

Financial Analyst

Work out what a company or an investment is really worth, and explain it to people betting money on your answer.

TYPICAL PAY

\$102,740

a year, full time

PAY RANGE

\$64k to \$181k

starting to experienced

TIME TO QUALIFY

4 to 6 years

after high school

DEMAND

Good

job outlook

LICENCE NEEDED

No

anyone can do it

WHERE YOU WORK

Banks, investment firms, company finance teams, insurers, governm...

How you get there

- 1 High school** Grade 12
Take the hardest math you can handle, plus any economics or accounting elective. Learn spreadsheets properly, not casually.
- 2 Bachelor's degree** 4 years
Finance, economics, accounting, mathematics or engineering. The subject matters less than the numeracy and the internships.
- 3 Internships, especially the summer before your last year** 2 summers
In this industry the junior summer internship is effectively the job interview. Firms make full-time offers from it.
- 4 First analyst job** 2 to 3 years
Two to three years building models, cleaning data and writing the pages someone senior presents.
- 5 The Chartered Financial Analyst program, if you want investment work** 3 to 4 years alongside work
Three exams taken in order, about 300 hours of study each, plus 4,000 hours of relevant work experience over at least 36 months.

Pros and cons

- + Strong pay from the very first job
- + No license required for most roles
- + Skills work in every industry, not just finance
- Banking hours can be brutal for the first years
- Much of the pay is a bonus that is never guaranteed
- Layoffs come in waves with the market

Good to know

You can sit the entry exam before anyone hires you

The Securities Industry Essentials exam costs \$100 and is open to anyone 18 or over without a firm sponsoring them. Almost no student does it, which is exactly why doing it makes an application stand out.

The famous credential takes years, not months

The Chartered Financial Analyst program is three exams in sequence, about 300 hours of study each, and it usually takes 3 to 4 years while working full time. Most people who start it do not finish.

Optional boosts

Chartered Financial Analyst. Certified public accountant. Financial Risk Manager. Master of business administration.

Where these numbers come from

My Next Move: Financial and Investment Analysts (13-2051.00)

CFA Institute: the Chartered Financial Analyst program

Financial Industry Regulatory Authority: Securities Industry Essentials exam

New York University Stern School of Business: undergraduate programs

Numbers checked September 2026. Pay figures are typical full-time annual amounts in United States dollars, based on Bureau of Labor Statistics wage data and published pay scales. They vary by state, employer and experience. Tuition is for in-state students at public schools unless the card says otherwise. Sources, links and the click-through version: <https://career.help/us/careers/financial-analyst>



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