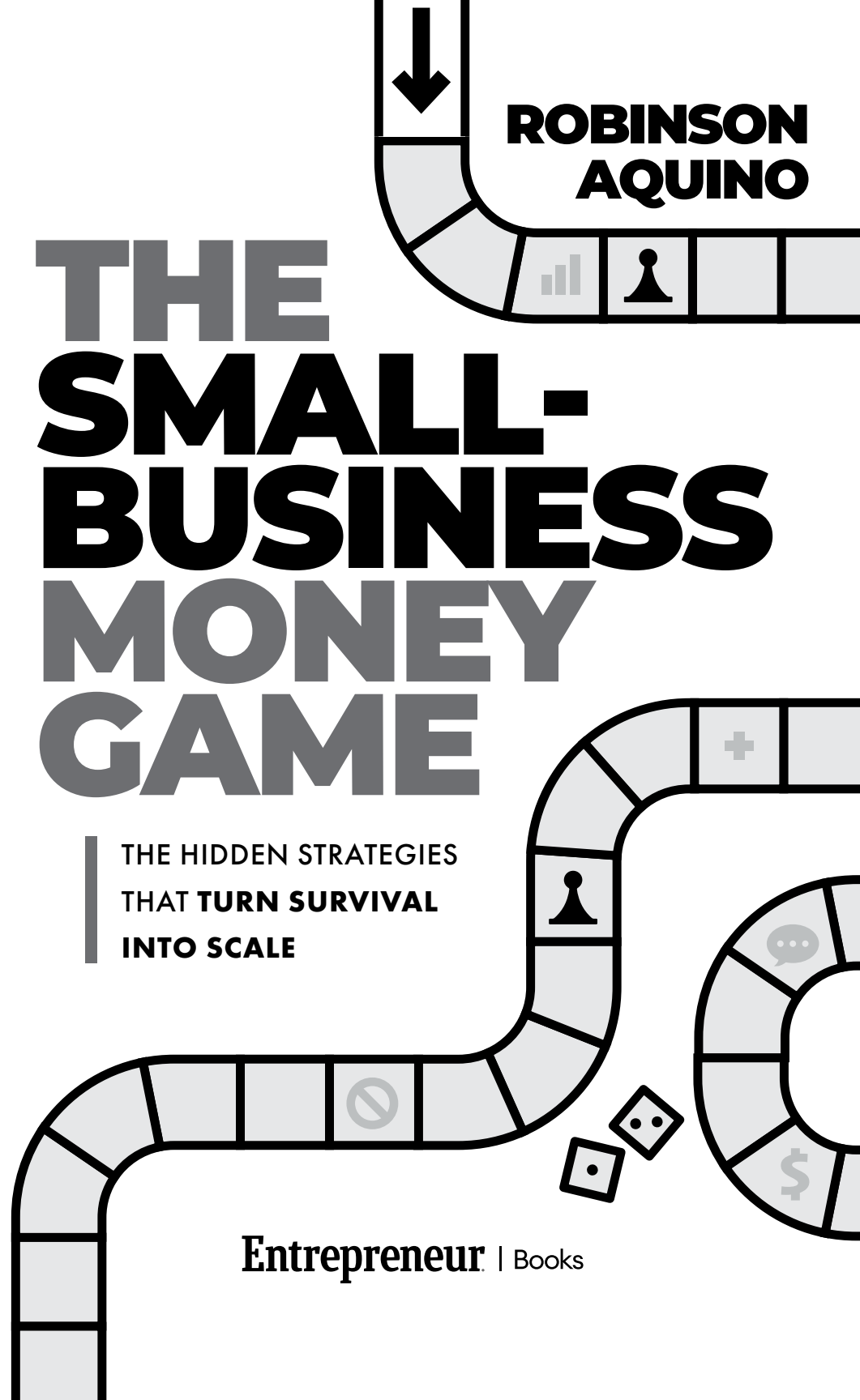




**ROBINSON
AQUINO**

THE SMALL- BUSINESS MONEY GAME

THE HIDDEN STRATEGIES
THAT **TURN SURVIVAL**
INTO SCALE

Entrepreneur | Books

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*To my mom,
who proved that it's impossible to lose
if you don't quit.*



