MajorMatch.us

Parent Major Guide 2026

How to use real pay data when your teen picks a college major — without pretending a table can make the decision for you.

Built from MajorMatch's Major Payoff Report 2026 (Census ACS and College Scorecard) and the free tools on MajorMatch.us. Figures are medians and estimates for groups of graduates, not a prediction for one student.

START HERE

The major usually moves the money more than the debt does

Families often argue about the school. The federal data in the Major Payoff Report 2026 point to a quieter fact: **typical federal student debt does not change much by major, but lifetime payoff does.**

- Across 100 bachelor's majors, typical federal debt ranges from **$18,721** (Agriculture) to **$26,963** (Social Services).
- Lifetime earnings upside over a high-school diploma ranges from about **$44,000** to about **$3.45 million** (2024 dollars).
- Net lifetime payoff — that upside minus typical federal-loan repayment — runs from about **$12,000** (Early Childhood Education, on a bachelor's alone) to about **$3.41 million** (Chemical Engineering).

> **What this is not.** It is not a claim that every engineer gets rich, or that teaching is a mistake. It is a group median. A major can be a good life and a weak payoff, or the reverse. Use the numbers to ask better questions, not to shut a conversation down.

In 91 majors with enough Parent PLUS records, the median parent loan was larger than the student's typical federal debt in **87** of them. If you are considering borrowing in your own name, look at that line as carefully as you look at the student's loans.

The full table, method, and a free CSV (CC BY 4.0) are at **https://majormatch.us/major-payoff-report-2026/**. The report page has a sortable early- and mid-career pay view and a "Cite this data" box.

PAYOFF REPORT 2026

The 10 majors with the highest net lifetime payoff

Net lifetime payoff is lifetime earnings upside over a high-school diploma, minus total repayment of typical federal debt. Early- and mid-career figures are Census ACS medians for full-time, year-round workers with a bachelor's only (ages 25–34 and 45–54). Mid-career is blank when the report does not publish it.

Rank	Major	Net payoff	Ages 25–34	Ages 45–54	Break-even
1	Chemical Engineering	$3.41M	$98,650	$152,173	4 years
2	Aerospace Engineering	$3.36M	$97,761	$146,926	4 years
3	Computer Engineering	$3.20M	$102,619	$142,135	4 years
4	Electrical Engineering	$3.08M	$96,956	$142,135	4 years
5	Actuarial Science	$3.01M	$99,700	$151,938	4 years
6	Mechanical Engineering	$2.93M	$92,873	$137,223	4 years
7	Computer Science	$2.86M	$99,039	$131,829	4 years
8	Biomedical Engineering	$2.86M	$93,073	—	5 years
9	Civil Engineering	$2.60M	$89,375	$129,952	4 years
10	Construction Services	$2.58M	$86,296	$122,202	5 years

Source: MajorMatch, The Major Payoff Report 2026, from Census ACS 2020–2024 PUMS and College Scorecard. Net payoff rounded to match the public report table; ACS pay shown as published in the CSV.

Engineering and computing take most of this list. That is the data, not a lecture. If your teen is drawn to one of these, the next question is whether the work actually fits how they think — pay alone is a thin reason to spend four years in a lab or a codebase.

TIME AND TRADEOFFS

How long until a major pays off — and what the bottom of the list means

- **23 majors** break even within five years of graduation.
- **11 majors** take 15 years or more.
- Early Childhood Education, on a bachelor's alone, breaks even at about **28 years** (around age 50) and ranks last on net lifetime payoff (~$12,000).
- Psychology ranks **#85** and breaks even in about **13 years** on this bachelor's-only measure. Popular is not the same as a fast payoff.

> **Please read the limits.** These figures count a bachelor's degree by itself. Many lower-payoff fields — teaching, counseling, some sciences — often lead to graduate study, licensure, or public-service loan paths that this ranking does not model. A median is not your teen's offer letter, and it does not measure meaning, schedule, or whether they will stick with the work.

