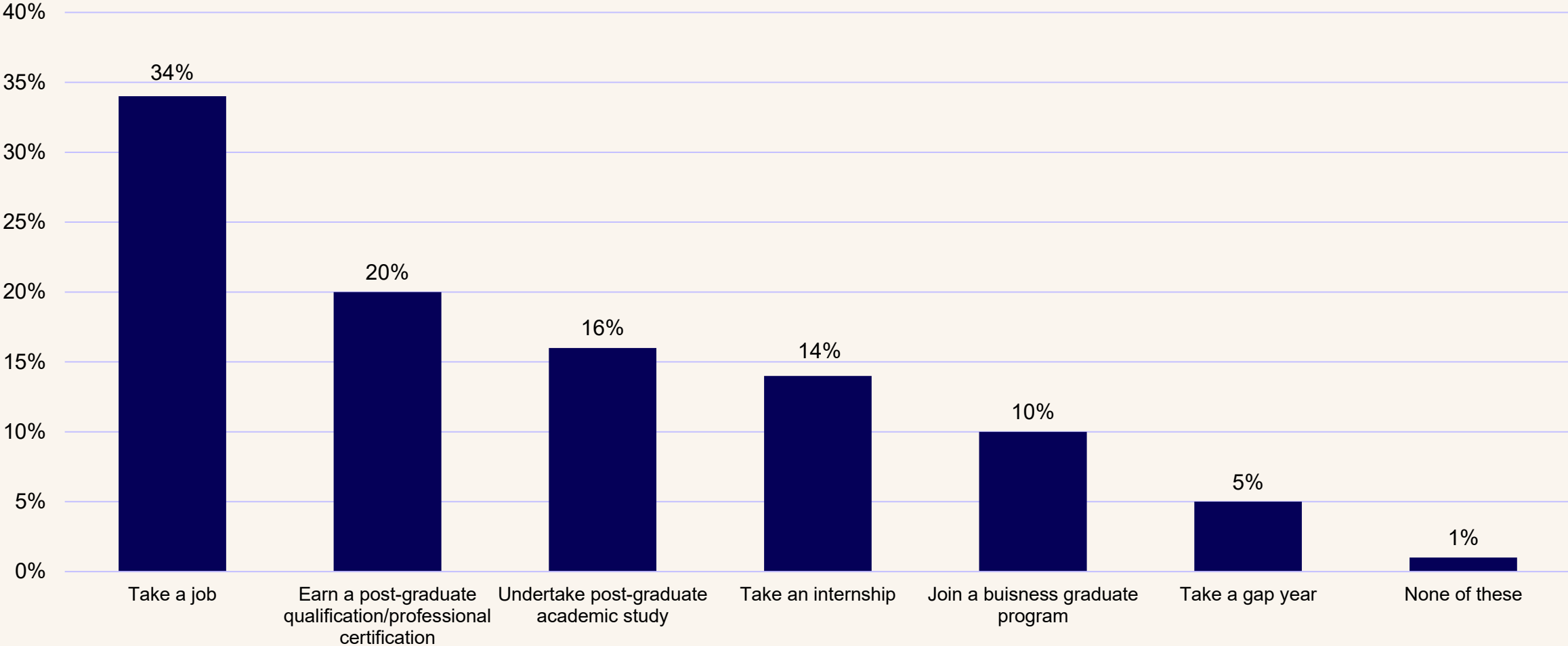
Q3

Age Combined



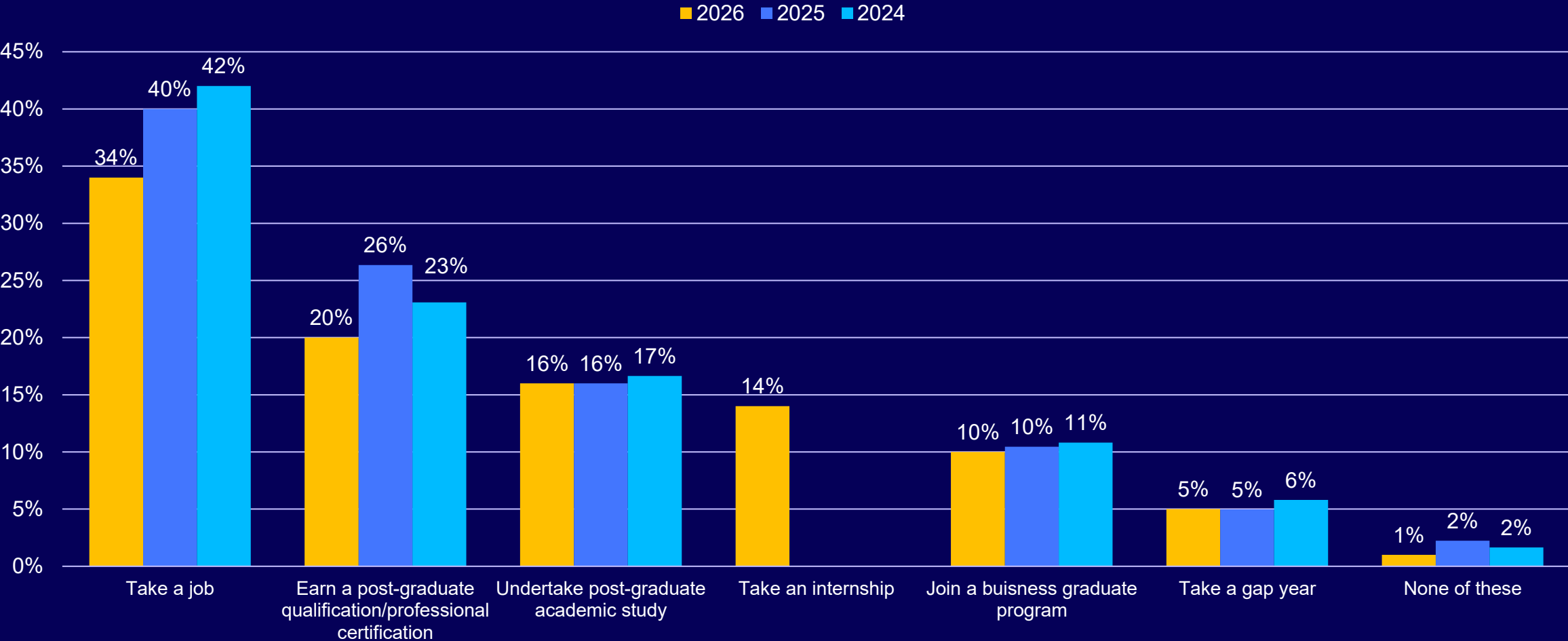
More than a third of graduates will take a job after completing their undergraduate degree, while one-fifth will earn a professional certification.

Q4. After you completed/complete your undergraduate degree did you/do you plan to... Select only one.

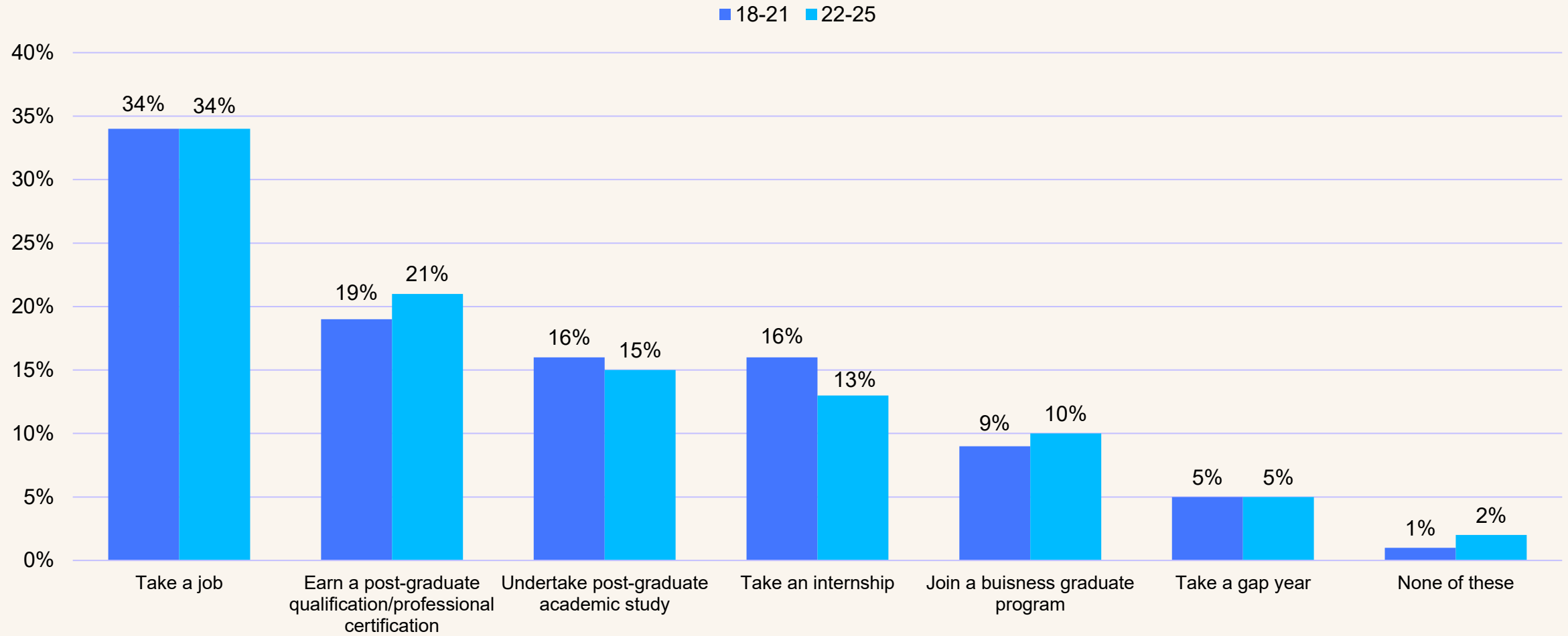


Graduates are less likely today vs. 2025 to take a job or earn a professional certification after completing their undergraduate degree. Adding "internship" as an answer choice in 2026 likely contributed to the decline.

Q4. After you completed/complete your undergraduate degree did you/do you plan to... Select only one.



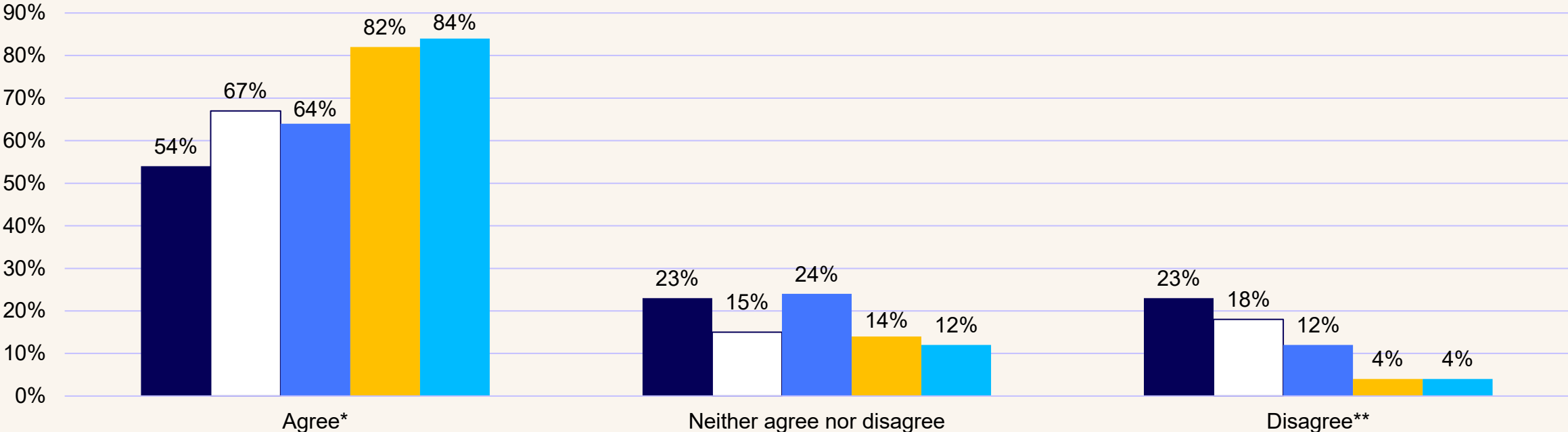
Q4 Age Combined



More than 8-in-10 graduates agree that developing interpersonal skills is a higher priority now that AI tools are more common in the workplace.

Q5. To what extent do you agree or disagree with the following statements?***

- I accepted a job outside the subject of my undergraduate degree because of current job market conditions
- I use AI tools to help with my job/internship application process
- My current (or most recent) role meets my expectations for job satisfaction and career growth
- It is important that my employer offers opportunities to upskill and reskill that align with current market demands
- Developing interpersonal skills is a higher priority for me now that AI tools are becoming more common at work

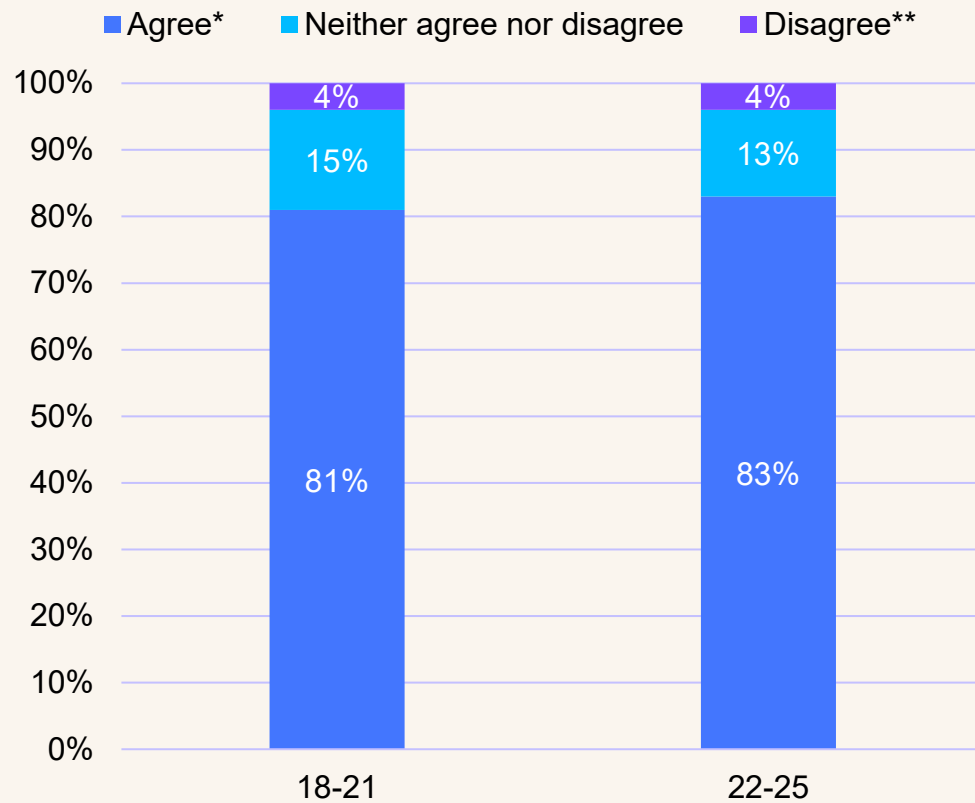


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 ***Asked only of those taking a job after completing their undergraduate degree

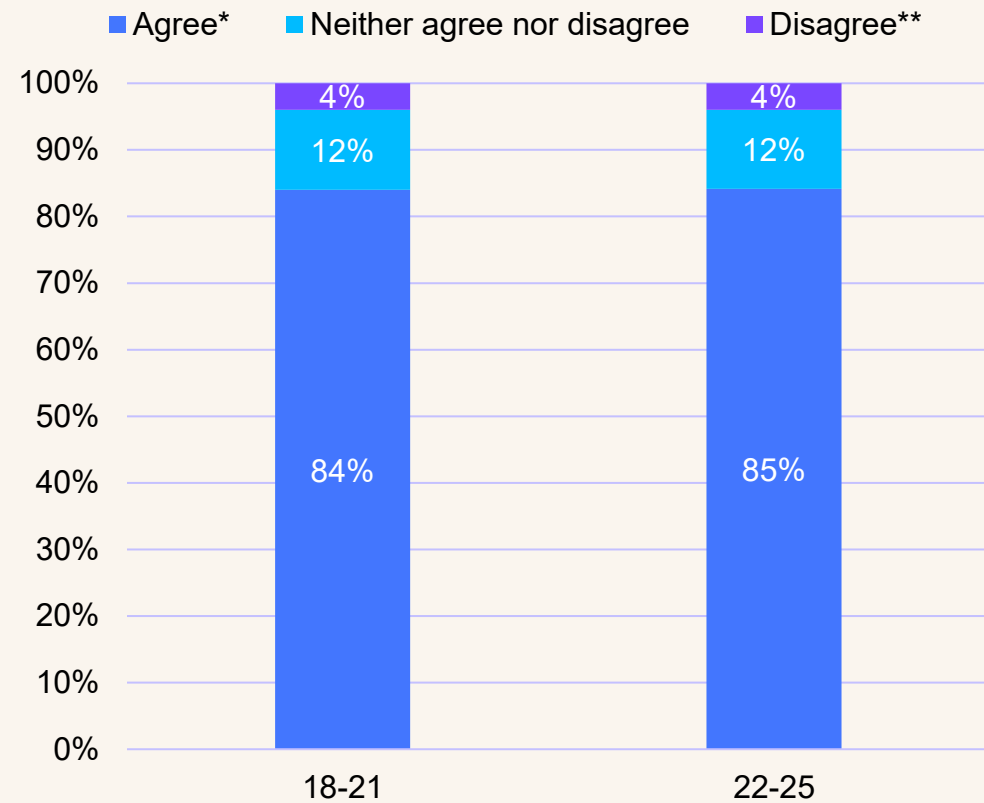
Q5

Age Combined

It is important that my employer offers opportunities to upskill and reskill that align with current market demands



Developing interpersonal skills is a higher priority for me now that AI tools are becoming more common at work



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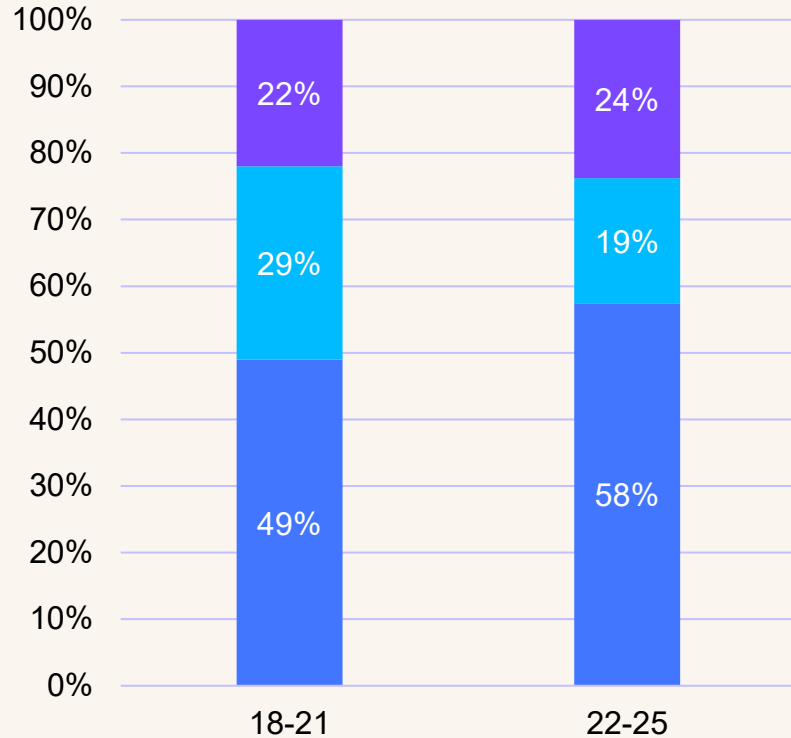
***Asked only of those taking a job after completing their undergraduate degree

Q5

Age Combined

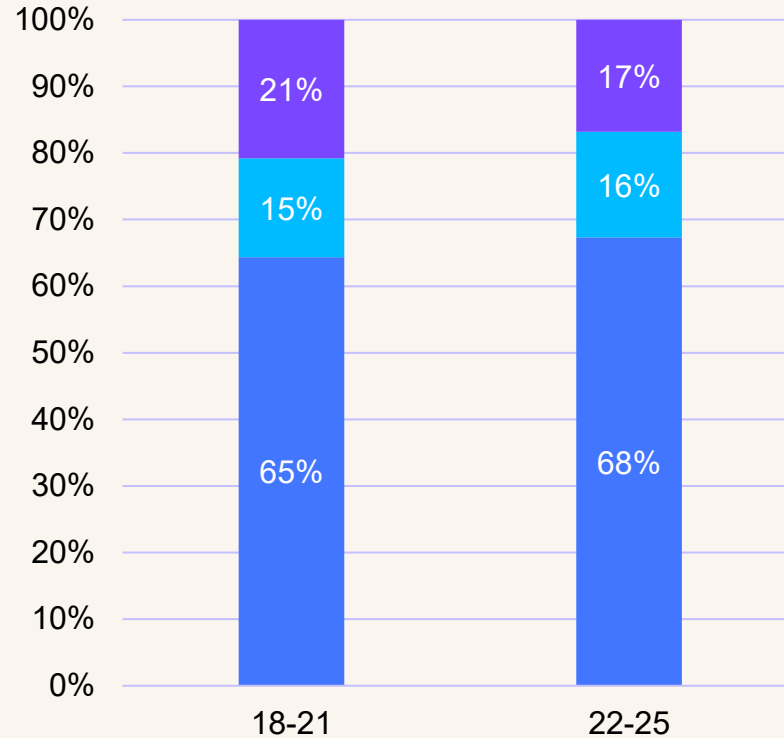
I accepted a job outside of the subject of my undergraduate degree because of current job market conditions

■ Agree* ■ Neither agree nor disagree ■ Disagree**



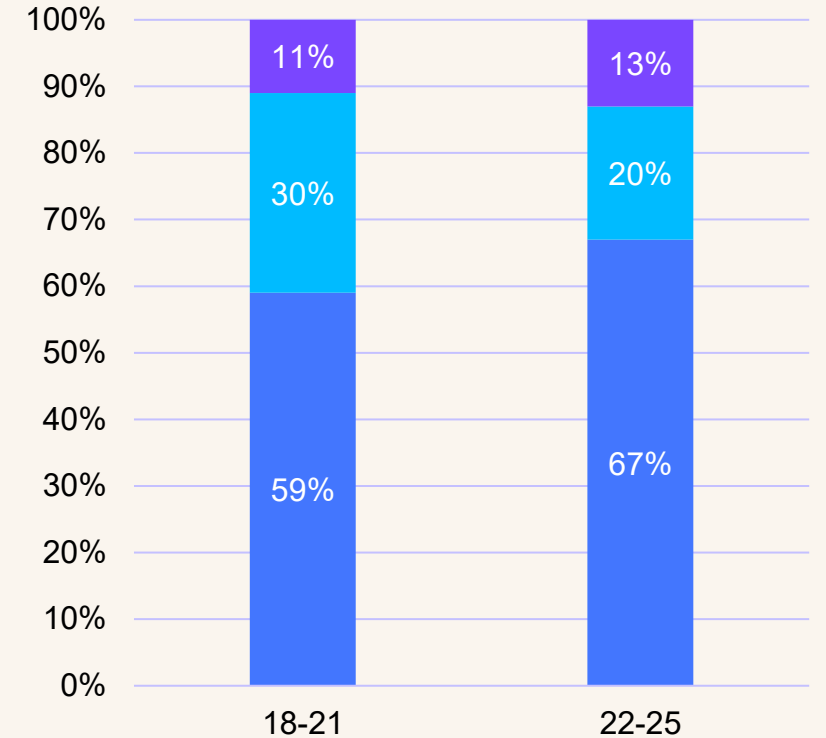
I use AI tools to help with my job/internship application process

■ Agree* ■ Neither agree nor disagree ■ Disagree**



My current (or most recent) role meets my expectations for job satisfaction and career growth

