A Neo-Marxist Perspective on Game Theory as a Strategy for Learning Money Management in Robert T. Kiyosaki's Rich Dad Poor Dad

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Abstract: Purpose: In this study, Robert T. Kiyosaki's Rich Dad Poor Dad is examined using a multidisciplinary approach that involves game theory and neo-Marxism as ways of understanding the strategic and ideological elements of finance.
Methodology: Qualitative methodology was utilized, where thematic and discourse analyses were performed. The following themes were included within the analysis: strategic decision-making, collaborative finance, Stackelberg leadership, financial literacy (IQ), and asset-building behaviors, all of which were discussed in the text. These themes were analyzed from the standpoint of game theory and neomarxism.
Findings: The study shows that the financial approach adopted by Kiyosaki is centered on planning, risk assessment, cash flow, and the accumulation of assets as a way of achieving financial freedom. These actions can be described using game theory as a rational interaction strategy that involves cooperation, leadership, and dominance. On the other hand, the neo-Marxist framework highlights how these strategies are part of a larger capitalist structure influenced by structural inequality and cultural hegemony.
Practical Implications: Financial literacy programs must include more than just financial skills, but also take into consideration socio-economic awareness.
Originality: The research presents an innovative interdisciplinary approach by using the concept of game theory and neo-Marxism to show that financial literacy is not only a process but an ideology, thus making a valuable contribution to the field of financial education studies.....

Keywords: Financial literacy, Game theory, Neo-Marxism, Money management, Financial IQ, Rich Dad Poor Dad

INTRODUCTION

Background of the Study

Both personal financial security and economic sustainability rely on money management as one of their key elements. It is associated with the strategic budgeting, saving, investing, and allocation of financial resources to provide long-term security and growth (Gitman, 2009; Kenton, 2020). Money management skills can help people balance their short-term financial choices and their long-term goals, thus making them economically resilient in a progressively intricate economic landscape (Katnic et al., 2024). In the modern capitalistic world, money management is directly associated with financial literacy, which provides the financial knowledge and skills required to successfully navigate the financial market and make sound economic judgments. Behavioral finance studies indicate that income level is not the most important factor in financial success, but rather strategic financial behavior and long-term planning (Malkiel, 2023). Even the ideologically neutral concept of financial literacy is not practiced in a vacuum; it is a common practice within a capitalist paradigm that places the responsibility of the individual on top of structural constraints. (Arthur, 2011).....

Robert Kiyosaki is the author of a bestseller on financial success, Rich Dad Poor Dad (1997/2011), that proposes asset accumulation, cash flow management, and development of financial intelligence (financial IQ) as a way to become financially independent (Kiyosaki, 2011). Although it is a down-to-earth financial counsel, the text embodies more general ideological convictions of capitalism, agency of the individual, and wealth generation (Zovko, 2025). At the same time, the contribution by Herbert Gintis to game theory offers a powerful analytical format of economic behavior taking the shape of strategic interaction (Gintis, 2014). The majority of ideas that could be applied to analyse decision-making in systemic economic situations are dominating strategy, cooperation, and Stackelberg leadership (Colman et al., 2014). Marxist-influenced approach that criticizes the structural inequalities and power relations (Harvey, 2007; Wright, 2010), these paradigms enable a deeper and more critical approach to the financial discourses, including that of Kiyosaki.

Problem Statement

Even though research on the subject of financial literacy and personal finance exists, there remains a significant gap in interdisciplinary research, synthesizing game theory, neo-Marxist criticism, and the finance literature. The literature has either been a practical approach to the financial strategies or has criticized the capitalist system alone, without formulating a way in which strategic decision-making structures are applied in terms of ideological and structural background. Specifically, the role of individual financial agency-promoting texts like Rich Dad Poor Dad, on the one hand, and being within, and potentially reinforcing, larger capitalist structures, on the other hand, is poorly described. In order to close this gap, it is necessary to have a framework that would balance the strategic analysis and critical theory.

Research Objectives

The given paper aims to discuss the interaction of game theory, neo-Marxism, and financial literacy through a critical review of Rich Dad Poor Dad. The specific objectives are:

To apply the game theory of finances to analyze Kiyosaki's financial ideologies.

To study the application of dominant strategy, cooperative dynamics, and Stackelberg leadership in explaining money management practices.

