

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 | \$45,050 |
| Agriculture Production and Management | \$40,040 |
| Animal Sciences | \$32,940 |
| Food Science | \$43,050 |
| Forestry | \$43,250 |
| General Agriculture | \$39,540 |
| Miscellaneous Agriculture | \$35,040 |
| Natural Resources Management | \$38,040 |
| Plant Science and Agronomy | \$40,040 |
| Soil Science | \$38,640 |

Arts

| | Annual Starting Salary and Maximum Recommended Borrowing |
|-----------------------------------|--|
| Commercial Art and Graphic Design | \$36,040 |
| Drama and Theater Arts | \$32,030 |
| Film, Video and Photographic Arts | \$32,540 |
| Fine Arts | \$34,840 |
| Miscellaneous Fine Arts | \$38,040 |
| Music | \$32,030 |
| Studio Arts | \$30,030 |
| Visual and Performing Arts | \$32,030 |

¹ Source: U.S. Census Bureau 2017 American Community Survey Public Use Microdata Sample File. Starting salary data is based on 25th percentile salary information (inflation-adjusted to 2017 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 2017 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 | \$36,640 |
| Biology | \$36,040 |
| Botany | \$36,040 |
| Cognitive Science and Biopsychology | \$40,040 |
| Ecology | \$30,130 |
| Environmental Science | \$40,040 |
| Genetics | \$39,040 |
| Microbiology | \$41,640 |
| Miscellaneous Biology | \$38,040 |
| Molecular Biology | \$35,040 |
| Neuroscience | \$30,730 |
| Pharmacology | \$35,040 |
| Physiology | \$36,040 |
| Zoology | \$37,940 |

Business

Annual Starting Salary and Maximum Recommended Borrowing

| | Annual Starting Salary and Maximum Recommended Borrowing |
|---|---|
| Accounting | \$48,050 |
| Actuarial Science | \$50,050 |
| Business Economics | \$52,060 |
| Business Management and Administration | \$43,050 |
| Finance | \$50,050 |
| General Business | \$43,050 |
| Hospitality Management | \$35,040 |
| Human Resources and Personnel Management | \$43,050 |
| International Business | \$42,050 |
| Management Information Systems and Statistics | \$57,060 |
| Marketing and Marketing Research | \$43,050 |
| Miscellaneous Business and Medical Administration | \$40,040 |
| Operations Logistics and E-Commerce | \$50,050 |

Communications and Journalism

Annual Starting Salary and Maximum Recommended Borrowing

| | Annual Starting Salary and Maximum Recommended Borrowing |
|----------------------------------|---|
| Advertising and Public Relations | \$40,040 |
| Communications | \$40,040 |
| Journalism | \$40,040 |
| Mass Media | \$35,040 |

Computers and Mathematics

Annual Starting Salary and Maximum Recommended Borrowing

| | Annual Starting Salary and Maximum Recommended Borrowing |
|--|---|
| Applied Mathematics | \$41,540 |
| Communication Technologies | \$35,640 |
| Computer Administration, Management and Security | \$47,050 |
| Computer and Information Systems | \$50,050 |
| Computer Engineering | \$65,070 |
| Computer Networking and Telecommunications | \$45,050 |
| Computer Programming and Data Processing | \$50,050 |
| Computer Science | \$60,060 |
| Information Sciences | \$53,060 |
| Mathematics | \$48,050 |
| Mathematics and Computer Science | \$65,070 |

Education

Annual Starting Salary and Maximum Recommended Borrowing

| | Annual Starting Salary and Maximum Recommended Borrowing |
|---|---|
| Art and Music Education | \$36,040 |
| Early Childhood Education | \$29,030 |
| Educational Administration and Supervision | \$34,040 |
| Elementary Education | \$34,040 |
| General Education | \$34,240 |
| Language and Drama Education | \$34,040 |
| Library Science | \$26,630 |
| Mathematics Teacher Education | \$37,040 |
| Miscellaneous Education | \$39,040 |
| Physical and Health Education Teaching | \$37,640 |
| School Student Counseling | \$24,030 |
| Science and Computer Teacher Education | \$34,040 |
| Secondary Teacher Education | \$37,040 |
| Social Science or History Teacher Education | \$36,040 |
| Special Needs Education | \$36,040 |
| Teacher Education: Multiple Levels | \$36,040 |

