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CAMPUS

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IS THE CFA WORTH IT?

BANGLADESHI CANDIDATES WEIGH IN



ILLUSTRATION: **SALMAN SAKIB SHAHRYAR**



A TIMELESS HERO'S CONFRONTATION WITH ISOLATION

SABIL SADAT ZAHIR

This review contains spoilers for the film.

Spider-Man: Brand New Day is a reminder as to why Spider-Man is such a multigenerational character that anyone can relate to. Tom Holland delivers his best performance as Peter Parker yet, bringing a much more mature and nuanced chapter in the character's story that delivers on almost all the hype and expectations.

The movie's premise, in simpler terms, follows Peter Parker some years after *Spider-Man: No Way Home*. He's grappling with the absence of Aunt May and the fact that his friends, MJ and Ned, no longer remember anything about him. While he continues to focus on crime-fighting, he comes across a mysterious villain with the ability to control minds.

However, when you break it all down, the story really is about Peter's severe grief and isolation. He tries to mask these issues (both metaphorically and literally) by focusing solely on being a hero, which in turn causes him to undergo physical distress as well, from headaches to rapid mutations in his powers. While this is told through a superhero context, the concept of drowning oneself in work as a coping mechanism instead of dealing with grief and trauma healthily is a very real experience many people go through. Peter's own journey in the film teaches us that it's important to confront that grief rather than avoid it, as that confrontation will ultimately guide us towards overcoming it.

Every supporting character in the story has a significant role that iterates on this theme. The Punisher (Frank Castle) and The Hulk (Bruce Banner) are the two other MCU heroes prominently featured, and they both mirror who Peter is now. Frank is a hero who has lost his entire family, and his war on crime is all he has left. Bruce, on the other hand, is a hero who has managed to control his monstrous mutations and powers.

Meanwhile, MJ and Ned remind Peter of who he used to be. Through these characters, we see Peter's psychological struggle between forcing himself to embrace isolation and wanting to reconnect. The memory of Aunt May plays a crucial role in this dichotomy as well. It is ultimately both the catalyst and resolution of this core emotional conflict. This aspect is pivotal to how the villain is handled as well.



The villain of the film is rather unexpected, as rather than a typical member of Spider-Man's rogues gallery, this time around it is Jean Grey (portrayed by Sadie Sink), a telepathic mutant who is a pivotal member of the X-Men. While her inclusion does feel like a setup for the inevitable MCU X-Men reboot, much like The Punisher and Hulk, her inclusion actually serves a narrative purpose rather than simply being there for a crossover's sake. As such, her story also complements Peter's as the climax of the film has them both simultaneously overcome their separate forms of trauma.

Both tonally and thematically, the movie feels more like a spiritual successor to the Tobey Maguire and Andrew Garfield *Spider-Man* films rather than a continuation of Tom Holland's previous outings. It's not just the plot; rather, *Brand New Day* is a significant step up from the previous MCU Spider-Man trilogy directed by Jon Watts.

The cinematography is the most evident upgrade – be it the lighting and composition of the slower and emotional scenes or the thrilling direction and pace of the faster parts of the film. Moreover, the action sequences and web-swinging scenes might be the best in any Spider-Man film to date, with both taking heavy inspiration from the recent Spider-Man video games. Besides the previous movies and video games, the movie features many references to the comic books as well. Director Destin Daniel Cretton took all the right ingredients and mixed them with his brilliant filmmaking skills to cook the perfect Spider-Man story.

Spider-Man: Brand New Day goes beyond the superhero spectacle to teach us important lessons through Peter Parker. Even if the world doesn't see us, we should not lose sight of who we are. We should learn to reach out instead of suffering in isolation, and confront our grief rather than avoid it. This is what makes Spider-Man a character that continues to resonate with different generations, which is something the film exemplifies.

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COVER STORY

IS THE CFA WORTH IT?

Bangladeshi candidates weigh in

ILLUSTRATION: **ABIR HOSSAIN**

Kashfia believes that pursuing the CFA gave her a competitive advantage when entering the job market: "So far, I have published two macroeconomic reports and recently carried out the equity valuation of an asset management company. Pursuing CFA Level I gave me the confidence to take on the daily responsibilities of my role as an analyst."

