

# Student's Guide to Borrowing Levels by Major

When you're reviewing your financial aid award letter and applying for a loan, think about the total amount of money you will borrow for all your years in college and especially how that total loan amount will relate to your expected starting salary.

**Find your major and the associated average starting salary** earned by graduates with a bachelor's degree in that specific college major<sup>1</sup>. If your major is not listed, the one that is the most similar to your chosen major will give you a good estimate. Your average starting salary is equivalent to the maximum recommended borrowing for a four-year degree.

<b>A</b>	<b>Annual Starting Salary and Maximum Recommended Borrowing</b>
Accounting	\$53,560
Actuarial Science	\$72,090
Advertising and Public Relations	\$46,350
Aerospace Engineering	\$70,040
Agricultural Economics	\$49,440
Agriculture Production and Management	\$46,350
Animal Sciences	\$39,140
Anthropology and Archeology	\$39,140
Applied Mathematics	\$56,650
Architectural Engineering	\$70,040
Architecture	\$51,500
Area Ethnic and Civilization Studies	\$41,200
Art and Music Education	\$41,200
Art History and Criticism	\$41,200
Astronomy and Astrophysics	\$40,170
Atmospheric Sciences and Meteorology	\$51,500

<b>B</b>	
Biochemical Sciences	\$40,170
Biological Engineering	\$51,500
Biology	\$41,200
Biomedical Engineering	\$57,680
Botany	\$37,080
Business Economics	\$55,620
Business Management and Administration	\$49,400

<sup>1</sup> Salary information is based on the U.S. Census Bureau's American Community Survey Public Use Microdata Sample File 1-Year Estimates, released annually in September for the previous calendar year. The Student Loan Game Plan data is updated annually in June using the most recent files. Estimated starting salaries are based on national 25th percentile salary information (inflation-adjusted dollars for the year of the PUMS data release) for U.S. civilians with a highest academic degree of a bachelor's degree in the major selected, age 18–64 (inclusive), who work full-time and full-year.

**C**

	<b>Annual Starting Salary and Maximum Recommended Borrowing</b>
Chemical Engineering	\$72,090
Chemistry	\$48,200
Civil Engineering	\$65,690
Clinical Psychology	\$35,020
Cognitive Science and Biopsychology	\$37,080
Commercial Art and Graphic Design	\$42,230
Communication Disorders Sciences and Services	\$36,050
Communication Technologies	\$41,200
Communications	\$46,350
Community and Public Health	\$37,080
Composition and Speech	\$36,770
Computer Administration Management and Security	\$49,440
Computer and Information Systems	\$56,650
Computer Engineering	\$72,090
Computer Networking and Telecommunications	\$49,440
Computer Programming and Data Processing	\$56,650
Computer Science	\$66,950
Construction Services	\$57,680
Cosmetology Services and Culinary Arts	\$30,900
Counseling Psychology	\$35,020
Criminal Justice and Fire Protection	\$43,260
Criminology	\$41,200

**D**

Drama and Theater Arts	\$36,050
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**E**

	<b>Annual Starting Salary and Maximum Recommended Borrowing</b>
Early Childhood Education	\$34,300
Ecology	\$37,080
Economics	\$56,650
Educational Psychology	\$40,170
Electrical and Mechanic Repairs and Technologies	\$41,200
Electrical Engineering	\$77,240
Electrical Engineering Technology	\$66,950
Elementary Education	\$39,140
Engineering and Industrial Management	\$61,800
Engineering Mechanics Physics and Science	\$61,800
Engineering Technologies	\$56,650
English Language and Literature	\$41,200
Environmental Engineering	\$61,800
Environmental Science	\$43,360

**F**

Family and Consumer Sciences	\$38,520
Film Video and Photographic Arts	\$42,850
Finance	\$58,710
Fine Arts	\$40,790
Food Science	\$46,350
Foreign Language Studies	\$42,230
Forestry	\$50,050

**G**

General Agriculture	\$41,200
General Business	\$51,500
General Education	\$41,200
General Engineering	\$61,800
General Medical and Health Services	\$39,140
General Social Sciences	\$43,260
Genetics	\$46,350
Geography	\$49,750
Geology and Earth Science	\$46,350
Geosciences	\$46,350