■ Agree* ■ Neither agree nor disagree ■ Disagree**



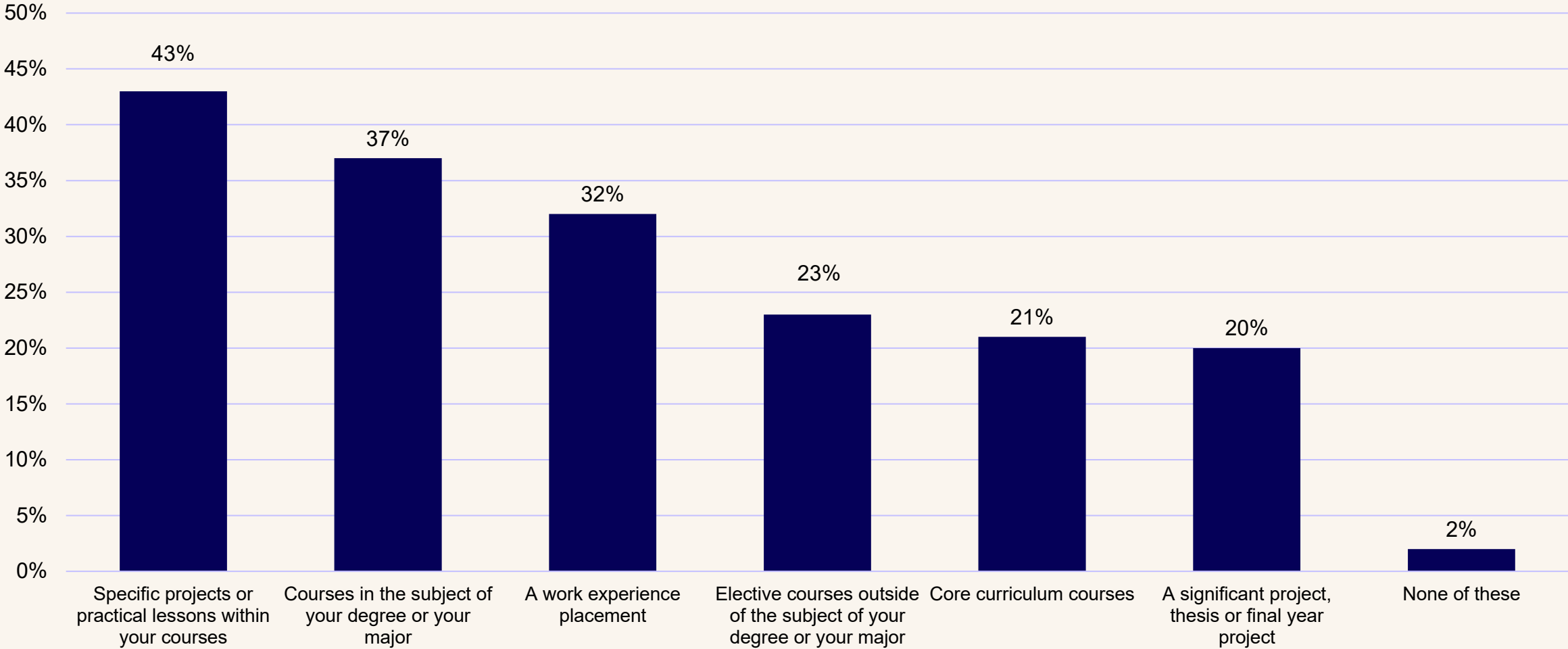
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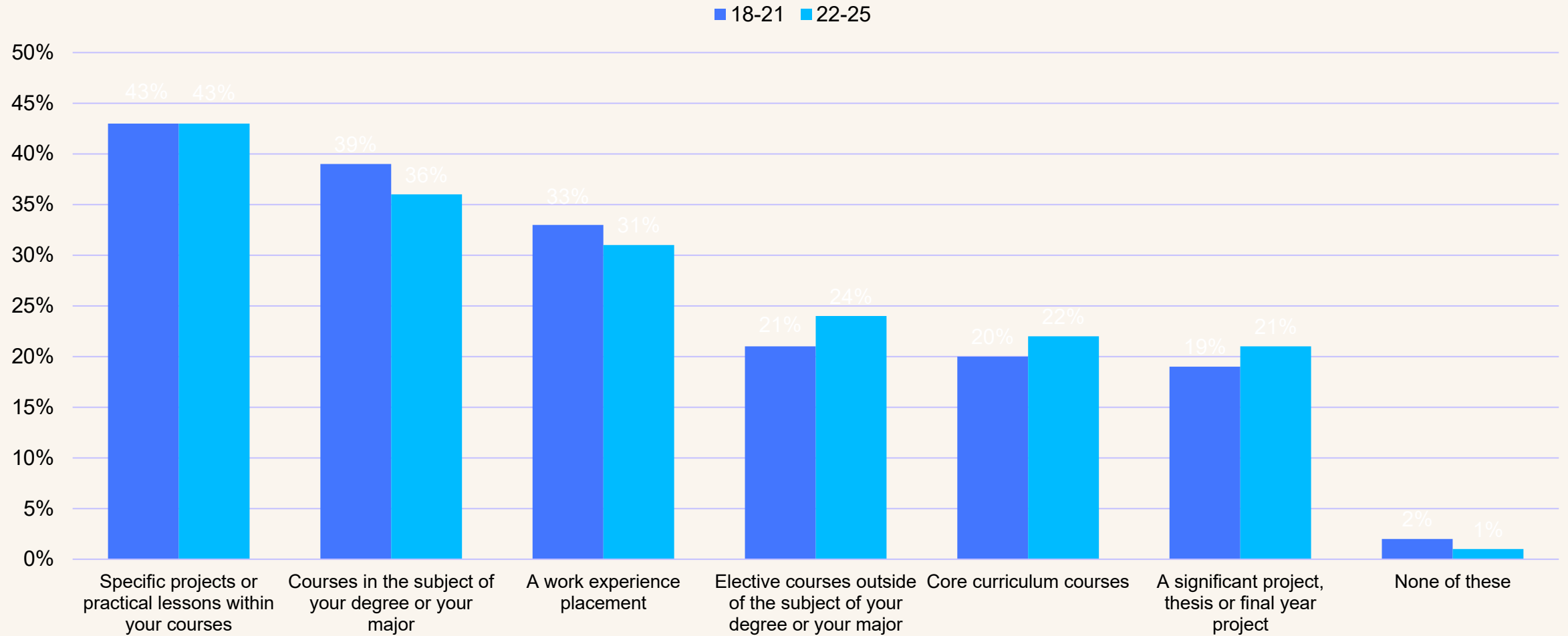
***Asked only of those taking a job after completing their undergraduate degree

Graduates say practical projects and subject coursework are the most valuable parts of their undergraduate experience.

Q6. Thinking about your undergraduate experience, which TWO of the following were most valuable for your career development? Select up to two answers.

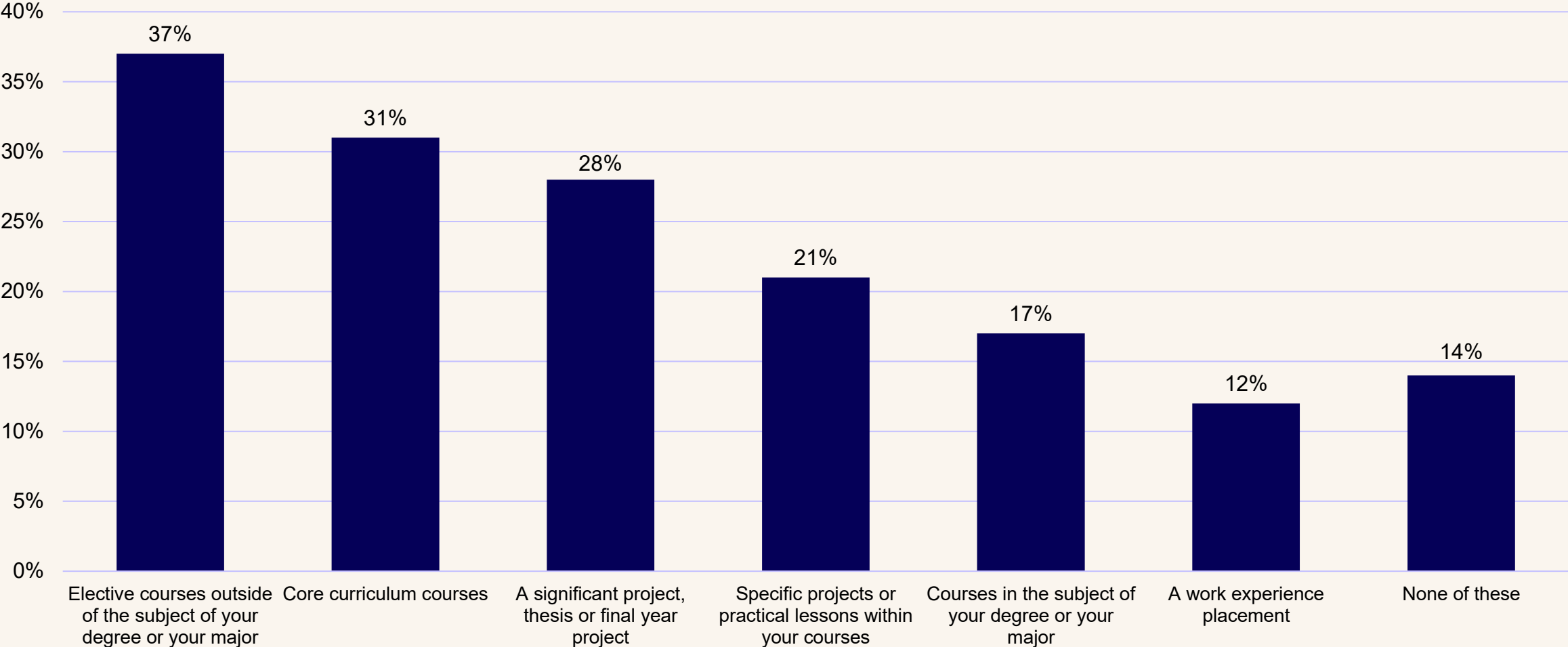


Q6 Age Combined



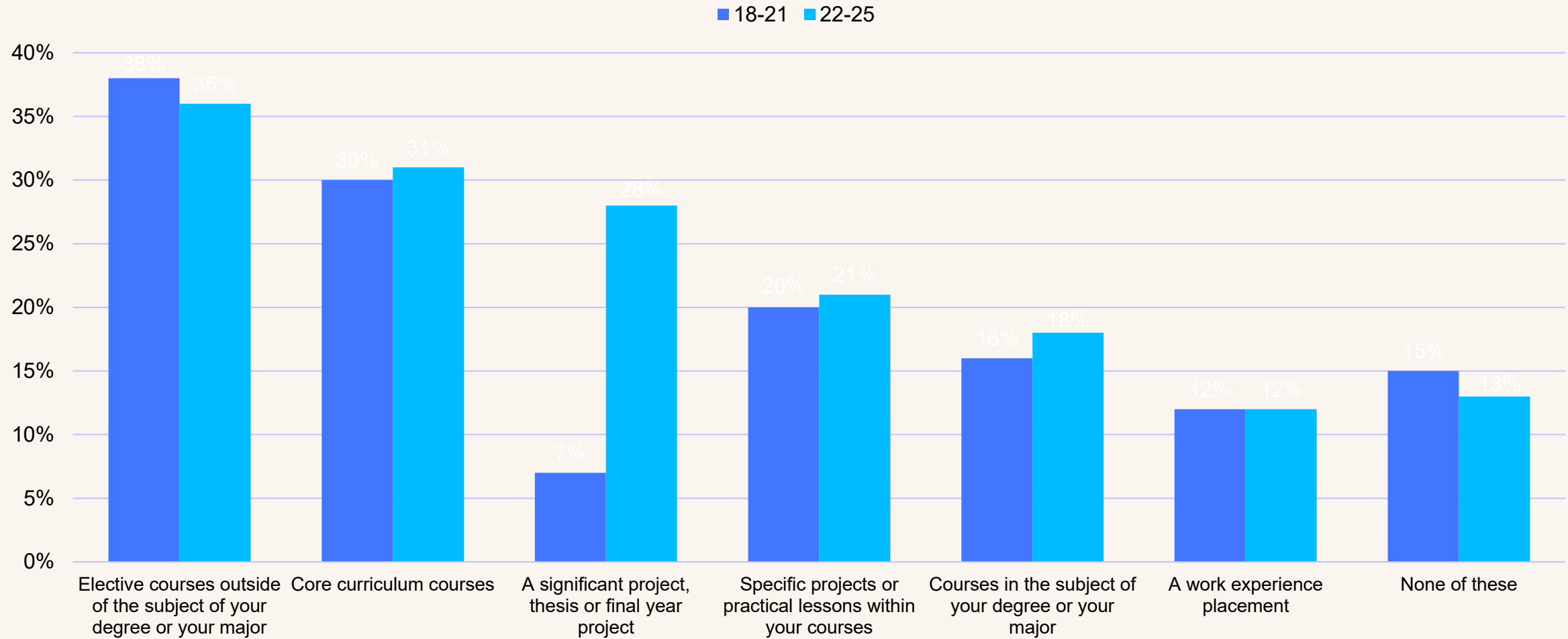
Graduates say the least valuable parts of their undergraduate experience are courses not related to their major (electives and core curriculum courses).

Q7. Which TWO of the following were least valuable for your career development? Select up to two answers.



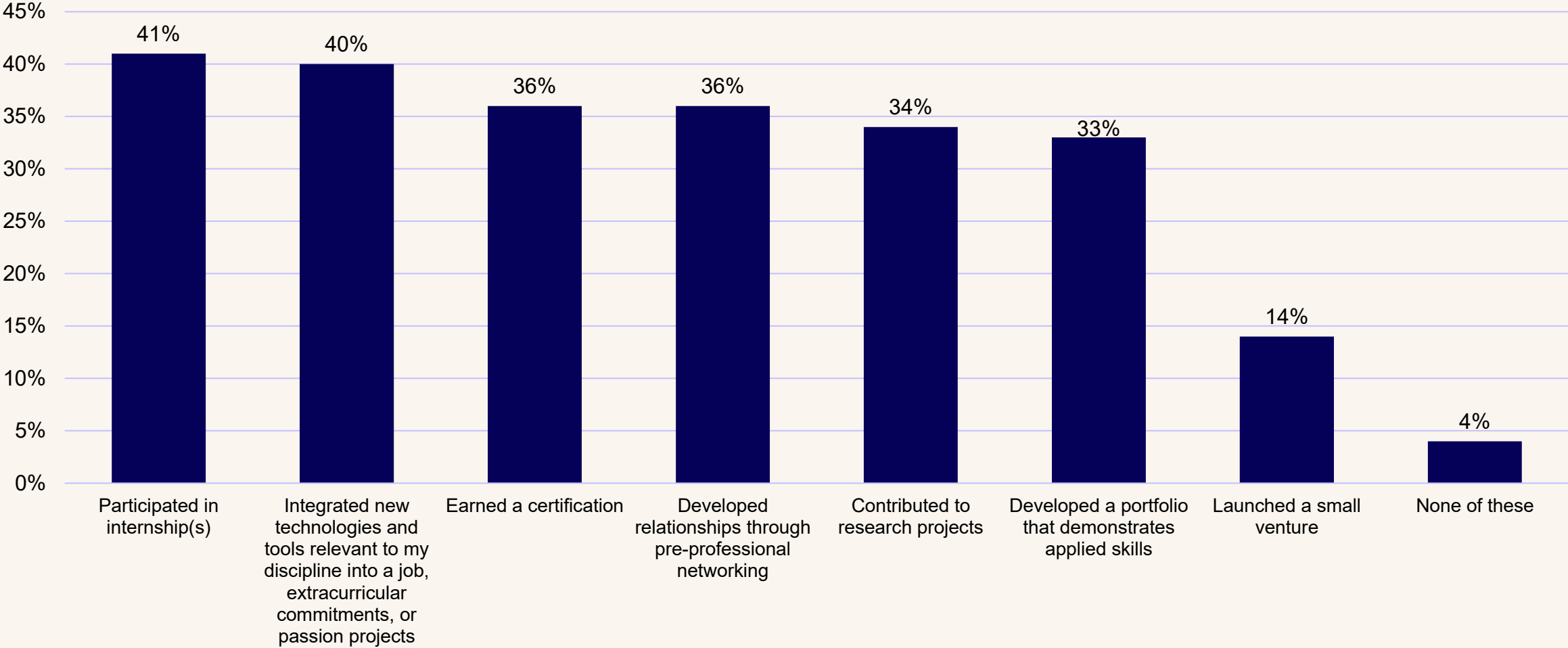
Q7

Age Combined



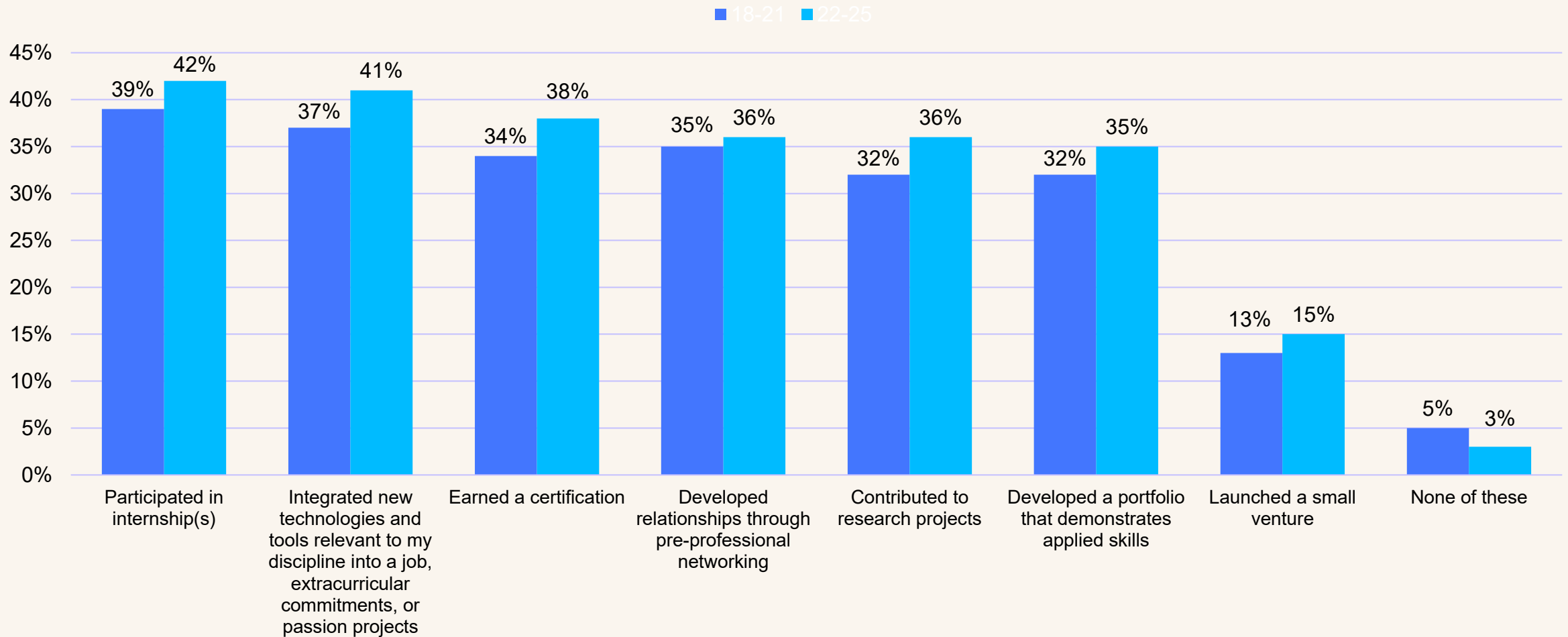
Graduates say the most common skill-building activities in their undergraduate experience are internships and integrating new technologies into their lives.

Q8. Which of the following skill-building activities were part of your undergraduate experience? Select all that apply.



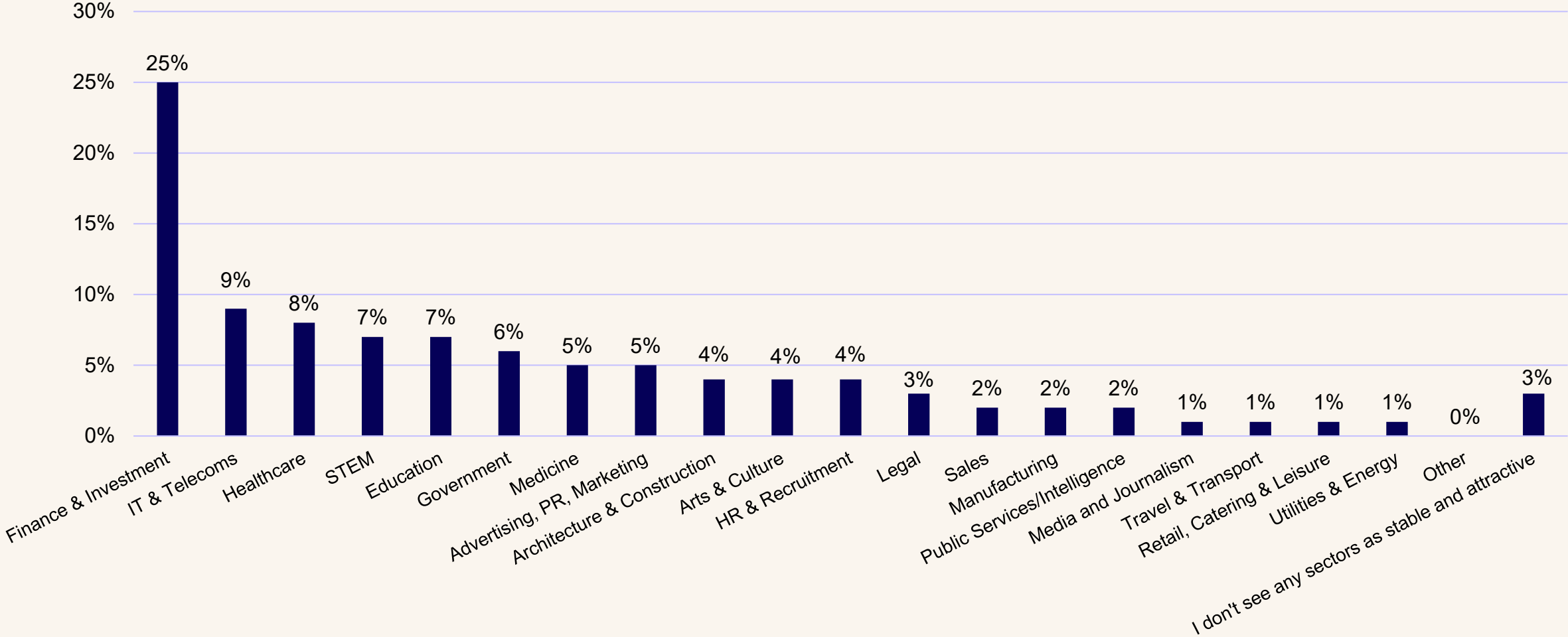
Q8

Age Combined

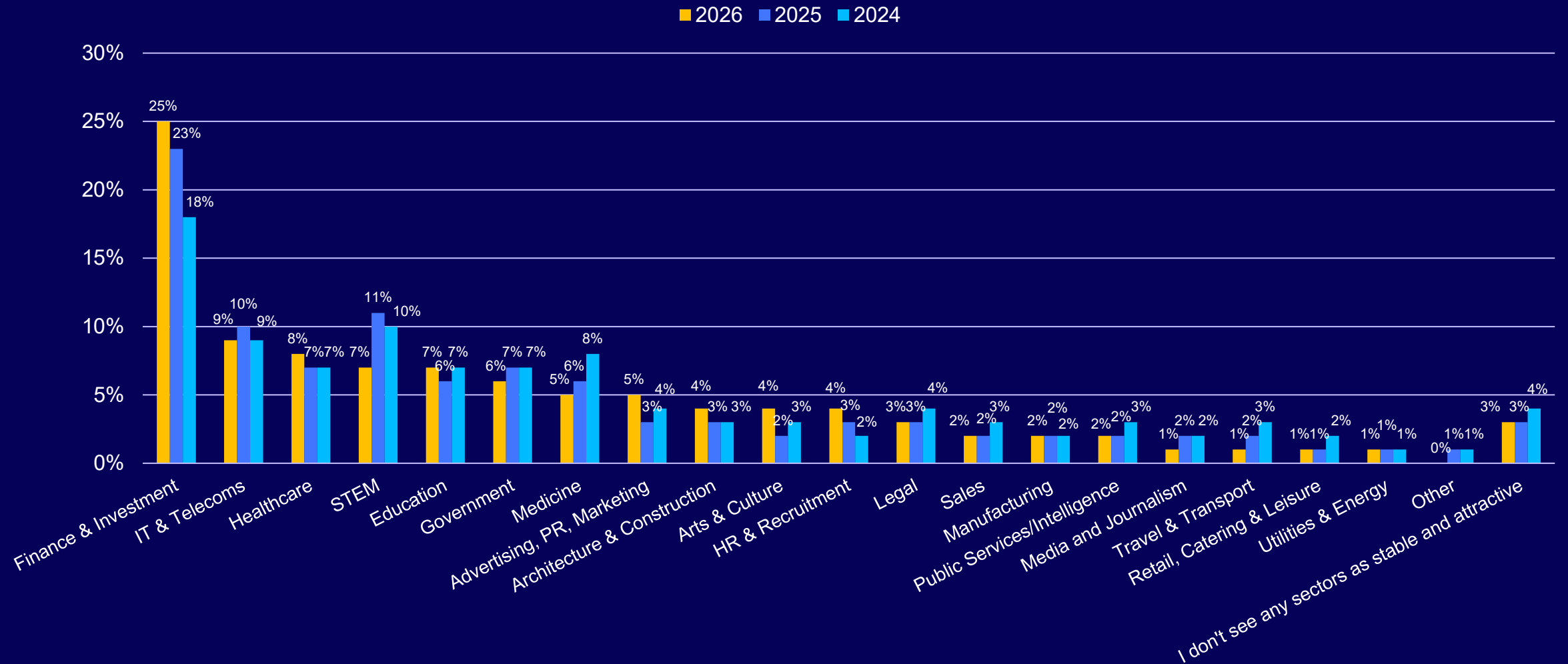


Finance is the career sector graduates consider stable and attractive.

Q9. Which sector, if any, do you feel is the most and attractive? Select only one.

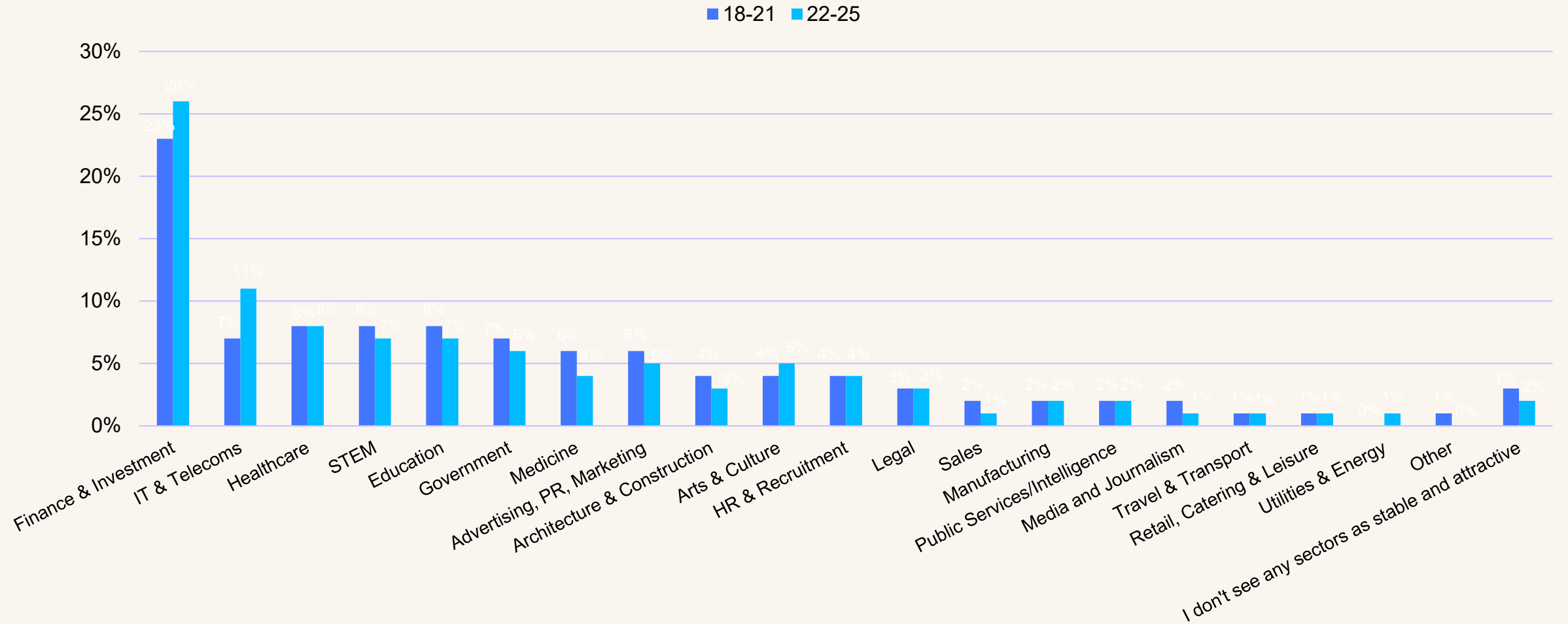


The upward trend of graduates viewing Finance as an attractive sector continues in 2026.
 Q9. Which sector, if any, do you feel is the most and attractive? Select only one.