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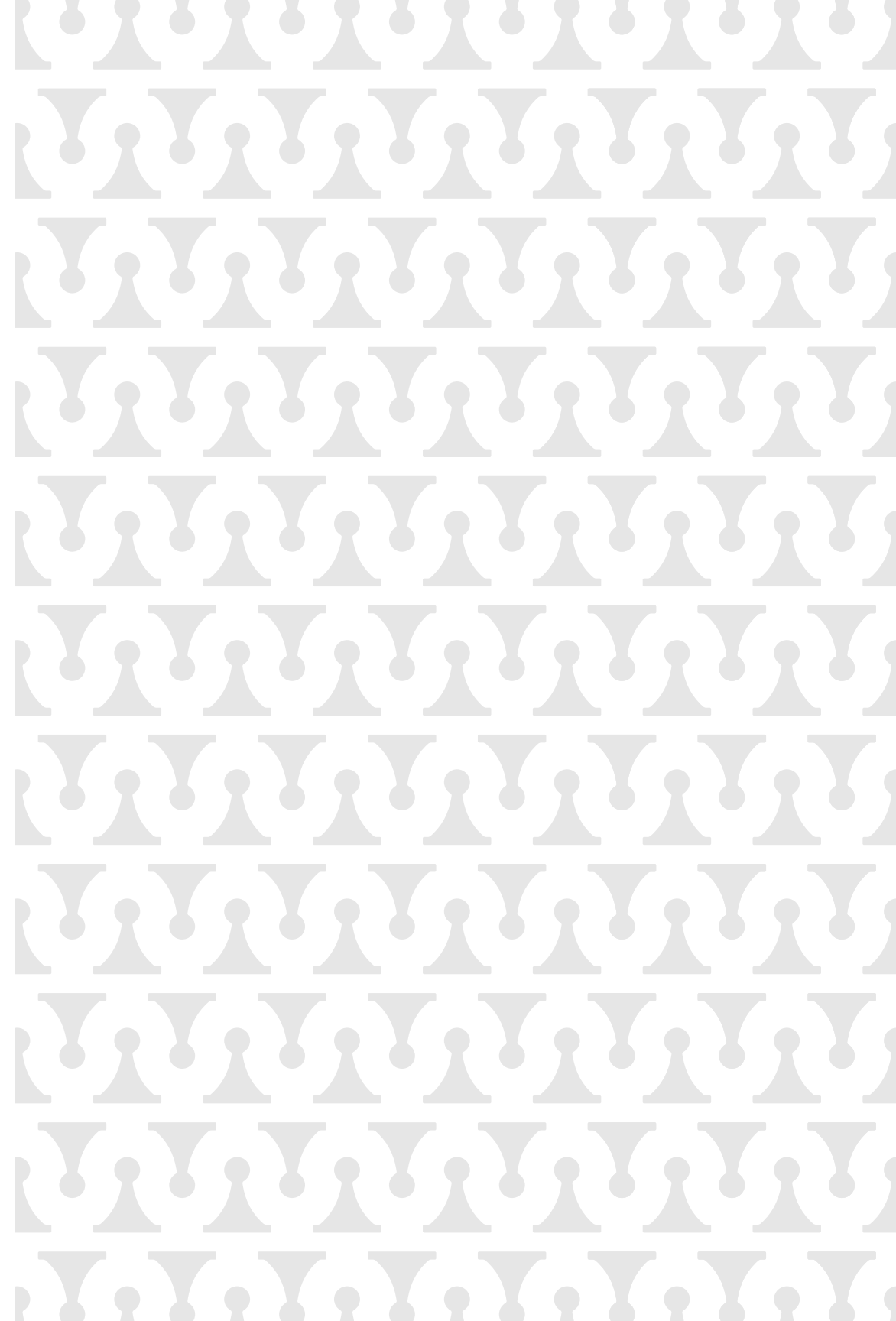
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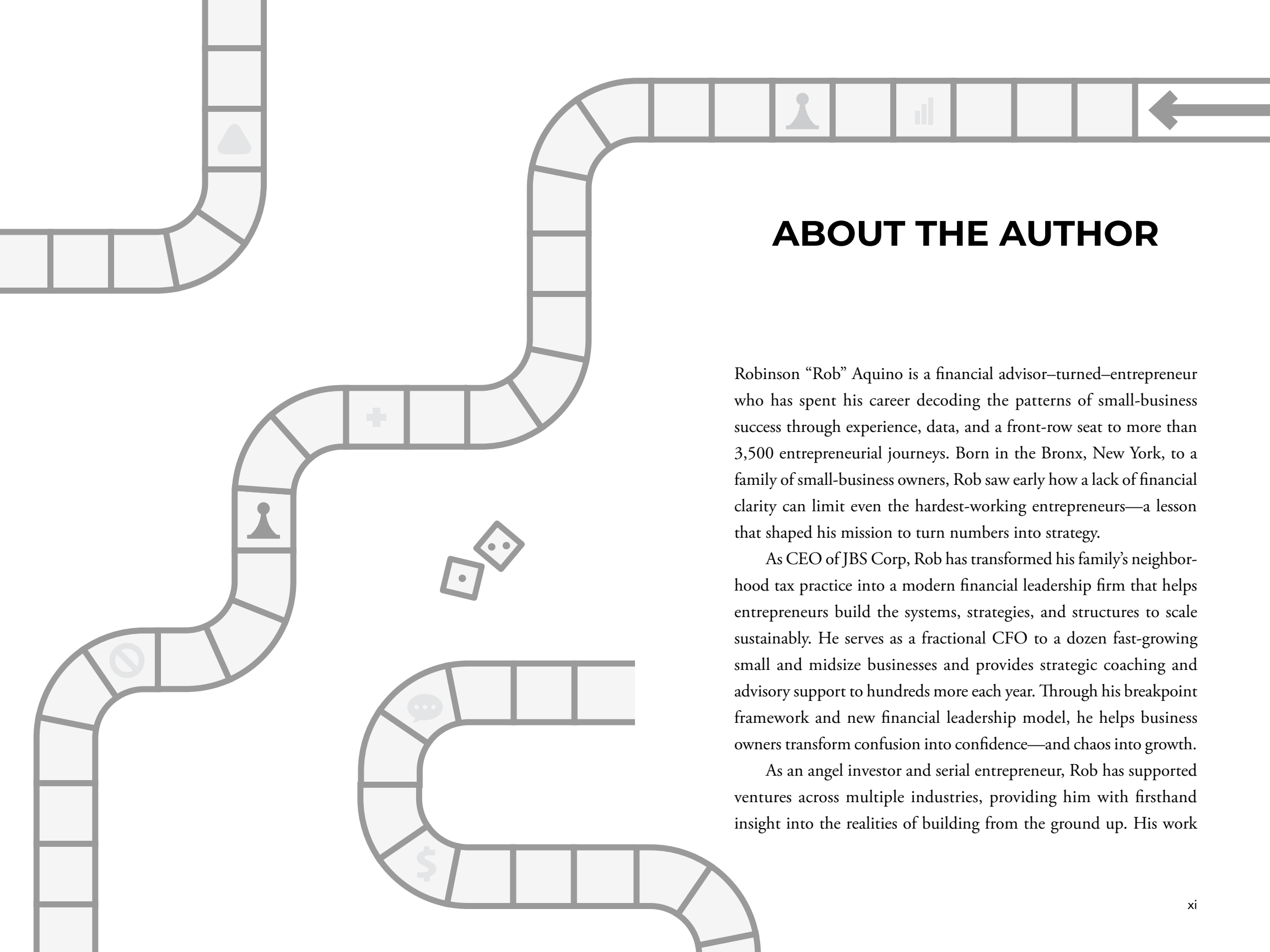
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ABOUT THE AUTHOR

Robinson “Rob” Aquino is a financial advisor-turned-entrepreneur who has spent his career decoding the patterns of small-business success through experience, data, and a front-row seat to more than 3,500 entrepreneurial journeys. Born in the Bronx, New York, to a family of small-business owners, Rob saw early how a lack of financial clarity can limit even the hardest-working entrepreneurs—a lesson that shaped his mission to turn numbers into strategy.

As CEO of JBS Corp, Rob has transformed his family’s neighborhood tax practice into a modern financial leadership firm that helps entrepreneurs build the systems, strategies, and structures to scale sustainably. He serves as a fractional CFO to a dozen fast-growing small and midsize businesses and provides strategic coaching and advisory support to hundreds more each year. Through his breakpoint framework and new financial leadership model, he helps business owners transform confusion into confidence—and chaos into growth.

As an angel investor and serial entrepreneur, Rob has supported ventures across multiple industries, providing him with firsthand insight into the realities of building from the ground up. His work

and writing combine practical financial wisdom with a deep understanding of the human side of business.