TAZRIN RASHID PRITHA

A Chartered Financial Analyst (CFA) is a professional designation signifying advanced proficiency in investment management and financial analysis. It is offered by the CFA Institute, an organisation that measures and certifies the competence and integrity of financial analysts. Candidates must have a bachelor's degree, pass three levels of exams covering topics such as accounting, economics, and ethics, and have three years of work experience to obtain the CFA charter.

A growing number of students and young professionals in Bangladesh are choosing to pursue the qualification, albeit for very different reasons.

For some, like Anik Mahmood, CFA, Deputy Head of Research at UCB Stock Brokerage Ltd., the CFA pathway felt like the natural extension of a finance degree. "I enjoyed studying finance," says Anik. "Coursework on equity research, capital markets, and financial statement analysis and valuation greatly interested me, and with the CFA being the gold standard qualification, it naturally felt like the next step."

On the other hand, Kashfia Binte Hassan, an analyst at Lion City Advisory Limited, embarked on the CFA journey to challenge herself and dismantle existing stereotypes against women. "Women are often not taken seriously in the workplace, and their competence is frequently scrutinised, particularly in a quantitative field like finance," remarks Kashfia. "I want to push myself to achieve greater heights and gain the knowledge needed to successfully complete the tasks I am assigned. Thus, the CFA programme seems to be a stepping stone towards a smoother career path, as employers and people, in general, tend to take you more seriously once they see that you are dedicated enough to put in this much effort."

For many at present, earning a CFA has become the ideal way to distinguish themselves in a competitive job market in the financial sector. Such was the case for Kazi Ajwad Ahmed, CFA, currently working as a financial planning and analysis (FP&A) manager. "I wanted to distinguish myself from the rest of the job seekers, which was the primary reason to pursue the CFA," Ajwad notes. "Apart from that, the CFA seemed to offer employability both at home and abroad. It increased my options while still allowing me to stay in the country with my parents, which was a priority for me."

While individual motivations may differ, universities have also played an important role in encouraging students to consider the qualification. The CFA Institute, the global non-profit providing finance education to professionals across the globe, works closely with universities through its University Affiliation Program (UAP). The programme recognises academic institutions that broadly align one or more degree programmes with the CFA programme curriculum. The Institute assesses whether a university has a viable cohort of students currently enrolled in the academic degree programme and whether the curriculum contains the required minimum number of semester hours of coursework while demonstrating broad alignment with the CFA curriculum. Currently, six universities in Bangladesh are part of the UAP network. Selected students from these universities not only receive a discount on registration fees but also gain access to the CFA Program Learning Ecosystem, which offers students study plans, e-books, practice questions, mock exams, and a discussion forum.

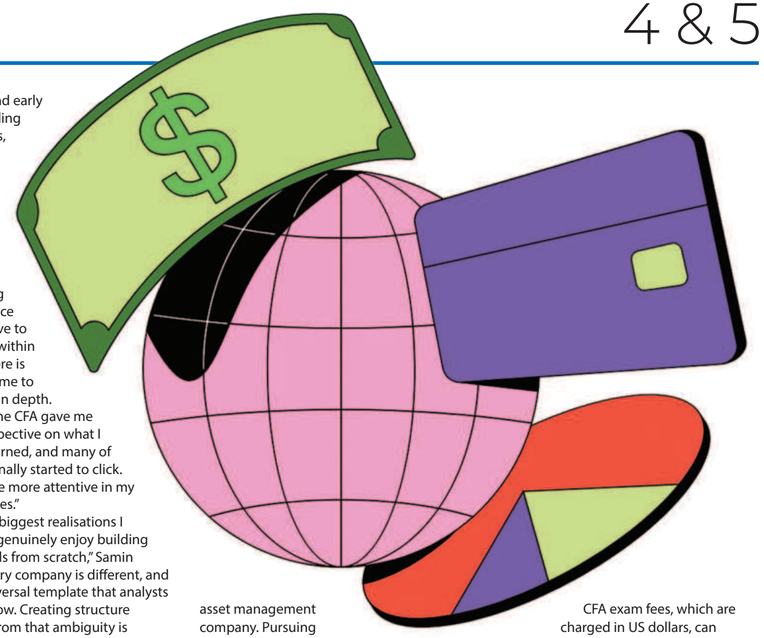
Reflecting on the role his university played in reinforcing his interest in the qualification, Samin Al Fattah, a member of the champion team of the CFA Research Challenge 2026, said, "Back in 2023, when I was a first-year student, my university signed an MoU with the CFA Institute, which became my formal introduction to the programme. Although I already had a vague idea about it, that event played a key role in cementing my goal, as I hoped to secure a scholarship."

