

Budget Analysts

AI now drafts budget narratives, reconciles variances and builds forecasts in planning software, moving analysts towards review and advice.

EXPOSURE	WINDOW	ADOPTION TODAY	READING
54 Elevated exposure	2–6 yrs until change lands	High	The role is being reshaped. Exposure is the share of today's work AI can plausibly take on within the window.

§ 01WHAT IS HAPPENING

What is happening to budget analysts

Impact

Planning platforms such as Workday Adaptive Planning, Anaplan and Oracle Cloud EPM generate forecasts, flag variances and explain them in plain language, while Microsoft 365 Copilot summarises spending reports and drafts the commentary that goes to department heads. Requests from budget holders are increasingly handled through automated workflows that check them against policy and prior-year figures before a human sees them. The analyst's day shifts from compiling spreadsheets and writing routine justifications to reviewing what the system produced, questioning the assumptions behind it and advising managers on trade-offs.

Risk

The role is being reshaped: compilation and variance work automate, while judgement on priorities and policy stays human.

Occupation-level measures place budget analysts in the highest official exposure tier, and roughly half of the measured tasks are a good match for current tools, though observed usage of AI assistants in the role is still low. Over 2-6 years, data consolidation, variance analysis, standard forecasting, report drafting and the checking of routine budget requests will be largely automated inside planning and ERP systems. What stays human is the judgement about what an organisation should spend on, the negotiation with programme managers, the explanation of difficult choices to elected officials or executives, and accountability for the figures. Teams will need fewer people to produce the same budget cycle, and the analysts who remain will spend more time as advisers to budget holders than as compilers of their submissions.

Sector readiness

High Adoption in Planning and ERP Platforms

Corporate finance teams have moved quickly because the planning software they already own ships with forecasting, anomaly detection and generative commentary. Public-sector and non-profit budgeting lags, held back by legacy financial systems, procurement cycles and the need for transparent, auditable methods, though Microsoft 365 Copilot and general assistants are already in common use for drafting and summarising.

§ 02 POSITION

Where you stand

- i Position yourself as the adviser who helps budget holders make trade-offs, with the planning system handling consolidation and variance reporting.
- ii Become the person who understands and validates the forecasting and anomaly-detection models in your planning platform, so finance leaders trust the numbers.
- iii Specialise in a domain, such as capital projects, grants or healthcare funding, where policy knowledge and judgement matter more than compilation.

§ 03 ACTIONS

6 POINTS

What this means for you

Concrete changes to how the work gets done, in the order you are likely to meet them.

- 01 **Check the commentary.** AI-generated variance explanations are plausible and sometimes wrong; read them against the ledger before they reach a decision-maker, and make that review your visible contribution.
- 02 **Move to the front of the cycle.** Advising departments on how to build their requests and what will be approved is more valuable than correcting submissions afterwards.
- 03 **Learn the planning platform deeply.** Model design, driver-based forecasting and scenario tools in Anaplan, Adaptive Planning or Oracle EPM are where the analytical work now happens.
- 04 **Build scenario skills.** Leaders increasingly want ranges and what-ifs rather than a single budget; being able to construct and explain scenarios is a growing part of the role.
- 05 **Know the policy.** Whether it is procurement rules, grant conditions or public-sector accounting, domain knowledge is what the tools cannot supply and what managers rely on you for.
- 06 **Communicate in person.** Presenting a budget position and defending it in a meeting is the part of the role AI does not do; seek out those opportunities.

What is pushing this change

- 01

AI in planning and ERP platforms. Workday Adaptive Planning, Anaplan and Oracle Cloud EPM embed forecasting, anomaly detection and generated commentary into the budgeting cycle.
- 02

Generative drafting. Microsoft 365 Copilot and general assistants write budget narratives, summarise spending reports and prepare briefing notes from the data.
- 03

Automated variance analysis. Systems compare actuals to budget continuously, explain drivers and alert managers, replacing the monthly manual review.
- 04

Workflow automation of requests. Budget requests and transfers are checked against policy and history by rules and models before an analyst reviews them.
- 05

Pressure for faster, rolling planning. Organisations are moving from annual budgets to rolling forecasts, which is only practical with automation and changes what analysts spend time on.
- 06

Legacy systems in the public sector. Older financial systems and procurement constraints slow adoption in government, spreading the change across the full window.

Impact by sector

The headline figure is an average. Where you work changes the picture.