Q9

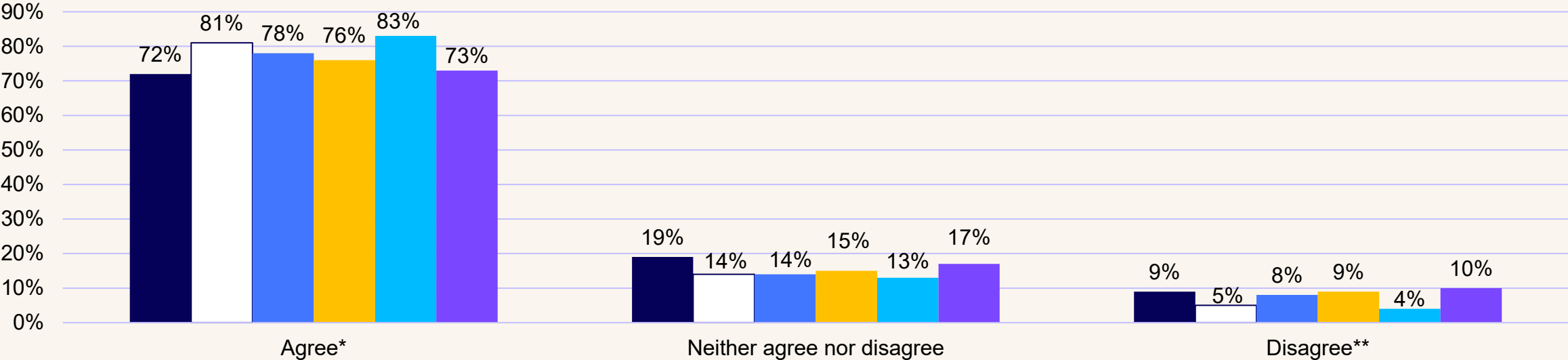
Age Combined



More than three-quarters of graduates believe certifications will help them secure higher earnings and give them an edge in the job market.

Q12. To what extent do you agree or disagree with the following statements?

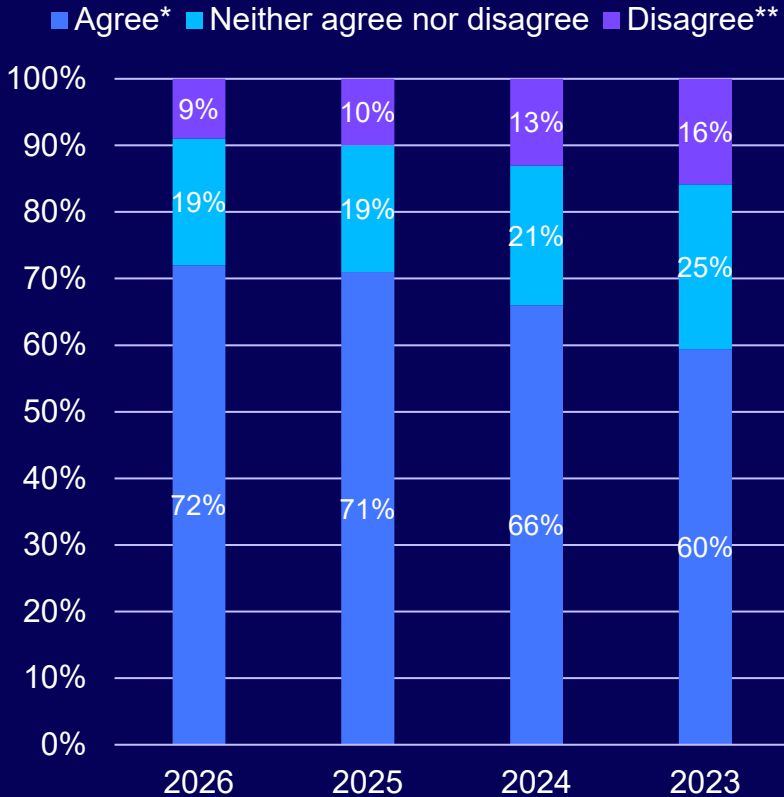
- I am likely to have multiple careers over my lifetime
- I feel my career prospects have improved as a result of undertaking a degree
- Postgraduate qualifications/professional certification will help me to secure higher earnings
- Postgraduate qualifications/professional certification will give me an edge in the current job market
- I will need to continually upskill with certificates and courses throughout my career
- My university classes taught me “real world” or “desk ready” skills that are applicable and transferable to the workplace



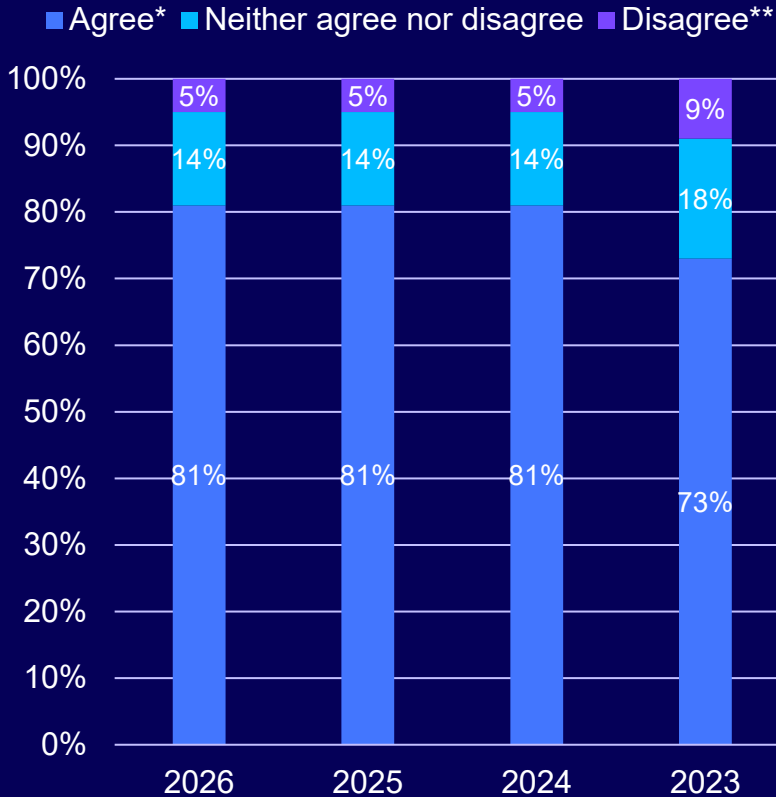
*Agree = graduates who selected either “strongly agree” or “somewhat agree”
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Graduates are slightly more likely in 2026 vs. 2025 to say they'll have multiple careers over their lifetime.
 Q12. To what extent do you agree or disagree with the following statements?

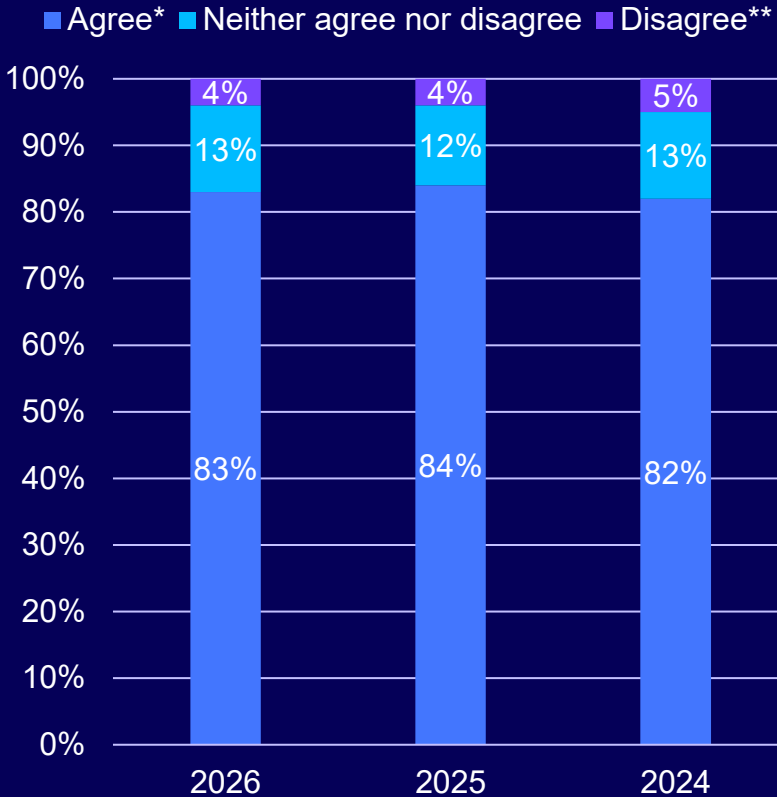
I am likely to have multiple careers over my lifetime***



I feel my career prospects have improved as a result of undertaking a degree



I will need to continually upskill with certificates and courses throughout my career



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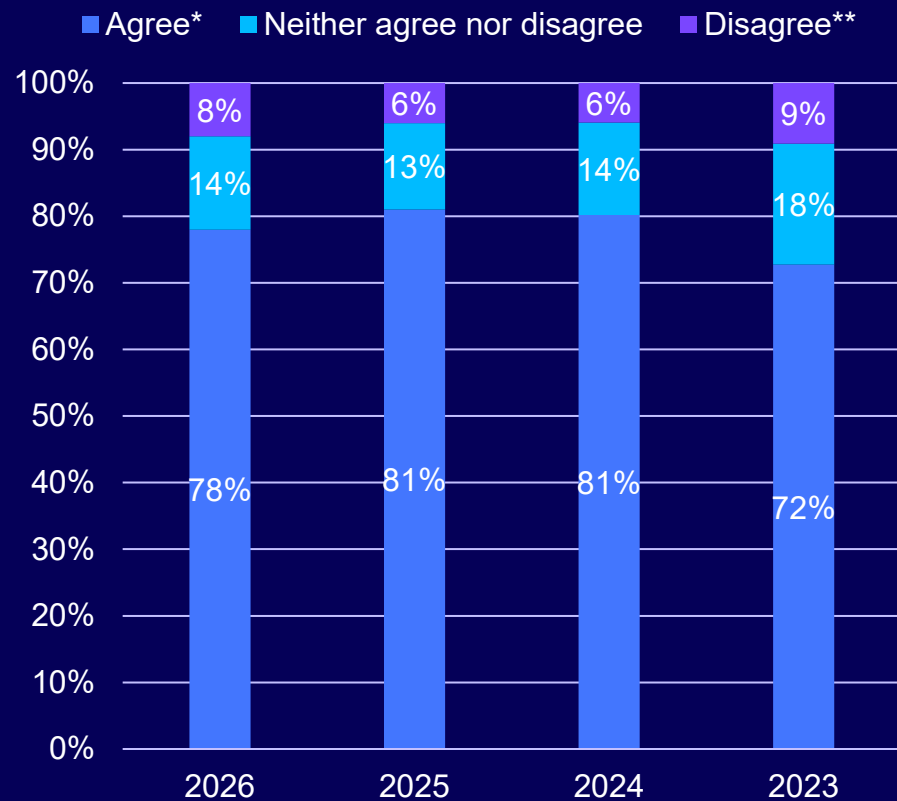
**Disagree = graduates who selected either "somewhat disagree" or "strongly disagree"

***Presented as "I am likely to have multiple careers over my lifetime, due to the likelihood I will be working into later life." in 2023

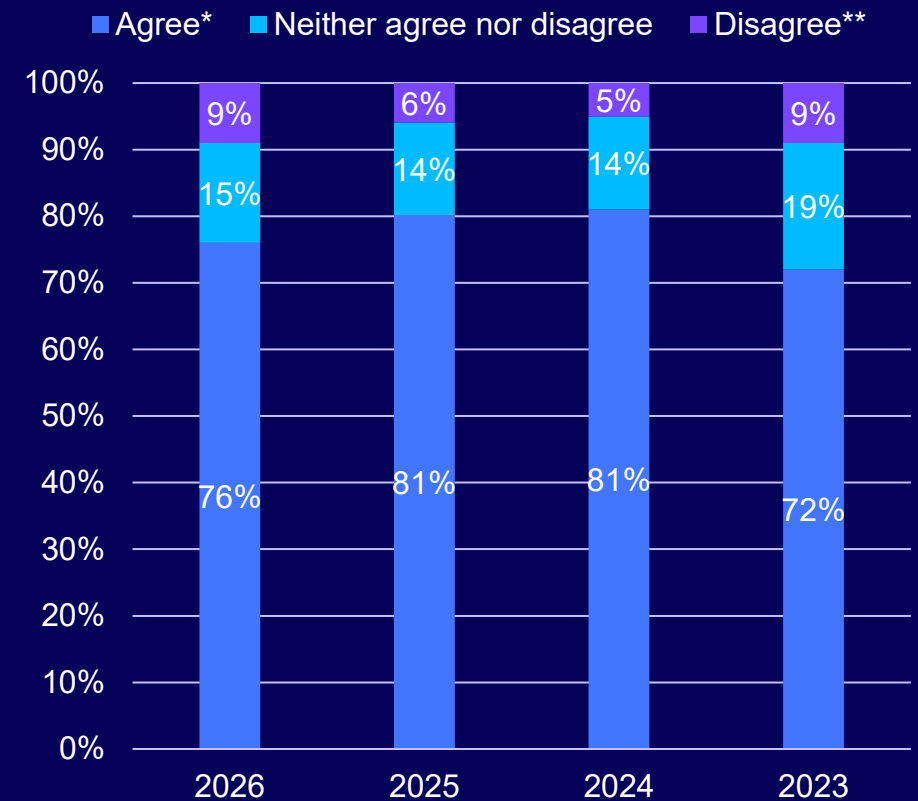
Majority of graduates continue to agree that certifications will help them secure higher earnings and give them an edge in the current job market today vs. 2025.

Q12. To what extent do you agree or disagree with the following statements?

Postgraduate qualifications/professional certification will help me to secure higher earnings



Postgraduate qualifications/professional certification will give me an edge in the current job market



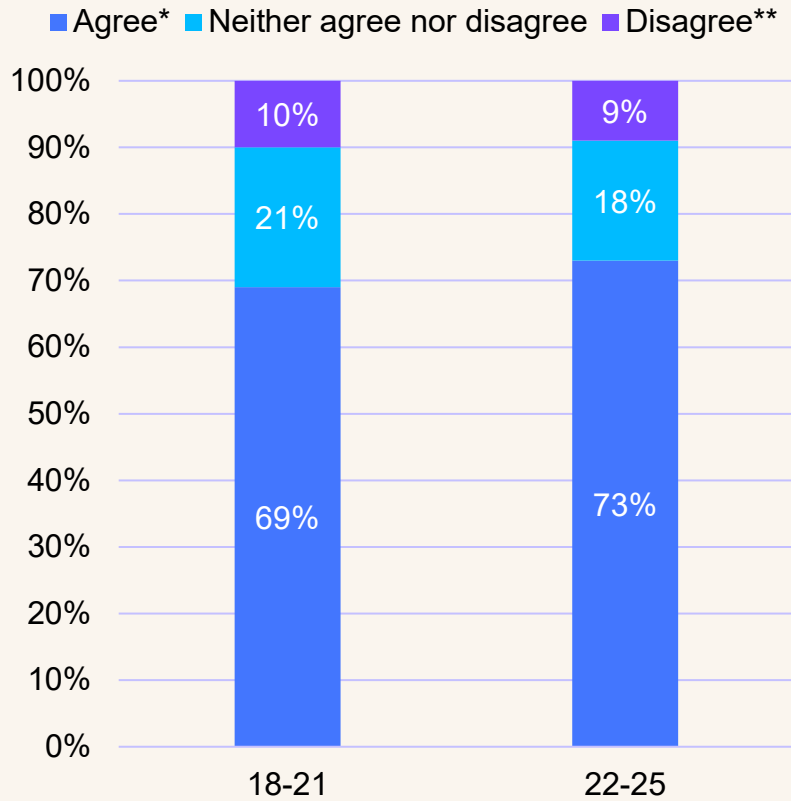
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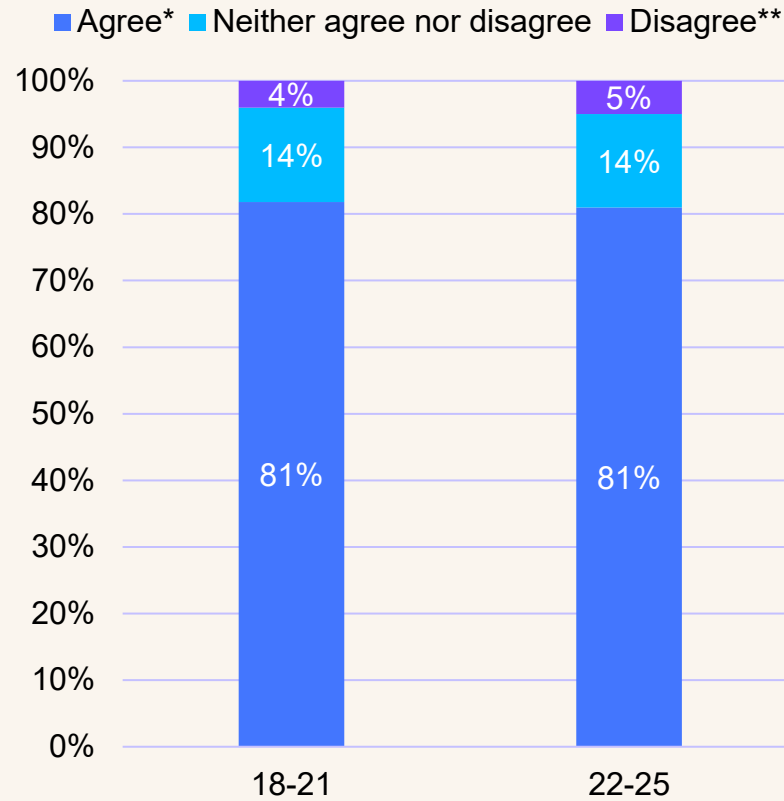
Q12

Age Combined

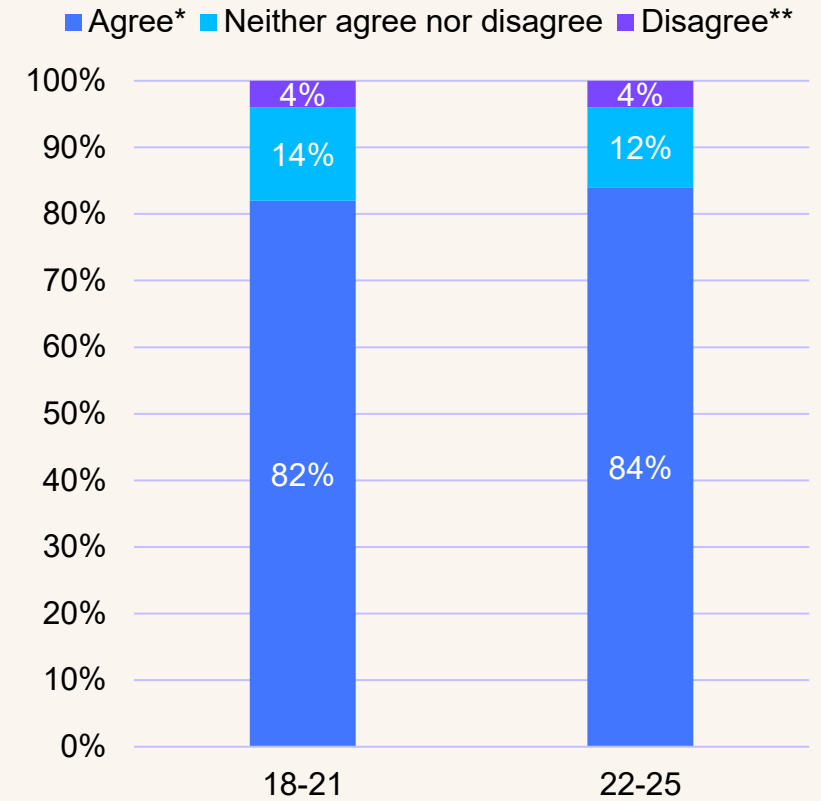
I am likely to have multiple careers over my lifetime***



I feel my career prospects have improved as a result of undertaking a degree



I will need to continually upskill with certificates and courses throughout my career



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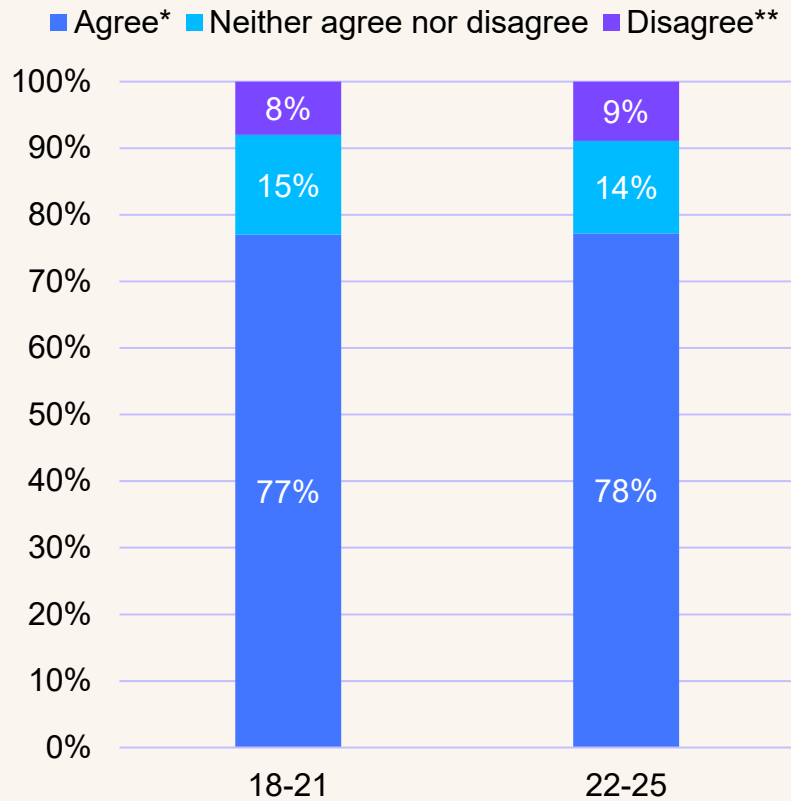
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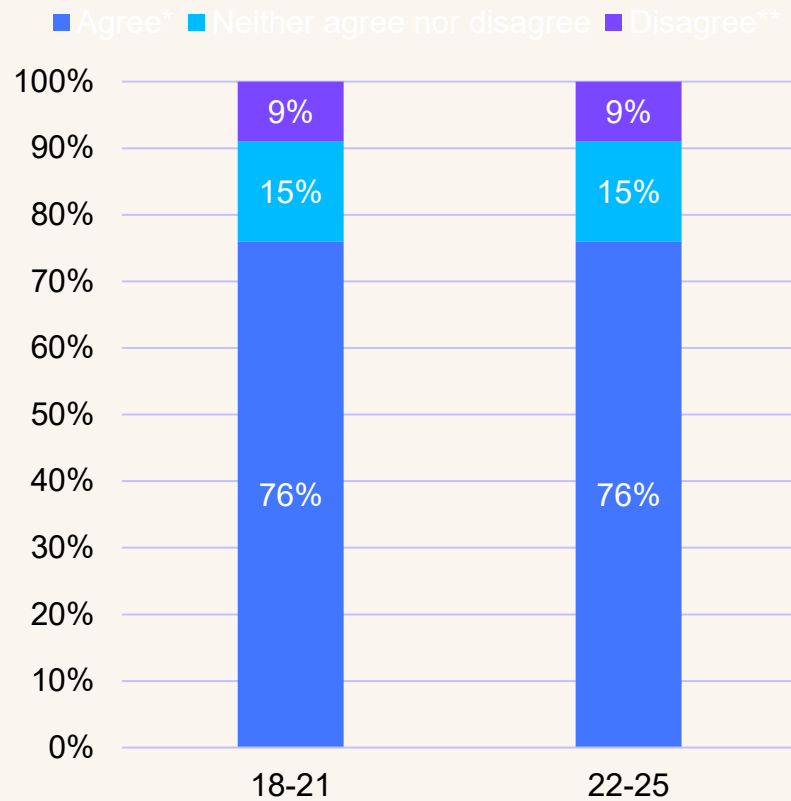
Q12