Rob lives outside of Boston with his wife, Carleigh, and their three children, who remind him that every financial decision is ultimately about family. *The Small-Business Money Game* is the culmination of that journey—the playbook for entrepreneurs who want to stop reacting to their numbers and start mastering them.



ACKNOWLEDGMENTS

Writing this book has been one of the most humbling experiences of my life. Every chapter was shaped by people who poured into me long before a single word ever hit the page. If this book helps even one entrepreneur move forward with more clarity, confidence, and courage, it will be because of the people I'm about to thank—the ones who held me up, taught me, challenged me, and believed in me long before I believed in myself.

First and always, to my mother, Juana. For everything. For every moment in the car during school drop-offs and pickups, for the hours spent together in the bodega, for the afternoons wandering through the mall, and for every quiet sacrifice you made that I never fully understood until I became a parent myself. I have three children now, just like you, and I finally see how hard it must have been to raise the three of us without our father—and yet you made it look effortless to a young boy who needed you. The world is a better place because you're in it, and everything in this book traces back to you.

To my wife, Carleigh, thank you for being the foundation our family depends on. You've always seen me clearly—not just for who I am, but for who I could become. Your belief has been the quiet force

behind every risk I've taken and every chapter I've written. Anything I do, I will always do for you.

To my brother, Alex, thank you for believing in me long before anyone else ever did, and long before I earned it. The trajectory of my life changed because you saw something in me that I wasn't yet ready to see in myself.

To my sister, Annie, thank you for always caring for your older brother and cheering me on in every endeavor, no matter how wild or ambitious. You've carried me through my weakest moments, and your support has never wavered. I hope I can continue to do the same for you.

To my father, Ramon, thank you for showing me the true meaning of life—a lesson that became clearer with age and that grounds me more deeply than any professional achievement ever could.

To Jonathan Teves, a mentor in the truest sense of the word. Thank you for shaping not just the entrepreneur I've become, but the man I've become. I would not be the professional or father I am today without your guidance, wisdom, and patience. I'll never forget those Monday mornings sitting in your office learning from you, and I hope you know I carry and teach every principle you've shown me.

To the clients who trusted me enough to let me into their businesses, their challenges, and their dreams—and who allowed me to share those stories with the world—thank you. It has been one of the greatest honors of my life to walk alongside you.

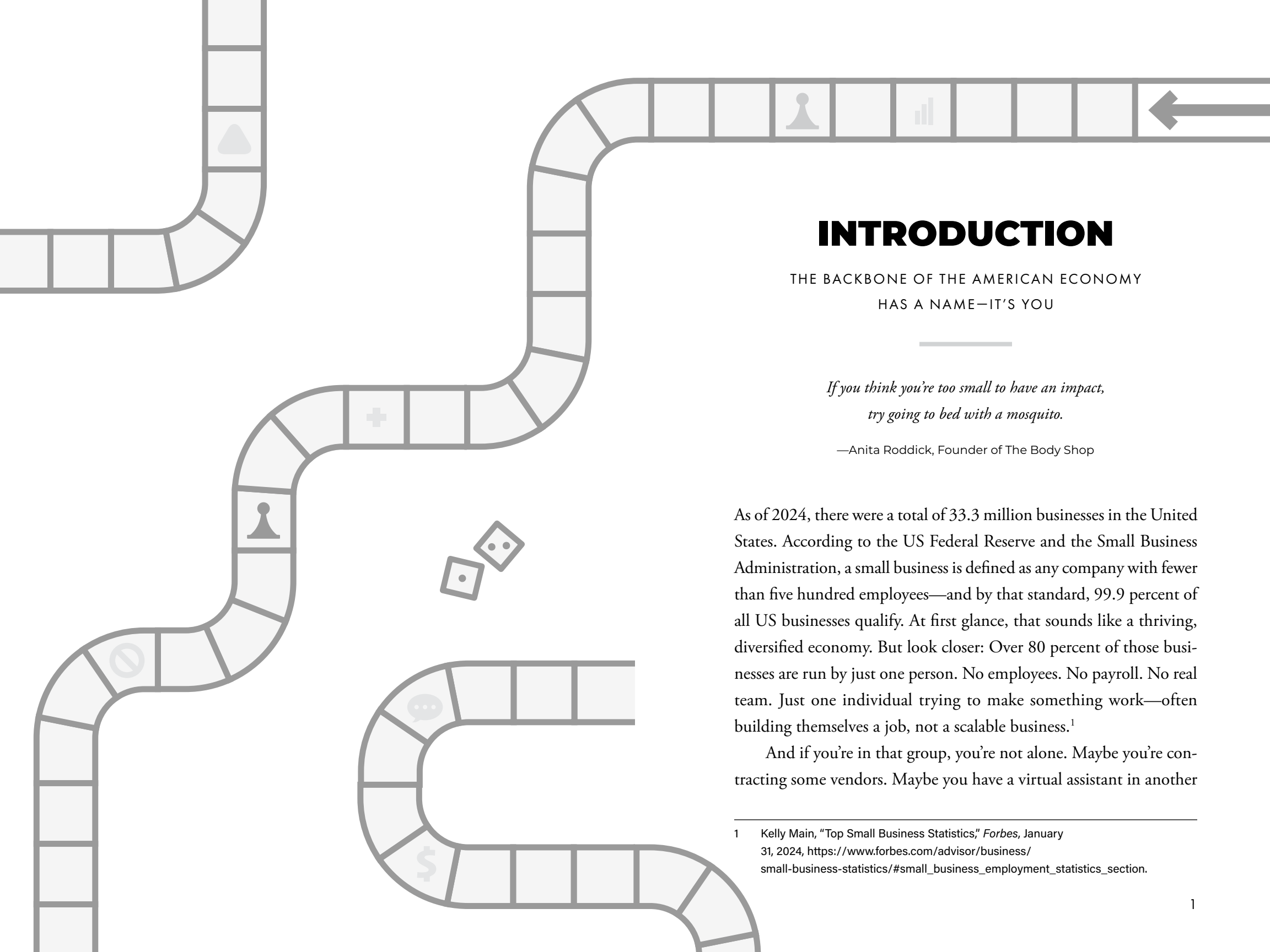
To my team at JBS: You believed in a vision that asked a lot of you, and more importantly, you believed in one another. The culture you've built together is one of the greatest successes I've ever been part of.