While candidates pursue the CFA for different reasons, charter holders say that the certification's greatest value lies in how they apply the knowledge in their everyday professional lives.

Anik, for instance, notes how the CFA curriculum plays a central role in his daily responsibilities as a research professional. His work involves analysing macroeconomic and industry data, monitoring sector trends, building valuation models, and communicating investment insights. He also works with foreign investors, whose growing focus on environmental, social, and governance (ESG) considerations has made sustainable investing increasingly relevant, although ESG implementation in Bangladesh is still at an early stage. He further says that the CFA curriculum also provides a strong understanding of buy-side and sell-side research, enabling professionals to better serve clients and navigate different roles within the investment industry.

Echoing this sentiment, Ajwad says that the CFA curriculum has become an integral part of his daily work: "Whether I'm preparing forecasts, analysing financial statements, building valuation models, or evaluating capital investments, the concepts I learned through the CFA programme help me make more informed decisions and communicate financial insights more effectively."

Even before earning the certification, many candidates say they begin to notice the practical value of the curriculum in both their studies and early careers. Regarding this, Samin says, "The concepts I had studied in my university coursework started making more sense after I began studying for the CFA. Since our courses have to be completed within six months, there is often limited time to explore topics in depth. Preparing for the CFA gave me a broader perspective on what I had already learned, and many of the concepts finally started to click. It also made me more attentive in my university classes."



"One of the biggest realisations I had was that I genuinely enjoy building financial models from scratch," Samin continues. "Every company is different, and there is no universal template that analysts can simply follow. Creating structure and meaning from that ambiguity is incredibly satisfying, and I enjoy the sense of autonomy that comes with it. Had I not pursued the CFA, I would not have been exposed to the wide range of career paths available to a finance graduate. Apart from that, passing CFA Level I also gave me an edge when applying for entry-level analyst roles focused on the capital market."

Like Samin, Kashfia believes that pursuing the CFA gave her a competitive advantage when entering the job market: "So far, I have published two macroeconomic reports and recently carried out the equity valuation of an asset management company. Pursuing CFA Level I gave me the confidence to take on the daily responsibilities of my role as an analyst. The knowledge I gained through the programme helped me approach these tasks with greater confidence and a stronger analytical foundation."

Beyond helping candidates in their professional lives, the CFA curriculum has also influenced the way they manage their own finances.

"In many ways, I have become my own financial manager," Kashfia remarks. "Compared to many of my peers, I have become more confident and disciplined in managing my finances. I apply the concepts I have learned to my own financial decisions. I actively invest in the stock market, save half of my monthly salary through a DPS, and maintain a fixed deposit account."

Despite its many benefits, candidates unanimously agree on one thing: the CFA journey is far from easy. From dedicating more than 300 hours of study for each exam level to balancing preparation with a full-time job, the journey can be both isolating and mentally demanding.

"You could say that I lived like a monk during my preparation," says Anik. "I would wake up early and dedicate one to two hours to studying before heading to work. I limited my time at social gatherings so that I could return home and continue from where I had left off in the morning. I also reserved my weekends for studying, leaving very little room for recreation."

For some candidates, the demands of the programme extend beyond long study hours, requiring difficult compromises in their personal lives. Such was the case for Ajwad, who says, "I got married a few months before my Level III exam, and it was excruciating to spend my time studying instead of going out with my wife whenever I had the chance."