Age Combined

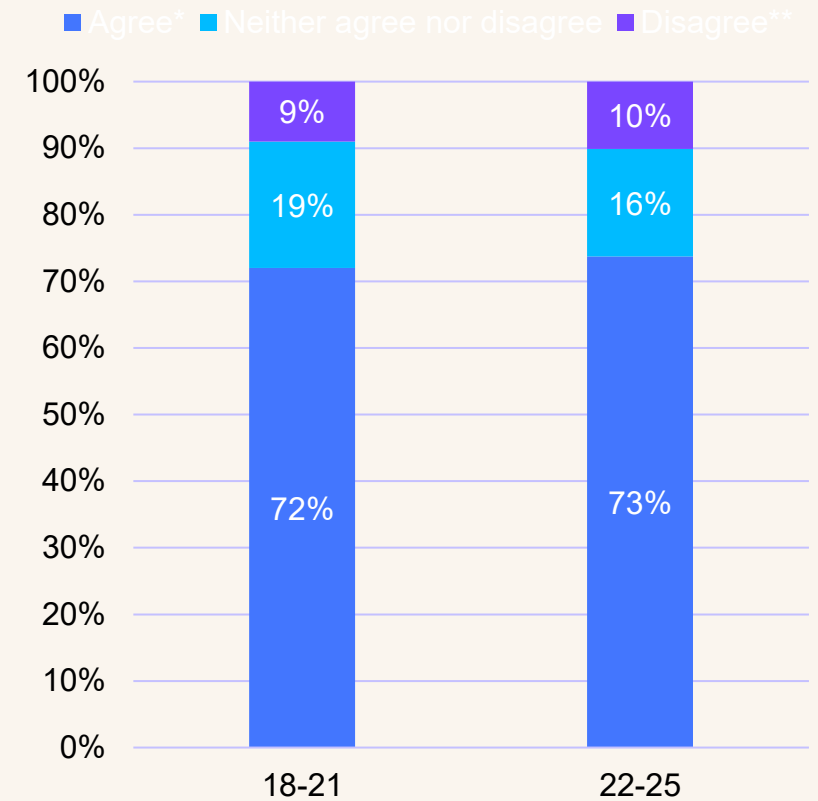
Postgraduate qualifications/professional certification will help me to secure higher earnings



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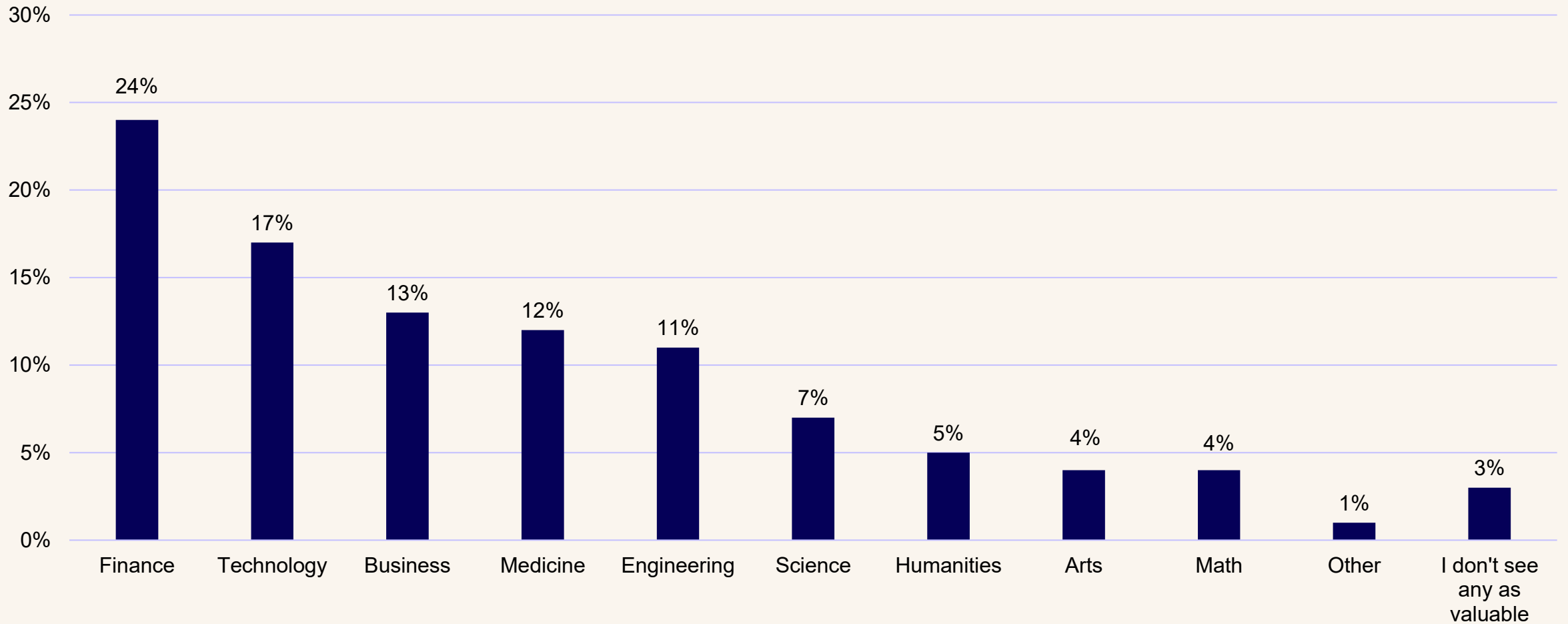


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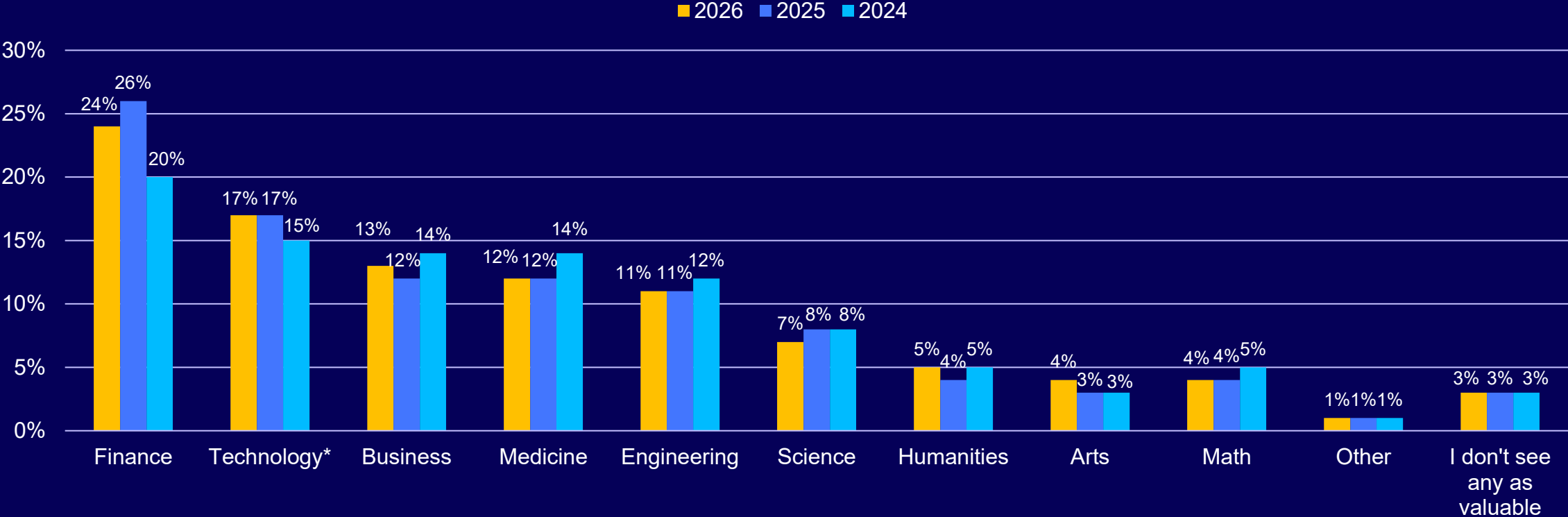
**Disagree = graduates who selected either “somewhat disagree” or “strongly disagree”

Finance is the top major graduates consider most valuable in finding a career.

Q13. What university major/subject, if any, do you see as most valuable in finding a career? Select only one.



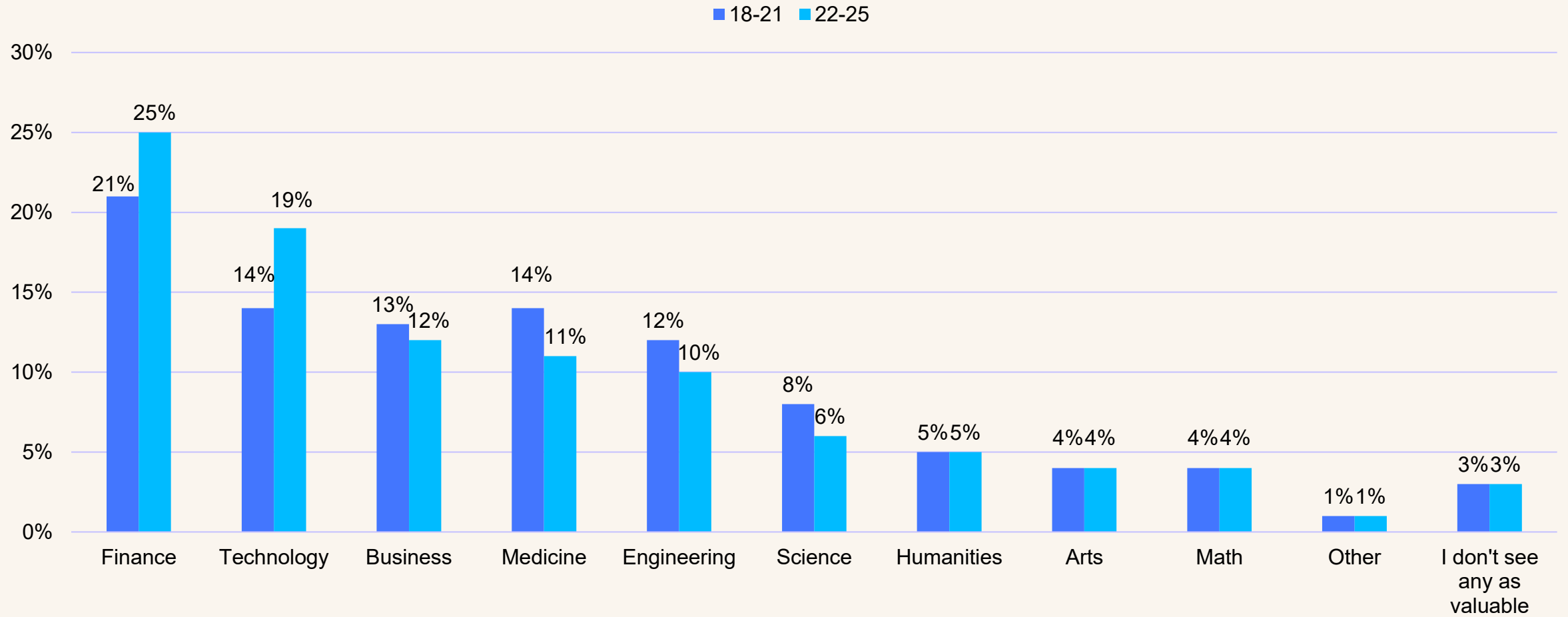
From 2024-2026, graduates continue to rank finance as the most valuable major for finding a career.
 Q13. What university major/subject, if any, do you see as most valuable in finding a career? Select only one.



*Presented as "Tech" in 2024

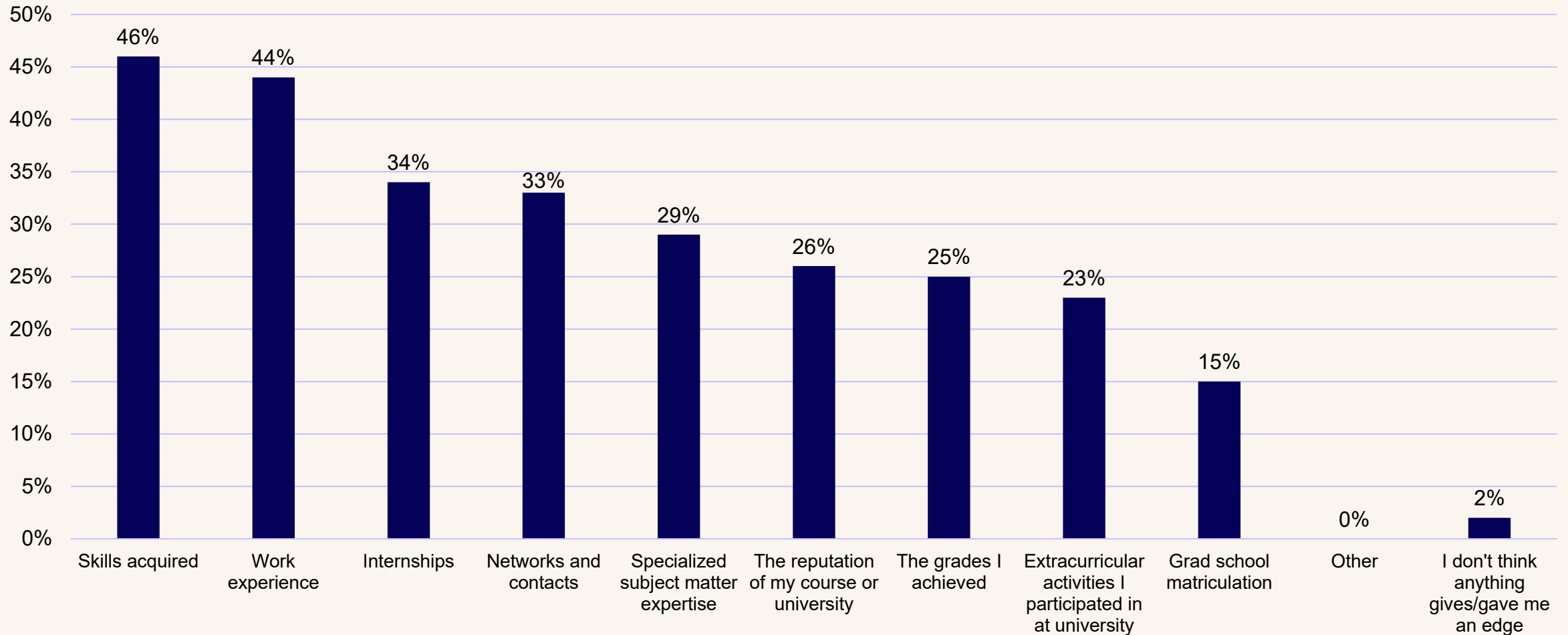
Q13

Age Combined



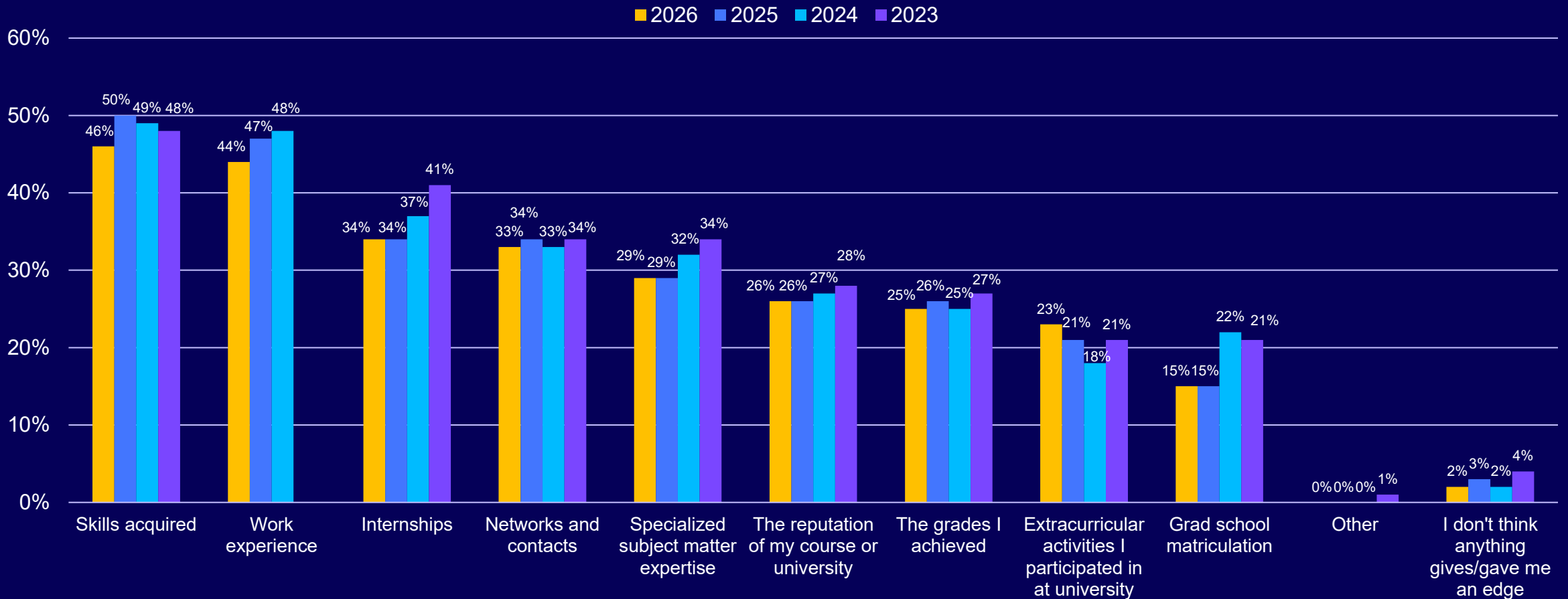
Graduates believe skills and work experience will give them an edge in the job market upon graduation.

Q14. What, if anything, do you think gives/gave you an "edge" in the job market upon graduation? Select all that apply.



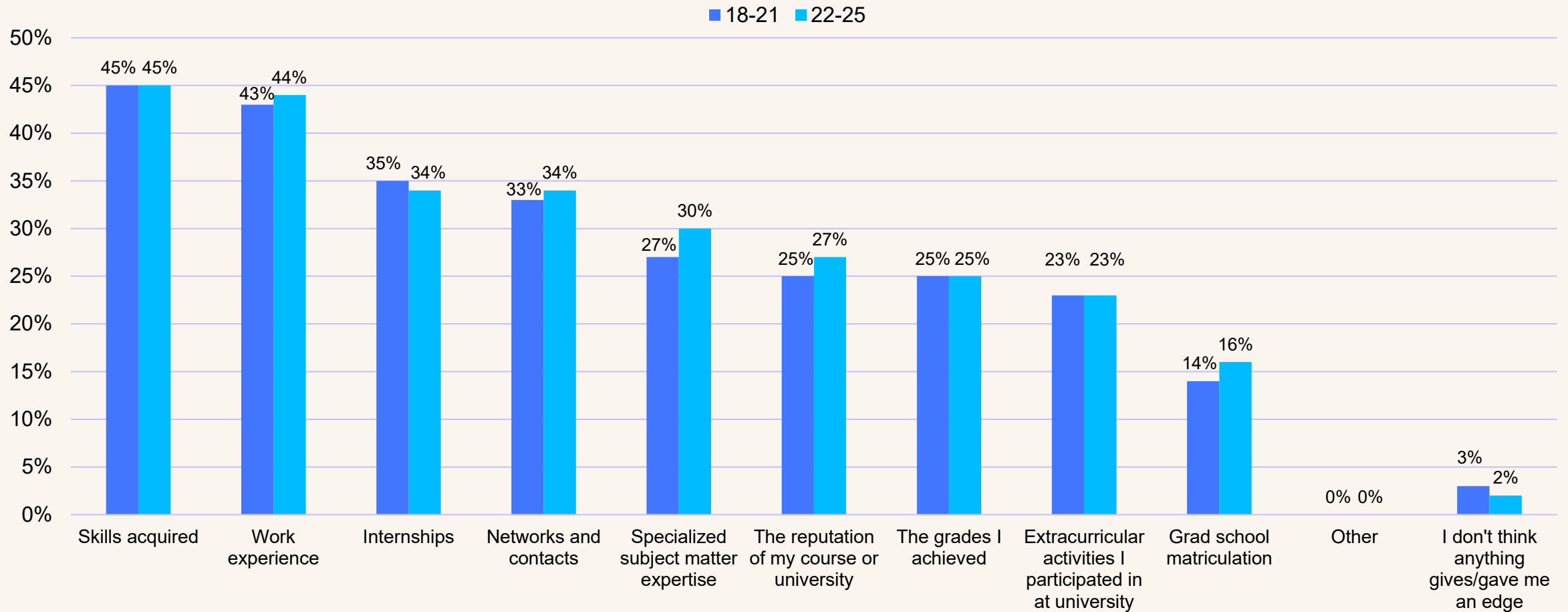
Graduates are less likely in 2026 vs. 2025 to think networks and contacts will give them an edge in the job market after graduating.

Q14. What, if anything, do you think gives/gave you an "edge" in the job market upon graduation? Select all that apply.



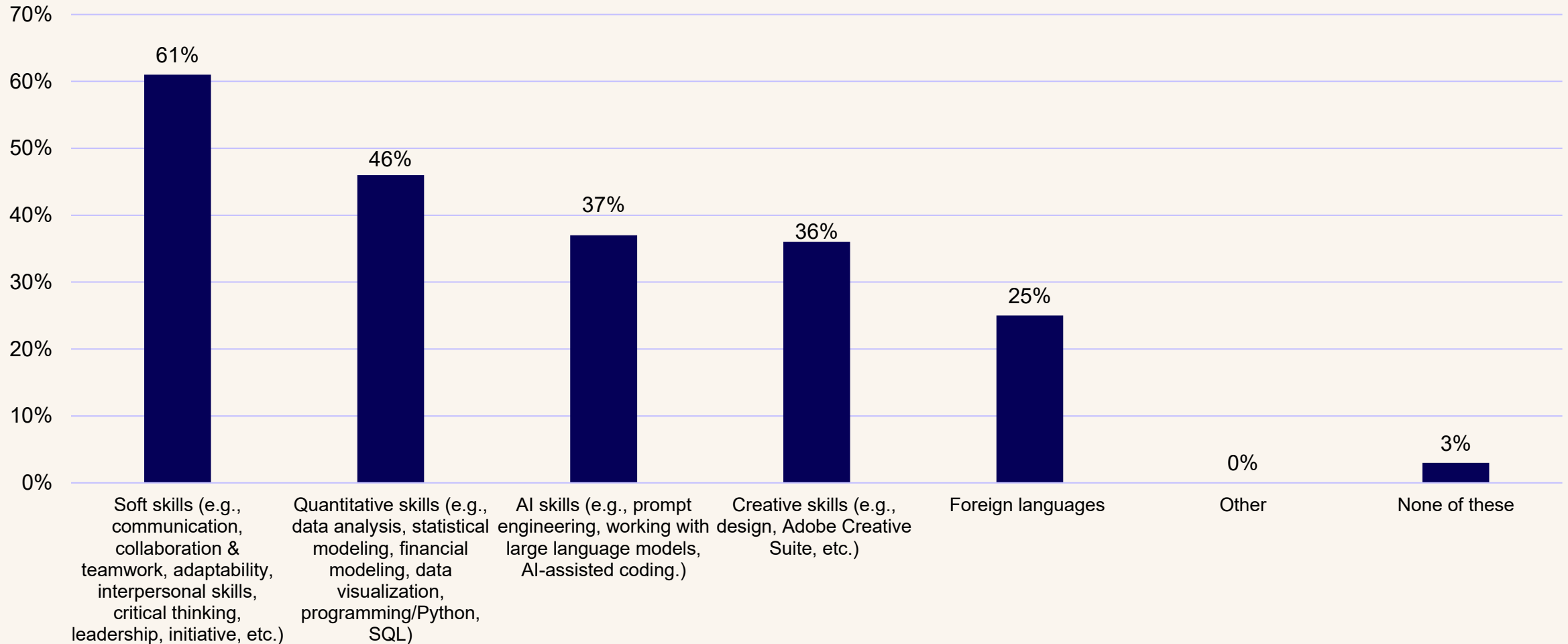
Q14

Age Combined

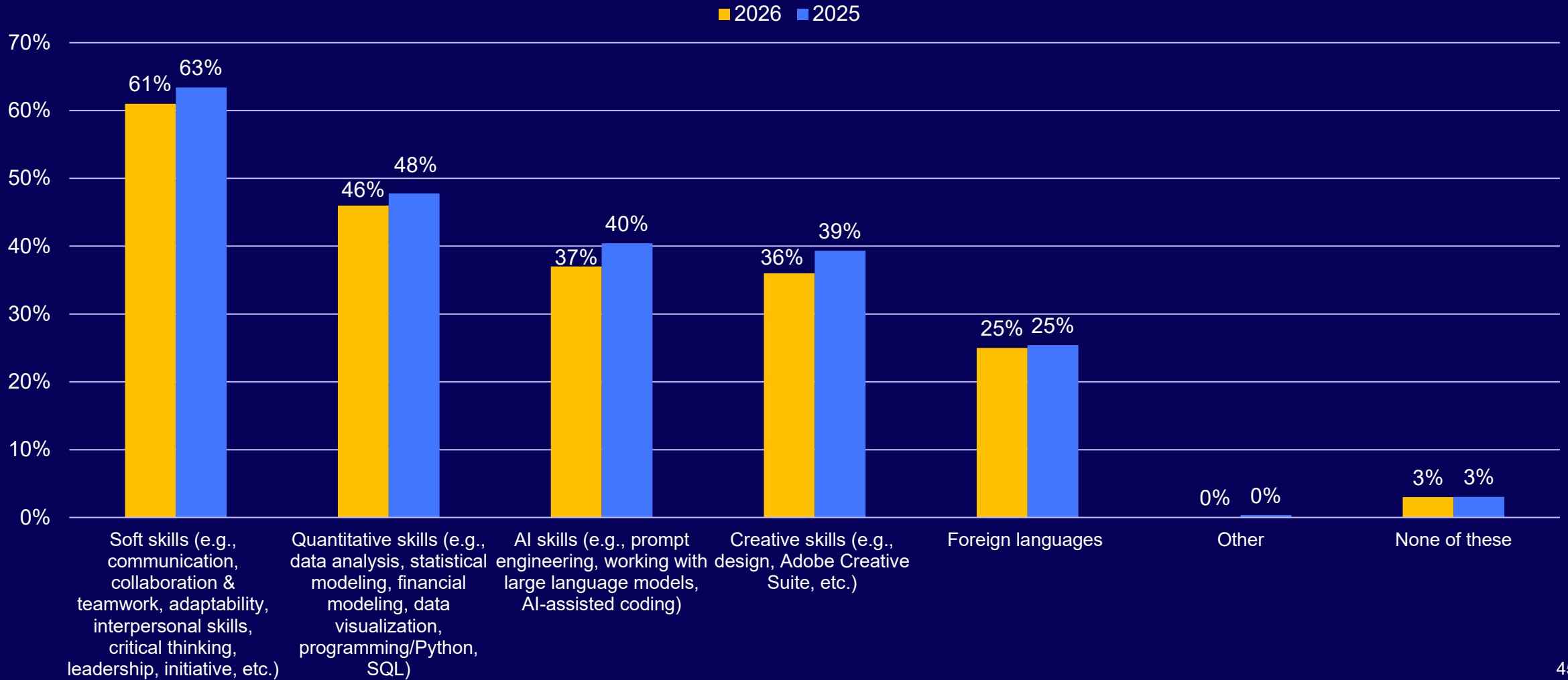


More than 6-in-10 graduates believe soft skills will give them an edge in the job market.

