

Each year, we survey our summer analysts and associates on how they view the world. In 2025, we asked them to share their insights on everything from AI to how they prefer to consume information – and even the advice they'd give to next year's class of interns.

This year, ~2.1K interns shared their perspectives via our 10th annual survey.

Class of 2025: By the Numbers

~2.6K Interns 85+ Languages spoken 500+ Universities represented 45+ Offices 95+ Nationalities

Morning Brief

80% of our interns check multiple sources to compare perspectives when reading or searching for news

Their top three sources for morning news include 72% News websites or news apps 56% Social media and online forums 35% Subscribed digital newsletters Respondents could select their top 2 choices

The news our interns are most likely to click on first thing in the morning

76% Business and finance

47% Geopolitics

27% Tech and Innovation

Respondents could select their top 2 choices

To pass the times on their communities, our interns 42% Listen to music 18% Catch up on texts and e-mails *Top 2 choices*

The Bottom Line

In their first full-time roles, our interns expect to primarily allocate any discretionary funds to the following in order of priority

- 1 Investing
- 2 Savings
- 3 Travel and Experiences
- 4 Subscriptions, Shopping and Entertainment

When it comes to investing 63% Are invested 37% Are not invested at all

Their top two investments remain the same since 2021 53% Stocks 33% ETFs

Respondents could select multiple options



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At checkout, our interns will most likely use 57% Cards in their virtual wallet e.g., Apple Pay

2024: 49% 2023: 44%

22% An app on their phone e.g., Venmo 19% A physical credit or debit card

2% Cash

2024: 2% 2021: 7%

When they purchase something, 98% prefer to pay in full versus using buy now, pay later services, versus 83% in 2023

59% say they prefer to shop in person versus online

2023: 61% in person 2022: 58% in person 2021: 66% in person

When our interns intentionally choose not to save money on something that sparks a little joy, they tend to spend on

37% Dining out or takeout

15% Fitness or wellness (e.g., group workout classes)

14% A daily coffee or favorite drink

14% N/A, I try to save on everything

12% Fashion or accessories

2022

82% would rather spend money on experiences rather than things

2017

If they had an extra \$1,000, they would:

66% Save or invest it

15% Go on vacation

11% Pay off debt

7% Buy something special

The AI Shift

97% Say they use Al tools in their personal lives

2024: 93% 2023: 86%

Generally consistent with last year's class, our interns most frequently use AI tools in their personal lives to

31% Support their writing

19% Look up facts or verify information

16% Get opinions/advice on topics

14% Check code

Top 4 choices

Interns vary in their comfort with sharing information with AI tools

37% are concerned about how their data might be used or stored

54% are cautious depending on the topic

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9% trust the systems they use to handle their data responsibly

With the rise of AI, our interns think the following skills are irreplaceable

68% Emotional intelligence

48% Leadership and influence

37% Creative thinking

25% Adaptability and resilience

22% Critical thinking

2% None, AI will eventually replicate my human skills

Respondents could select their top 2 choices

2021

According to interns, to get ahead, EQ (76%), is more important than IQ (24%)

77% of interns think AI tools will eventually replace traditional search engines

84% Believe AI will have a net positive impact on society

2024: 88% 2023: 81%

98% believe AI should be either 'heavily' or 'somewhat' regulated

The Human/Al Scale

	Creative work (e.g., art, music, books)	Content curation (e.g., news sites, social feeds)	Healthcare (e.g., diagnosis, treatment plans)	Shopping (e.g., product suggestions)	Customer service (e.g., chatbots, help desks)	Personal finance (e.g., budgeting tools, investment advice)
Prefer no Al involvement at all	54%	20%	32%	13%	24%	16%
Am comfortable with some Al assistance, as long as there is human input/validation	43%	67%	62%	49%	58%	70%
Am happy with an Al-only output	3%	13%	6%	38%	18%	14%

Plugged In

When reaching out to friends, they use

35% iMessage/SMS

24% Phone/audio call

22% WhatsApp



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Top 3 choices

2023

When it comes to voicemails... 65% sometimes useful 30% avoid at all costs 5% use regularly

80% Feel comfortable using password managers to automatically store their passwords 2024: 74%

If given the chance, our interns would choose to bring back these nostalgic gadgets

24% Nintendo DS

21% Xbox 360/PS3/Wii

17% Flip phone

16% iPod Classic

11% BlackBerry

Top 5 choices

2022

The Nintendo 64 topped the list of gadgets our interns would bring back in 2022, followed by the flip phone, original iPod, Walkman and VCR.