Time, however, is not the only investment candidates have to make. CFA exam fees, which are charged in US dollars, can be quite expensive for aspirants in Bangladesh due to the exchange rate. Coupled with relatively low pass rates and the gruelling study hours required, the financial burden can discourage many students from taking the exams. As a result, candidates often feel immense pressure to pass each level on their first attempt, even though doing so is not always possible.

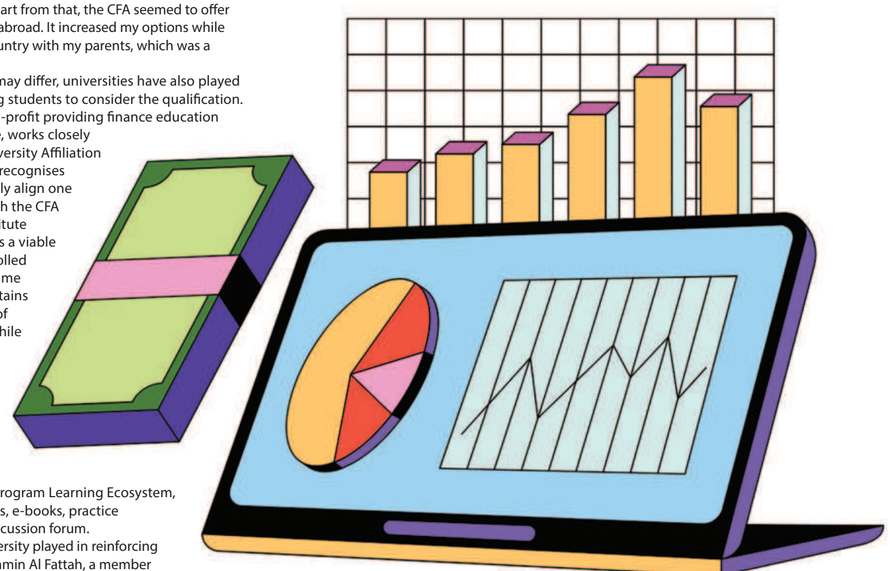
Samin puts the financial commitment into perspective: "A four-year Bachelor of Business Administration (BBA) degree at my university cost me around 1,20,000 taka, while registering for just the CFA Level I exam cost around 1,60,000 taka."

To improve their chances of success, many candidates also invest in supplementary learning resources, which can make earning the certification more expensive.

Ajwad says, "I focused on the video lectures provided by Mark Meldrum. It cost extra and made the whole thing even more expensive, but without it, I don't think I would have been able to pass."

Ultimately, whether pursuing the CFA is worth it depends on an individual's career aspirations. Critics argue that the qualification may be more rigorous than what the Bangladeshi market currently demands, as the country has relatively limited use of complex financial instruments such as derivatives, and many organisations still view the finance function primarily as an accounting department rather than a strategic business partner.

Yet, for the candidates and charterholders we interviewed, the value of the CFA extended well beyond the designation itself. From improving technical competence to opening doors to new career opportunities, they viewed the journey as a worthwhile investment despite the sacrifices it demanded.



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HUMOUR

PHOTO: **ORCHID CHAKMA**

The types of students at a university library

TASFIAH LIAKAT

Theoretically, the university library is supposed to be a quiet, distraction-free, and sacred space for focused studying and other academic work. However, in reality, it's like a *Hunger Games* arena where sleep-deprived 20-somethings fight over empty seats, working power outlets, and air conditioning vents.

Sure, somewhere in there, someone is quietly highlighting and reading textbooks as intended. But they're sharing the same space with students who've never quite managed to grasp the concept of an inside voice, those who are only there to take naps, and those who appear to have moved in permanently.

Let me walk you through the people you'll find in there.

THE DISRUPTIVE ONES

Libraries are built on one simple expectation: keep it down. Unfortunately, this group never got the memo.

They arrive with a gaggle of friends, settle at a table, and immediately start full-volume conversations. They may believe they're whispering, but everyone within five tables can follow their entire story. Even worse, every few minutes, the group bursts into uncontrollable giggles or uproarious laughter.

