



# Online Master's Colleges

## GRADUATE DEGREE ROI STUDY 2026

### Master's Degree Return on Investment by Field

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## EXECUTIVE SUMMARY

This study measures graduate degree return on investment across 12 major subject areas using federal earnings data, tuition benchmarks, and a proprietary payback period model. The findings show that ROI varies enormously by field — and that program cost, not just salary outcome, is often the deciding factor.

## KEY FINDINGS

- Median salary lift across all fields analyzed: ~\$19,500/year
- Highest-ROI fields (under 2-year payback): Computer Science, Data Science, Cybersecurity, Engineering, Nursing, MBA
- Online programs produce 30–60% better net ROI than on-campus equivalents in most fields
- Public university graduates pay 30–60% less in tuition than private university graduates for comparable post-degree salaries
- Affordable, cost-controlled programs frequently outperform expensive programs on ROI

## OMC ROI RATING FRAMEWORK

High ROI: Payback period under 3 years

Medium ROI: Payback period 3–6 years

Low ROI: Payback period 6+ years

## ROI SNAPSHOT — TOP FIELDS BY PAYBACK PERIOD

Field	Median Tuition	Annual Salary Lift	Payback
Computer Science	\$38,000	\$35,000	1.1 yrs
Data Science	\$35,000	\$32,000	1.1 yrs
Cybersecurity	\$32,000	\$29,000	1.1 yrs
Nursing (MSN)	\$40,000	\$27,000	1.5 yrs
Engineering	\$42,000	\$28,000	1.5 yrs
Business (MBA)	\$38,000	\$22,000	1.7 yrs

## OMC RESEARCH FINDING

In many graduate fields, reducing program cost has a greater impact on ROI than increasing expected post-graduation salary. A \$30,000 degree with a \$20,000 annual salary lift can outperform a \$90,000 degree with a \$25,000 lift.

## ABOUT ONLINEMASTERSCOLLEGES.COM

OnlineMastersColleges.com helps students evaluate, compare, and choose graduate education options through rankings, university profiles, subject hubs, market reports, ROI studies, and decision-support resources.

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