Corporate finance and FP&A	Adoption is furthest along; driver-based planning and AI commentary are standard, and the analyst role is merging with business partnering.
Central and local government	Transparency and audit requirements plus legacy systems slow automation, but drafting and summarisation tools are already used widely.
Healthcare and higher education	Complex funding streams and regulatory reporting keep human judgement central while planning platforms take over consolidation.
Non-profits and grant-funded bodies	Smaller teams rely on general assistants and spreadsheet copilots rather than enterprise platforms, with grant compliance knowledge remaining the key human asset.

Skills to build

The skills that keep the human part of this work valuable as the routine part is automated.

- 01

Planning platform expertise. Deep knowledge of your organisation's planning tool, including model building and its AI features, is where budget analysis now happens; vendor certifications are worth pursuing.
- 02

Scenario and driver-based modelling. Constructing forecasts from operational drivers and testing alternatives is the analytical skill leaders ask for most; build it on real planning cycles.
- 03

Business partnering. Advising programme managers and department heads on trade-offs is the human core of the role; develop it by sitting with budget holders rather than emailing them.
- 04

Data literacy and SQL. Being able to query the ledger directly and check what the system reports protects you from trusting automated output blindly.
- 05

Public finance or sector policy knowledge. Rules on appropriations, grants and reporting are what make a budget analyst's judgement specific and hard to replace.
- 06

Clear written and spoken explanation. Translating a budget position for non-financial decision-makers remains essential; use AI drafts as a starting point and make the judgement your own.

Tools in use

KINDS OF TOOL WORTH KNOWING

- 01

Agentic finance assistants. Vendors are adding assistants that answer budget questions in plain language and propose adjustments; understand their capabilities and their failure modes.

NAMED TOOLS ALREADY IN USE

- Microsoft 365 Copilot**

VISIT

Analyses and summarises spreadsheets in Excel and drafts budget narratives and briefing notes in Word and Outlook.
- Workday Adaptive Planning**

VISIT

Planning and forecasting platform with machine-learning forecasts and anomaly detection used in corporate and public-sector finance.
- Anaplan**

VISIT

Connected planning platform with predictive forecasting and scenario modelling used for budgeting across large organisations.
- Oracle Cloud EPM**

VISIT

Enterprise performance management suite with predictive planning and generated narrative reporting.

ChatGPT

VISIT

General assistant used to draft explanations, summarise policy documents and sanity-check calculations.

§ 08 EXAMPLES

3 EXAMPLES

In practice

Ways people in this role are already using AI, and what they get from it.

Generated variance commentary

EXAMPLE 1

HOW

The planning system drafts explanations for every line that moved beyond a threshold, and the analyst verifies, edits and adds context before the pack goes to management.

GAIN

Monthly reporting is faster and the analyst's time goes to the exceptions that matter.

Scenario forecasting

EXAMPLE 2

HOW

An analyst builds alternative funding and cost scenarios in the planning platform and uses its forecasting features to project outcomes, then presents the options to leadership.

GAIN

Decision-makers see ranges and trade-offs rather than a single number.

Policy summarisation

EXAMPLE 3

HOW

A language model summarises a new grant condition or appropriation rule into a checklist, which the analyst confirms against the source and applies to submissions.

GAIN

Compliance checks are consistent and new rules are absorbed quickly.

§ 09 CONTEXT

How this role compares

Three neighbouring roles chosen to show the direction of travel.

Bookkeepers

MORE EXPOSED

AI IMPACT

Transaction capture, categorisation and reconciliation are being automated almost entirely, substituting for the core of the role.

WORK MOVES TO

Budget analysts retain an advisory and policy function; make it the centre of your work.

Business Intelligence Analysts

DIFFERENT SKILLS, GROWING

AI IMPACT

AI generates queries and dashboards, but demand for people who model data and define metrics for the organisation keeps growing.

WORK MOVES TO

Data modelling and visualisation skills; a natural extension for analysts comfortable with SQL and planning platforms.

Financial Managers COMPLEMENTARY, LESS EXPOSED	AI IMPACT Managers use AI-produced analysis, but accountability for decisions, controls and stakeholder relationships stays with them.
	WORK MOVES TO Leadership, governance and communication; the established progression for budget analysts who move into partnering.

§ 10 VERDICT

Closing judgement

The spreadsheet consolidation and variance commentary that filled much of a budget analyst's month are now produced by the planning system before you arrive. That is not the end of the job, but it does mean that being good with spreadsheets is no longer enough. Your value is in understanding what the organisation is trying to achieve, knowing where the numbers hide problems and being able to tell a programme manager or a council that a request does not stack up. Learn the AI features of your planning tools so you can trust and challenge them, and spend the saved time getting closer to the decisions.

