

Student's Guide to Borrowing Levels by Major

When you're reviewing your financial aid offer 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 major¹. 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.

| A | Annual Starting Salary and Maximum Recommended Borrowing |
|---------------------------------------|---|
| Accounting | \$55,240 |
| Actuarial Science | \$72,960 |
| Advertising and Public Relations | \$52,120 |
| Aerospace Engineering | \$72,960 |
| Agricultural Economics | \$52,120 |
| Agriculture Production and Management | \$46,900 |
| Animal Sciences | \$37,520 |
| Anthropology and Archeology | \$43,360 |
| Applied Mathematics | \$65,670 |
| Architectural Engineering | \$74,000 |
| Architecture | \$57,330 |
| Area Ethnic and Civilization Studies | \$45,860 |
| Art and Music Education | \$41,690 |
| Art History and Criticism | \$46,280 |
| Astronomy and Astrophysics | \$31,270 |
| Atmospheric Sciences and Meteorology | \$50,030 |

| B | |
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| Biochemical Sciences | \$41,690 |
| Biological Engineering | \$45,860 |
| Biology | \$42,730 |
| Biomedical Engineering | \$54,200 |
| Botany | \$43,780 |
| Business Economics | \$60,450 |
| Business Management and Administration | \$52,120 |

¹ 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**Annual Starting Salary and
Maximum Recommended Borrowing**

| | Annual Starting Salary and Maximum Recommended Borrowing |
|---|---|
| Chemical Engineering | \$76,090 |
| Chemistry | \$52,120 |
| Civil Engineering | \$67,750 |
| Clinical Psychology | \$30,020 |
| Cognitive Science and Biopsychology | \$52,120 |
| Commercial Art and Graphic Design | \$43,780 |
| Communication Disorders Sciences and Services | \$39,610 |
| Communication Technologies | \$41,690 |
| Communications | \$48,990 |
| Community and Public Health | \$41,690 |
| Composition and Speech | \$41,380 |
| Computer Administration Management and Security | \$57,330 |
| Computer and Information Systems | \$60,450 |
| Computer Engineering | \$78,170 |
| Computer Networking and Telecommunications | \$52,120 |
| Computer Programming and Data Processing | \$60,450 |
| Computer Science | \$71,920 |
| Construction Services | \$66,710 |
| Cosmetology Services and Culinary Arts | \$36,480 |
| Counseling Psychology | \$37,520 |
| Criminal Justice and Fire Protection | \$45,860 |
| Criminology | \$41,690 |

D

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| Drama and Theater Arts | \$39,610 |
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E

| | Annual Starting Salary and Maximum Recommended Borrowing |
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| Early Childhood Education | \$36,480 |
| Ecology | \$37,420 |
| Economics | \$62,540 |
| Educational Administration and Supervision | \$31,270 |
| Educational Psychology | \$50,030 |
| Electrical and Mechanic Repairs and Technologies | \$36,480 |
| Electrical Engineering | \$79,220 |
| Electrical Engineering Technology | \$67,750 |
| Elementary Education | \$41,690 |
| Engineering and Industrial Management | \$57,330 |
| Engineering Mechanics Physics and Science | \$72,960 |
| Engineering Technologies | \$50,030 |
| English Language and Literature | \$43,780 |
| Environmental Engineering | \$63,580 |
| Environmental Science | \$41,690 |

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| Family and Consumer Sciences | \$38,570 |
| Film Video and Photographic Arts | \$41,690 |
| Finance | \$62,540 |
| Fine Arts | \$41,690 |
| Food Science | \$52,120 |
| Foreign Language Studies | \$45,860 |
| Forestry | \$52,120 |

G

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| General Agriculture | \$43,780 |
| General Business | \$52,120 |
| General Education | \$41,690 |
| General Engineering | \$62,540 |
| General Medical and Health Services | \$41,690 |
| General Social Sciences | \$41,690 |
| Genetics | \$40,650 |
| Geography | \$52,120 |
| Geological and Geophysical Engineering | \$67,750 |
| Geology and Earth Science | \$48,470 |
| Geosciences | \$49,410 |

H

| | Annual Starting Salary and Maximum Recommended Borrowing |
|--|---|
| Health and Medical Administrative Services | \$43,780 |
| Health and Medical Preparatory Programs | \$43,150 |
| History | \$46,900 |
| Hospitality Management | \$43,780 |
| Human Resources and Personnel Management | \$48,990 |
| Human Services and Community Organization | \$41,690 |
| Humanities | \$36,480 |