To determine how Kiyosaki's financial philosophy fits the neo-Marxist critiques of capitalism.

To come up with an interdisciplinary approach to comprehend financial literacy as a strategic and ideological category.

Research Questions

This research paper answers the following research questions:

RQ1: What are some ways we can apply Gintis' principles of game theory to the ideologies of money management that Kiyosaki developed in the book Rich Dad Poor Dad?

RQ2: In what ways do the ideas of Kiyosaki on financial independence, asset-building, cash flow, and financial IQ correlate with the neo-Marxist views?

RQ3: In what ways are the concepts of game theory in opposition to or in addition to the traditional perspectives of personal money and financial literacy in the writings of Kiyosaki?

RQ4: Can game theory be a helpful tool in teaching and learning about winning in money management, as introduced within the philosophy of Kiyosaki?

Significance of the Study

Academic Contribution

This work is relevant to the academic discourse in that it introduces into the financial literature discourse the game theory and neo-Marxist criticism. It advances an interdisciplinary approach, which crosscuts across economics, literary studies, and theories, and one that gives a novel outlook on money management as a strategic and socio-economic phenomenon.

Practical Implications

This study advises that the financial literacy training should not only rely on skills-related training but also incorporate a critical perspective on structural economic trends. By so doing, individuals can gain a better understanding of how to manage money, as well as the bigger processes that dictate the financial opportunities and constraints.

Literature Review and Theoretical Framework

Theoretical Underpinnings

Neo-Marxism and Capitalist Critique

The Neo-Marxist theory is important and intriguing in its view on the structural processes of capitalism, particularly the way it is applied to the problems of class inequality, political engagement, and capital accumulation (Jindal, 2020). Harvey (2007) and Wright (2010) are of the view that the capitalist regimes reproduce social and economic inequalities as an essential component of social and economic existence, and these processes are naturally characterized by the necessity to accumulate wealth and control the economy in the dominant classes. These systems are maintained by both the economic processes and ideological systems, which influence how people view success, labor, and financial mobility.

In such a context, financial literacy may be interpreted as a neutral collection of skills (Henchoz, 2016). Instead, it is a component of a larger ideological machinery that entrenches the ideals of capitalism with its place on individual responsibility and a tendency to ignore structural limitations. These advances towards self-dependence, capitalist investment, and wealth creation can fit well with neoliberal ideals, which, unintentionally, can authorize the status quo through the ideology of scoring financial success as a question of strategy and not as a matter of placement. Accordingly, a neo-Marxist approach makes possible a critical interrogation of the discourse of finance, such that the practices of telling stories of economic empowerment continue to recreate the hierarchies of classes (Scambler & Scambler, 2019).

Game Theory and Strategic Interaction

In the study of economic behavior, game theory is an analytical approach that is used to supplement the study of rational behavior as a process of strategic interaction (Colman, 2003). Game theory is a field of study that focuses on individual decision-making in a situation where one is interdependent, competitive, and cooperative with others, originally proposed by (Gitman, 2009; Nash Jr, 1950)

Some of the most important notions in this context are strategic decision-making, dominant strategy, Stackelberg leadership, and cooperative dynamics (Li & Sethi, 2017). Strategic decision-making is about making a choice that will bring out the most in others, with the risk of knowing their reaction to these actions (Bhushan & Rai, 2007). A dominant strategy is a decision or course of action that gives the greatest payoff independent of the actions of competitors (Tang & Thomas, 1994). The Stackelberg model of leadership presents the relationship between two actors where one player is in a leading position, and his or her decisions impact the choices of the other (Van Damme & Hurkens, 1999). Meanwhile, cooperative dynamics also focus on the importance of cooperation and common strategies to attain mutually beneficial results.

These ideals work especially well with respect to money management, where people are forced to operate within financial environments, predict market trends, and take on risks and rewards that are both acceptable. Game theory is, therefore, a way to study, in a systematic manner, how financial policies are made and implemented in complicated economic contexts (Reza-Gharehbagh et al., 2020).

Theoretical Intersection: Cooperation, Conflict, and Power

The neo-Marxism and game theory are based on the efforts of (Bowles & Gintis, 1976), who mediate the economic behaviors and the social structure by studying the mode of cooperation and conflict in the capitalist systems. They emphasize the fact that strategic interactions are not carried out in a vacuum but, instead, are framed in socio-economic settings with an unequal allocation of power and resources.