To the publishing team that made this book possible: Harper Tucker, thank you for convincing me that this book deserved to exist;

Joel Schettler, for helping me translate years of lived work into a clear and compelling framework; Joel Canfield, whose partnership and dedication made this book real; Matthew Morse, for designing something as unique as the message it holds; Shweta Ganesh Kumar, whose masterful editing elevated every sentence; and everyone behind the scenes who touched this manuscript with care. Thank you for treating this project with the importance and intention I hoped it would earn.

And finally, to the thousands of entrepreneurs who have shared their stories, their struggles, and their hopes with me—often in their most vulnerable and honest moments. You are the spirit of this book. You've inspired me to attempt the impossible, and you've shown me, over and over again, that the courage to keep going is the most powerful force in the world.

Thank you—all of you—for shaping the journey that led to these pages. This book belongs to us all. We climb together.



INTRODUCTION

THE BACKBONE OF THE AMERICAN ECONOMY
HAS A NAME—IT'S YOU

*If you think you're too small to have an impact,
try going to bed with a mosquito.*

—Anita Roddick, Founder of The Body Shop

As of 2024, there were a total of 33.3 million businesses in the United States. According to the US Federal Reserve and the Small Business Administration, a small business is defined as any company with fewer than five hundred employees—and by that standard, 99.9 percent of all US businesses qualify. At first glance, that sounds like a thriving, diversified economy. But look closer: Over 80 percent of those businesses are run by just one person. No employees. No payroll. No real team. Just one individual trying to make something work—often building themselves a job, not a scalable business.¹

And if you're in that group, you're not alone. Maybe you're contracting some vendors. Maybe you have a virtual assistant in another

¹ Kelly Main, "Top Small Business Statistics," *Forbes*, January 31, 2024, https://www.forbes.com/advisor/business/small-business-statistics/#small_business_employment_statistics_section.

time zone, a cousin handling your books, or a guy you found on Fiverr putting together your website. But if you stop working, the income stops. Is this the financial freedom you pictured when you made the leap to go out on your own?

Another big slice (~16 percent) of that 33.3 million? They've taken the next step—they've hired between one and nineteen employees. But still, they're scraping by, wearing every hat in the building. The smallest slice (~4 percent) represents the large employers, who have between 20 and 499 employees.

The small-business owners who have dared to employ are responsible for creating nearly *46 percent of all private-sector jobs in America*.

That's not a typo.

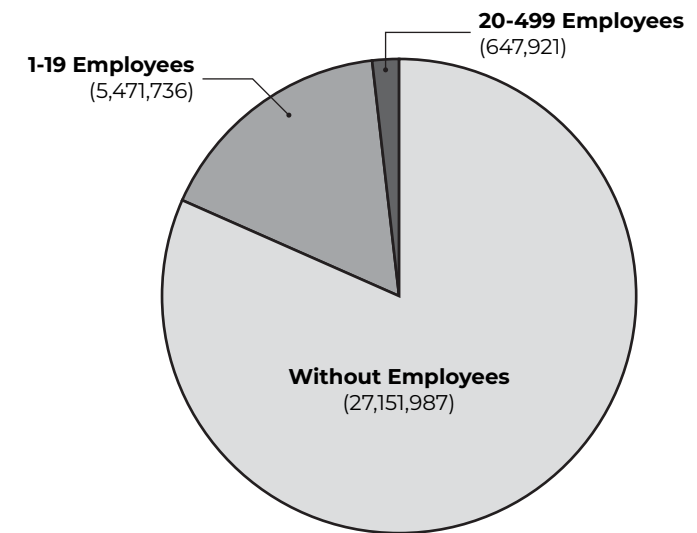
Almost half the US workforce is employed by a small business, often run by someone with no formal training in management, finance, or economics. But somehow, they figure it out. They build teams. They deliver value. They power their neighborhoods. They are the storefronts, shops, clinics, service companies, and contractors that literally keep this country moving.

So why do we always hear that small businesses are the backbone of the economy but provide the most considerable support to firms that are *too big to fail*?

Why is every tax break, every policy, every economic rescue package seemingly designed for giants—while the smallest, most nimble players are left to survive off scraps?

Small Businesses by Employee Size (2024)

According to the Small Business Administration, there are a total of 33.2 million small businesses. Below is the breakdown of businesses by employee size. Source: Forbes Advisor



Here's what the data shows us:

- Small businesses account for about 44 percent of the US GDP—and that's with a fraction of the resources of major corporations.
- Small-business owners tend to make only slightly more than the median US wage—about \$59,000 per year on average—while often working sixty- to seventy-hour weeks with no safety net.
- And they create the kinds of jobs that offer flexibility: part-time, seasonal, remote, and family-friendly. These are the jobs that support caregivers, single parents, and working students.

You'd think with that resume, small businesses would be taken more seriously. But the problem is, the game is ever-evolving.

A century ago, it was the oil barons and steel tycoons who built monopolies so powerful that the government had to step in and break them apart. Before that, landowners monopolized wealth through inheritance and real estate, keeping the working-class peasants locked out of ownership for generations.

Today, it's different players and a different playbook. The playing field has gotten better, but it still has a long way to go.

Big tech. Big banks. Big healthcare. Big retail. They're consolidating faster than ever. They've got armies of lobbyists. AI tools and data monopolies. Legal departments larger than your entire company. They are more than equipped to navigate the ever-changing landscape.

And the scary part? Most people keep buying from them, using their tools, feeding the beast, and often ignoring the smaller businesses that have their best interests at heart.

That's why this book—and this moment—matters.

Reclaiming the Money Game

I am not anti-growth. I am not against innovation or the efficiency of capital markets. But I am against the idea that small has to mean struggling. I reject the notion that local means lesser.

It's time we reclaimed market share.

It's time we recognized the real power that resides in our neighborhoods, our workshops, our side hustles, and our storefronts.

We need to think differently. About how we price. About how we staff. About how we use data. About how we support each other. And about how we grow.

Because big business is not always in the best interest of this country. It might be good for GDP² charts and stock markets. But it's rarely good for the average family trying to build a life—let alone a legacy.

So, to the solopreneurs: It's time to become employers. To the small teams: It's time to build companies. To the entrepreneurs: It's time to play the long game.