§ 11 BASIS

REVISED 5 OCTOBER 2026

Evidence and revisions

What the exposure figure rests on, what changed when it was last revised, and the published work cited for this role.

SCORE

54

WINDOW

2-6 years (unchanged)

The 5 October 2026 review held the score.

Exposure Index v2. Inputs: task applicability 47/100 (Microsoft AI applicability score 0.23 for Budget analysts); observed usage 9/100 (Anthropic observed exposure 0.07); official exposure tier 100/100 (BLS: very high); labour-market trajectory not yet mapped for this occupation, so its weight was spread across the other inputs; published adoption rating 70/100 (high adoption). Weighted base 54.1. Final score 54. New report: the window of 2-6 years is set from the score band.

HOW THE FIGURE IS BUILT (EXPOSURE INDEX V2)

Task applicability — Microsoft Research, AI applicability score	47 × 39%	18.2
Observed usage — Anthropic Economic Index, observed exposure	9 × 22%	2.0
Official exposure tier — US BLS AI-exposure category	100 × 22%	22.2
Labour-market trajectory — US BLS projected employment change 2025–35	not measured	—
Published adoption rating — This report's adoption level	70 × 17%	11.7
Weighted base		54.1
Exposure score		54

MEASURES BEHIND THE SCORE

US Bureau of Labor Statistics · *Employment Projections 2025–35 and AI Exposure Categories* (27 August 2026)
AI-exposure tier: Very high. Projected employment change not yet mapped for this occupation. Matched to Budget analysts.

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Microsoft Research · *Working with AI: Measuring the Applicability of Generative AI to Occupations* (10 July 2025)
AI applicability score 0.23 for SOC 13-2031; scaled to 47/100 as the task-applicability input.

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Anthropic · *Anthropic Economic Index report: Cadences* (26 June 2026)
Observed exposure 0.07 for SOC 13-2031; scaled to 9/100 as the observed-usage input.

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UK Department for Science, Innovation and Technology · *Assessment of AI capabilities and the impact on the UK labour market* (28 January 2026)
UK context: around 70% of UK workers are in occupations with tasks AI could perform or enhance, above the US average; a one-standard-deviation rise in exposure was associated with a 3.9% fall in UK job postings.

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<https://www.careerguard.ai/sources>

Method and sources

Each report was written from a large body of published research. The exposure score itself is computed, not written: it is the CareerGuard Exposure Index, a weighted average of occupation-level measures from the US Bureau of Labor Statistics (AI-exposure classification and 2025–35 projections), Microsoft Research (AI applicability scores) and Anthropic (observed exposure), together with the adoption rating published on the report. The organisations and publications below are the standing literature behind the narrative sections. Every source, with dates, licences and archived copies where we are permitted to hold them, is catalogued in the research library.

Exposure Index v2 (October 2026). Each input is scaled to 0–100 and weighted: task applicability 35% (Microsoft AI applicability score ÷ 0.5), observed usage 20% (Anthropic observed exposure ÷ 0.75), official exposure tier 20% (BLS very high = 100, high = 70, moderate = 40, low = 10), labour-market trajectory 10% ($50 - 2.5 \times$ projected % employment change), published adoption rating 15% (very high = 85, high = 70, medium-high = 55, medium = 40, low-medium = 25, low = 10). Inputs not measured for an occupation are dropped and the remaining weights renormalised. An editorial adjustment of at most ± 12 points is allowed only for automation channels the measures cannot see (robotics, self-service, machine vision, medical imaging, RPA/OCR, generative video) and is always logged with its reason. Scores are whole numbers, not rounded to five. The change window shifts one notch (a year at each end) per ten points of movement.

I GLOBAL AND MACROECONOMIC IMPACT OF AI ON WORK

World Economic Forum

The Future of Jobs Report series — Employer survey of expected job growth and decline, skill shifts and technology adoption (2020, 2023 and 2025 editions); Artificial Intelligence and the Future of Entry-Level Work (2026).

AI governance and transformation reports — Frameworks on ethical AI, talent strategy and industry transformation.

McKinsey Global Institute

AI, Automation and the Future of Work series — Research quantifying automation potential by task, sector and demographic, from "Jobs Lost, Jobs Gained" to "Agents, robots, and us" (2025).

Industry-specific reports — Financial services, healthcare, manufacturing and others.

PwC

Global AI Jobs Barometer — Annual analysis of job postings and productivity by AI exposure (2024–2026 editions).