Engineering

Annual Starting Salary and Maximum Recommended Borrowing

| | |
|---|----------|
| Aerospace Engineering | \$66,070 |
| Architectural Engineering | \$50,050 |
| Architecture | \$47,050 |
| Biological Engineering | \$40,040 |
| Biomedical Engineering | \$48,050 |
| Chemical Engineering | \$60,060 |
| Civil Engineering | \$60,060 |
| Electrical Engineering | \$69,070 |
| Electrical Engineering Technology | \$55,060 |
| Engineering and Industrial Management | \$52,060 |
| Engineering Mechanics, Physics and Science | \$37,040 |
| Engineering Technologies | \$45,050 |
| Environmental Engineering | \$51,050 |
| General Engineering | \$53,060 |
| Geological and Geophysical Engineering | \$48,050 |
| Industrial and Manufacturing Engineering | \$60,060 |
| Industrial Production Technologies | \$54,060 |
| Materials Engineering and Materials Science | \$60,060 |
| Mechanical Engineering | \$65,070 |
| Mechanical Engineering Related Technologies | \$50,050 |
| Metallurgical Engineering | \$40,040 |
| Mining and Mineral Engineering | \$70,080 |
| Miscellaneous Engineering | \$52,060 |
| Miscellaneous Engineering Technologies | \$52,060 |
| Naval Architecture and Marine Engineering | \$53,060 |
| Nuclear Engineering | \$65,070 |
| Petroleum Engineering | \$60,060 |

Health

Annual Starting Salary and Maximum Recommended Borrowing

| | |
|--|----------|
| Communication Disorders Sciences and Services | \$30,030 |
| Community and Public Health | \$33,040 |
| General Medical and Health Services | \$35,040 |
| Health and Medical Administrative Services | \$35,640 |
| Health and Medical Preparatory Programs | \$31,030 |
| Medical Assisting Services | \$40,040 |
| Medical Technologies Technicians | \$49,050 |
| Miscellaneous Health Medical Professions | \$34,040 |
| Nursing | \$50,050 |
| Nutrition Sciences | \$35,040 |
| Pharmacy, Pharmaceutical Sciences and Administration | \$56,060 |
| Treatment Therapy Professions | \$40,040 |

Humanities and Liberal Arts

| | Annual Starting Salary and Maximum Recommended Borrowing |
|---|--|
| Anthropology and Archeology | \$35,040 |
| Area Ethnic and Civilization Studies | \$37,040 |
| Art History and Criticism | \$35,040 |
| Composition and Speech | \$30,030 |
| English Language and Literature | \$35,540 |
| Foreign Language Studies | \$37,440 |
| History | \$37,540 |
| Humanities | \$32,030 |
| Intercultural and International Studies | \$35,040 |
| Liberal Arts | \$35,940 |
| Linguistics and Comparative Language and Literature | \$30,030 |
| Multi- and Interdisciplinary Studies | \$36,040 |
| Other Foreign Languages | \$35,040 |
| Philosophy and Religious Studies | \$36,040 |
| Physical Fitness, Parks, Recreation and Leisure | \$32,030 |
| Theology and Religious Vocations | \$30,030 |
| United States History | \$42,050 |

Industrial Arts and Consumer Services

| | Annual Starting Salary and Maximum Recommended Borrowing |
|--|--|
| Construction Services | \$55,060 |
| Cosmetology Services and Culinary Arts | \$30,030 |
| Electrical and Mechanic Repairs and Technologies | \$36,040 |
| Family and Consumer Sciences | \$32,030 |
| Military Technologies | \$60,060 |
| Transportation Sciences and Technologies | \$50,050 |

Law and Public Policy

| | Annual Starting Salary and Maximum Recommended Borrowing |
|--------------------------------------|--|
| Court Reporting | \$37,840 |
| Criminal Justice and Fire Protection | \$37,440 |
| Pre-Law and Legal Studies | \$35,040 |
| Public Administration | \$44,050 |
| Public Policy | \$40,040 |

Physical Sciences

| | Annual Starting Salary and Maximum Recommended Borrowing |
|---|--|
| Astronomy and Astrophysics | \$42,050 |
| Atmospheric Sciences and Meteorology | \$40,040 |
| Chemistry | \$40,040 |
| Geology and Earth Science | \$46,050 |
| Geosciences | \$44,550 |
| Materials Science | \$32,030 |
| Multi-Disciplinary or General Science | \$40,040 |
| Nuclear, Industrial Radiology and Biological Technologies | \$45,050 |
| Oceanography | \$35,040 |
| Physical Sciences | \$35,040 |
| Physics | \$48,050 |

Psychology and Social Work

| | Annual Starting Salary and Maximum Recommended Borrowing |
|---|--|
| Clinical Psychology | \$38,040 |
| Counseling Psychology | \$28,030 |
| Educational Psychology | \$35,040 |
| Human Services and Community Organization | \$34,040 |
| Industrial and Organizational Psychology | \$31,030 |
| Miscellaneous Psychology | \$32,030 |
| Psychology | \$33,640 |
| Social Psychology | \$37,040 |
| Social Work | \$30,630 |

Social Sciences

| | Annual Starting Salary and Maximum Recommended Borrowing |
|-----------------------------------|--|
| Criminology | \$35,040 |
| Economics | \$50,050 |
| General Social Sciences | \$35,040 |
| Geography | \$40,340 |
| Interdisciplinary Social Sciences | \$33,040 |
| International Relations | \$41,040 |
| Miscellaneous Social Sciences | \$50,050 |
| Political Science and Government | \$42,850 |
| Sociology | \$35,040 |
| Statistics and Decision Science | \$43,250 |