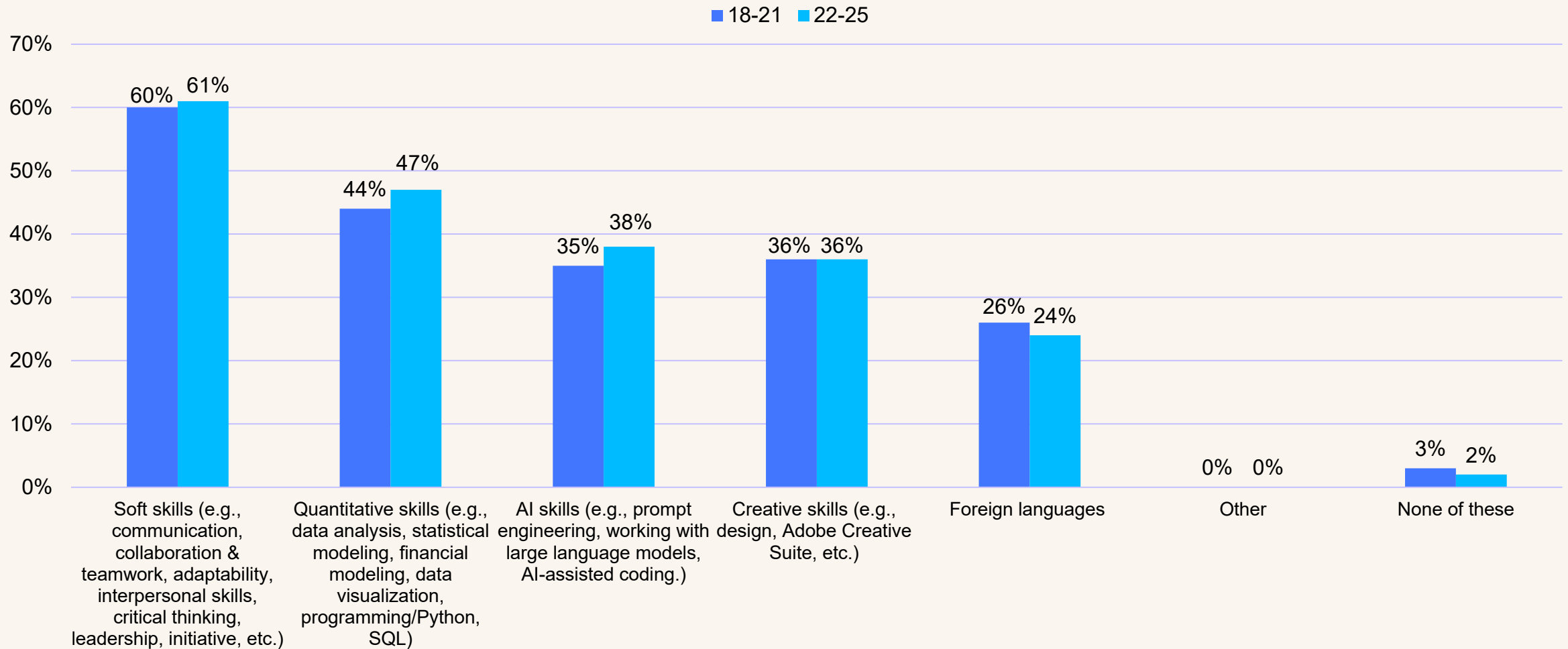
Q15. What type of skills gave you an “edge” in the job market? Select all that apply.



Graduates say a mix of soft, quantitative and AI skills continue to give them an edge in the job market in 2026.
Q15. What type of skills gave you an “edge” in the job market? Select all that apply.

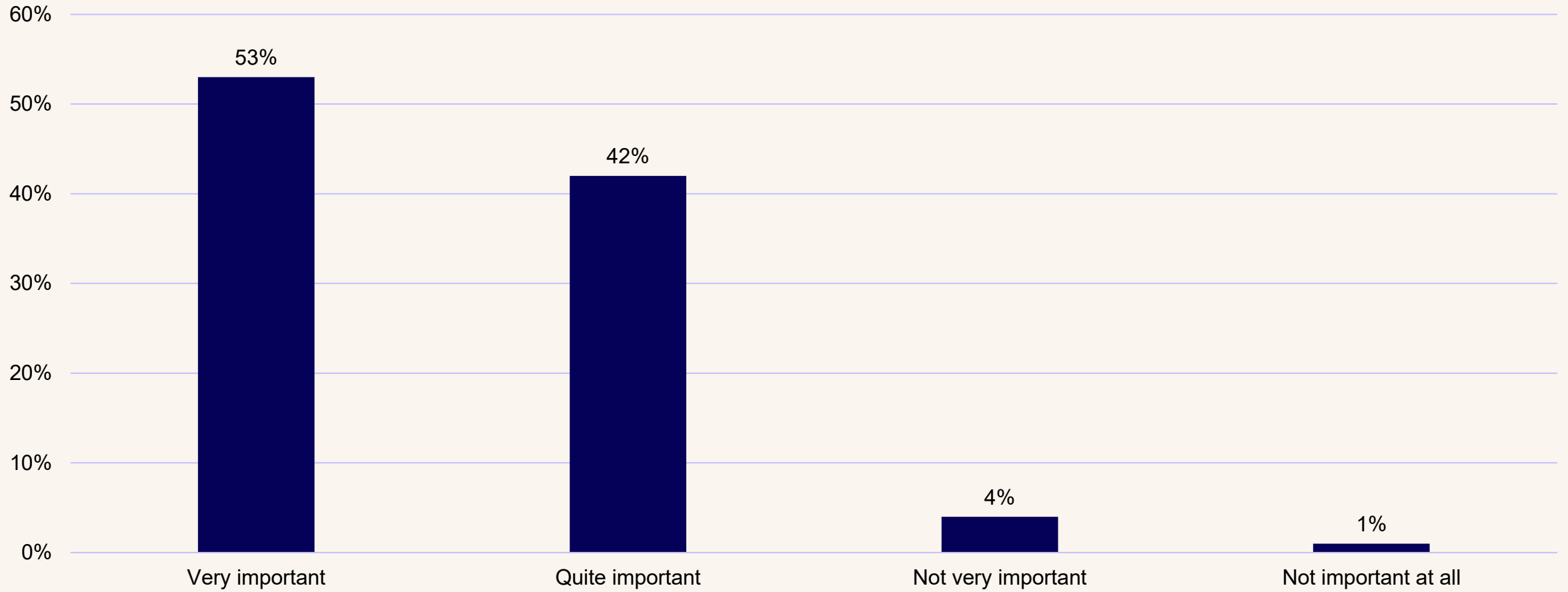


Q15 Age Combined



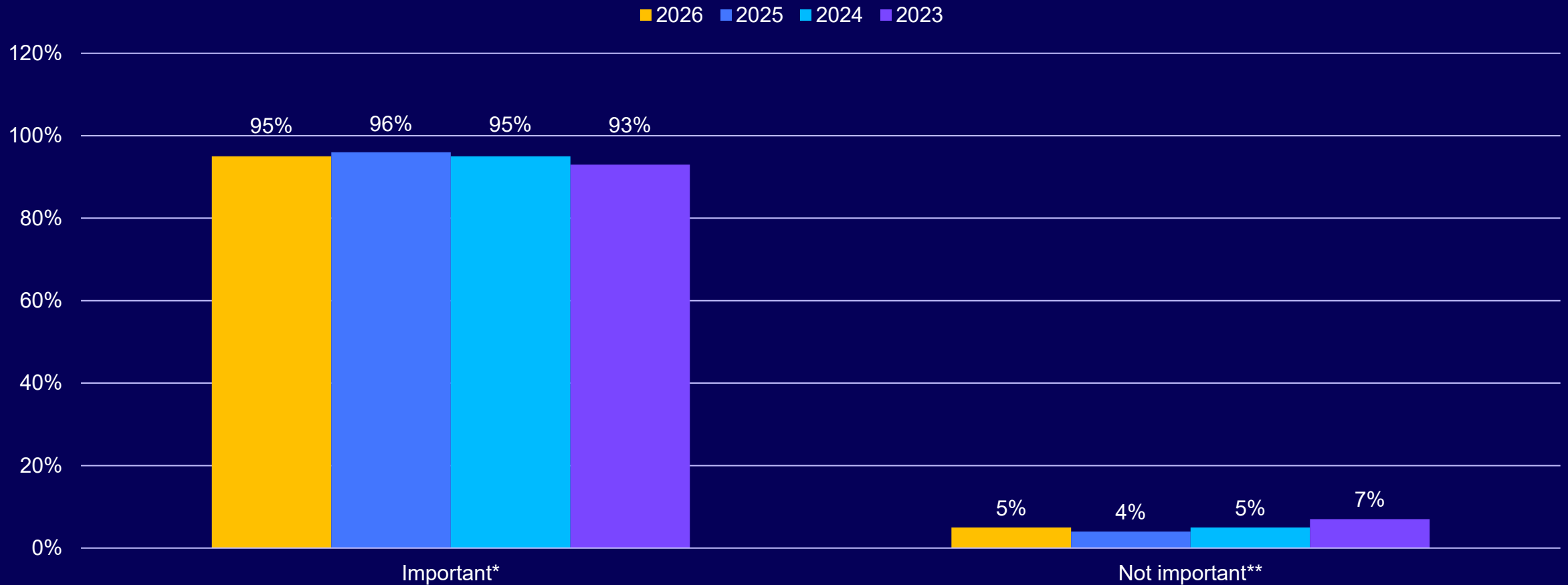
Most graduates view upskilling and professional/post-graduate qualifications as important in the current job market.

Q16. How important, if at all, do you think upskilling and professional/post-graduate qualifications are in the current job market?



Over the years, graduates have remained steady in their belief that upskilling and professional qualifications are important.

Q16. How important, if at all, do you think upskilling and professional / post-graduate qualifications are in the current job market?

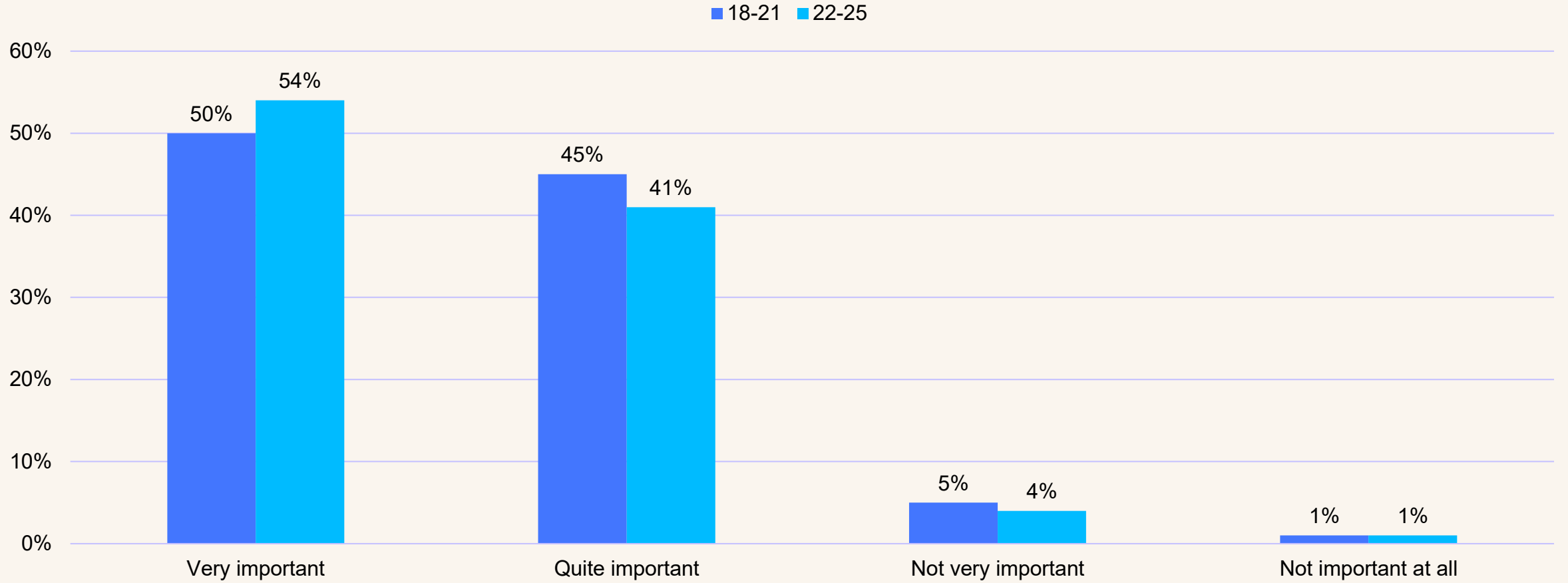


*Important = graduates who selected either "very important" or "quite important"

**Not important = graduates who selected either "not very important" or "not important at all"

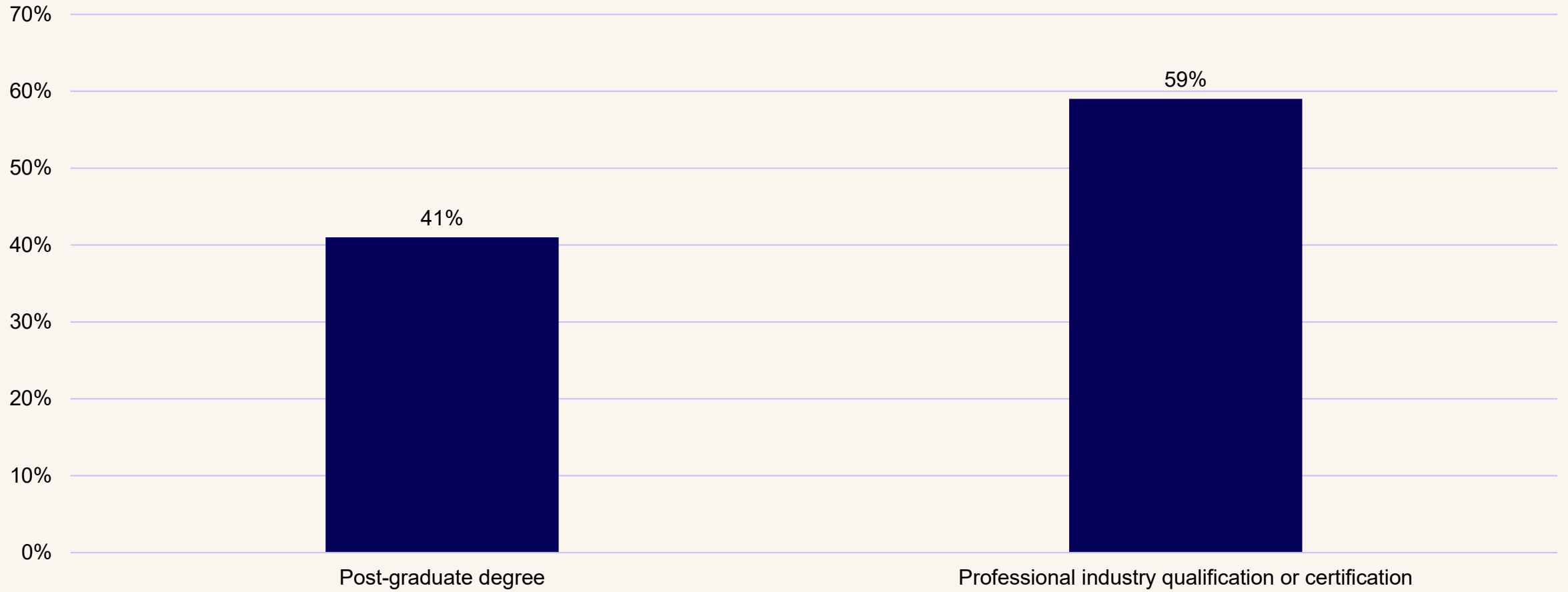
Q16

Age Combined



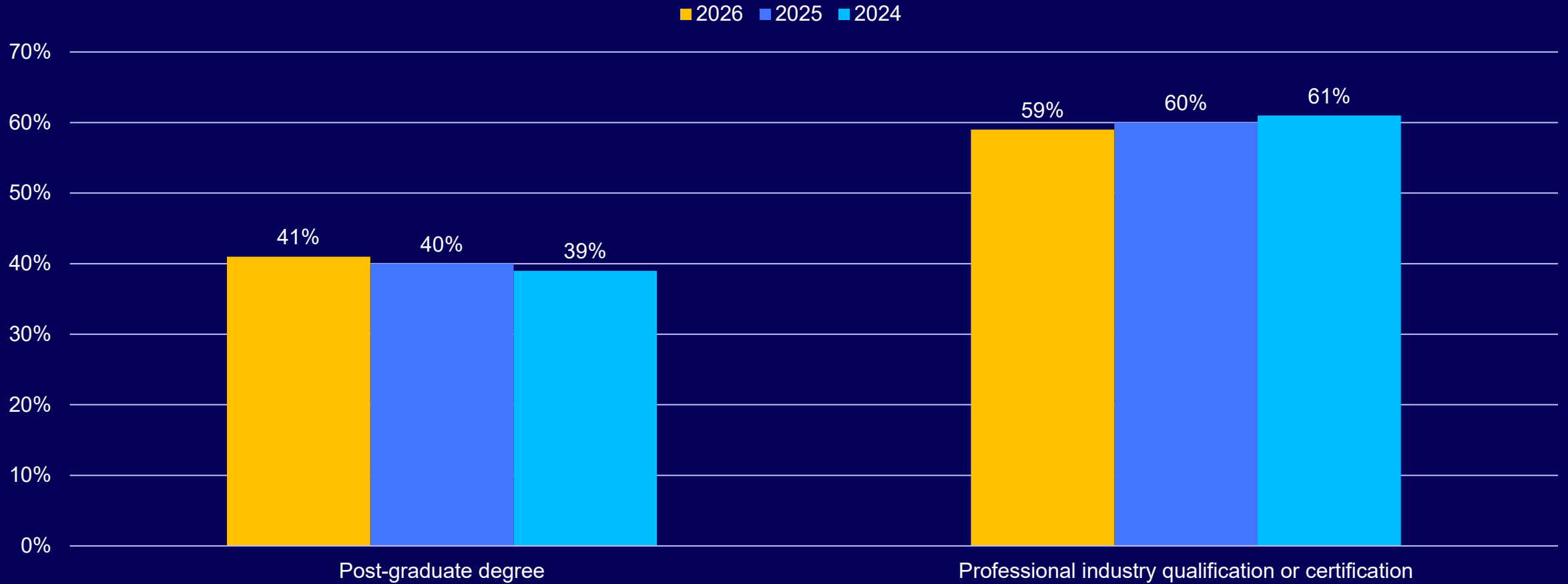
Graduates consider a professional industry certification most valuable in helping drive their career forward.

Q17. Which of the following do you consider most valuable in helping drive your career forward?

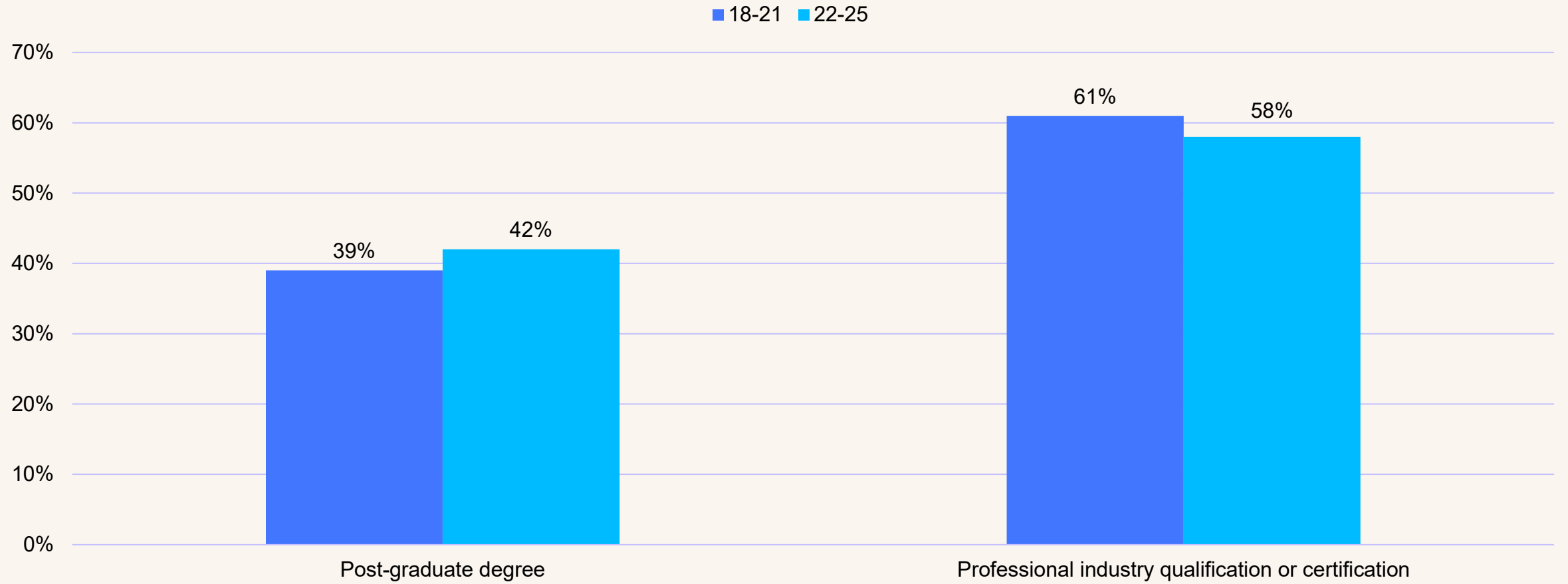


Graduates are unchanged in considering a professional industry qualification most valuable in helping drive their career forward today vs. 2025.

Q17. Which of the following do you consider most valuable in helping drive your career forward?

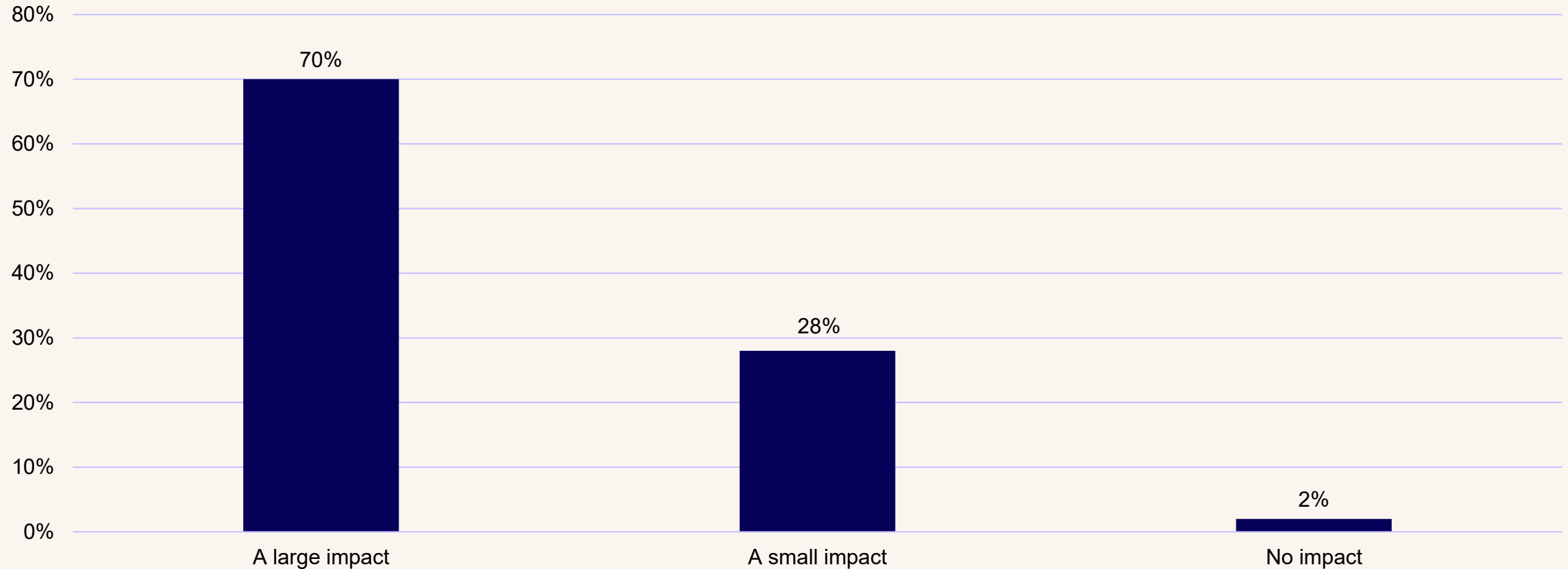


Q17
Age Combined

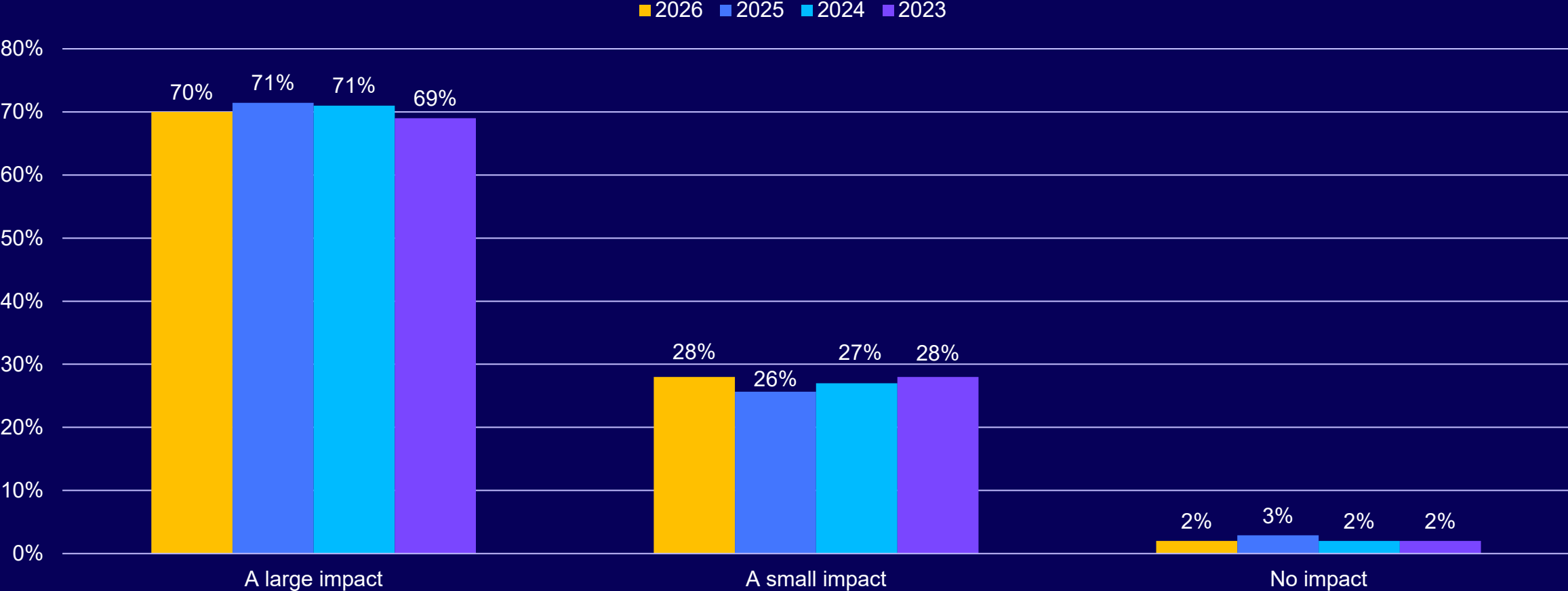


Seven-in-10 graduates think professional certification has a large impact on their earning prospects, job fulfillment and opportunities.

