

# 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.

## Agriculture and Natural Resources

	Annual Starting Salary and Maximum Recommended Borrowing
Agricultural Economics	\$34,650
Agriculture Production and Management	\$31,680
Animal Sciences	\$23,760
Food Science	\$29,700
Forestry	\$36,630
General Agriculture	\$29,700
Miscellaneous Agriculture	\$37,620
Natural Resources Management	\$29,700
Plant Science and Agronomy	\$27,720
Soil Science	\$34,650

## Arts

	Annual Starting Salary and Maximum Recommended Borrowing
Commercial Art and Graphic Design	\$29,700
Drama and Theater Arts	\$24,750
Film, Video and Photographic Arts	\$24,750
Fine Arts	\$25,740
Miscellaneous Fine Arts	\$24,750
Music	\$27,720
Studio Arts	\$24,750
Visual and Performing Arts	\$23,760

<sup>1</sup> Source: U.S. Census Bureau 2016 American Community Survey Public Use Microdata Sample File. Starting salary data is based on 15th percentile salary information (inflation-adjusted to 2016 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 2016 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	\$29,700
Biology	\$28,710
Botany	\$31,680
Cognitive Science and Biopsychology	\$27,720
Ecology	\$24,750
Environmental Science	\$29,700
Genetics	\$26,730
Microbiology	\$29,700
Miscellaneous Biology	\$23,760
Molecular Biology	\$29,700
Neuroscience	\$25,740
Pharmacology	\$27,720
Physiology	\$27,720
Zoology	\$22,770

## Business

### Annual Starting Salary and Maximum Recommended Borrowing

	Annual Starting Salary and Maximum Recommended Borrowing
Accounting	\$36,630
Actuarial Science	\$50,490
Business Economics	\$40,590
Business Management and Administration	\$34,650
Finance	\$39,600
General Business	\$33,660
Hospitality Management	\$27,720
Human Resources and Personnel Management	\$31,680
International Business	\$34,650
Management Information Systems and Statistics	\$47,520
Marketing and Marketing Research	\$34,650
Miscellaneous Business and Medical Administration	\$30,060
Operations Logistics and E-Commerce	\$39,600

## Communications and Journalism

### Annual Starting Salary and Maximum Recommended Borrowing

	Annual Starting Salary and Maximum Recommended Borrowing
Advertising and Public Relations	\$29,700
Communications	\$30,690
Journalism	\$30,690
Mass Media	\$28,710

## Computers and Mathematics

### Annual Starting Salary and Maximum Recommended Borrowing

	Annual Starting Salary and Maximum Recommended Borrowing
Applied Mathematics	\$50,490
Communication Technologies	\$27,720
Computer Administration, Management and Security	\$36,630
Computer and Information Systems	\$38,610
Computer Engineering	\$49,500
Computer Networking and Telecommunications	\$29,700
Computer Programming and Data Processing	\$34,650
Computer Science	\$44,550
Information Sciences	\$37,620
Mathematics	\$37,620
Mathematics and Computer Science	\$57,420

## Education

### Annual Starting Salary and Maximum Recommended Borrowing

	Annual Starting Salary and Maximum Recommended Borrowing
Art and Music Education	\$27,720
Early Childhood Education	\$22,770
Educational Administration and Supervision	\$29,700
Elementary Education	\$28,710
General Education	\$28,710
Language and Drama Education	\$29,700
Library Science	\$19,800
Mathematics Teacher Education	\$32,670
Miscellaneous Education	\$31,680
Physical and Health Education Teaching	\$29,700
School Student Counseling	\$27,720
Science and Computer Teacher Education	\$31,680
Secondary Teacher Education	\$30,690
Social Science or History Teacher Education	\$28,710
Special Needs Education	\$27,720
Teacher Education: Multiple Levels	\$29,700