**H**

	<b>Annual Starting Salary and Maximum Recommended Borrowing</b>
Health and Medical Administrative Services	\$41,200
Health and Medical Preparatory Programs	\$37,080
History	\$46,240
Hospitality Management	\$41,200
Human Resources and Personnel Management	\$45,320
Human Services and Community Organization	\$36,050
Humanities	\$41,200

**I**

Industrial and Manufacturing Engineering	\$64,890
Industrial and Organizational Psychology	\$41,200
Industrial Production Technologies	\$61,800
Information Sciences	\$56,650
Intercultural and International Studies	\$41,200
Interdisciplinary Social Sciences	\$40,170
International Business	\$48,610
International Relations	\$47,380

**J**

Journalism	\$48,410
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**L**

Language and Drama Education	\$41,200
Liberal Arts	\$41,200
Library Science	\$33,990
Linguistics and Comparative Language and Literature	\$41,200

**M**

	<b>Annual Starting Salary and Maximum Recommended Borrowing</b>
Management Information Systems and Statistics	\$63,860
Marketing and Marketing Research	\$51,500
Mass Media	\$41,200
Materials Engineering and Materials Science	\$61,800
Materials Science	\$66,950
Mathematics	\$52,530
Mathematics and Computer Science	\$94,750
Mathematics Teacher Education	\$44,290
Mechanical Engineering	\$72,090
Mechanical Engineering Related Technologies	\$61,800
Medical Assisting Services	\$51,500
Medical Technologies Technicians	\$52,010
Metallurgical Engineering	\$78,270
Microbiology	\$50,470
Mining and Mineral Engineering	\$72,090
Miscellaneous Agriculture	\$40,580
Miscellaneous Biology	\$41,200
Miscellaneous Business & Medical Administration	\$47,070
Miscellaneous Education	\$42,230
Miscellaneous Engineering	\$61,800
Miscellaneous Engineering Technologies	\$61,800
Miscellaneous Fine Arts	\$39,140
Miscellaneous Health Medical Professions	\$37,080
Miscellaneous Psychology	\$37,080
Miscellaneous Social Sciences	\$51,500
Molecular Biology	\$38,110
Multi/Interdisciplinary Studies	\$44,490
Multi-Disciplinary Or General Science	\$46,350
Music	\$41,200

**N**

Natural Resources Management	\$41,200
Naval Architecture and Marine Engineering	\$63,860
Neuroscience	\$36,050
Nuclear Engineering	\$87,540
Nuclear, Industrial Radiology, and Biological Technologies	\$49,950
Nursing	\$56,650
Nutrition Sciences	\$41,200

**Annual Starting Salary and  
Maximum Recommended Borrowing**

**O**

Oceanography	\$39,140
Operations Logistics and E-Commerce	\$57,680
Other Foreign Languages	\$41,200

**P**

Petroleum Engineering	\$75,180
Pharmacy Pharmaceutical Sciences and Administration	\$61,680
Philosophy and Religious Studies	\$44,080
Physical and Health Education Teaching	\$42,850
Physical Fitness Parks Recreation and Leisure	\$39,140
Physical Sciences	\$53,560
Physics	\$49,440
Physiology	\$41,200
Plant Science and Agronomy	\$43,260
Political Science and Government	\$51,500
Pre-Law and Legal Studies	\$45,320
Psychology	\$39,140
Public Administration	\$46,350
Public Policy	\$46,350

**S**

Science and Computer Teacher Education	\$41,200
Secondary Teacher Education	\$41,610
Social Psychology	\$41,200
Social Science Or History Teacher Education	\$41,200
Social Work	\$38,110
Sociology	\$41,200
Soil Science	\$51,500
Special Needs Education	\$41,200
Statistics and Decision Science	\$51,500
Studio Arts	\$36,050

**T**

Teacher Education: Multiple Levels	\$41,200
Theology and Religious Vocations	\$37,080
Transportation Sciences and Technologies	\$56,650
Treatment Therapy Professions	\$46,350

**U**

	<b>Annual Starting Salary and Maximum Recommended Borrowing</b>
United States History	\$41,200

**V**

Visual and Performing Arts	\$36,050
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**Z**

Zoology	\$42,230
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