Nearby, someone else's headphones leak enough music to grace the room with an unsolicited preview of their playlist.

Another student's phone rings, and instead of rejecting the call, they answer it and start discussing plans at a volume typically reserved for metro announcements.

Others manage to be irritating by obnoxiously typing on laptops or aggressively mashing calculator buttons.

All these noises inevitably summon the self-appointed "librarian", who repeatedly hisses at anyone whose chair makes the slightest sound and shushes people before they've even unzipped their bags.

Not every disturbance is auditory, though. There's always someone who has smuggled in a lunch so fragrant you can smell it from across the room—and because the library is air-conditioned, that smell has nowhere to go. Additionally, as the cherry on top, you will hear every single crunch.

THE SLEEPERS AND CAMPERS

They are the ones who treat the library like a hotel.

Someone's face-down on an open textbook, using their folded arms as a pillow, hood up, snoring away. Someone else marked their seat ages ago with a laptop and a jacket and hasn't been seen since. For all anyone knows, they've already graduated.

Others use the library as a home base between classes. They charge their devices, refill their water bottles, reorganise their backpacks, text classmates, and occasionally do a little studying if time allows. The library makes more sense than heading all the way back home (even if said home is a five-minute walk away) or wandering around campus for hours.

THE PROCRASTINATORS

They arrive with the best of intentions.

Four minutes, one opened document, and one skimmed sentence later, they go down a doomscrolling spiral and end up accidentally liking someone's vacation photo from back in 2016. They keep one eye on the door in case anyone walks by and they must switch tabs to avoid judgement.

Their intense expression might suggest they're solving a complex engineering problem. Still, a closer look reveals they're actually fighting for victory in an online gaming match, promising themselves they'll definitely start working after just one more round.

THE PANIC-STRICKEN ONES

These students appear most often around midterms and finals.

Their desks are covered in empty coffee cups or energy drink bottles, notes scattered everywhere, countless highlighters, loose blank papers, and sticky notes with pep talks written on them.

You sit near one of them, and your own heart rate goes up for no reason. Everything about them screams urgency and desperation. Their eyes are bloodshot, their legs don't stop bouncing, and their hair looks like they've been electrocuted. They flip through lecture slides at alarming speed, whisper formulas under their breath, and repeatedly check the time.

Among them, someone's quietly having a moment, tears rolling as they keep typing, because the work has to get done whether or not you're mid-breakdown. Maybe they missed a deadline. Maybe they didn't get a desired grade. Whatever the reason, tears appear, tissues emerge, and nearby students suddenly become deeply engrossed in their work.

THE LEGITIMATE ONES

They arrive quietly, choose a seat with haste, put on noise-cancelling headphones, and get to work. They rarely lose focus or check their phones and somehow finish assignments days before the deadline.

When the sound of someone's keyboard hammering, cacophonous laughter, or ringtone erupts across the room, they don't complain. They simply remove their glasses, close their eyes, pinch the bridge of their nose, take a deep breath, and move on.

The truth is, on any given day, you'll find yourself drifting through almost every category on this list, maybe even in the same three-hour sitting.

EXPLAINER

WHEN NUMBERS DON'T ADD UP: Understanding dyscalculia

Dyscalculia can look different from person to person. Common signs include: Difficulty remembering basic number facts like multiplication tables even with repeated practice, struggling to tell the time, handling money or estimating distances, losing track of steps in multi-stage calculations, trouble understanding the size of numbers (why 1,000 feels no different from 10,000), and taking much longer than peers to complete maths tasks among others.

NUZHAT TAHIYA

Imagine sitting in maths class, staring at a problem everyone else seems to breeze through. You've read it five times. You understand the words. But the numbers just won't cooperate. You count on your fingers under the desk, get the wrong answer anyway, and feel heat rise to your face as your classmate finishes in thirty seconds. Does that sound familiar? For some students, this isn't just a bad day—it's every day. And there's a name for it: dyscalculia.