## Engineering

	Annual Starting Salary and Maximum Recommended Borrowing
Aerospace Engineering	\$52,470
Architectural Engineering	\$44,550
Architecture	\$33,660
Biological Engineering	\$34,650
Biomedical Engineering	\$29,700
Chemical Engineering	\$47,520
Civil Engineering	\$47,520
Electrical Engineering	\$49,500
Electrical Engineering Technology	\$44,550
Engineering and Industrial Management	\$43,560
Engineering Mechanics, Physics and Science	\$39,600
Engineering Technologies	\$27,720
Environmental Engineering	\$39,600
General Engineering	\$39,600
Geological and Geophysical Engineering	\$49,500
Industrial and Manufacturing Engineering	\$47,520
Industrial Production Technologies	\$39,600
Materials Engineering and Materials Science	\$39,600
Mechanical Engineering	\$49,500
Mechanical Engineering Related Technologies	\$39,600
Metallurgical Engineering	\$64,350
Mining and Mineral Engineering	\$49,500
Miscellaneous Engineering	\$39,600
Miscellaneous Engineering Technologies	\$38,610
Naval Architecture and Marine Engineering	\$36,630
Nuclear Engineering	\$43,560
Petroleum Engineering	\$64,350

## Health

	Annual Starting Salary and Maximum Recommended Borrowing
Communication Disorders Sciences and Services	\$24,750
Community and Public Health	\$27,720
General Medical and Health Services	\$24,750
Health and Medical Administrative Services	\$28,710
Health and Medical Preparatory Programs	\$21,780
Medical Assisting Services	\$31,680
Medical Technologies Technicians	\$38,610
Miscellaneous Health Medical Professions	\$28,710
Nursing	\$39,600
Nutrition Sciences	\$28,710
Pharmacy, Pharmaceutical Sciences and Administration	\$49,500
Treatment Therapy Professions	\$32,670

## Humanities and Liberal Arts

	Annual Starting Salary and Maximum Recommended Borrowing
Anthropology and Archeology	\$24,750
Area Ethnic and Civilization Studies	\$26,730
Art History and Criticism	\$29,700
Composition and Speech	\$23,760
English Language and Literature	\$29,700
Foreign Language Studies	\$29,700
History	\$29,700
Humanities	\$24,750
Intercultural and International Studies	\$29,700
Liberal Arts	\$27,720
Linguistics and Comparative Language and Literature	\$29,700
Multi- and Interdisciplinary Studies	\$29,700
Other Foreign Languages	\$27,720
Philosophy and Religious Studies	\$27,720
Physical Fitness, Parks, Recreation and Leisure	\$25,740
Theology and Religious Vocations	\$23,760
United States History	\$30,690

## Industrial Arts and Consumer Services

	Annual Starting Salary and Maximum Recommended Borrowing
Construction Services	\$42,570
Cosmetology Services and Culinary Arts	\$22,770
Electrical and Mechanic Repairs and Technologies	\$29,700
Family and Consumer Sciences	\$24,750
Military Technologies	\$41,580
Transportation Sciences and Technologies	\$37,620

## Law and Public Policy

	Annual Starting Salary and Maximum Recommended Borrowing
Court Reporting	\$22,770
Criminal Justice and Fire Protection	\$29,700
Pre-Law and Legal Studies	\$31,680
Public Administration	\$31,680
Public Policy	\$36,630

## Physical Sciences

	Annual Starting Salary and Maximum Recommended Borrowing
Astronomy and Astrophysics	\$29,700
Atmospheric Sciences and Meteorology	\$29,700
Chemistry	\$29,700
Geology and Earth Science	\$33,660
Geosciences	\$36,630
Materials Science	\$26,730
Multi-Disciplinary or General Science	\$31,680
Nuclear, Industrial Radiology and Biological Technologies	\$34,650
Oceanography	\$24,750
Physical Sciences	\$31,680
Physics	\$33,660

## Psychology and Social Work

	Annual Starting Salary and Maximum Recommended Borrowing
Clinical Psychology	\$24,750
Counseling Psychology	\$23,760
Educational Psychology	\$27,720
Human Services and Community Organization	\$25,740
Industrial and Organizational Psychology	\$38,610
Miscellaneous Psychology	\$24,750
Psychology	\$26,730
Social Psychology	\$20,790
Social Work	\$26,730

## Social Sciences

	Annual Starting Salary and Maximum Recommended Borrowing
Criminology	\$29,700
Economics	\$37,620
General Social Sciences	\$29,700
Geography	\$37,620
Interdisciplinary Social Sciences	\$27,720
International Relations	\$33,660
Miscellaneous Social Sciences	\$34,650
Political Science and Government	\$31,680
Sociology	\$29,700
Statistics and Decision Science	\$41,580