

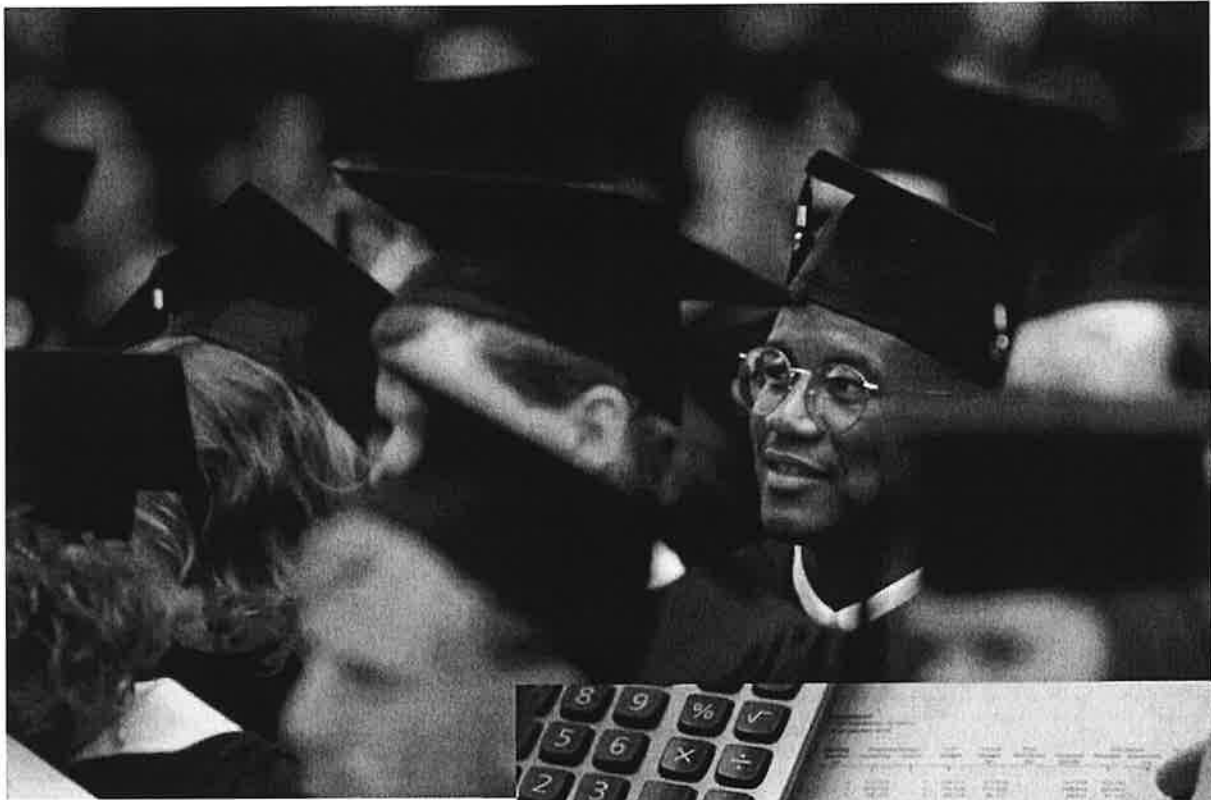


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Bachelor's Degrees With the Highest and Lowest Return on Investment, From Computer Science to Theology

By [ELIZABETH GUEVARA](#) Published April 22, 2026



What college graduates will earn relative to the d
Credit: Andy Sacks / Getty Images

KEY TAKEAWAYS

- College graduates with a the
the lowest return on their in

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"Returns matter a lot. It's our capital." - Abigail Johnson

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- While investing in college is a risk, most college graduates will earn more than their high school graduate counterparts.

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A bachelor's degree is a risk. College students must pay thousands in tuition and, in many cases, take on student debt to cover the rest. However, some majors are better suited to ensure your degree will give you a good return on your investment.

Return on investment (ROI) is the ratio of the investment's cost to the gain. There are many other factors to consider when choosing a major. This ranking is a model to help illustrate the wages college graduates will earn relative to the debt they incur for their major.

WHY THIS MATTERS

Paying for a bachelor's degree and the associated student loans can be a burden for many, lowering savings. It's important to understand the wages they will earn relative to their household finances and broader economic conditions.

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According to the Education Data Initiative.

If this graduate pays off their debt over 10 years on a standard repayment plan with the current 6.39% interest rate on undergraduate loans, they would pay a total of \$52,502 for their degree. Using the difference between the total student debt paid and the total wages after 10 years, *Investopedia* finds that a theology and religion major would earn a profit of \$442,500.

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Page 1 of 4 [>](#)

	Degree	Median Wage Early Career	Total wages after 10 years	Total student debt paid with interest after 10 years	Profit	ROI
1	Theology and Religion	\$42,000	\$495,002	\$52,502	\$442,500	842.83%
2	Social Services	\$42,000	\$495,002	\$40,044	\$454,957	1,136.14%
3	General Education	\$42,000	\$495,002	\$39,502	\$455,500	1,153.11%
4	Performing Arts	\$41,900	\$493,823	\$37,339	\$456,484	1,222.53%
5	Fine Arts	\$42,500	\$500,895	\$36,158	\$464,736	1,285.28%
6	Foreign Language	\$40,000	\$471,430	\$33,905	\$437,525	1,290.45%
7	Family and Consumer Sciences	\$42,000	\$495,002	\$34,863	\$460,138	1,319.83%
8	Commercial Art & Graphic Design	\$48,000				
9	Miscellaneous Biological Science	\$42,000				
10	Treatment Therapy	\$46,900				
		\$45,000				

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13	General Social Sciences	\$41,000	\$483,216	\$32,145	\$451,071	1,403.24%
14	Miscellaneous Education	\$46,000	\$542,145	\$35,171	\$506,973	1,441.44%
15	Mass Media	\$49,000	\$577,502	\$37,339	\$540,163	1,446.63%
16	Criminal Justice	\$46,000	\$542,145	\$34,611	\$507,533	1,466.38%
17	Liberal Arts	\$45,000	\$530,359	\$32,907	\$497,452	1,511.69%
18	Psychology	\$45,000	\$530,359	\$32,858	\$497,501	1,514.09%
19	Leisure and Hospitality	\$44,000	\$518,573	\$32,112	\$486,461	1,514.87%
20	Anthropology	\$42,000	\$495,002	\$30,618	\$464,383	1,516.69%

This ranking assumes the borrower has unsubsidized federal loans with a 6.39% interest rate and is paying over 10 years through a standard repayment plan. It also assumes the borrower receives a 3.6% raise every year.

A computer science major would theoretically have the highest ROI, at 2,899.45%. Generally, these graduates start with an annual income of \$80,000 and have lower student debt, paying about \$31,434 over 10 years.

Computer science majors also have the highest 10-year profit, at \$911,426. Several engineering majors also posted high 10-year profits

Is College Still Worth

While more high school graduates worth it, college graduates' earnings are higher than high school graduate over the same

The median high school graduate

... annual increase,

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total over 10 years. Meanwhile, the average college graduate would earn about \$612,241 total after 10 years, after factoring in total student debt payments.

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These calculations don't account for college graduate unemployment rates, which are especially high for some majors. For example, anthropology and computer science graduates have an unemployment rate that is higher than or equal to workers ages 22 to 27 without a college degree.

Additionally, other college graduates attended an expensive school, or took more than typically had a lower ROI, according to New York.^[2]

Methodology

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