2020

Interns identified the following items as most likely to become obsolete within the next decade:

51% landline telephones

31% the checkbook

2021

Interns identified the following items as most likely to become obsolete within the next decade:

64% business cards

48% parking meters

40% ATMs

29% cars with human drivers

29% movie theaters

27% printers

On the Job

Ideally, they plan to stay in their first job for 2 to 5 years (52%) or 5 to 10 years (23%) *Top 2 choices*

84% of our interns expect to be paired with a mentor when starting a new job

In 2022, 99% of our interns said relationships are best formed in person. This year's interns believe in person work is primarily important for

1 Receiving coaching/training

2 Forming spontaneous connections

3 Brainstorming ideas

Top 3 choices

When it comes to work communications, they'd rather collaborate using



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47% In-person 35% Instant message / Team chatrooms 11% E-mail 5% Video conference 2% Phone calls

Our interns prefer to learn something new at work by 33% Trying it out hands-on 27% Talking it through with someone 22% Observing others first *Top 3 choices*

When it comes to recognizing a job well done on a project, our interns prefer 57% Opportunities for growth 29% A personal thank-you from a manager or colleague 9% Public recognition in a team meeting or company-wide channel 5% Written praise in message addressed to a broader group

In a future full-time role, several of our interns expressed interest in working abroad – either for a short-term assignment or limited period (62%), or for a long-term or permanent relocation (28%)

They expect to receive feedback from a manager 63% Weekly 29% Monthly 5% Daily 3% Quarterly

The Game of Life

In the future, they expect to 96% Get married/establish a formal relationship 2024: 92% 2023: 89%

2023: 89% 97% Buy a home

> 2024: 85% 2023: 86%

76% Have a pet

2024: 64%

2023: 66% 87% Raise children

> 2024: 61% 2023: 57%

58%

The majority of interns have met/expect to meet their significant other in real life (e.g., at a coffee shop) Instead of via mutual acquaintances (28%) or an app (4%)

34% Plan to retire between the ages of 55-65

30% Expect to keep working as long as they can

Over time

Interns' retirement plans have remained stable, with a significant portion consistently aiming to retire between ages 55-65 or expecting to work as long as possible.

Best Advice

Ownership, Excellence & Work Ethic

"Take initiative, be thorough, and follow through – people remember those who deliver. Meet new people, ask thoughtful questions, and stay genuinely curious about the work."

"Don't assume everything is already perfect. If you see a way you can improve something that has become sort of 'protocol,' call it out. Fresh eyes can be valuable"

"1. Take responsibility of what you are assigned and deliver with excellence. 2. Be curious to explore what you are aiming to achieve as a team. 3. Network with as many colleagues as possible, have fun!"

"The best advice I would give to future interns is to treat every task as something you own, not just something you're assigned. Be proactive, ask thoughtful questions early, and embrace the discomfort that comes with learning. That is where the most growth happens."

Curiosity, Learning & Growth

"The best advice I could give to interns is to treat every day like a learning opportunity. Every day, you will learn something new here at Goldman Sachs, and it is important to always be willing to learn and determined to grow. You will make mistakes, but what is truly important is how you learn from them."

"Learn relentlessly. Absorb as much as you can, not just technical knowledge, but how the team works, how decisions are made, and how the industry operates."

"Be curious, ask thoughtful questions, and don't be afraid to step out of your comfort zone. Take ownership of your learning, do networking, and treat every task – big or small – with care and responsibility. How you do anything is how you do everything."

"Be a sponge, take in everything the people around you are teaching out, and remember, your team wants you to success here just as much as you do."

Relationships & Communication

"I have learnt that communication is what drives your work into something more valuable. Keep communicating even your wrongs along with your rights."

"Focus on your daily tasks but try to keep your head up – the connections you will form around you are unparalleled."

"Beyond the work itself, take time to build genuine relationships with the people around you. Whether it's fellow interns, analysts, or senior leaders, each person has a unique perspective and experience to share. Ultimately, it's your curiosity and willingness to engage that will leave a lasting impression, not perfection."