Q18. How much impact do you think professional certification would have on your earning prospects, job fulfillment, and opportunities?

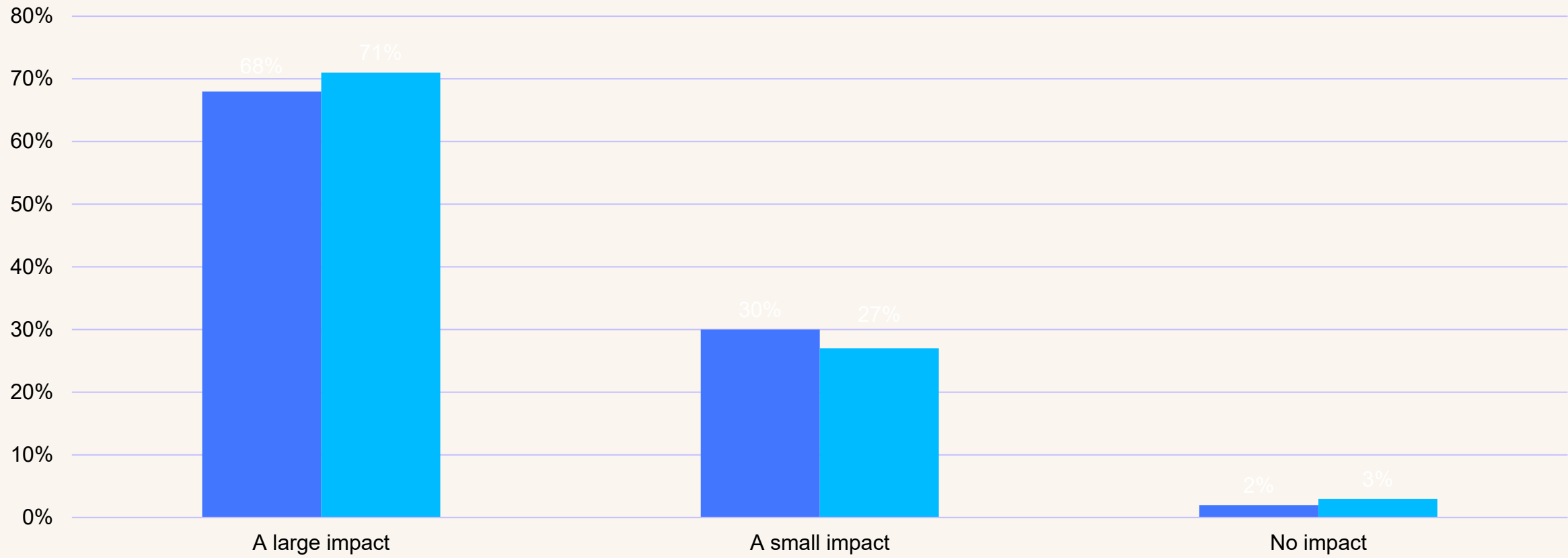


Graduates continue to believe certifications have a large impact on their earnings and opportunities.
Q18. How much impact do you think professional certification would have on your earning prospects, job fulfillment, and opportunities?

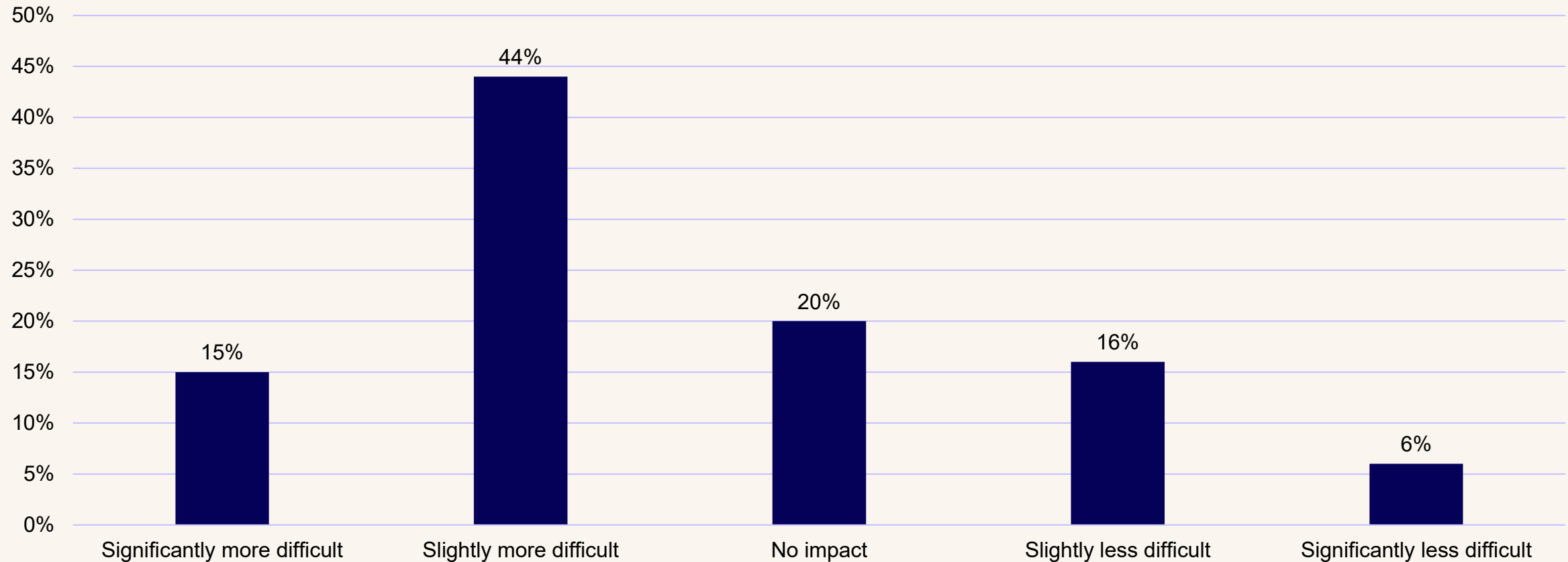


Q18
Age Combined

■ 18-21 ■ 22-25

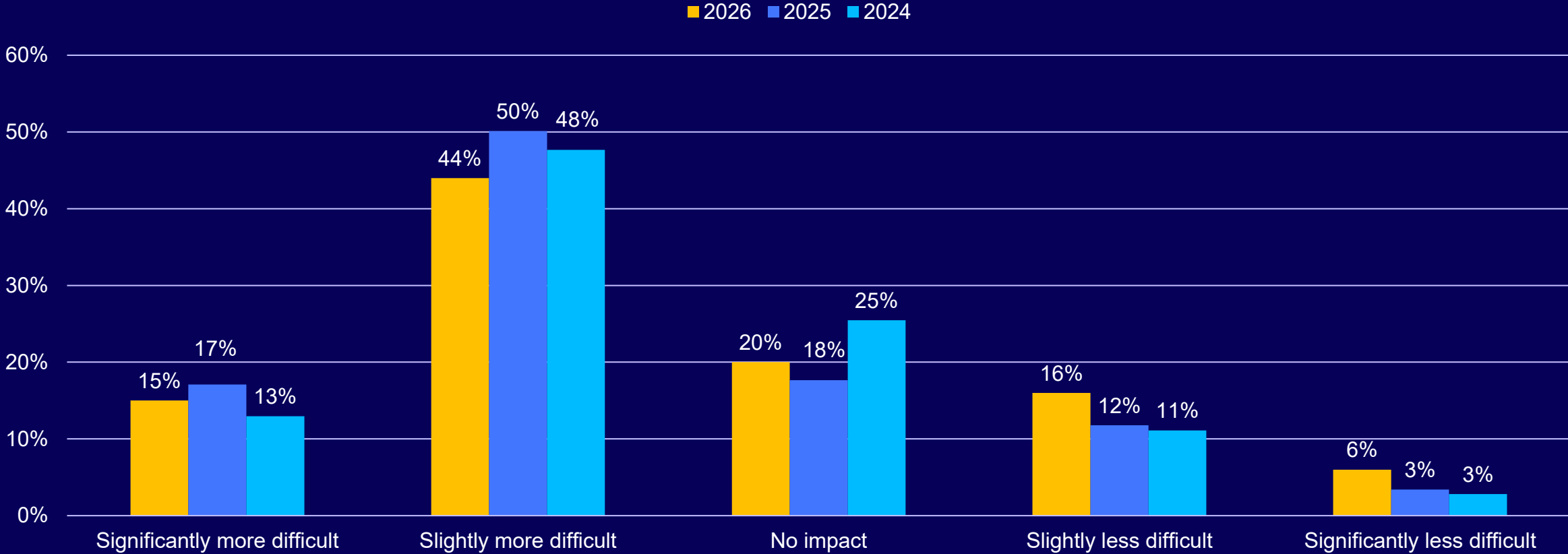


Over half of graduates think AI/automation will make it more difficult to secure the job they want.
Q19. As it relates to artificial intelligence, machine learning, and other emerging technologies in your desired career field, do you think artificial intelligence (AI)/automation will make it more or less difficult to secure the job you want?



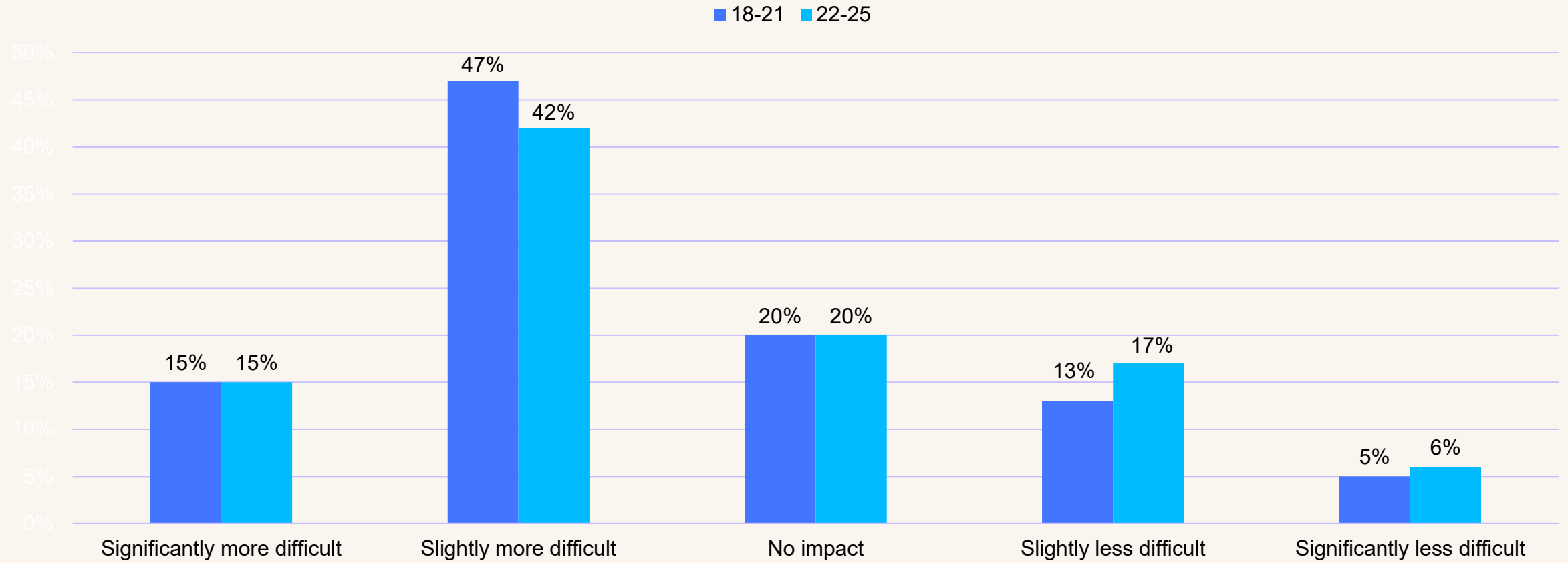
Graduates are less likely to think AI/automation will make it more difficult to secure the job they want today vs. 2025.

Q19. As it relates to artificial intelligence, machine learning, and other emerging technologies in your desired career field, do you think artificial intelligence (AI) / automation will make it more or less difficult to secure the job you want?



Q19

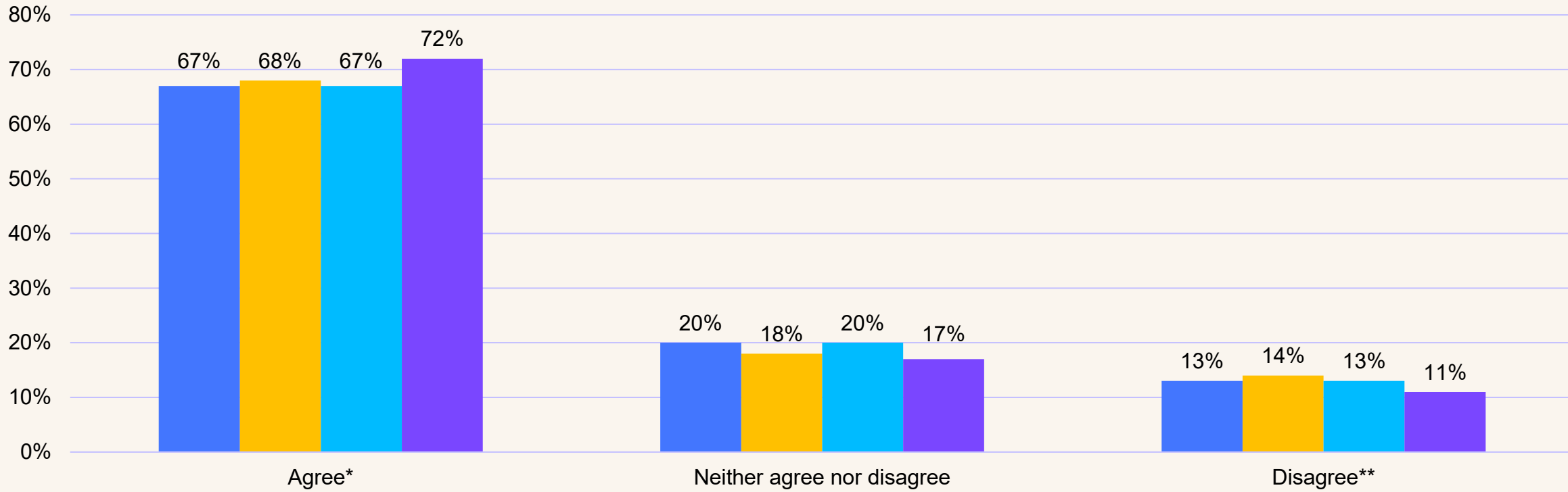
Age Combined



More than two-thirds of graduates are confident in their ability to use AI tools at work and believe their current skills are sufficient to compete in today's AI-driven job market.

Q20. To what extent do you agree or disagree with the following statements?

- I prioritize job security over pursuing my ideal role
- I am willing to take career risks (e.g., switching industries, relocating, taking a lower-paying job) in order to pursue my ideal role
- My current skills are sufficient to compete in an AI-driven job market
- I am confident in my ability to apply AI-led tools at work after completing my undergraduate degree

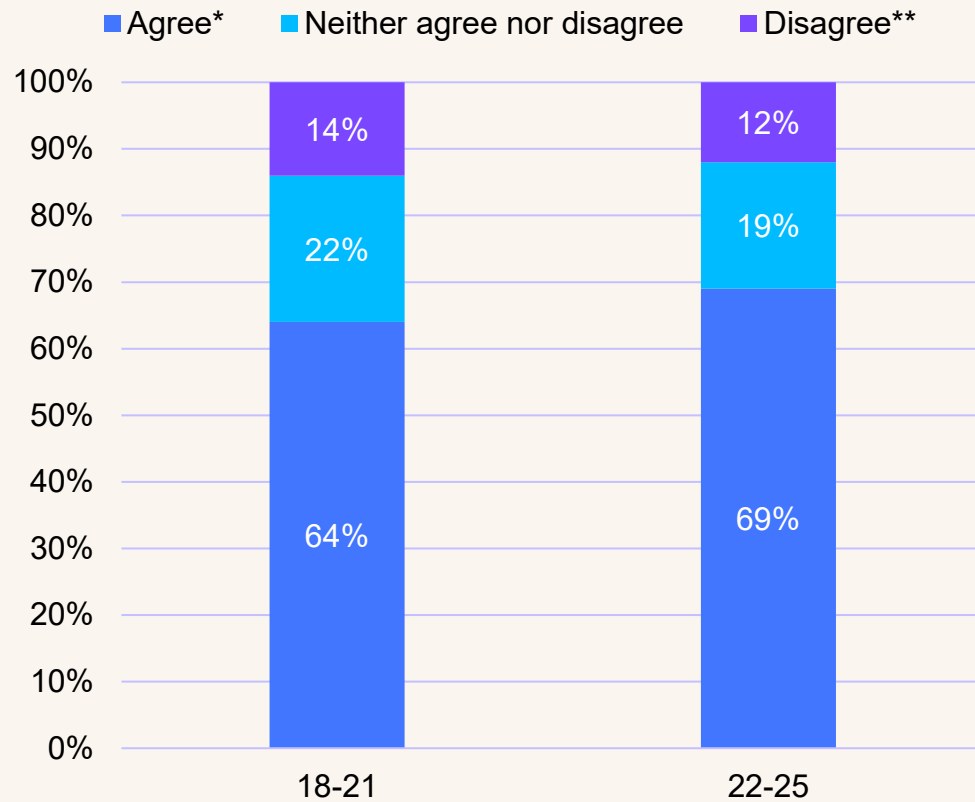


*Agree = graduates who selected either “strongly agree” or “somewhat agree”
**Disagree = graduates who selected either “somewhat disagree” or “strongly disagree”

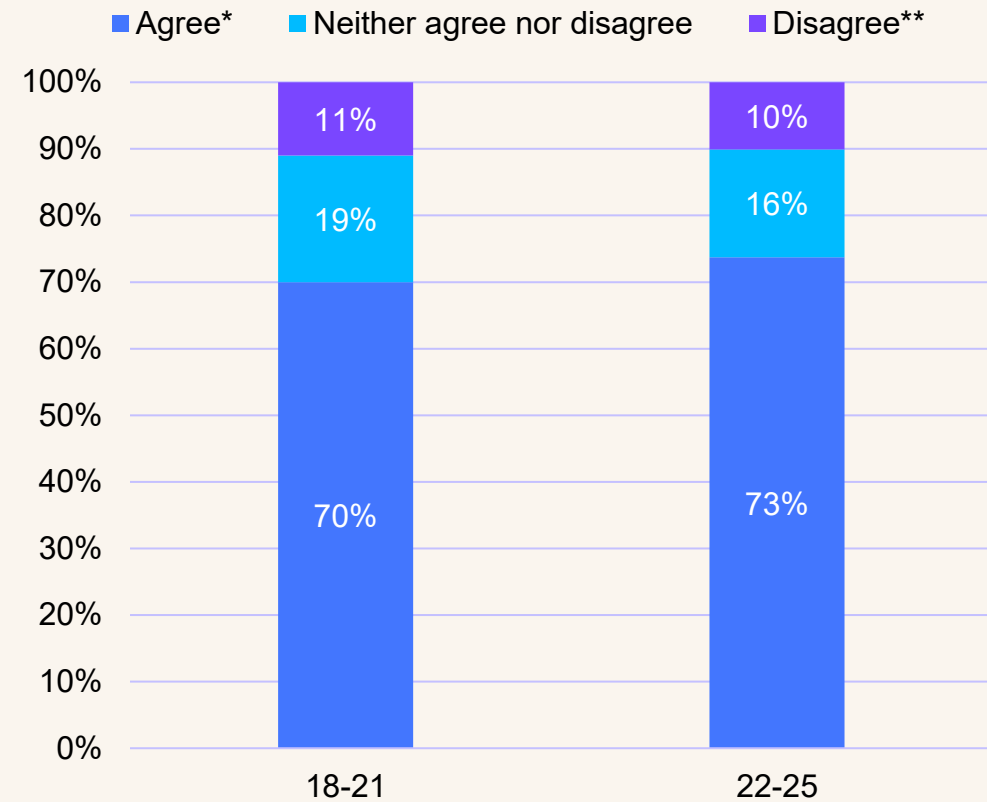
Q20

Age Combined

My current skills are sufficient to compete in an AI-driven job market



I am confident in my ability to apply AI-led tools at work after completing my undergraduate degree



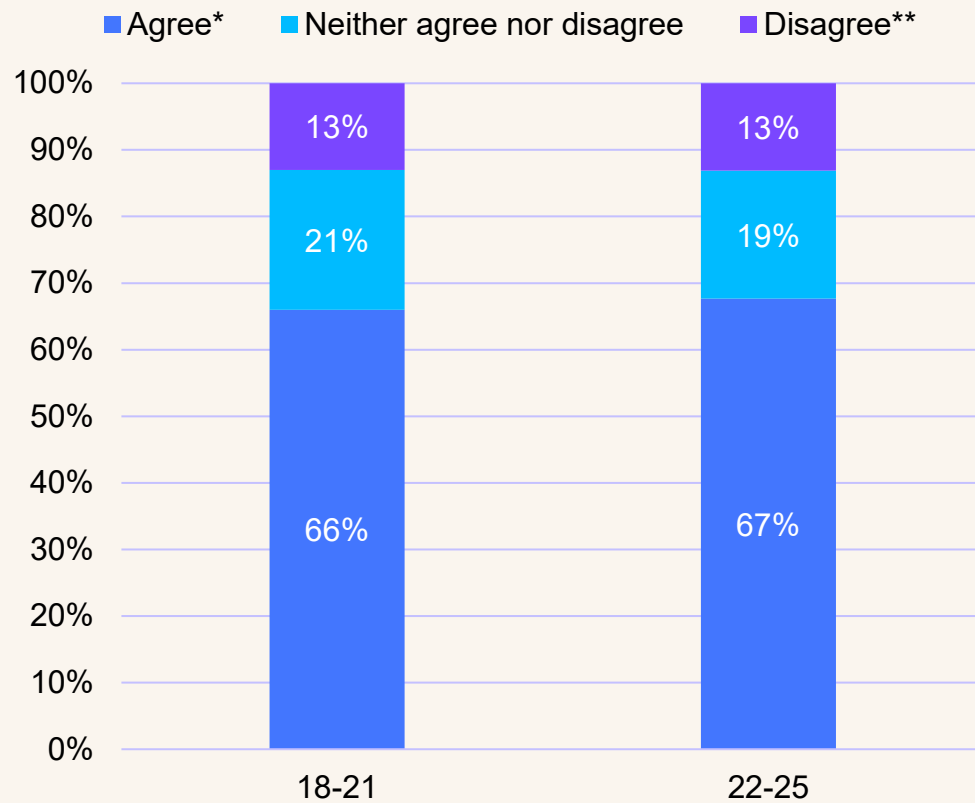
*Agree = graduates who selected either “strongly agree” or “somewhat agree”