In this sense, game theory may be applied to the study of not only individual decision-making, but also the structural conditions creating available strategies. Although game theory frequently presupposes rational actors and their functioning in circumstances with set rules, neo-Marxism raises the question of the rule-setter and their interests in relation to the determined actors. It is through this intersection that the financial strategies can be analyzed in a more detailed manner, where the financial strategies are seen as rational responses as well as ideologically conditioned behaviors.

To this end, this paper has assumed an interdisciplinary approach whereby game theory has been used as the analytical tool in the analysis of financial decision-making, as compared to neo-Marxism as the critical tool used in interpreting the greater socio-economic implications. This synthesis is the conceptual background of the study, through which the narrative of finance as a strategy and ideology can be studied very closely.

Review of Rich Dad Poor Dad Scholarship

The scholarly debate surrounding the book "Rich Dad Poor Dad" cuts across a continuum of perceptions of the book, which either agree or do not agree with the financial ideas expressed by Kiyosaki. Those perceptions might be split into general supportive and critical perceptions, which all offer certain insights into the meaning of the text concerning financial literacy and economic insight.

Supportive Perspectives

Positive reviews underscore the importance of the teachings offered by Kiyosaki in terms of financial awareness and living independently. Rose (2020) points to the radical effect of the difference between active and passive incomes developed by Kiyosaki by stating that the idea of focusing on asset-building promotes long-term financial planning. On the same note, Cross (2017) places Kiyosaki's concepts in the psychology of money to show that the behavior of money is emotional and cognitive. Fridman (2010) also discusses the pedagogical aspect of the work of Kiyosaki, especially by the example of using simulation games like Cashflow, because they are the means of training financial literacy and entrepreneurial thinking.

Taken together, these works provide the framework that Kiyosaki offers as a powerful tool that gives its members the knowledge and way of thinking that can help them be successful in the capitalist structures on a financial level.

Critical Perspectives

By comparison, critical scholars dispute the premises on which Kiyosaki has based his financial philosophy, especially its focus on individual agency. Matogwa (2015) criticizes the reductionist view that the accumulation of wealth by the economy is largely based on rational decision-making and hard work by individuals, and thus does not recognize other historical and structural factors that predetermine economic performance. Newbery (2022) questions the feasibility of this recommendation that Kiyosaki makes due to the risks that generalized financial principles would pose in the name of socioeconomic differences. These points of criticism are congruent with more generic neo-Marxist anxieties, in which the message concerning the accessibility of financial success as a kind of experience available to anyone due to the choice of the individual confuses inequality within the framework.

Agency versus Structure: A Critical Tension

The discussion between the free will of a person and the restrictions provided by the system is one of the main paradoxes in the literature. The critical views are more interested in the limitations of the socio-economic systems and individual responsibility, as compared to the supportive views. It is here that an analytical frame is required, which would describe the connections between the two dimensions of individual financial strategies and the influence of a wider structure of power and inequality on the strategies and their shaping. The tension between individual rationality and structural factors is directly confronted in the following discussion, through which the integration of game theory's model of individual rational agency and the neo-Marxist theory of structure allows for the interpretation of financial decision-making in terms of both concepts.

Research Gap and Conceptual Framework

Despite the abundance of existing research, there is also a research gap because no one has ever conducted research that integrates game theory, neo-Marxist critique, and financial literacy discussion. The current literature is predisposed to address these facets independently, where either feasible financial policy, theoretical denunciation of capitalism, or abstract models of strategic interaction. Therefore, there is very little information regarding how these perceptions intersect in the process of generating financial narratives and practices. The gap in this paper is filled by an interdisciplinary conceptual framework that combines game theory and neo-Marxism to explain Rich Dad Poor Dad. In this context, the ideas of game theory, like dominant strategy, Stackelberg leadership, and cooperative play, are projected onto the neo-Marxist conceptions, including hegemony, class consciousness, and structural inequality (Mukhopadhyay, 2023).