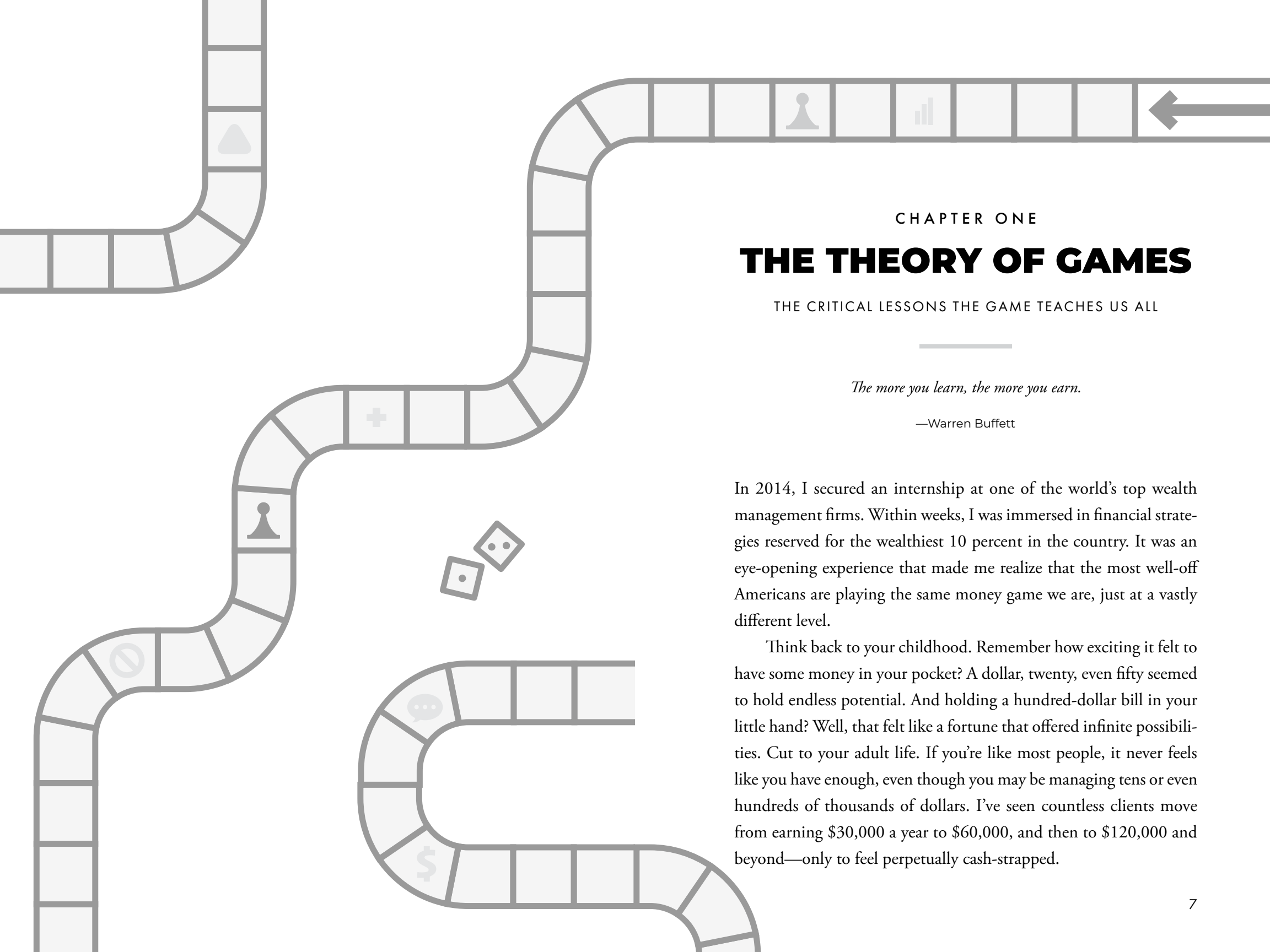
Support your local business. Buy from your neighbor. Mentor a founder. Build something that lasts.

The market doesn't need another billionaire.

What it needs is more small businesses built to last.

Let's get to work.

2 GDP stands for gross domestic product—the total monetary value of all final goods and services produced within a country's borders in a specific period (usually a year or a quarter). GDP is a key indicator of a country's economic health and size.



CHAPTER ONE

THE THEORY OF GAMES

THE CRITICAL LESSONS THE GAME TEACHES US ALL

The more you learn, the more you earn.

—Warren Buffett

In 2014, I secured an internship at one of the world's top wealth management firms. Within weeks, I was immersed in financial strategies reserved for the wealthiest 10 percent in the country. It was an eye-opening experience that made me realize that the most well-off Americans are playing the same money game we are, just at a vastly different level.

Think back to your childhood. Remember how exciting it felt to have some money in your pocket? A dollar, twenty, even fifty seemed to hold endless potential. And holding a hundred-dollar bill in your little hand? Well, that felt like a fortune that offered infinite possibilities. Cut to your adult life. If you're like most people, it never feels like you have enough, even though you may be managing tens or even hundreds of thousands of dollars. I've seen countless clients move from earning \$30,000 a year to \$60,000, and then to \$120,000 and beyond—only to feel perpetually cash-strapped.

Money's meaning shifts with age. As children, a hundred dollars felt like freedom itself—a ticket to anything we could imagine. For the median household earning between seventy and a hundred thousand per year, more than 80 percent of it vanishes before we can even touch it, swallowed by rent, groceries, taxes, debt, and the ordinary costs of staying alive.³ The dollar has shrunk as our hands have grown. Thanks to the phenomenon known as inflation—housing, tuition, healthcare, and transportation all climb higher.

How is it that so many people are struggling, while others are doing so well? Two families can shop at the same store, drive the same car, and still live in entirely different economic realities. One sees abundance as proof of skill; the other sees scarcity as evidence of failure. In my line of work, I've come to see money as a kind of game—but it's hard to win a game when you feel like you've already lost before making a single move. How can anyone improve their financial lot if they believe it's hopeless?

The answer is simple, but not easy: We have to change the way we think about money. We must learn the rules of the game if we ever hope to play it well—and we must believe we can win.

The truth is that most of us are intimidated by money. That fear often stems from a quiet sense of hopelessness—an illusion that some people are destined to be rich, while others are not. In reality, our emotions about money are shaped long before we earn any income. They're rooted in how we saw money move our parents—how it changed their moods, their arguments, their joy—and in what we absorbed from those moments. So, I was excited when my daughter's pre-K teacher told me, "Make counting fun at home." Maybe if I got

3 "Census Bureau Median Family Income by Family Size," US Department of Justice, accessed November 24, 2025, https://www.justice.gov/ust/eo/bapcpa/20250401/bci_data/median_income_table.htm.

her comfortable with numbers while she was young, she would grow up more open to understanding how money works. So, there we were, sitting in the checkout line that wrapped around our local Costco. To pass the time, we turned the wait into a game, seeing how far we could count together, our goal to make it all the way to one hundred.