**Disagree = graduates who selected either “somewhat disagree” or “strongly disagree”

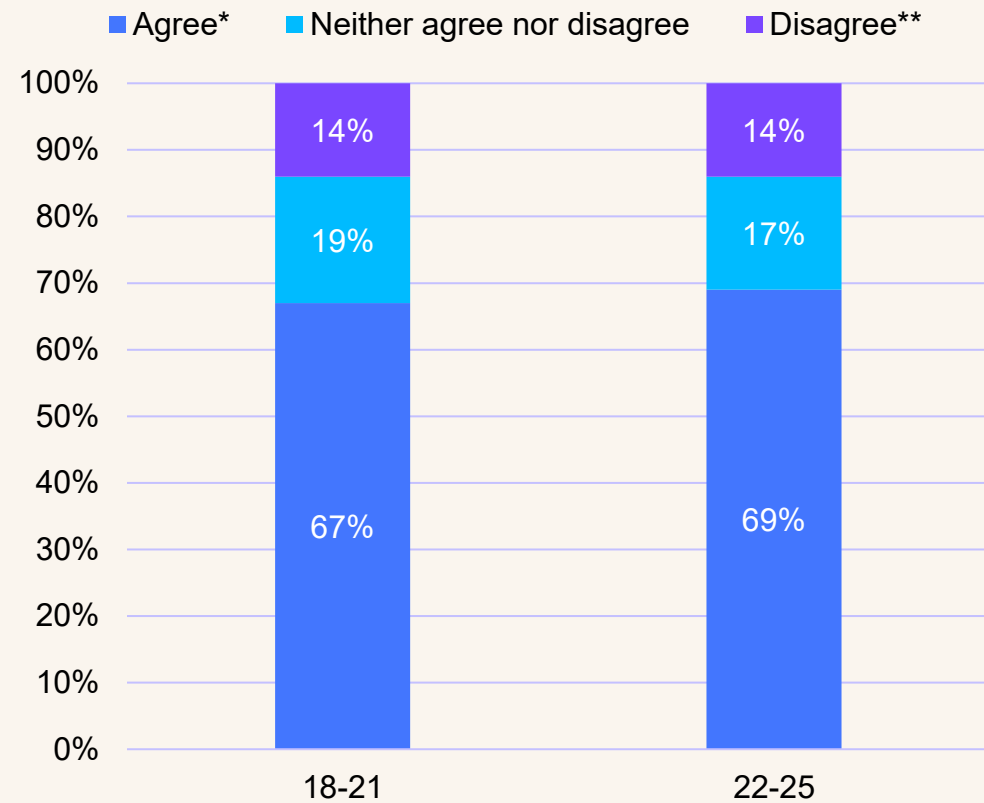
Q20

Age Combined

I prioritize job security over pursuing my ideal role



I am willing to take career risks (e.g., switching industries, relocating, taking a lower-paying job) in order to pursue my ideal role

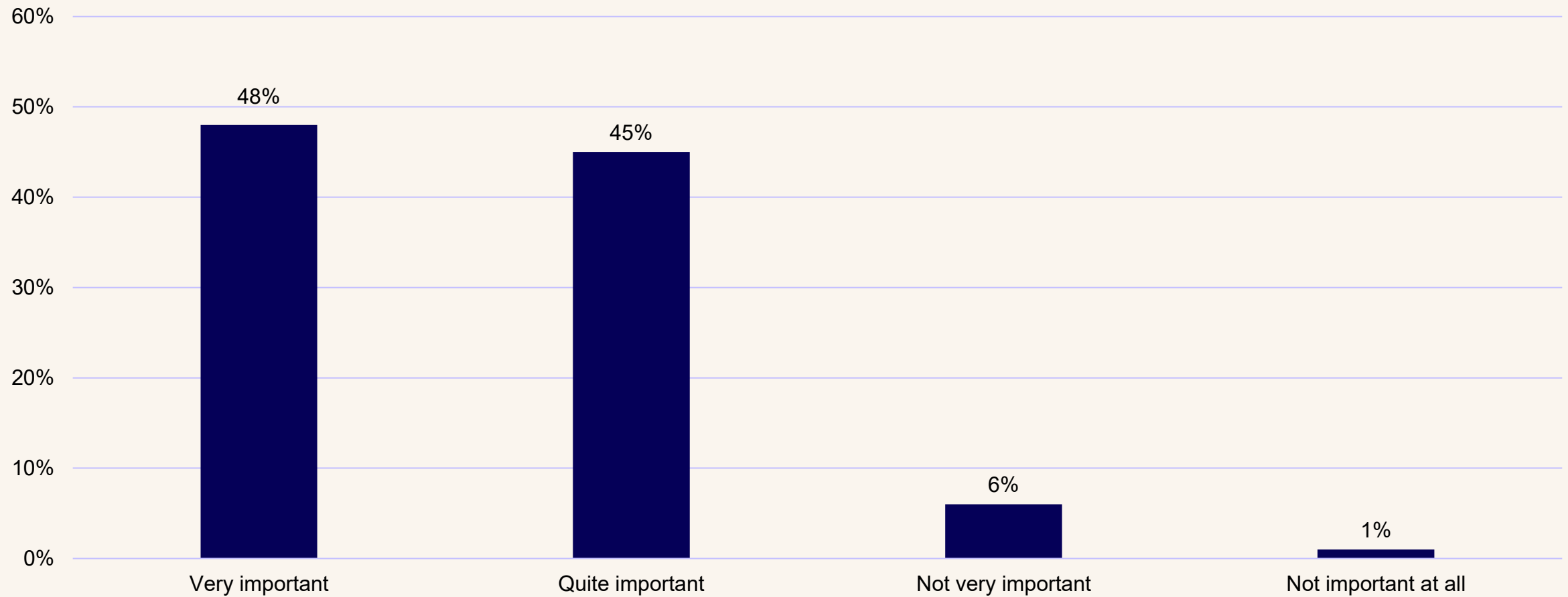


*Agree = graduates who selected either "strongly agree" or "somewhat agree"

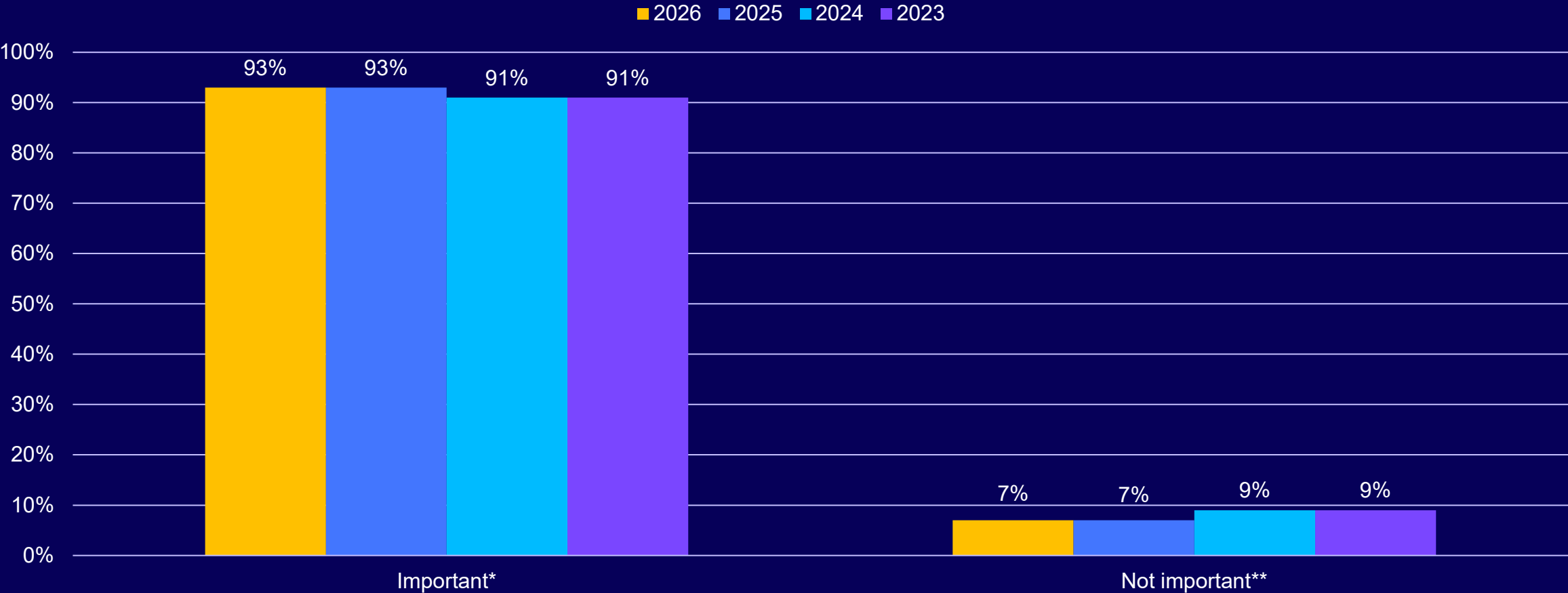
**Disagree = graduates who selected either "somewhat disagree" or "strongly disagree"

Graduates believe it is important that they make a positive societal and environmental contribution through their career.

Q21. How important is it to you that you can make a positive societal and environmental contribution through your career?

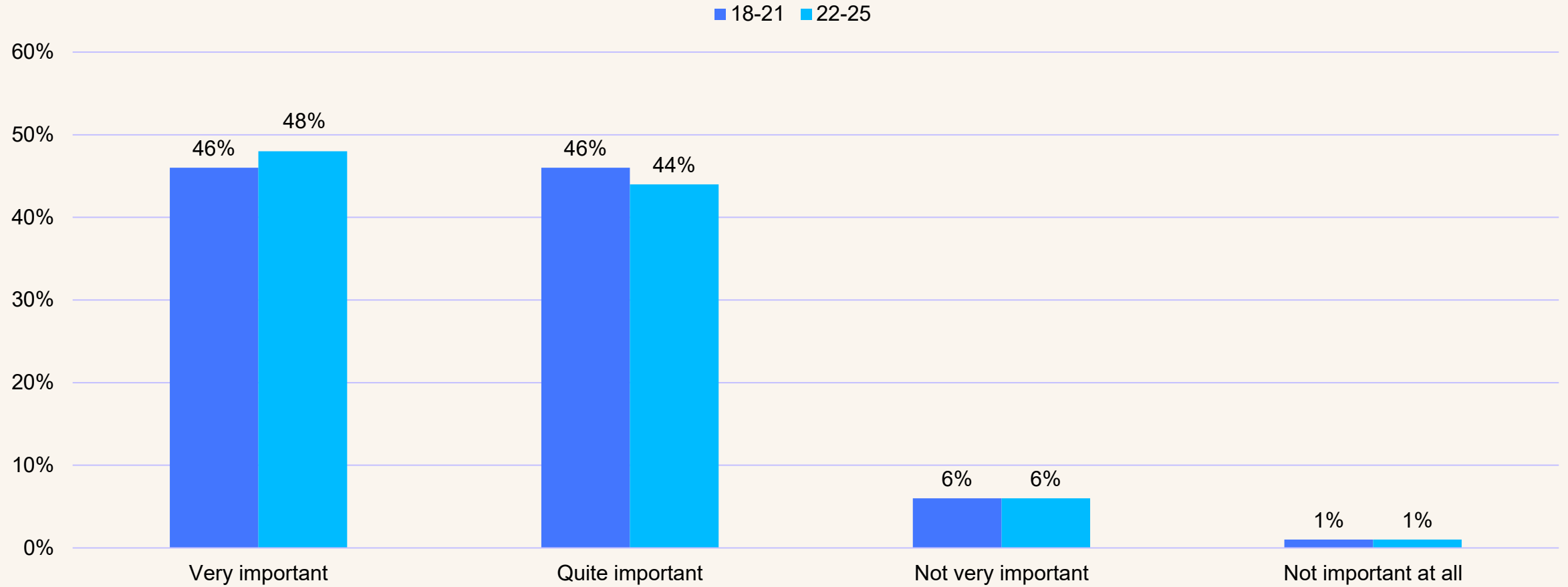


Year after year, graduates continue to value careers that create positive societal and environmental impact. Q21. How important is it to you that you can make a positive societal and environmental contribution through your career?



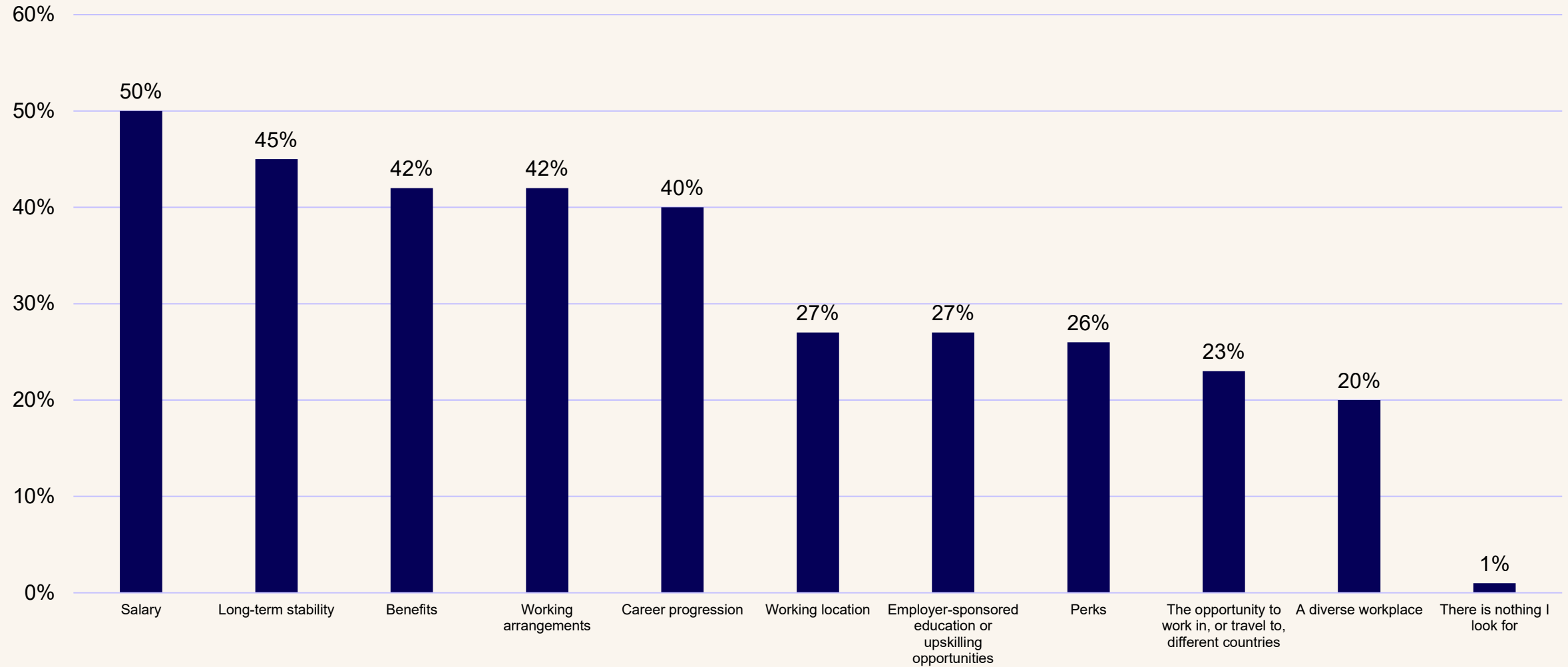
*Important = graduates who selected either “very important” or “quite important”
**Not important = graduates who selected either “not very important” or “not important at all”

Q21 Age Combined



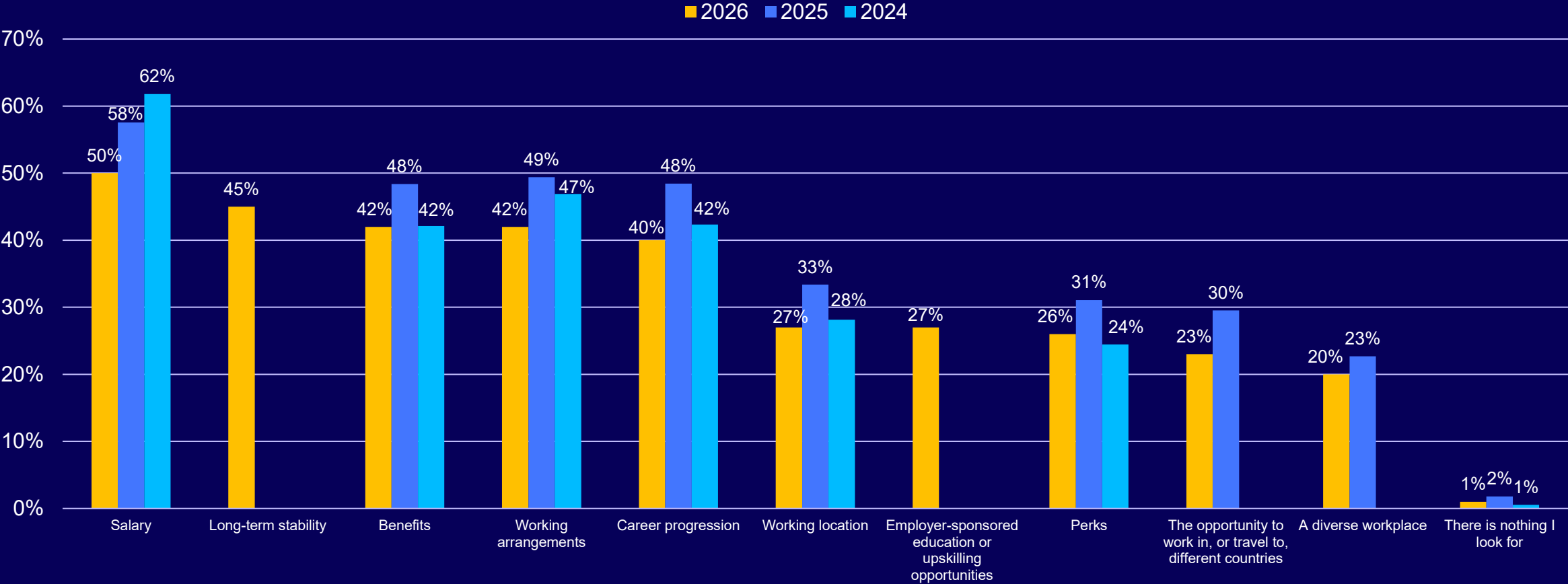
Salary and long-term stability are most looked for in an employer according to graduates.

Q22. What do you look for the most in an employer? Select up to five.



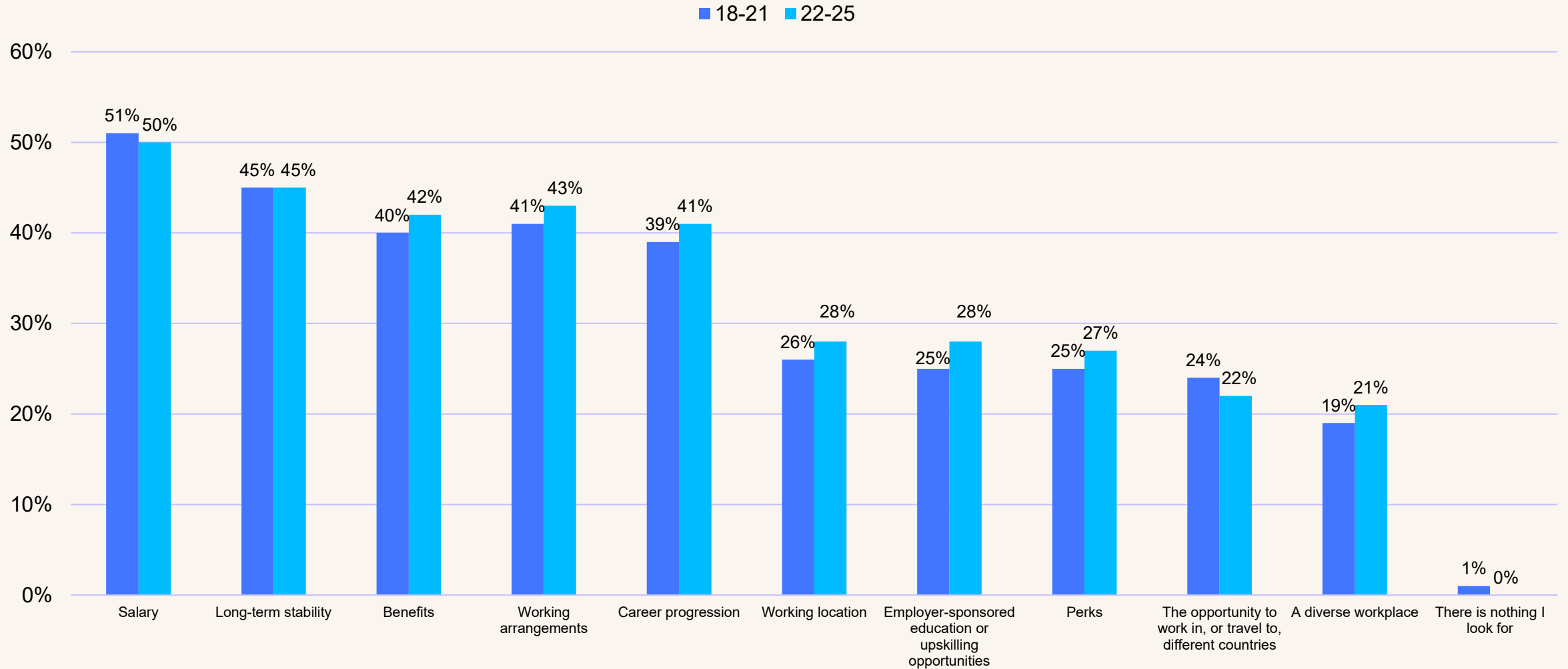
Graduates are less likely to look for salary, benefits, working arrangements, career progression, working location, perks, and travel opportunities in 2026 vs. 2025, but this is likely due in part to the addition of two answer categories.

Q22. What do you look for the most in an employer? Select up to five.*



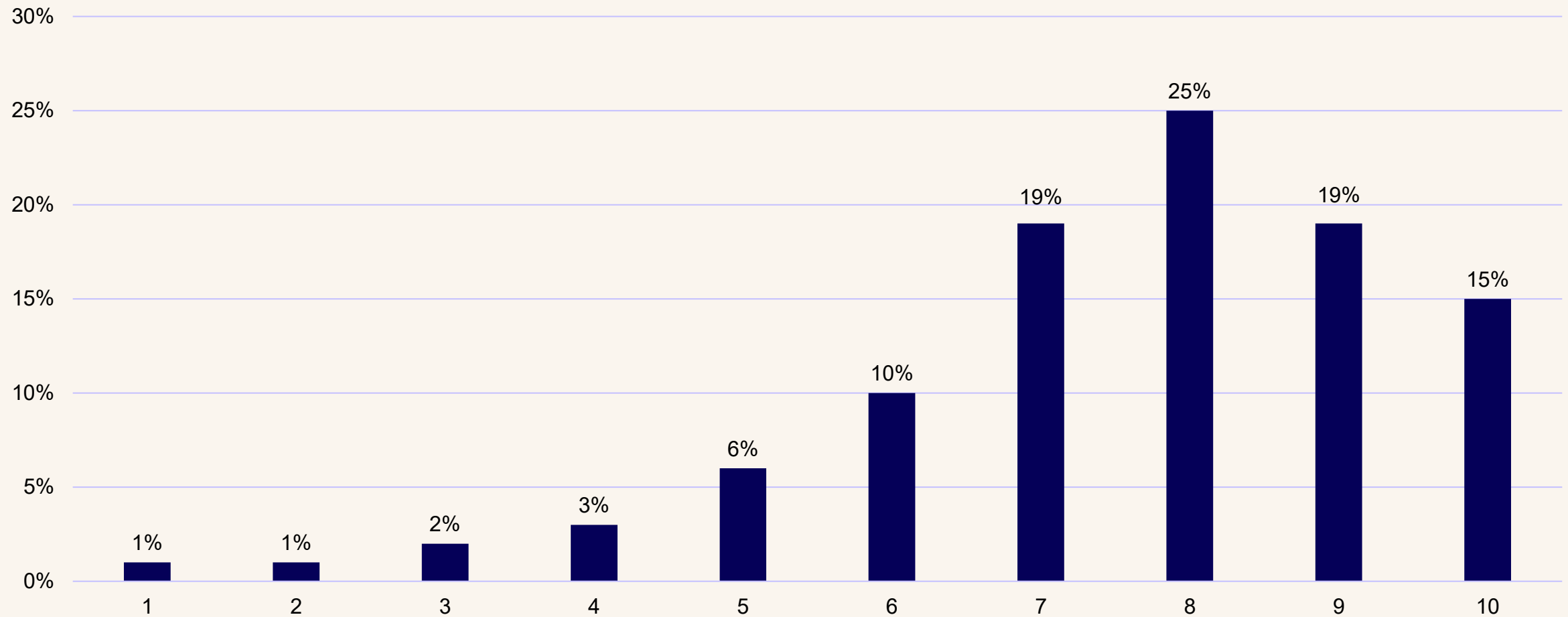
*Presented as "Select up to three." in 2024

Q22 Age Combined



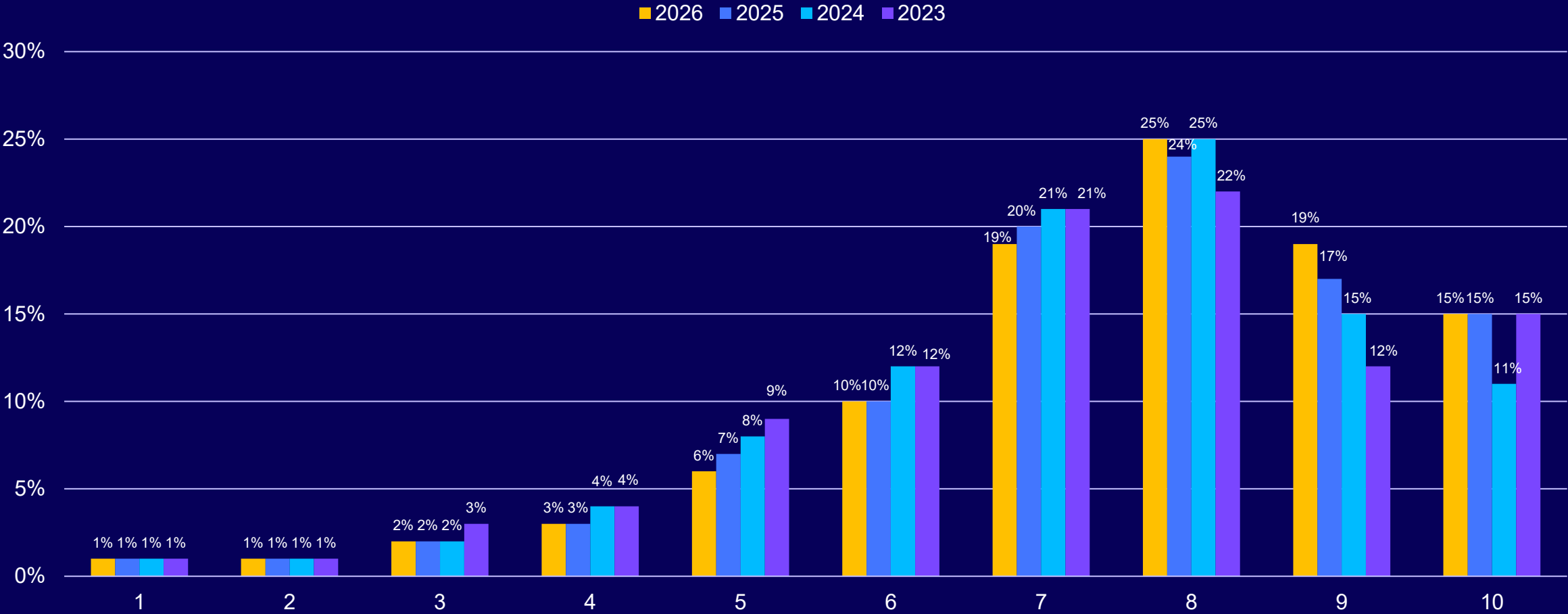
Graduates rate their confidence about their career prospects as a 7.65 out of 10.