Dyscalculia is a specific learning disability that affects a person's ability to understand numbers and perform arithmetic. It isn't about being bad at maths or not trying hard enough. Like dyslexia affects reading, dyscalculia affects how the brain processes numerical information and it has nothing to do with general intelligence.

The condition is more common than most people realise. Research shows that the prevalence of developmental dyscalculia in the school population ranges from three to six percent, a frequency similar to that of dyslexia and ADHD. That means in a class of 30 students, one or two are likely living with it right now.

Dyscalculia isn't a choice or a habit: It's rooted in neuroscience. Mathematical learning deficits are defined as a neurodevelopmental disorder in the International Classification of Diseases. Brain imaging research has traced the condition to the intraparietal sulcus, a region of the brain involved in processing quantities and numbers. Current neuroscience theories suggest dyscalculia may originate from impaired magnitude representation in this region, or from impaired connections between number symbols and that representation.

Importantly, research also points to broader cognitive effects. Studies have found that the dominant features of developmental dyscalculia include visuo-spatial working memory, visuo-spatial short-term memory, and inhibitory function impairment. In other words, dyscalculia can make it harder to hold numbers in mind, visualise spatial relationships, and block out irrelevant information while solving a problem.

Dyscalculia can look different from person to person. Common signs include: Difficulty remembering basic number facts like multiplication tables even with repeated practice, struggling to tell the time, handling money or estimating distances, losing track of steps in multi-stage calculations, trouble understanding the size of numbers (why 1,000 feels no different from 10,000), and taking much longer than peers to complete maths tasks among others.

Dyscalculia doesn't clock out when school ends either. Adults with the condition report difficulties with everyday tasks, such as estimating how long something will take, managing a budget, calculating a tip on a restaurant bill, or understanding medical dosage instructions. Research has linked persistent dyscalculia to impacts on career choices, income, and even confidence in making healthcare decisions. In short: It's a real-life challenge, not just an academic one.

Perhaps the hardest part of dyscalculia isn't the maths itself—it's being misunderstood. Many people with dyscalculia spend years being told they're lazy, careless, or "just not a numbers person", before anyone realises there's a neurological reason for their struggle. This can take a serious toll on self-esteem. Studies note that people with dyscalculia are often acutely aware of their difficulties, and this awareness frequently leads to anxiety, avoidance, and withdrawal from academic and social situations.

Though dyscalculia is a lifelong condition, it is very manageable with the right support. There is ongoing debate about the exact nature and frequency of developmental dyscalculia, but research continues to examine atypical brain structure and function, leading to better interventions over time. Recent clinical trials have explored combining cognitive training with neurological techniques to improve outcomes. One 2025 randomised controlled trial found that targeting higher-order cognitive processes could partially remediate developmental dyscalculia in adolescents, with improvements in numerical facts, mental calculation speed, and accuracy.

Practical support strategies – such as using visual aids, calculators, extra time on tests, and breaking problems into smaller steps – can make a significant difference. The key is early identification.

Dyscalculia is significantly underdiagnosed compared to dyslexia, despite being equally prevalent, because of how normalised maths struggles are. Many spend years believing they are simply "not maths people", but recognising it as a legitimate learning difference shifts the conversation from shame to support.

Understanding dyscalculia reminds us that learning is not one-size-fits-all. Some minds grasp stories easily, others see patterns in numbers, and some need different pathways to reach the same understanding. It doesn't make you less capable—it might just mean your brain needs a different key to open the same door.



ILLUSTRATION: **ABIR HOSSAIN**

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OFF CAMPUS

Are we bad at money management or IS EVERYTHING JUST REALLY EXPENSIVE?



PHOTO: ORCHID CHAKMA

SHEIKH FABIHA AMREEN

It's a summer day. You are contemplating spending money on a rickshaw ride or a drink, but decide to indulge yourself and get both. Soon enough, you get a call from your friend, urging you to go to a concert set to take place later in the week. The two of you argue for a while, but in the end, you give in. Thus, you buy the tickets, accompany your friends, get dinner after, and simply have a wonderful time. On the day of the event, your heart is full from the music. The following day, however, you realise just how much money you've spent.

