

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.

A	Annual Starting Salary and Maximum Recommended Borrowing
Accounting	\$49,200
Actuarial Science	\$58,060
Advertising and Public Relations	\$40,340
Aerospace Engineering	\$68,880
Agricultural Economics	\$49,200
Agriculture Production and Management	\$39,360
Animal Sciences	\$35,420
Anthropology and Archeology	\$39,260
Applied Mathematics	\$46,250
Architectural Engineering	\$56,090
Architecture	\$51,170
Area Ethnic and Civilization Studies	\$39,360
Art and Music Education	\$37,790
Art History and Criticism	\$39,360
Astronomy and Astrophysics	\$49,200
Atmospheric Sciences and Meteorology	\$45,260

B	Annual Starting Salary and Maximum Recommended Borrowing
Biochemical Sciences	\$34,440
Biological Engineering	\$43,100
Biology	\$39,360
Biomedical Engineering	\$54,120
Botany	\$29,520
Business Economics	\$49,200
Business Management and Administration	\$44,280

¹ Source: U.S. Census Bureau 2020 American Community Survey Public Use Microdata Sample File. Starting salary data is based on 25th percentile salary information (inflation-adjusted to 2020 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 2020 cost of living index for Iowa as calculated by The Council for Community and Economic Research.

C

	Annual Starting Salary and Maximum Recommended Borrowing
Chemical Engineering	\$63,960
Chemistry	\$40,930
Civil Engineering	\$63,960
Clinical Psychology	\$35,420
Cognitive Science and Biopsychology	\$42,310
Commercial Art and Graphic Design	\$39,360
Communication Disorders Sciences and Services	\$35,420
Communication Technologies	\$35,620
Communications	\$41,530
Community and Public Health	\$33,460
Composition and Speech	\$35,420
Computer Administration Management and Security	\$46,250
Computer and Information Systems	\$50,180
Computer Engineering	\$68,880
Computer Networking and Telecommunications	\$42,310
Computer Programming and Data Processing	\$51,410
Computer Science	\$63,960
Construction Services	\$61,010
Cosmetology Services and Culinary Arts	\$29,520
Counseling Psychology	\$31,490
Court Reporting	\$50,180
Criminal Justice and Fire Protection	\$39,360
Criminology	\$39,360

D

Drama and Theater Arts	\$34,440
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E

	Annual Starting Salary and Maximum Recommended Borrowing
Early Childhood Education	\$31,490
Ecology	\$39,070
Economics	\$51,170
Educational Administration and Supervision	\$29,520
Educational Psychology	\$20,660
Electrical and Mechanic Repairs and Technologies	\$39,360
Electrical Engineering	\$68,880
Electrical Engineering Technology	\$51,170
Elementary Education	\$35,420
Engineering and Industrial Management	\$64,940
Engineering Mechanics Physics and Science	\$63,960
Engineering Technologies	\$49,200
English Language and Literature	\$39,360
Environmental Engineering	\$58,060
Environmental Science	\$39,360

F

Family and Consumer Sciences	\$34,440
Film Video and Photographic Arts	\$38,380
Finance	\$54,120
Fine Arts	\$38,380
Food Science	\$39,360
Foreign Language Studies	\$39,360
Forestry	\$49,200

G

General Agriculture	\$39,360
General Business	\$44,280
General Education	\$37,390
General Engineering	\$54,120
General Medical and Health Services	\$37,390
General Social Sciences	\$39,360
Genetics	\$52,150
Geography	\$44,280
Geological and Geophysical Engineering	\$50,180
Geology and Earth Science	\$44,280
Geosciences	\$59,040

H

	Annual Starting Salary and Maximum Recommended Borrowing
Health and Medical Administrative Services	\$37,390
Health and Medical Preparatory Programs	\$38,380
History	\$40,340
Hospitality Management	\$39,360
Human Resources and Personnel Management	\$44,280
Human Services and Community Organization	\$33,460
Humanities	\$35,920