Q23. On a scale of 1-10, how confident do you currently feel about your career prospects? 1 being not confident at all, 10 being completely confident.



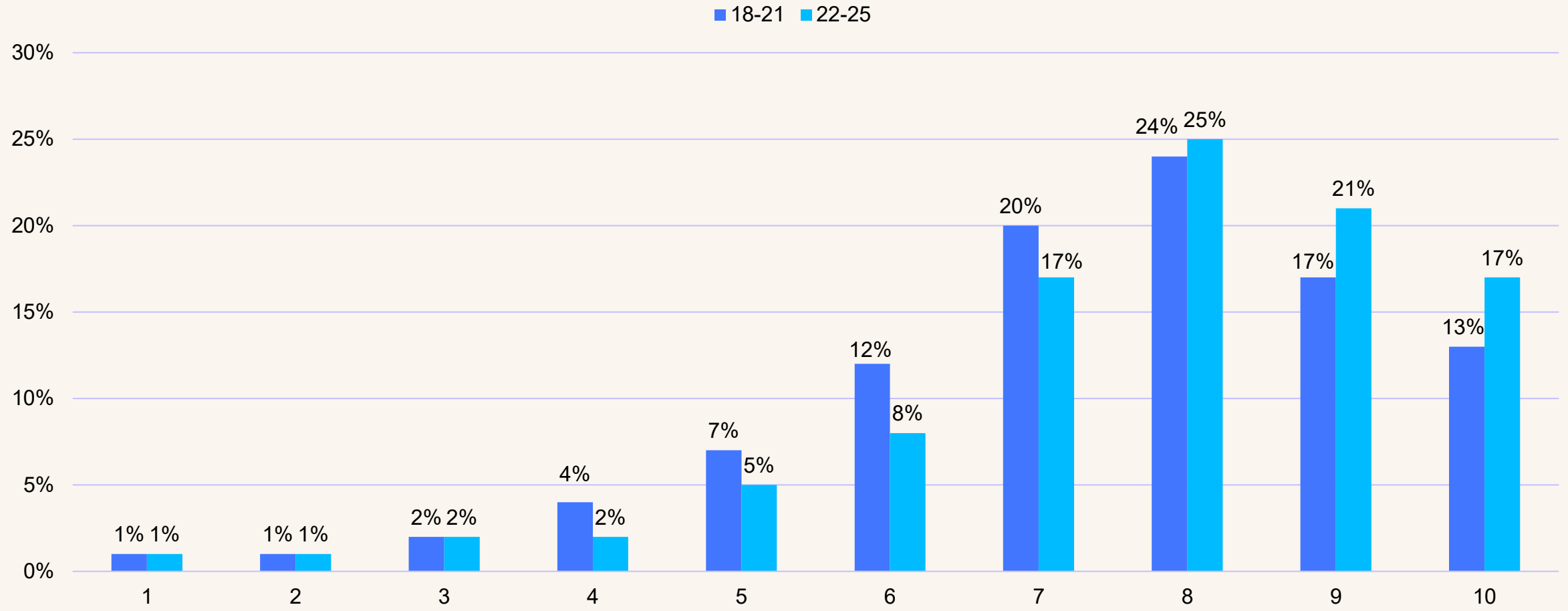
Overall confidence in career prospects has slightly decreased since 2025.

Q23. On a scale of 1-10, how confident do you currently feel about your career prospects? 1 being not confident at all, 10 being completely confident.



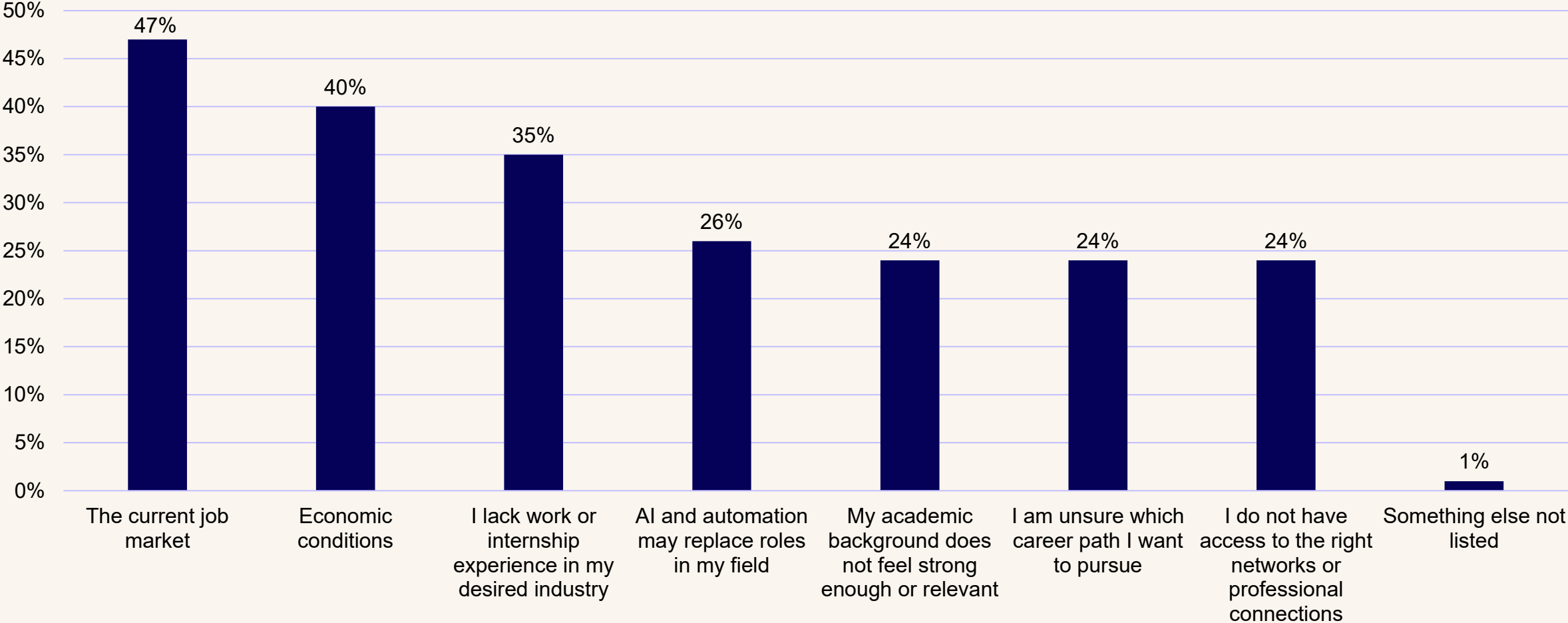
Q23

Age Combined



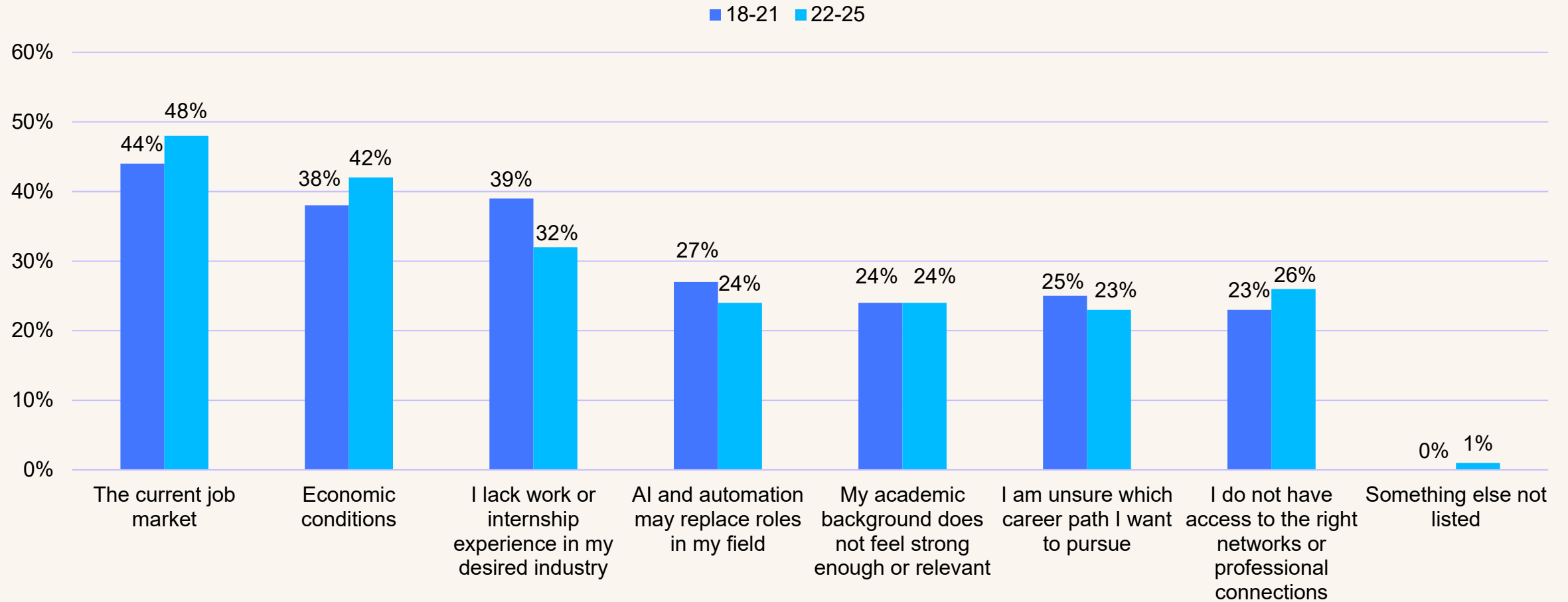
Graduates say the current job market and economic conditions are key reasons for lower career confidence.

Q24. Why aren't you confident about your career prospects? Select all that apply.*



*Asked of those who selected 1-7 on the confidence scale

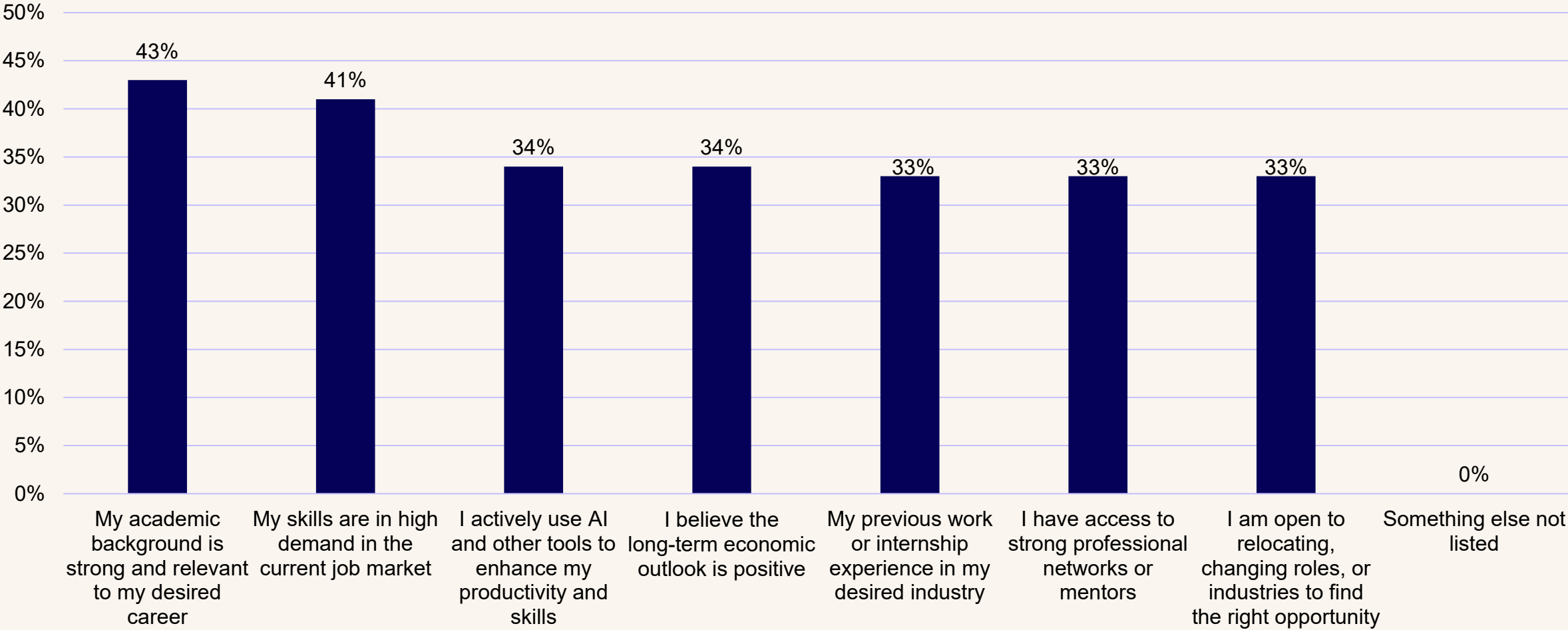
Q24 Age Combined



*Asked of those who selected 1-7 on the confidence scale

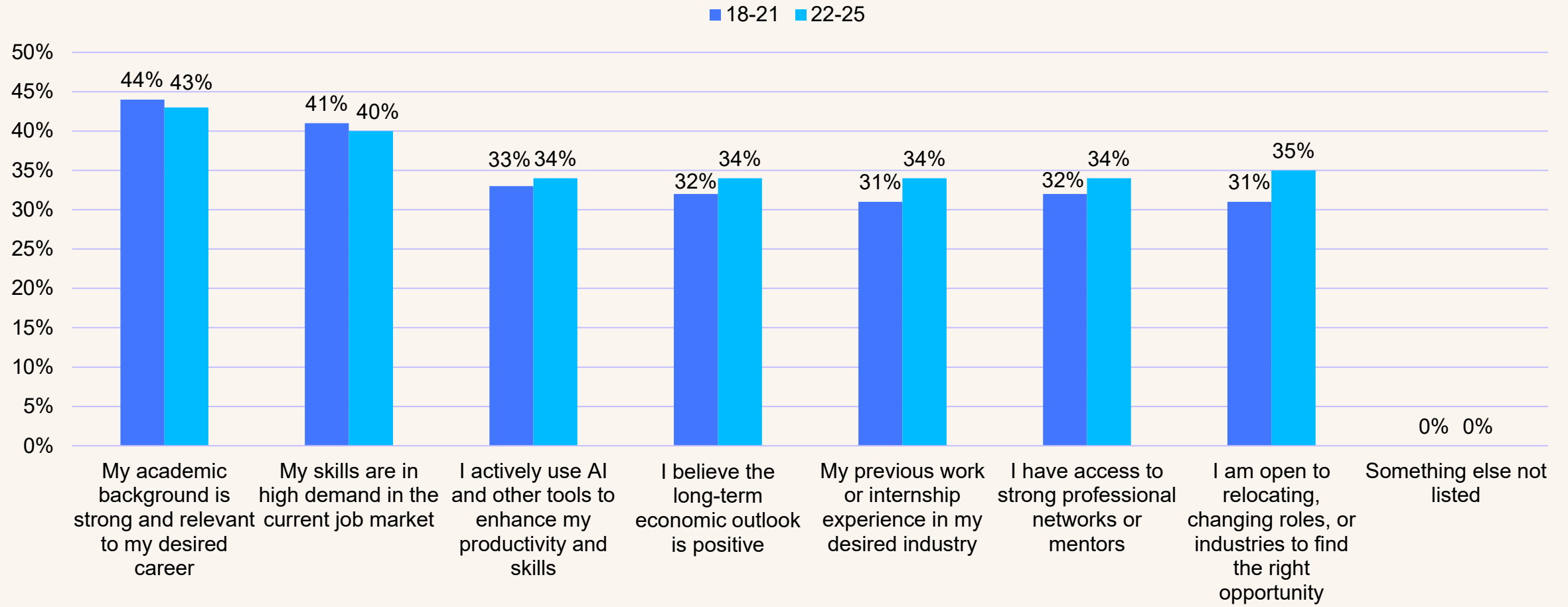
Relevant academic backgrounds and in-demand skills drive career confidence among graduates.

Q25. Why are you confident about your career prospects? Select all that apply.*



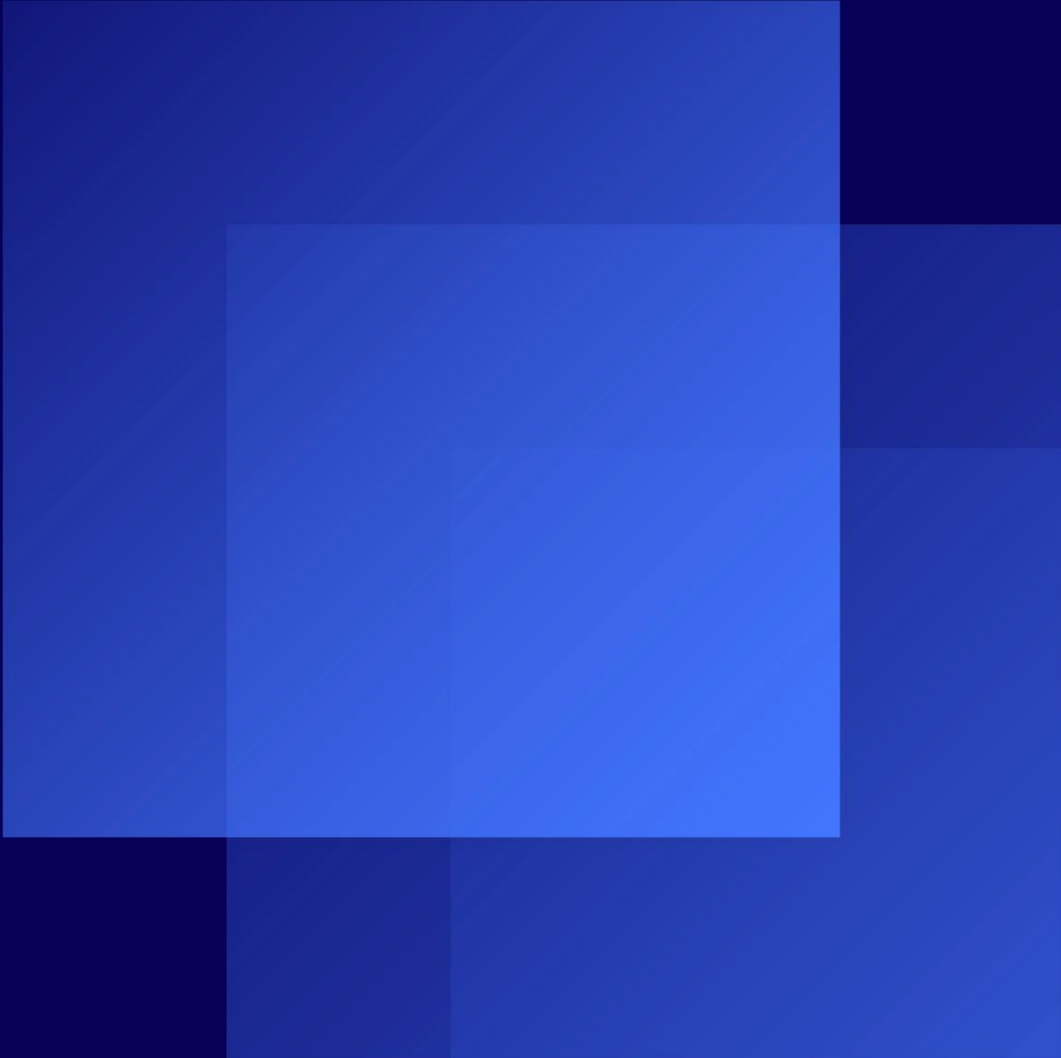
*Asked of those who selected 8-10 on the confidence scale

Q25 Age Combined

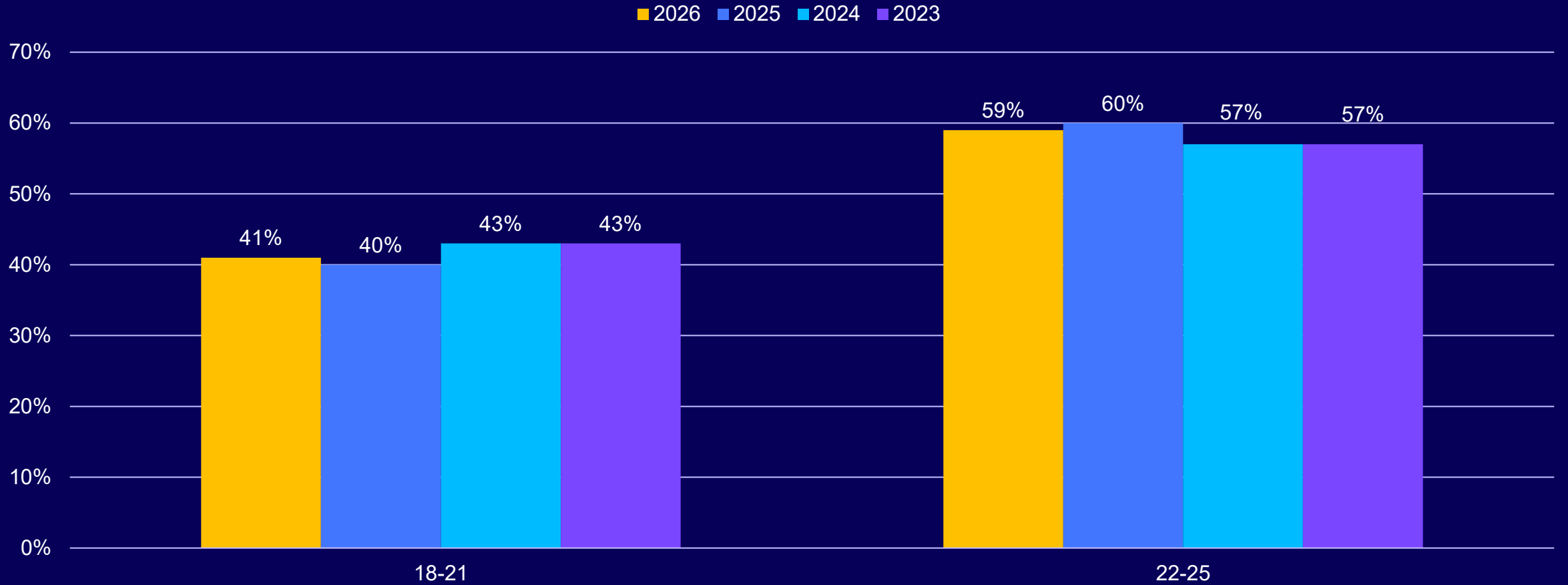


*Asked of those who selected 8-10 on the confidence scale

Appendix



Similar to 2025, 41% of the respondents are 18-21 years old and 59% are 22-25 years old.
S2. Please indicate your age.



Respondent Demographics

	Gender	Age	Degree Status
Canada	<p>Male 39% Female 60%</p>	<p>18-19 12% 20-21 27% 22-23 32% 24-25 29%</p>	<p>Have graduated 23% Currently studying 77%</p>
United States of America	<p>Male 30% Female 68%</p>	<p>18-19 22% 20-21 25% 22-23 29% 24-25 25%</p>	<p>Have graduated 34% Currently studying 66%</p>
Mexico	<p>Male 29% Female 71%</p>	<p>18-19 16% 20-21 21% 22-23 29% 24-25 34%</p>	<p>Have graduated 37% Currently studying 63%</p>
Brazil	<p>Male 28% Female 71%</p>	<p>18-19 12% 20-21 20% 22-23 30% 24-25 39%</p>	<p>Have graduated 50% Currently studying 50%</p>

Respondent Demographics

	Gender	Age	Degree Status
United Kingdom	<p>Male 47% Female 52%</p>	<p>18-19 18% 20-21 27% 22-23 30% 24-25 25%</p>	<p>Have graduated 36% Currently studying 64%</p>
Spain	<p>Male 35% Female 65%</p>	<p>18-19 27% 20-21 27% 22-23 21% 24-25 25%</p>	<p>Have graduated 35% Currently studying 65%</p>
India	<p>Male 55% Female 44%</p>	<p>18-19 17% 20-21 28% 22-23 28% 24-25 28%</p>	<p>Have graduated 46% Currently studying 54%</p>
Singapore	<p>Male 65% Female 35%</p>	<p>18-19 0% 20-21 14% 22-23 43% 24-25 42%</p>	<p>Have graduated 42% Currently studying 58%</p>

Respondent Demographics

	Gender	Age	Degree Status
Saudi Arabia	<p>64% Male 36% Female</p>	<p>10% 15% 40% 35%</p> <p>18-19 20-21 22-23 24-25</p>	<p>Have graduated 43% Currently studying 57%</p>
Hong Kong SAR	<p>42% Male 58% Female</p>	<p>3% 20% 37% 40%</p> <p>18-19 20-21 22-23 24-25</p>	<p>Have graduated 30% Currently studying 70%</p>
China	<p>50% Male 50% Female</p>	<p>9% 34% 38% 19%</p> <p>18-19 20-21 22-23 24-25</p>	<p>Have graduated 15% Currently studying 85%</p>