The conceptual model put forward demonstrates how financial strategies presented in the text can be understood as processes of rational decision-making and ideological forms that are internalized in capitalistic systems (Zhang & Andrew, 2022). The idea of a mainstream strategy in the process of asset accumulation can be related to the reproduction of the benefits of the classes, but the Stackelberg model of leadership can be interpreted as a form of ideological pressure or cultural hegemony. The model provides a systematic form of the examination of the process of construction, dissemination, and internalization of financial knowledge by demonstrating how these structures relate to each other. It also forms a basis for the subsequent analysis, whereby it directs the interpretation of findings in a coherent theoretical approach.

Methodology

Research Paradigm: Critical Interpretivism

The current research has an interpretivist paradigm based on critical analysis, which integrates interpretive analysis and critical theory to evaluate the way meaning is created in the context of socio-economic and ideological discourse. Interpretivism offers a comprehensive analysis of the texts as places of meaning-construction, whereas the critical aspect of it helps to question the power norms and ideological suppositions.

In this context, Rich Dad Poor Dad is not approached as a simple financial book but as a cultural text, which mirrors and replicates the mainstream capitalist approaches. The paper aligns itself as a critique of these ideologies because it explores the building, presentation, and legitimization of financial knowledge by means of narrative. Through the incorporation of the neo-Marxist theory, the study questions the degree to which the text supports or disputes structural inequalities that are inherent in the capitalist system. This qualitative aspect is especially appropriate to the analysis of the multifaceted relations between discourse, strategy, and ideology. One can trace a subtle insight in the way in which financial ideas are constructed and the impact that they have on the readers in terms of wealth, success, and economic agency.

Data Source and Justification

The main reference that will be used in this paper is a book by Robert Kiyosaki entitled Rich Dad Poor Dad (2011), a popular and well-known publication in the world of personal finance. This text has been chosen on his ideological impact as well as its cultural value.

Being one of the most popular financial literacy books in the world, Rich Dad Poor Dad also serves as a prime instrument of promoting neoliberalism in financial terms. It advances the values of asset amassing, idle incomes, and financial self-sufficiency that have largely motivated modern conceptions of the money management approach. It is an influential artifact of the construction of financial subjectivity because of its accessibility and mass readership. Critically speaking, the text itself is a cultural product that not only mirrors but also takes part in the process of shaping the economic behavior and beliefs. By use of this text, the study aims to establish how the financial ideologies have been embedded in tales and how they have contributed to the reproduction of capitalistic values. In that respect, it is analytically relevant, not to mention that it is theoretically justified in the selection.

Analytical Procedure

The qualitative analysis will be conducted through the three-step approach that incorporates thematic analysis, discourse analysis, and theoretical synthesis to give the qualitative rigor and consistency to the study.

Step 1: Thematic Identification

The initial step entails the systematic identification and coding of the important themes in the text. Based on the theoretical approaches of game theory and neo-Marxism, several fundamental ideas are presented in the framing of this process:

Strategic decision-making

Cashflow (considered to be a type of cooperative dynamics)

Stackelberg leadership

Financial intelligence (financial IQ)

Dominant strategy

These themes are used to organize relevant sections of the text that provide the opportunity to reorganize the data in specific units of analysis. It is an initial step that defines the analytical scheme of the study, which will assist in bringing forth the recurring patterns and important ideas connected with money management.

Step 2: Discourse Analysis

The second stage is discourse analysis, used to examine the meaning construction of language in the text. The reflection of the main characters and stories is specifically paid some attention, especially the description of the role, the so-called Rich Dad, as a strong and maneuvering leader.

The paper examines how financial success is discursively constructed with certain linguistic and rhetorical features, such as contrast (Rich Dad vs. Poor Dad), narrative authority, and persuasive messages. It also explores the manner in which the text justifies certain financial practices at the expense of others and divides the text into ideological presuppositions. In such a way, the study reveals that the transfer of financial knowledge not only exists but is also formed by the underlying narratives that help the readers to comprehend the economic reality.

Step 3: Theoretical Synthesis

The last step is the synthesis of findings by using the prism of game theory and neo-Marxist criticism. Themes and discourses found in the thematic and discourse analysis are explained with the use of the game-theoretic framework suggested by Gintis and neo-Marxist theories presented by the works of (Harvey, 2007; Wright, 2010).

This synthesis can be interpreted on two levels:

Financial behaviors are micro-level studied as a game-theory strategic choice.

On the macro level, such strategies are placed in more extensive contexts of power, inequality, and ideological influence.