Upskilling Hopes and Fears survey — Employee perceptions and readiness.

Microsoft Research and Anthropic

Working with AI (2025); Anthropic Economic Index (2025–2026) — Occupation-level usage data from Copilot and Claude conversations, the two observed-usage measures behind the 2026 revision.

Stanford Digital Economy Lab and Stanford HAI

Canaries in the Coal Mine? (2025–2026); AI Index Report (annual) — Payroll evidence on early-career employment in exposed occupations; annual measurement of AI capability, investment and adoption.

Deloitte

Human Capital Trends series — Workforce, talent and HR technology trends.

Tech Trends series — Emerging technologies and their business implications.

Accenture

Technology Vision series — Forward-looking analysis of emerging technology, with emphasis on AI.

Fjord Trends — Design, innovation and human experience in a digital world.

Boston Consulting Group

AI/ML insights and industry solutions — "The AI Revolution in the Workplace" and related research.

EY

AI and workforce reports — Adoption, talent strategy and ethics.

IBM Institute for Business Value

AI and automation studies — Business models, workforce evolution and leadership.

OECD

AI Policy Observatory — International data and policy on AI, labour markets and skills.

Employment Outlook — Labour-market trends including technological impact (2023–2026 editions).

International Labour Organization

Generative AI and Jobs: A Refined Global Index of Occupational Exposure (2025) — Task-level exposure gradients for every ISCO occupation; successor to the 2023 global index.

International Monetary Fund

Staff Discussion Notes on AI and work (2024, 2026) — Complementarity framing: where AI augments and where it substitutes.

UK Department for Science, Innovation and Technology

Assessment of AI capabilities and the impact on the UK labour market (2026) — UK occupational exposure and job-posting evidence.

Brookings Institution

AI and automation research — Economic and social implications, displacement and skills.

Yale Budget Lab and Goldman Sachs Research

Tracking the Impact of AI on the Labor Market; AI and the US labour market (2026) — Aggregate labour-market monitoring; macro displacement estimates.

Oxford University (Oxford Martin School)

The Future of Employment — Frey & Osborne and subsequent research on susceptibility to automation.

MIT Technology Review

AI & Work — Reporting on AI research and its implications for industries and jobs.

Gartner

Hype Cycle for Artificial Intelligence — Maturity and adoption of AI technologies.

Future of Work reports — Workplace models and talent strategy.

U.S. Bureau of Labor Statistics

Employment Projections 2025–35; AI Exposure Categories; Occupational Outlook Handbook — Ten-year employment projections and, from the 2025 cycle, an AI-exposure tier for every detailed occupation.

Indeed Hiring Lab

AI at Work Report (2025) and posting-market updates — Skill-level transformation estimates and job-posting trends by occupation.

II CORE AI AND MACHINE-LEARNING RESEARCH

OpenAI

Research papers, blog and API documentation — Large language models, generative AI, safety and societal impact.

Google DeepMind

Research papers and blog — Reinforcement learning, AI for science, AGI and ethics.

Meta AI

Research papers and blog — Large language models, computer vision, AI for social good.

Hugging Face

Transformers library and model hub — Open-source state-of-the-art NLP models.

TensorFlow and PyTorch

Documentation and community forums — Core frameworks illustrating practical capability.

arXiv

cs.AI, cs.LG, cs.CV, cs.CL — Pre-print research.

NeurIPS and ICML

Conference proceedings — Top-tier academic research.

ACM and IEEE

Journals and proceedings — ACM Computing Surveys; IEEE Transactions on AI.

Kaggle

Datasets and competition solutions — Applied machine learning on real-world problems.

The Alan Turing Institute

Research and reports — Responsible and applied AI.

III ETHICAL AND RESPONSIBLE AI DEPLOYMENT

NIST

AI Risk Management Framework — Voluntary framework for managing AI risk.

European Commission

AI Act — Risk-tiered legal framework for AI.

Ethics Guidelines for Trustworthy AI — Principles for responsible development.

Partnership on AI

Research and best practice — Responsible AI development.

AI Now Institute

Annual reports — Social implications: power, inequality, rights.

ACM FAccT

Proceedings — Fairness, accountability and transparency.

Data & Society

Publications — Social implications of data-centric technology.

WIPO

Conversation on IP and AI — Intellectual-property implications of AI.

IEEE Global Initiative on Ethics of AI/IS

Ethically Aligned Design — Recommendations for ethical AI design.

Center for AI and Digital Policy

Policy briefs — Accountable AI policy.
