

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 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.

Agriculture and Natural Resources

	Annual Starting Salary and Maximum Recommended Borrowing
Agricultural Economics	\$40,040
Agriculture Production and Management	\$30,030
Animal Sciences	\$24,024
Food Science	\$35,035
Forestry	\$35,035
General Agriculture	\$28,028
Miscellaneous Agriculture	\$25,025
Natural Resources Management	\$30,030
Plant Science and Agronomy	\$25,025
Soil Science	\$36,036

Arts

	Annual Starting Salary and Maximum Recommended Borrowing
Commercial Art and Graphic Design	\$29,029
Drama and Theater Arts	\$24,024
Film, Video and Photographic Arts	\$25,025
Fine Arts	\$25,025
Miscellaneous Fine Arts	\$25,025
Music	\$25,025
Studio Arts	\$22,022
Visual and Performing Arts	\$24,024

¹ Source: U.S. Census Bureau 2015 American Community Survey Public Use Microdata Sample File. Starting salary data is based on 15th percentile salary information (inflation-adjusted to 2015 dollars) for U.S. civilians with a highest academic degree of a bachelor's degree, age 18 – 64 (inclusive), who work full-time and full-year. Salaries are adjusted based on the 2015 cost of living index for Iowa as calculated by The Council for Community and Economic Research.

Biology and Life Science

Annual Starting Salary and Maximum Recommended Borrowing

	Annual Starting Salary and Maximum Recommended Borrowing
Biochemical Sciences	\$26,026
Biology	\$26,026
Botany	\$26,026
Cognitive Science and Biopsychology	\$24,024
Ecology	\$27,027
Environmental Science	\$30,030
Genetics	\$29,029
Microbiology	\$30,030
Miscellaneous Biology	\$23,023
Molecular Biology	\$28,028
Neuroscience	\$21,021
Pharmacology	\$22,022
Physiology	\$30,030
Zoology	\$29,029

Business

Annual Starting Salary and Maximum Recommended Borrowing

	Annual Starting Salary and Maximum Recommended Borrowing
Accounting	\$35,035
Actuarial Science	\$47,047
Business Economics	\$39,039
Business Management and Administration	\$33,033
Finance	\$40,040
General Business	\$32,032
Hospitality Management	\$27,027
Human Resources and Personnel Management	\$32,032
International Business	\$30,030
Management Information Systems and Statistics	\$41,041
Marketing and Marketing Research	\$35,035
Miscellaneous Business and Medical Administration	\$30,060
Operations Logistics and E-Commerce	\$40,040

Communications and Journalism

Annual Starting Salary and Maximum Recommended Borrowing

	Annual Starting Salary and Maximum Recommended Borrowing
Advertising and Public Relations	\$30,030
Communications	\$30,030
Journalism	\$30,030
Mass Media	\$28,028

Computers and Mathematics

	Annual Starting Salary and Maximum Recommended Borrowing
Applied Mathematics	\$45,045
Communication Technologies	\$28,028
Computer Administration, Management and Security	\$32,032
Computer and Information Systems	\$38,038
Computer Engineering	\$48,048
Computer Networking and Telecommunications	\$34,034
Computer Programming and Data Processing	\$39,039
Computer Science	\$45,045
Information Sciences	\$40,040
Mathematics	\$35,035
Mathematics and Computer Science	\$42,042

Education

	Annual Starting Salary and Maximum Recommended Borrowing
Art and Music Education	\$26,026
Early Childhood Education	\$23,023
Educational Administration and Supervision	\$14,014
Elementary Education	\$28,028
General Education	\$27,027
Language and Drama Education	\$26,026
Library Science	\$25,025
Mathematics Teacher Education	\$30,030
Miscellaneous Education	\$32,032
Physical and Health Education Teaching	\$30,030
School Student Counseling	\$41,041
Science and Computer Teacher Education	\$30,030
Secondary Teacher Education	\$32,032
Social Science or History Teacher Education	\$27,027
Special Needs Education	\$30,030
Teacher Education: Multiple Levels	\$30,030