That's when my four-year-old asked a question that threw me—"Dad, what number can you count up to?"

I froze. A million? A billion? That night, curiosity won, because I did the math on just how long it would take me to count so high, allowing one second for each number:

- one million seconds $\approx$ 11.5 days
- one billion seconds $\approx$ 32 years
- one trillion seconds $\approx$ 31,000 years

Crazy.

Our brains can't grasp exponential scale; we're built to compare, not count. That blind spot makes money that's measured in hundreds, thousands, millions, etc., feel overwhelming and beyond us. And it's just gotten worse. As of September 2025, global cash balances hover around \$142 trillion.⁴ To count to 142 trillion, you'd need about 4.5 million years—fifteen times longer than our species has existed, back to the moment *Ardipithecus* first stood upright and our lineage was just starting to split from the chimpanzee family tree.⁵ These insane amounts of money can't help but seem meaningless. Millions, billions, trillions—it all seems more like play money than the real thing.

4 "How Much Money Is in the World 2025," *Ultima Markets*, accessed November 24, 2025, <https://www.ultimamarkets.com/academy/how-much-money-is-in-the-world/>.

5 "Ardipithecus Ramidus," Smithsonian National Museum of Natural History, last updated January 3, 2024, <https://humanorigins.si.edu/evidence/human-fossils/species/ardipithecus-ramidus>.

And yet, play money is an apt analogy—because the rich view money as a game to be won, while those at the lower end of the economic scale see it as a means of survival, as I did when my family struggled to make ends meet growing up.

But there was a moment when I grasped the all-important idea that money was indeed a game you could win. And it took the third-best-selling board game in history to teach me that critical lesson.⁶

My First Economics Teacher

It was the early 2000s. My Dominican American family filled two blue triplexes in hard-luck Lawrence, Massachusetts. Money was tight, and my older brother Alex (nineteen) and I (ten) passed the time by playing Monopoly constantly. Back then, Monopoly wasn't just a board game to me; it was a universe where every square held the promise of fortune or ruin. Every roll felt like fate. Maybe I'd land on a railroad, maybe jail, maybe I'd encounter a surprise tax or reward. Who knew?

It seemed like a level playing field, yet Alex almost always won. Too often, he was rolling in cash while I desperately tried to dodge bankruptcy. It wasn't like I was a little kid anymore—I understood the game and the rules. But there was one day when I began to feel like maybe there were rules I didn't understand, unwritten rules that helped my brother win more than he would have, all things being equal. I mean, he *was* eight and a half years older than me, so it made sense he might have gained some kind of secret knowledge that I hadn't been exposed to yet.

While he was a more tactical player than I was—sharpened by years of experience I didn't yet have—I eventually discovered another

⁶ FUN Monster, "The Best-Selling Board Games of All Time, Ranked," FUN.com, accessed November 24, 2025, <https://www.fun.com/best-selling-board-games-all-time.html>.

reason his winning streak was so unstoppable: Every now and then, he cheated!

There was a reason he was always volunteering to be the banker—and it led to my first big insight into economics:



Lesson #1: Whoever controls the bank controls the game.

Well, that simple lesson made it easy to reverse my losing streak—I became the banker and ended my brother's monopoly on winning Monopoly.

I couldn't be mad at Alex, because what he did wasn't unusual. But even when he wasn't slipping \$500 bills from the bank, he was still clever in his approach. He traded long before it made sense, staked control over specific areas of the board, and always left me second-guessing my decisions. He was just always better than me in this particular money game. Was there more to his strategy than just luck?

On the face of it, Monopoly is a relatively simple game in which you roll the dice, buy and build up properties, encounter random rewards and punishments, and, of course, collect a fat \$200 every time you pass GO. But there's something more to it. The more I played, the more I realized it isn't just a kids' game at all. Strip away the colored cash, and Monopoly represents a miniature economy in which success isn't handed to you on a silver platter but earned through strategy, negotiation, risk, and, yes, a generous dose of luck. The game's simplicity is disingenuous—it actually reflects many economic principles that apply to our country and the world at large while also allowing us to play the role of tycoon if we win. And that's the reason Monopoly endures to this day, morphing into countless variations of the board

game as well as video game adaptations over the years, while thousands of other games have vanished into obscurity.

Finite Versus Infinite Games

There is, however, one huge difference between Monopoly and real life. The former is a finite game, meaning it has an ending (even if it takes you eight hours to get to it!). The latter? An infinite game—in other words, a game without an end.

Finite games, such as chess, poker, or baseball, have fixed rules, set players, and a clear objective. And once a winner is declared, the game is over. But life? That's an ongoing game with changing rules, unlimited players, and no fixed end point. There's no final victory because you have to keep playing and evolving—and the game never really stops, whether you're talking about relationships, personal growth, and, yes, business. While finite games are about winning a single trophy, infinite games are about sustainability and creating continuous improvement and growth. Life does not come with a final score.

James P. Carse's groundbreaking book, *Finite and Infinite Games*, defined those terms and their two fundamentally different ways of playing and thinking about competition and strategy. Finite games are played for the purpose of winning, whereas infinite games are played for the purpose of continuing the play. In the infinite game of money, every loss is a lesson, and every challenge is an opportunity to learn something valuable.⁷

The finite/infinite game theory advanced by Carse gave me some valuable insight into the cold and cruel thrust of Monopoly, in which success depends on the total collapse of others. After all, that's what a

finite game is all about—crowning a winner at the cost of the losers. But real life, because it is an infinite game, requires strategies that promote mutual growth and collaboration. Those kinds of strategies foster an environment where everyone can benefit over time. Understanding this idea led me to a profound insight:



Lesson #2: The true art of playing the money game lies not in bankrupting others but in continuously improving one's own position while also lifting others along the way.

To me, small-business owners lose when they treat an infinite game like a finite one—chasing wins that exhaust cash, time, and goodwill. It's frankly not sustainable or healthy for the player or the game.

Top Hats, Racecars, and Wheelbarrows

Often, rich people think poor people are lazy, and poor people think rich people are greedy. In my experience, both opinions are flawed—as blanket statements usually are. Nobody's perfect, but no group deserves complete condemnation—because not everyone who falls into a specific demographic group shares the same values and opinions.