"You make first impressions everyday - always hold yourself to excellence."

Time. Balance & Reflection



"My advice to future interns is to not just focus solely on the project, but also take time to enjoy the company, embrace the culture, and grow both personally and professionally."

"Every intern's experience is unique, and that's completely okay. Show up as your best self, embrace the journey, and approach every task with thoughtfulness — always considering how it could be done better."

"Ask questions—not just "what," but "why." Understanding the bigger picture will make your work sharper and more meaningful."

"Don't wait to be given work – find it and be proactive. Be ready to learn. Seek feedback consistently. Reflect as much as you can."

Mind Over Matter

They ranked their favorite way to unwind after a long day

- 1 Being with friends or family
- 2 Working out or playing sports
- 3 Sleeping
- 4 Watching content (i.e., TV, movies, YouTube videos)
- 5 Listening to music or podcasts
- 6 Scrolling through social media

Top 6 choices

On average, our interns report spending 11-20 (37%) or 5-10 (34%) hours on their phones each week *Top 2 choices*

74% leverage digital tools such as "Do Not Disturb" or "Time Limit" to disconnect

2024: 69% 2023: 65%

Big Picture

In 2025, our interns think the most important skill for the future is 69% How to prompt AI effectively

19% Coding language

12% Foreign language

Over time

2017 Intern Survey

Which language is more important to learn to prepare for the future - Python or Mandarin?

72% Python

28% Mandarin

2021 Intern Survey

To prepare the next generation, our interns would add the following as a required course

40% coding

24% how to save for retirement

19% meditation

In the next 10 years, our interns believe the following will have the most pronounced global impact Artificial intelligence

2025: 68%



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2024: 29% 2023: 34%

Geopolitical tensions

2025: 13% 2024: 28% 2023: 18% Climate change 2025: 9% 2024: 22% 2023: 30% Top 3 choices

Over time

Over the years that we have asked this question, Al and climate change have always been among the top three selections for having the most pronounced global impact. Among the top 3 have also been geopolitical tensions (2022-2025), the pandemic (2021), and resource scarcity (2018 and 2019).

After Hours

When choosing a movie or TV show to watch, interns are most motivated to watch by

43% Reviews/word-of-mouth

39% An original story

11% A story they're familiar with (i.e., books, history, sequel/remake)

7% The cast

In the summer of 2016, when we launched the first summer intern survey, some of the highest grossing movies included Finding Dory, Captain America: Civil War, The Secret Life of Pets and Jason Bourne. This summer, our interns saw or plan to see

55% F1

34% Superman

32% Mission: Impossible - The Final Reckoning

26% The Fantast Four: First Steps

21% Jurassic World Rebirth

12% Lilo & Stitch

10% 28 Years Later

When it comes to interest or engagement in sports, our interns are influenced by the following trends

47% Major events going viral

33% Athlete-driven content

17% Celebrity or influencer involvement in sports

Top 3 choices

Our interns plan to tune in or have tuned in to the following sports events

56% FIFA World Cup

49% Tennis matches

36% Formula 1 races

Top 3 choices

Favorite Books

1984 by George Orwell

A Thousand Splendid Suns by Khaled Hosseini

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Atomic Habits by James Clear
Can't Hurt Me by David Goggins
Harry Potter Series by J.K. Rowling
How to Win Friends and Influence People by Dale Carnegie
Rich Dad Poor Dad by Robert Kiyosaki and Sharon Lechter
The Alchemist by Paulo Coelho
The Book Thief by Markus Zusak
The Great Gatsby by F. Scott Fitzgerald
The Psychology of Money by Morgan Housel
To Kill a Mockingbird by Harper Lee
Tuesdays With Morrie by Mitch Albom

This or That

83% Intimate gathering or Large celebration 17%

25% Home body or World traveler 75%

49% Time travel to the future or Time travel to the past 51%

87% Physical book or e-Reader (e.g., Kindle) 13%

54% Send a long text message or Send a voice memo 46%

75% Oxford comma or No Oxford comma 25%

73% Binge-watching a series or Watching weekly episodes 27%

48% Relaxing getaway or Active adventure 52%

40% Pickleball or Tennis 60%

73% Capsule wardrove or Trendy pieces 27%