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| Industrial and Manufacturing Engineering | \$67,750 |
| Industrial and Organizational Psychology | \$41,690 |
| Industrial Production Technologies | \$60,450 |
| Information Sciences | \$63,580 |
| Intercultural and International Studies | \$44,720 |
| Interdisciplinary Social Sciences | \$41,690 |
| International Business | \$52,120 |
| International Relations | \$56,280 |

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| Journalism | \$50,030 |
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| Language and Drama Education | \$41,690 |
| Liberal Arts | \$42,730 |
| Library Science | \$46,900 |
| Linguistics and Comparative Language and Literature | \$41,690 |

M

| | Annual Starting Salary and Maximum Recommended Borrowing |
|---|---|
| Management Information Systems and Statistics | \$67,750 |
| Marketing and Marketing Research | \$52,120 |
| Mass Media | \$41,690 |
| Materials Engineering and Materials Science | \$61,500 |
| Materials Science | \$69,830 |
| Mathematics | \$57,330 |
| Mathematics and Computer Science | \$90,680 |
| Mathematics Teacher Education | \$42,730 |
| Mechanical Engineering | \$72,960 |
| Mechanical Engineering Related Technologies | \$62,540 |
| Medical Assisting Services | \$43,780 |
| Medical Technologies Technicians | \$56,280 |
| Metallurgical Engineering | \$60,980 |
| Microbiology | \$57,330 |
| Mining and Mineral Engineering | \$65,670 |
| Miscellaneous Agriculture | \$39,610 |
| Miscellaneous Biology | \$41,690 |
| Miscellaneous Business & Medical Administration | \$52,120 |
| Miscellaneous Education | \$43,780 |
| Miscellaneous Engineering | \$65,670 |
| Miscellaneous Engineering Technologies | \$62,540 |
| Miscellaneous Fine Arts | \$41,800 |
| Miscellaneous Health Medical Professions | \$43,780 |
| Miscellaneous Psychology | \$41,690 |
| Miscellaneous Social Sciences | \$46,900 |
| Molecular Biology | \$42,730 |
| Multi-Disciplinary Or General Science | \$46,900 |
| Multi/Interdisciplinary Studies | \$41,690 |
| Music | \$40,340 |

N

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| Natural Resources Management | \$44,190 |
| Naval Architecture and Marine Engineering | \$81,300 |
| Neuroscience | \$37,000 |
| Nuclear Engineering | \$83,380 |
| Nuclear, Industrial Radiology, and Biological Technologies | \$50,970 |
| Nursing | \$62,540 |
| Nutrition Sciences | \$41,690 |

**Annual Starting Salary and
Maximum Recommended Borrowing**

O

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| Oceanography | \$38,570 |
| Operations Logistics and E-Commerce | \$57,330 |
| Other Foreign Languages | \$43,780 |

P

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|---|----------|
| Petroleum Engineering | \$61,500 |
| Pharmacy Pharmaceutical Sciences and Administration | \$62,540 |
| Philosophy and Religious Studies | \$43,780 |
| Physical and Health Education Teaching | \$42,730 |
| Physical Fitness Parks Recreation and Leisure | \$41,690 |
| Physical Sciences | \$43,780 |
| Physics | \$52,120 |
| Physiology | \$44,820 |
| Plant Science and Agronomy | \$46,900 |
| Political Science and Government | \$52,120 |
| Pre-Law and Legal Studies | \$47,530 |
| Psychology | \$41,690 |
| Public Administration | \$52,120 |
| Public Policy | \$52,120 |

S

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|---|----------|
| Science and Computer Teacher Education | \$41,690 |
| Secondary Teacher Education | \$44,820 |
| Social Psychology | \$53,160 |
| Social Science Or History Teacher Education | \$40,650 |
| Social Work | \$39,820 |
| Sociology | \$44,820 |
| Soil Science | \$43,780 |
| Special Needs Education | \$41,690 |
| Statistics and Decision Science | \$59,410 |
| Studio Arts | \$34,710 |

T

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| Teacher Education: Multiple Levels | \$41,690 |
| Theology and Religious Vocations | \$37,520 |
| Transportation Sciences and Technologies | \$57,330 |
| Treatment Therapy Professions | \$43,780 |

U

| | Annual Starting Salary and Maximum Recommended Borrowing |
|-----------------------|---|
| United States History | \$56,280 |

V

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| Visual and Performing Arts | \$39,610 |
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Z

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| Zoology | \$36,480 |
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