I

Industrial and Manufacturing Engineering	\$61,010
Industrial and Organizational Psychology	\$41,330
Industrial Production Technologies	\$59,040
Information Sciences	\$59,040
Intercultural and International Studies	\$39,360
Interdisciplinary Social Sciences	\$37,390
International Business	\$49,200
International Relations	\$47,130

J

Journalism	\$41,330
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L

Language and Drama Education	\$37,390
Liberal Arts	\$39,360
Library Science	\$25,580
Linguistics and Comparative Language and Literature	\$39,360

M

	Annual Starting Salary and Maximum Recommended Borrowing
Management Information Systems and Statistics	\$60,020
Marketing and Marketing Research	\$46,250
Mass Media	\$39,360
Materials Engineering and Materials Science	\$47,230
Materials Science	\$65,930
Mathematics	\$49,200
Mathematics and Computer Science	\$78,720
Mathematics Teacher Education	\$41,330
Mechanical Engineering	\$64,940
Mechanical Engineering Related Technologies	\$54,120
Medical Assisting Services	\$36,410
Medical Technologies Technicians	\$49,200
Metallurgical Engineering	\$61,010
Microbiology	\$44,280
Military Technologies	\$39,360
Mining and Mineral Engineering	\$66,910
Miscellaneous Agriculture	\$32,470
Miscellaneous Biology	\$36,410
Miscellaneous Business & Medical Administration	\$44,280
Miscellaneous Education	\$41,330
Miscellaneous Engineering	\$57,070
Miscellaneous Engineering Technologies	\$53,140
Miscellaneous Fine Arts	\$37,390
Miscellaneous Health Medical Professions	\$35,420
Miscellaneous Psychology	\$37,390
Miscellaneous Social Sciences	\$49,200
Molecular Biology	\$35,420
Multi/Interdisciplinary Studies	\$39,360
Multi-Disciplinary Or General Science	\$39,360
Music	\$36,410

N

Natural Resources Management	\$39,360
Naval Architecture and Marine Engineering	\$67,900
Neuroscience	\$33,460
Nuclear Engineering	\$52,150
Nuclear, Industrial Radiology, and Biological Technologies	\$54,120
Nursing	\$51,170
Nutrition Sciences	\$37,390

O

	Annual Starting Salary and Maximum Recommended Borrowing
Oceanography	\$29,520
Operations Logistics and E-Commerce	\$49,200
Other Foreign Languages	\$36,510

P

Petroleum Engineering	\$63,960
Pharmacology	\$39,360
Pharmacy Pharmaceutical Sciences and Administration	\$63,960
Philosophy and Religious Studies	\$40,340
Physical and Health Education Teaching	\$38,380
Physical Fitness Parks Recreation and Leisure	\$37,390
Physical Sciences	\$46,250
Physics	\$49,200
Physiology	\$37,390
Plant Science and Agronomy	\$35,420
Political Science and Government	\$47,230
Pre-Law and Legal Studies	\$40,340
Psychology	\$36,410
Public Administration	\$48,220
Public Policy	\$48,610

S

School Student Counseling	\$35,620
Science and Computer Teacher Education	\$38,380
Secondary Teacher Education	\$39,360
Social Psychology	\$39,360
Social Science Or History Teacher Education	\$39,260
Social Work	\$34,440
Sociology	\$39,360
Soil Science	\$40,340
Special Needs Education	\$37,390
Statistics and Decision Science	\$49,200
Studio Arts	\$34,340

T

Teacher Education: Multiple Levels	\$37,790
Theology and Religious Vocations	\$34,440
Transportation Sciences and Technologies	\$59,040
Treatment Therapy Professions	\$39,360

U

	Annual Starting Salary and Maximum Recommended Borrowing
United States History	\$41,330

V

Visual and Performing Arts	\$29,520
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Z

Zoology	\$37,390
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