Engineering

	Annual Starting Salary and Maximum Recommended Borrowing
Aerospace Engineering	\$50,050
Architectural Engineering	\$42,042
Architecture	\$35,035
Biological Engineering	\$35,035
Biomedical Engineering	\$40,040
Chemical Engineering	\$50,050
Civil Engineering	\$50,050
Electrical Engineering	\$50,050
Electrical Engineering Technology	\$37,037
Engineering and Industrial Management	\$48,048
Engineering Mechanics, Physics and Science	\$30,030
Engineering Technologies	\$38,038
Environmental Engineering	\$42,042
General Engineering	\$39,039
Geological and Geophysical Engineering	\$65,065
Industrial and Manufacturing Engineering	\$45,045
Industrial Production Technologies	\$40,040
Materials Engineering and Materials Science	\$36,036
Mechanical Engineering	\$50,050
Mechanical Engineering Related Technologies	\$48,048
Metallurgical Engineering	\$60,060
Mining and Mineral Engineering	\$45,045
Miscellaneous Engineering	\$35,035
Miscellaneous Engineering Technologies	\$38,038
Naval Architecture and Marine Engineering	\$55,055
Nuclear Engineering	\$57,057
Petroleum Engineering	\$61,061

Health

	Annual Starting Salary and Maximum Recommended Borrowing
Communication Disorders Sciences and Services	\$26,026
Community and Public Health	\$24,024
General Medical and Health Services	\$25,025
Health and Medical Administrative Services	\$27,027
Health and Medical Preparatory Programs	\$24,024
Medical Assisting Services	\$30,030
Medical Technologies Technicians	\$37,037
Miscellaneous Health Medical Professions	\$25,025
Nursing	\$40,040
Nutrition Sciences	\$26,026
Pharmacy, Pharmaceutical Sciences and Administration	\$49,049
Treatment Therapy Professions	\$30,030

Humanities and Liberal Arts

	Annual Starting Salary and Maximum Recommended Borrowing
Anthropology and Archeology	\$25,025
Area Ethnic and Civilization Studies	\$28,028
Art History and Criticism	\$25,025
Composition and Speech	\$25,025
English Language and Literature	\$28,028
Foreign Language Studies	\$30,030
History	\$30,030
Humanities	\$26,026
Intercultural and International Studies	\$27,027
Liberal Arts	\$30,030
Linguistics and Comparative Language and Literature	\$24,024
Multi- and Interdisciplinary Studies	\$24,024
Other Foreign Languages	\$25,025
Philosophy and Religious Studies	\$27,027
Physical Fitness, Parks, Recreation and Leisure	\$25,025
Theology and Religious Vocations	\$24,024
United States History	\$30,030

Industrial Arts and Consumer Services

	Annual Starting Salary and Maximum Recommended Borrowing
Construction Services	\$43,043
Cosmetology Services and Culinary Arts	\$21,021
Electrical and Mechanic Repairs and Technologies	\$28,028
Family and Consumer Sciences	\$24,024
Military Technologies	\$20,020
Transportation Sciences and Technologies	\$32,032

Law and Public Policy

	Annual Starting Salary and Maximum Recommended Borrowing
Court Reporting	\$30,030
Criminal Justice and Fire Protection	\$30,030
Pre-Law and Legal Studies	\$30,030
Public Administration	\$30,030
Public Policy	\$35,035

Physical Sciences

Annual Starting Salary and Maximum Recommended Borrowing

	Annual Starting Salary and Maximum Recommended Borrowing
Astronomy and Astrophysics	\$19,019
Atmospheric Sciences and Meteorology	\$30,030
Chemistry	\$30,030
Geology and Earth Science	\$30,030
Geosciences	\$34,034
Materials Science	\$30,030
Multi-Disciplinary or General Science	\$30,030
Nuclear, Industrial Radiology and Biological Technologies	\$23,023
Oceanography	\$32,032
Physical Sciences	\$30,030
Physics	\$30,030

Psychology and Social Work

Annual Starting Salary and Maximum Recommended Borrowing

	Annual Starting Salary and Maximum Recommended Borrowing
Clinical Psychology	\$11,011
Counseling Psychology	\$25,025
Educational Psychology	\$25,025
Human Services and Community Organization	\$24,024
Industrial and Organizational Psychology	\$29,029
Miscellaneous Psychology	\$22,022
Psychology	\$26,026
Social Psychology	\$29,029
Social Work	\$27,027

Social Sciences

Annual Starting Salary and Maximum Recommended Borrowing

	Annual Starting Salary and Maximum Recommended Borrowing
Criminology	\$29,029
Economics	\$36,036
General Social Sciences	\$30,030
Geography	\$32,032
Interdisciplinary Social Sciences	\$28,028
International Relations	\$30,030
Miscellaneous Social Sciences	\$28,028
Political Science and Government	\$31,031
Sociology	\$29,029
Statistics and Decision Science	\$34,034