Nowadays it almost feels like you can't really do any activity or go anywhere without spending a significant amount, which has seemingly lost its value. Though it is expected due to inflation and global issues affecting the price of normal goods, a gnawing feeling still arises when BDT 500 leaves your hands so quickly.

To be fair, there's a version of this story where you could have skipped the rickshaw ride or the drink and skipped the event. It becomes a classic lesson of "You should have stayed home to save money". This is especially the case in Dhaka, where everything is already more expensive than the rest of the country. As students with limited income sources, it feels daunting.

For a lot of students, a large fraction of their money – often the biggest amount – is spent on commuting. Any other charges are an addition to this. This doesn't mean that you shouldn't enjoy these experiences whenever they arise. However, if you are expected to pay exorbitant prices for almost every single activity you do around the city, frustration tends to build up.

As forthe narrative outside Dhaka, Kazi Mansur Ahmed, a residential student at Chittagong University (CU), shares his experience: "For us, we usually stay on campus, so there isn't much need for transport, as rickshaw fares aren't that high and we usually share rides. As for food or activities, it doesn't really cross 300 Taka. But on days we decide to splurge or go into the city for air-conditioned restaurants, the bill tends to rise to around 600 taka per person."

On the other hand, Sadman Mubarak Mahi, a local student at Shahjalal University of Science and Technology (SUST), says: "We don't usually go out for hangouts. We mostly socialise over online games or at a friend's house, so the main expense on those days is the rickshaw, which we split. Although there are some franchise eateries here, we much prefer local spots, as they're more budget-friendly. My expenses never exceed 500 taka."

No city starts off expensive. The cost of living builds up gradually over time, and you often get to witness it firsthand. Tasnia Ipsita offers her perspective from Rajshahi: "When we were in middle school and high school, Rajshahi only had local food spots. By the time we got to college, some franchise stores had started opening, and with that, our expenditure rose as well."

Having moved to Dhaka from Rajshahi for her undergraduate journey at the Islamic University of Technology (IUT), she discusses contrasts between the two cities: "Dhaka is really expensive compared to Rajshahi, but thankfully it's not too costly to get around within my university's campus. So, for Rajshahi, I'd say the cost (for hanging out) comes to around 500 taka. For Dhaka, it's around 700 taka."

There's another layer to this, of course: the sense that we're being nudged into spending an amount we never quite decided on ourselves. When you look back at how much you've spent, you may notice that some of the expenses you made were beyond your control. These expenditures may be attributed to the purchase of necessary products, social obligations, or even the fear of missing out.

As such, saving becomes difficult. The gravity of the situation starts to become clearer as you realise that you have very little or maybe even nothing to save. Young professionals and students who have only just started earning also struggle to discuss finances with their elders, as money can be a difficult subject to talk about. Budgeting itself takes considerable discipline, but no matter how carefully you budget, it can still be derailed by one unavoidable expenditure.

Rising costs across the country remain a pressing issue. The latest monthly average rate of inflation, according to the Bangladesh Bureau of Statistics (BBS), is 8.68 percent. This should compel us to realise that what we perceive to be compulsive spending might not be a personal failing at all. Average prices of commodities do not adhere to average incomes.

For women, the problems are even more pronounced. We have to pay a premium for our safety in everyday activities. While our male friends can simply take a public bus back home, we may have to pay at least five times as much to do the same. Even then, safety is not guaranteed. Regardless of gender, though, transportation is merely the tip of the iceberg for students.

The forces that carve our pockets empty are far-reaching. The market responds by charging prices that fail to accommodate people's spending habits, imposing a safety tax on women, and giving way to a precarious financial reality, especially for students. Against this backdrop, the notion of sensibly managing our expenses becomes a difficult, near-impossible task. The real question then becomes: can we even afford to manage our money if we are left with nothing?

Fabiha is convinced that her life is parodying a Shakespearean commedia dell arte and is fighting to change the genre. Inspire her to make better life choices at: s.fabiha.amreen@gmail.com

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