INTRODUCTION
The high cost of graduate education and educational debt inhibit many Americans from pursuing ideal employment. We hypothesized that a PA could enter family medicine as a career and repay an education obligation of $125,000 in ten years—all while raising a family, buying a house, savings, retiring with adequate income, and with customary discretionary spending consistent with an upper-middle-class lifestyle.

METHOD
A comprehensive financial planning software modeled the annual finances for a virtual PA’s household. MaxiFi Planner was used as financial planning software. An average lifetime was assumed. US Bureau of Labor Statistics was used for the median PA wage (2020) and average consumer spending.

DISCUSSION
• The lifetime earnings of Henrietta Boffin, PA, spanning 36 years, is $5,790,516.
• When combined with other likely income throughout their lives the Boffins earn $11,776,565 by age 85.
• Our analysis suggests that a family medicine role is a financially comfortable career option that puts our PA at the 75th percentile for an income of all Americans.
• The career flexibility of a PA has been one of the defining attributes of their creation and value.
• This analysis adds to a growing body of knowledge about the career arc of a PA and sets the stage for more investigation on the externalities of career choice.

CONCLUSIONS
A contemporary PA financial model incorporated salary, educational debt, household spending, and other normative statistics about life in the United States. The results revealed that a PA that selects a career in family medicine can assume a comfortable lifestyle, raise a family, and have adequate discretionary spending throughout a lifetime.

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GRAPHICS
Lindsay Hooker

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