A practical way to use the low end of the list: if the major your teen wants sits there, ask how graduate school, location, and backup options change the family math. Do not treat a last-place rank as a verdict on the person.

For a different cut of the same dataset — sort by early-career or mid-career pay instead of lifetime payoff — use the pay-by-major view on the report page.

TWO PICTURES OF PAY

The report and the assessment tools do not always agree — and that is on purpose

MajorMatch publishes more than one pay series. They measure different things, so the figures can differ for the same major.

- **Payoff Report ACS medians** (this guide's tables): what full-time, year-round bachelor's-only workers in a major actually earned, at ages 25–34 and 45–54, in Census microdata.
- **Assessment / Continuum wages** on the free Major Earnings Continuum and the loan-vs-upside calculators: the early- and mid-career wages those tools use, including BLS-style career pay.

The report itself gives a clear example. For Marketing, the tools show about **$110,000** early in a career; the report's ACS median for ages 25–34 is **$73,463**. If a number in this guide disagrees with a calculator page, read the label before you treat them as the same fact.

> **AI risk, briefly.** MajorMatch also scores AI-task exposure: the share of a job's tasks that current AI tools could significantly speed up or automate, based on published research (Eloundou et al., with a Felten-Raj-Seamans cross-check). That is **exposure of tasks, not a forecast of job losses**. The companion study is at https://majormatch.us/ai-exposure-by-major-2026/.

When you sit down with your teen, keep the sources straight: "What do graduates typically earn?" is the report. "What do the jobs this major leads to pay, and how does the loan math look?" is the Continuum and the calculator. "Does this major fit how you think?" is the assessment, not a salary table.

WHAT TO DO NEXT

A free assessment, then a conversation

The MajorMatch assessment is typically **10–20 minutes**. It is aptitude-first (ability, interests, follow-through, and modality load). It is not a four-minute personality quiz and not a clinical test. Your teen sees a **free top 3** when they finish.

If you want the rest of the write-up — matches #4–10 with the reasoning, careers with pay, public colleges in your state with tuition, and a designed PDF to save — the optional **Pathfinder report is $29 one time**. There is no subscription. There is no money-back guarantee. The free top 3 stay available either way.

Start here: **https://majormatch.us/quiz/**

Other free tools worth opening in the same sitting:

- Major Earnings Continuum (majors → careers → mid-career pay): https://majormatch.us/blog/major-galaxy/
- Loan vs. lifetime-upside calculator (illustrative defaults, not a personal loan quote): https://majormatch.us/calculators/degree-loan-vs-upside/
- Parent College Prep Timeline (grades 9–12): https://majormatch.us/for-parents/college-prep-timeline/

> **Three questions that beat "What do you want to be?"** Which of these majors would you still pick if a friend laughed? Which part of the work looks heavy for you, week after week? If the payoff is slow, what is the backup plan — a minor, a license, or a different major in the same field family?

You do not need to finish this in one night. The useful outcome is a shortlist your teen can defend, with the money picture in view.

SOURCES AND LIMITS

Where every figure in this guide comes from

- MajorMatch, *The Major Payoff Report 2026*. https://majormatch.us/major-payoff-report-2026/
- Dataset (CC BY 4.0): https://majormatch.us/major-payoff-report-2026/major-payoff-2026.csv — please credit MajorMatch, The Major Payoff Report 2026.
- Underlying public sources named on that page: U.S. Census Bureau, American Community Survey 2020–2024 PUMS; U.S. Department of Education College Scorecard.
- Assessment length, pricing, and tool wages: product pages on MajorMatch.us as of November 2026, including https://majormatch.us/llms.txt and the Continuum / calculator pages.

APA: MajorMatch. (2026). *The Major Payoff Report 2026*. https://majormatch.us/major-payoff-report-2026/

This guide does not invent placement rates, school-adoption claims, or guarantees. If a figure is not on those pages, it is not in this guide.

Questions about the data: hello@majormatch.us.

Published November 17, 2026. Existing free parent PDFs (College Prep Timeline, Parent Decision Kit, and the grades 9–12 checklist) stay free and ungated.