With a combination of these ideas, the research transcends the descriptive analysis to include a critical insight into the operation of the financial strategies and the way they are influenced by the capitalist systems.

Findings

Strategic Decision-Making

Rich Dad Poor Dad analysis indicates that there is a tendency to underline systematic analysis of financial opportunities and risks. The book gives scenarios in which the protagonist is evaluating conceivable returns, liabilities, and assets, long-term and short-term outcomes. The choices can be made relative to the concept of preference for investment opportunities that lead to the establishment of sustainable sources of income compared to non-productive consumption. Some textual snippets highlight the use of such instruments of planning as financial reports and budgeting to inform the decision-making process. Table 1 gives an overview of key examples of strategic decision-making and where they occur.

Table 1: Strategic Decision-Making Instances in Rich Dad Poor Dad

Chapter/Section	**Decision Context**	**Observed Action**
Ch. 3	Real estate investment	Analysis of cash flow possibilities before buying.
Ch. 5	Business venture	Labor's short-term risk against long-term gain.
Ch. 7	Budgeting and saving	Gives more priority to asset accumulation as compared to liabilities.
Ch. 9	Market opportunity response	Varies financial policy according to the tendency.

Cooperative Dynamics and Cashflow

Introduction to cash flow management as one combined process is presented in the text. Kiyosaki frequently demonstrates how money flows into assets, liabilities, and expenses, and the emphasis is placed on control measures and decision-making regarding reinvestment. Collaboration can be seen while dealing with business partners, investment partnerships, and even while playing the Cashflow game. All the examples presented above reflect collaboration that takes place in order to achieve mutual gain by sharing profit, experience, or even risks. Chapter cycles of cash flows are shown in Fig. 1 below.

Figure 1: Cashflow Dynamics in Rich Dad Poor Dad

The textual analysis is used to determine the repeated instructions in order to track the cash flow in an active manner, measure the inflows and outflows, and modify strategies in a collaborative manner when dealing with partnerships or joint ventures.

Stackelberg Leadership

Rich Dad acts as a tactical boss throughout the story, and he is the one influencing the financial choices made by the protagonist. Hierarchical interactions are observed in terms of textual patterns, with Rich Dad being the initiator of the strategies as well as the financial goals and offering information asymmetrically in order to direct other decisions. The leadership is passed on by examples, mentoring, and problem-solving activities, and the main focus is on how Rich Dad is the main holder of knowledge. Table 2 shows recorded instances of Leadership of a Stackelberg nature in the text.

Table 2: Stackelberg Leadership Instances

Chapter	Leadership Context	Observed Action
Ch. 2	Mentorship	Introduces the asset vs liability concept
Ch. 4	Investment guidance	Models decision-making in real estate
Ch. 6	Risk management	Provides strategies for negotiating deals
Ch. 8	Teaching financial games	Directs the use of the Cashflow board exercises

Financial Education and Financial IQ

Kiyosaki reiterates many times the importance of financial education, which he sees as a condition for knowledgeable money management. Examples witnessed have been systematic learning on accounting, investing, taxes, and market behavior. The book includes exercises, real-world problems, and games to improve financial IQ, frequently with a focus on the distinction between experience-based learning and formal education. The book identifies the elements of financial IQ as shown in Figure 2.

Figure 2: Components of Financial IQ in Rich Dad Poor Dad

The excerpts in the text show that financial education is placed as a process that needs to be practiced, observed, and engaged in regularly in order to become competent.

Dominant Strategy and Asset Building

The book highlights the accumulation of assets as a focal approach to obtaining financial independence. Repeated examples point to repeated investment in income-generating assets (real estate, stocks, and businesses), organized as a so-called dominant strategy, which yields predictable returns regardless of outside circumstances. It has been observed in writing that there is a pattern of reinforcement of the minimization of liabilities, reinvestment of profits, and leverage is tactfully used to maximize profits. These dominant strategy patterns can be summarized in Table 3.

Table 3: Dominant Strategy Observations

Chapter	Strategy Context	Observed Action
Ch. 3	Real estate investment	Purchases cash-flow-positive properties
Ch. 5	Stock market investment	Focuses on long-term asset growth
Ch. 7	Debt management	Reduces liabilities and reinvests earnings
Ch. 9	Business ventures	Applies repeatable strategies for profit

This section presents objective descriptions through textual data that provide a systematic mapping of the financial measures of Kiyosaki and the identified themes of decision making, cooperation, leadership, education, and asset building. Tables and figures help to organize the analysis, which is then presented in the analytical discussion in the section that follows.