Life, like Monopoly, tends to have different types of players, some of whom master the system and some of whom are oppressed by it. Within each group, there are varying degrees of success as well as an understanding of the rules. To me, you can divide our society into three broad economic groups, each of which I see as being represented by a classic Monopoly piece:

⁷ James Carse, *Finite and Infinite Games* (Free Press, 1986).

THE UPPER CLASS: THE TOP HATS

Close proximity to the bank; design rules, deploy capital, and compound influence

The Top Hat is the Monopoly piece that represents wealth and power, which is why I've assigned it to visionaries, tech founders, investment bankers, quiet millionaires, billionaires, and CEOs of major corporations, who have tended to dominate our society since the 1970s. These are individuals who have not only mastered the written rules of the game but have also internalized its unwritten strategies. They understand that wealth isn't a zero-sum game, so they collaborate, negotiate, and leverage collective power to expand prosperity across their networks. They aren't content with merely scraping by; they shape algorithms, fund policy, and influence markets—often for better, sometimes for worse. After all, as I've said, if you control the bank, you can control the game.

In nearly every era of economic history, Top Hats have rewritten the rule book. Whether driven by vision, greed, fear, or simple survival instinct, those who master the system inevitably reshape it. This mindset isn't inherently moral or immoral; it's mechanical—a systems-based instinct to protect their lifestyle and amplify influence. While the instinct itself may be neutral, the systems it builds don't equal neutrality in outcome.

Until we understand the history of the game's design—and the deep, biological pull of hierarchies—we can't change how the game is played. And although we like to believe our success is earned solely through effort, many Top Hats are simply beneficiaries of luck—chance cards in a much larger game, not unlike Monopoly.

To understand how they play—and how the rest can rise—we first have to look at the other pieces on the board.

THE MIDDLE CLASS: THE RACECARS

High earners circling a track; uphold and enforce the rules, good income, and bad debt in the rat race

A race car is made to be fast in a sleek and smart way. But even though they excel at speediness, most race cars can only go around in circles because of the layout of the traditional circuit track. Thus, they're not really getting anywhere.

That's why I'm using the Racecar Monopoly piece to represent the middle class—the ambitious professionals, tradespeople, and small-business owners who've managed to gain real traction. Their proximity is close, but they are customers of the bank, not partners. They know the rules, follow them, and often enforce them—even when those rules may not serve them in the long run. They may not reach the dizzying heights of the Top Hats, but they rarely hit the economic lows of the Wheelbarrows either. Instead, they build steady, respectable lives. They understand the basic mechanics of the game but often lack access to the refined strategies and insider networks that move the pieces behind the scenes.

As we'll discuss further in chapter two, because they've been conditioned to equate comfort with success, many Racecars eventually hit a plateau in their personal and financial growth. They earn well by adhering to the rules and gain incremental wins along the way. Their achievements are visible and respected, and their contributions keep society functioning. But like the race cars they represent, they can't truly escape the track. The invisible dynamics of power and capital accumulation keep them circling, making it hard to capture the kind of wealth that compounds. In practice, they trade freedom for stability—prioritizing status and income over ownership and equity.

Most believe they're on their way to becoming Top Hats, not realizing that the track itself was never designed to lead there.

THE LOWER CLASS: THE WHEELBARROWS

Backbone labor pushing uphill, often unaware a rule book exists, one financial emergency away from defeat

As anyone who's ever pushed a full wheelbarrow knows, it's heavy work. You strain to move forward, but the weight of the load weighs you down, and every step requires effort.

That's how it goes for the hardworking laborers, essential workers, mom-and-pop shop owners, and countless others doing their best to earn a living. They keep our society running, but their economic load—supporting their families on wages and profits that barely cover the bills—often leaves them exhausted and sinking into debt. Many are so absorbed in the day-to-day struggle of survival that they never realize they are playing a game with rules and strategies that, if understood, could offer a way out of their cycle of poverty. Instead, they collect their paychecks and meet as many of their immediate needs as possible, while the broader opportunities of investment, negotiation, and strategic growth remain elusive.

As noted by sociologist William Julius Wilson in his work on urban poverty,⁸ many Wheelbarrows remain trapped not solely by economic conditions but by a lack of exposure to the “hidden curriculum” of financial literacy and strategic thinking. In the language of our game, these are the players who are unaware of a hidden rule book that can transform them from simply surviving to truly thriving, as all their energy is tied up in trying to push their wheelbarrows forward.

And lately, the slope has gotten steeper. For millions of working families, the dream of upward mobility (the American Dream) seems further away than ever, as global wealth distribution becomes

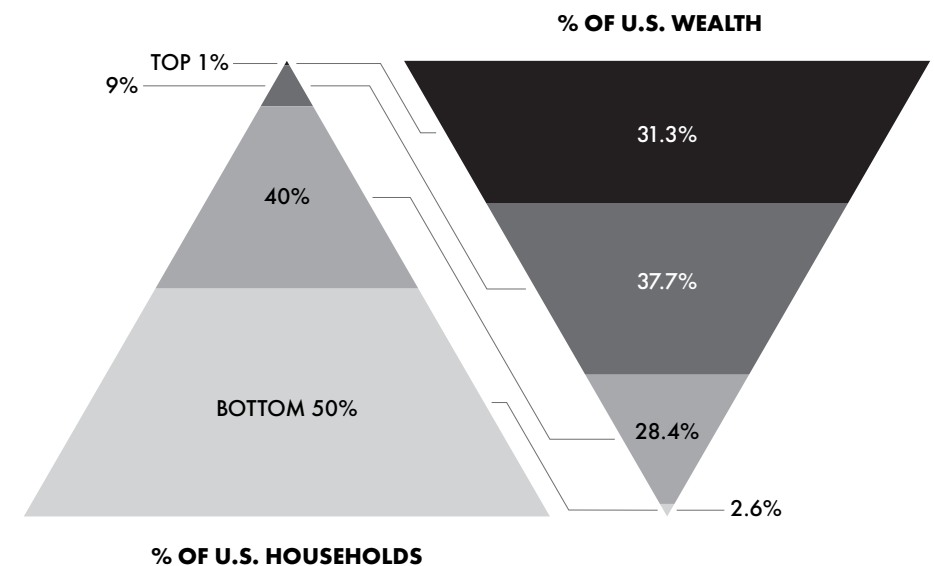
8 William Julius Wilson, *When Work Disappears: The World of the New Urban Poor* (Vintage, 1997).

increasingly lopsided with each passing year. Let's look at the numbers to see just how true that is.