Discussion

Synthesis of Game Theory and Neo-Marxism

The results show that the intersection of game theory and neo-Marxist criticism can help understand Kiyosaki and his stories about finances in Rich Dad Poor Dad. Noted Stackelberg leadership - such as the Rich Dad character - serves as a ladder to guide the protagonist in decision-making and as a role model of strategic actions. This leadership can be seen as a cultural hegemony in the Gramsci sense of domineering ideologies being established through the socialization process, with the Rich Dad serving as mentor and enforcer of the capitalist status quo.

Financial success can be approached in terms of a strategic advantage, and the constructs of game theory, like dominant and cooperative strategies, can be used to explain their functioning. Nonetheless, such benefits are not universal; the opportunities are framed in the context of the capital, known knowledge, and social networks limitations that are repeated throughout the text. That is, although game theory focuses on rational choice and the optimization of strategy, these are structurally determined by inequalities and power relations that exist. The game of money worked out by Kiyosaki is ideologically neutral, then, it assumes the rules and provisions which reproduce and reproduce the hierarchies of the capitalist world.

The intersection of these frameworks implies a two-fold approach: at the micro level, financial strategies are applied as rational and goal-directed behavior, and on the macro level, these strategies are integrated into the social and economic frameworks, which benefit certain actors, rather than others. To give an example, the character of Rich Dad as the teacher of the main character is a duplicate of the leadership style of the Stackelberg type, yet the expression of the cultural power of the rich, and this is the definition of the relationship between the strategic advantage and the socio-economic location.

Contribution to Financial Literacy Discourse

The framework presented by Kiyosaki contributes to the discussion of financial literacy and emphasizes strategies such as cash flow management and the development of financial IQ. The doctrines are positioned as transformative in the supportive scholarship, with Rose (2020) indicating that such doctrines may result in higher individual financial success because of the active engagement in asset-building and investment. Similarly, Cross (2017) emphasizes the psychological side of money and shows how cognition, emotions, and mindset define how a person acts with money.

The financial IQ analysis, however, shows that it is not an ideologically neutral IQ. Both the promotion of strategic accumulation of assets and individual agency that is promoted in the text are aligned with the neoliberal concepts of self-reliance and implicitly put the wealth creation process on the individual plane rather than a structurally mediated process. This point is reflected by Matogwa (2015), who condemns the discipline of financial education as a means to reproduce the class division because it considers economic success as a factor of personal strategy. Such emphasis on influence tactics and authority, despite its pedagogical success, propagates the belief that access to wealth is unconditionally favorable and adversely affects the structural aspects of the economic mobility of the less fortunate actors.

Thus, an improved vision of financial literacy can be achieved by integrating game theory and neo-Marxist criticism: it is worth mentioning that the financial IQ development is more about learning to use skills and successfully navigate a system when the power relations are already established. Although Kiyosaki provides practical equipment, it reformulates ideological assumptions that represent wealth as a strategic game and not a socially mediated phenomenon.

Theoretical Contribution

The present work presents a new interdisciplinary approach to studying the neo-Marxist criticism of the game theory analysis. As this is integrated, the financial practices in Rich Dad Poor Dad are seen as the action of making strategic, goal-directed decisions, as well as practices that are incorporated in wider socio-economic systems. With the use of game theory concepts such as dominant strategies, cooperative dynamics, and Stackelberg leadership, a systematic analysis of the way individuals explore financial opportunities, risk management, and maximization of the results can be conducted. At the same time, neo-Marxist perspectives shed light on the conditioning of such behavior by structural disparities, cultural hegemony, and the impact of classes, which provide a unified view of the management of money as an ideologically neutral phenomenon.