THE WEALTH GAP

According to the Federal Reserve:

- the top 1 percent of the population owns 31.3 percent of total US wealth;
- the next 9 percent controls 37.7 percent;
- the next 40 percent possesses 28.4 percent; and
- the bottom 50 percent represents just 2.6 percent of US wealth.⁹



By the way, I don't mean to imply that players in these three different categories are forever destined to remain in them. The whole purpose of this book is to show you what it takes to build wealth and

9 *Economic Well-Being of U.S. Households in 2023* (Board of Governors of the Federal Reserve System, 2024), <https://www.federalreserve.gov/publications/files/2023-report-economic-well-being-us-households-202405.pdf>.

promote economic mobility. All in all, the numbers add up to another startling truth about our society:



Lesson #3: The top 10 percent (13 million of 130 million households) in the US own nearly 70 percent of the assets in existence. These players dominate the board.

It's easy to throw stones at the Top Hats if you're not one of them. But there is an important insight I want to share about them, drawn directly from Monopoly, when the board game was used for psychological research. The test was performed by Paul Piff, a social psychologist at the University of California, Berkeley, who came up with what came to be known as the Monopoly experiment. Two people were asked to play a rigged game of Monopoly in which one player was given significant advantages, such as starting with twice as much cash and collecting twice the salary for passing GO.

After the game, the advantaged players were assessed on their performance. The psychologists noted that these players were more likely to display dominant behaviors, such as eating more pretzels from a communal bowl or talking down to their opponents. The study highlighted how status and wealth can influence behavior, reduce empathy, and promote entitlement and self-justification, even when they've been given almost every advantage to win.¹⁰ Piff thought that rigging the game might cause the winning players to feel sorry for the losing players and try to help them. This was *not* the case. By the way,

10 David Brancaccio and Rose Conlon, "Why Rich People Tend to Think They Deserve Their Money," *Marketplace*, January 19, 2021, <https://www.marketplace.org/story/2021/01/19/why-rich-people-tend-think-they-deserve-their-money>.

this study was conducted with over one hundred pairs of participants representing diverse populations and still yielded the same outcome.¹¹

Again, it's not that the rich are "bad." It's just that they are human—and human behavior is not always admirable. The rich are just playing the game in a way that suits their position, but we view them with suspicion, much as I looked at my older brother when we played Monopoly, because their decisions have a huge impact on our society and our lives. Top Hats have the most access to capital, they are the closest to the banks, and they derive their power from that proximity. So, the Racecars and the Wheelbarrows often feel like they're fighting a losing battle.

Which brings me to the central question I intend to answer in this book: How can we move up the economic ladder when it seems to be out of our reach?

Forget Winning—Play to Prosper

The mission of this book is to help you reach financial goals you may never have allowed yourself to dream of attaining. That process starts by changing your mindset. The most important advice I can give you is this: *Stop trying to win*. Again, winning is for board games, the lottery, sports, and other games with built-in end points. Life is an infinite game with no single victor. The real win is playing in a way that helps those around you prosper—and refusing to be defined by the economic box you happen to occupy right now.

11 Michael Mechanic, "Research Proves It: There's No Such Thing as Noblesse Oblige," *The Atlantic*, April 4, 2021, <https://www.theatlantic.com/ideas/archive/2021/04/does-wealth-rob-brain-compassion/618496/>.

**Lesson #4:** Create an infinite-game mindset.

Stop aiming to defeat others; start designing systems that let everyone climb.

Here's what I want you to remember: Being a Wheelbarrow doesn't mean you can't become a Racecar, and being a Racecar doesn't mean you can't become a Top Hat. If this book will teach you anything, let it be this—your current position isn't permanent. The board is constantly moving, and there are always new ways to play the game.

My family refused to be put in a box from the get-go. They immigrated to America from the Dominican Republic before I was born. And to illustrate just what a quantum leap it was to go from the Dominican Republic to the US, the first time my mother saw an indoor toilet with plumbing was at age fifteen on October 15, 1978, at the airport where she was going to fly to this country. If she had let her poverty in the past dictate her future, she would have quickly hit a dead end.

There's no denying we started out as Wheelbarrows. But to show how smart and determined my mom was, she refused to remain one. Life was still a struggle most of the time, especially at the beginning. She went bankrupt twice but didn't let it slow her down much. I love how she never gave up, which is why I took her determination and tried to double down on it. And believe me, I'm not that different from you. I have a wife and kids. I enjoy cooking, binge-watching Netflix (when I can), and reading. I am committed to continuing my education. Above all, I value empathy, family, and transparency, which leads me to the final lesson of this chapter:

**Lesson #5:** Prosperity doesn't have to be disconnected from decency.

What This Book Will Give You

I've seen firsthand how thousands of people have begun to change their lives for the better once they have understood those lessons, and I'm excited to help maintain that momentum with this book. As American businessperson and author Robert Kiyosaki wrote (with co-author Sharon Lechter, CPA) in *Rich Dad Poor Dad*, "Financial education is your pathway to wealth."¹²

This book isn't theory; it's real life. It's the blueprint I've used to help hundreds of entrepreneurs turn survival into strategy and chaos into clarity. My mission is to help you reclaim control of your time, your money, and your purpose—by building a company that creates freedom, not dependency.

In the chapters ahead, I'll walk you through the following:

- **The Moneyball Strategy:** how to make data-driven decisions that replace guesswork with clarity and turn gut calls into predictable wins
- **The Breakpoint Ladder:** the eight predictable plateaus every business hits between \$0 and \$25 million in revenue and how to break through each one with confidence
- **The Strategic Scaling Playbook:** a practical framework for growing your business without losing control, burning out, or sacrificing what matters most

¹² Robert T. Kiyosaki and Sharon L. Lechter, *Rich Dad Poor Dad: What the Rich Teach Their Kids About Money—That the Poor and Middle Class Do Not!* (Warner Books, 2000).

By the end of this book, you'll see business the way I do—as a living system that can create freedom, not fatigue, when built with intention. You'll read real case studies and work through targeted worksheets and implementation sprints that turn insight into action.

And I make this promise to you: By the time you reach the conclusion, you'll know exactly which ceiling you're hitting, what metric to fix next, and which teammate to add so the game finally begins to tilt in your favor.

I'll leave you with a thought I had after a particularly humbling game of Monopoly:

We all roll the same dice—but it's not luck alone that defines your game. It's what you do next.