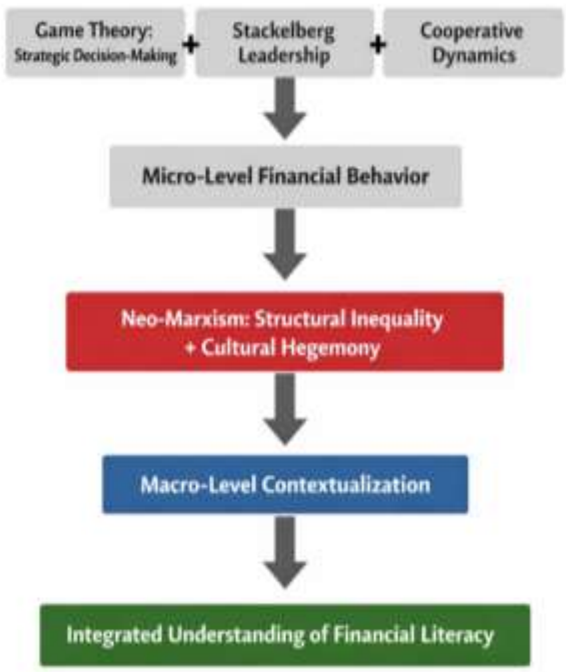

Figure 3: Interdisciplinary Model of Financial Literacy

Practical Implications

The findings are that there are several implications that were drawn on the design and implementation of financial education programs. To begin with, financial literacy programs ought not to be based on skill-based education, including budgeting or investing, but on strategic reasoning patterns that demonstrate the interdependency in decision-making, risk assessment, and long-term planning. These skills may be developed with the help of game-theoretic exercises, simulations, and scenario-based learning, which simulate interactions between individuals and financial systems. Second, financial education needs to focus on systemic and structural aspects, such as capital access disparities, market hierarchies, and socio-economic limits. With the combination of these understandings, learners will be able to more effectively recognize the drawbacks of individual agency and those circumstances in which financial strategies thrive and minimize the probability of attributing success entirely to personal effort. Lastly, educational instruments like the Cashflow game can be varied to reflect both operational reasoning and structural inequities that aid learners in carefully reconsidering the process through which wealth is made, as well as the process of financial opportunity.

Limitations

There are also several limitations in this study despite its contributions. The research is limited to Rich Dad Poor Dad, and this could reduce the extrapolation of the findings to other financial literacy books or other cultures. Furthermore, the study employs qualitative thematic and discourse analysis, implying that the findings are of a qualitative nature, and they could be influenced by the bias of the researcher, despite the systematic codification. The second weakness is the absence of empirical evidence; the interdisciplinary model has not been subjected to real-life learners and applied to the real-life financial education situation. These constraints mean that the findings can be considered as exploratory and conceptual and not definitive.

Future Directions

Later, further development and enhancement of this study are possible. The overall applicability of the suggested interdisciplinary framework would be checked through comparison with other financial literacy texts and the identification of similar and different strategic and structural patterns. The empirical (e.g., experimental or longitudinal) studies would be capable of assessing the practicality of the concept of implementing the game theory and structural awareness in a financial education course. Furthermore, policy-related research can identify the ways in which the findings of this framework can be used to reform the government-provided financial literacy interventions, particularly those focused on underserved or marginalized populations, and make them fairer and more efficient. Finally, cross-cultural research may also entail the exploration of the differences in interrelationships between the strategic behavior and socio-economic structures in various economic and cultural settings as a contribution to an internationally applicable notion of financial literacy.

Conclusion

This project was intended to consider how game theory and neo-Marxist analysis could be used to make sense of the financial ideology of Rich Dad Poor Dad. In relation to RQ1 and RQ3, it was shown that Gintis' concepts of dominant strategy, cooperative interaction, and Stackelberg leadership fit neatly into the way in which Kiyosaki discusses asset building, cash flow partnering, and the relationship between Rich Dad and the protagonist. Concerning RQ2, Kiyosaki's principles of financial autonomy, wealth creation, and financial IQ were seen to both align with and mask the structural inequities at the heart of neo-Marxist theory because strategic success is always conceived of as something that occurs on an individual level. Finally, concerning RQ4, it would appear from this analysis that game theoretic analysis – combined with a knowledge of structure – can help in the teaching of money management, as long as individuals know what socio-economic conditions they are up against. On balance, all of this provides strong evidence for the main claim of this paper: that financial literacy, as defined by Kiyosaki, should be seen not only as strategic but also as ideologically framed, and that such interdisciplinary approaches provide a useful basis for doing that.

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Author contributions: CRediT

MA: Conceptualization, methodology, validation, investigation, writing original draft preparation, writing-reviewing, project administration.

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