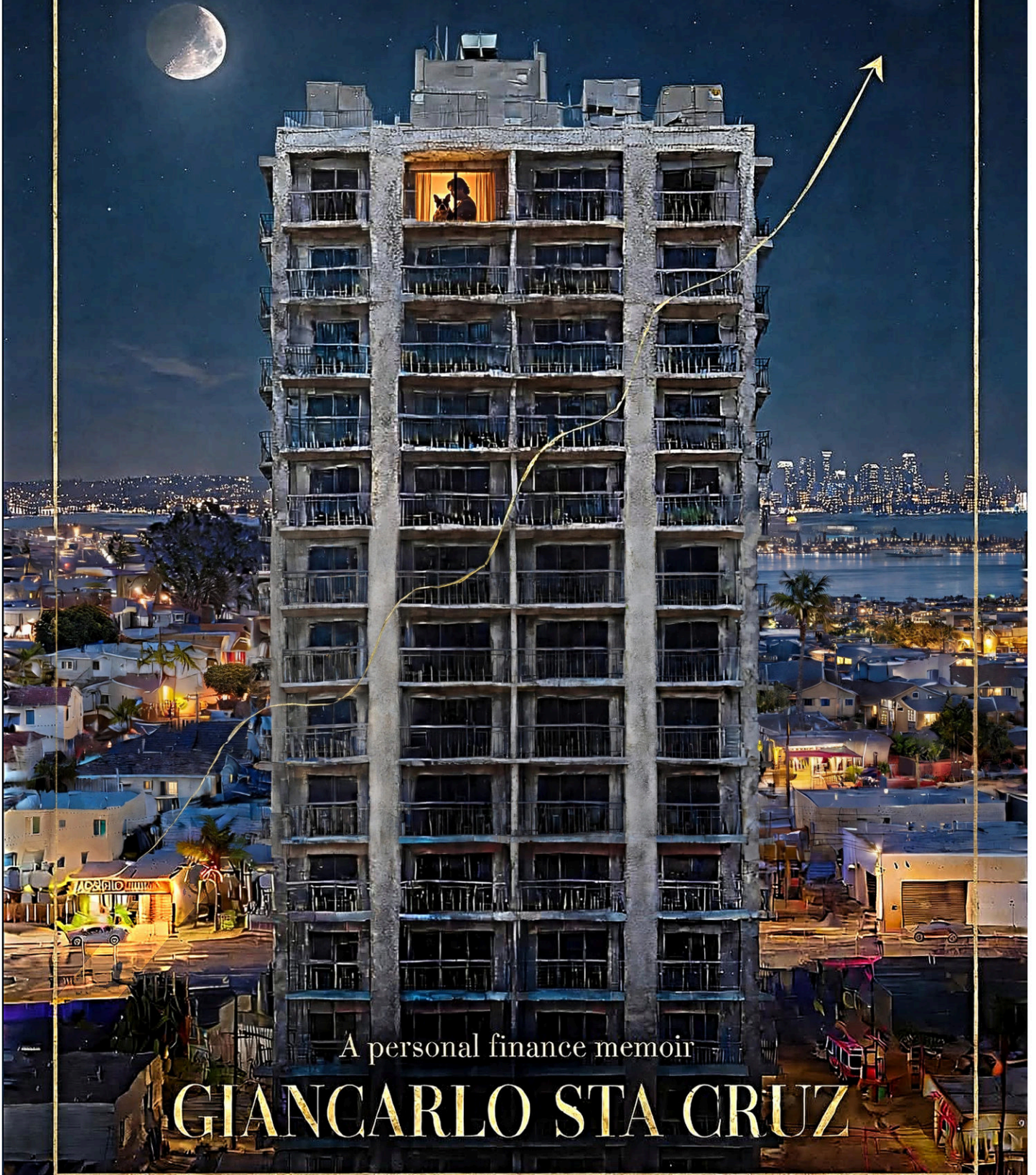


THE 12TH FLOOR



A personal finance memoir

GIANCARLO STA CRUZ

Chapter 1: Prologue: Technically, the Penthouse

I live on the twelfth floor. There are twelve floors. Technically, the penthouse.

That's the joke, and it's also the whole book. I live in a five-hundred-square-foot condo in National City with my baby dog, a mortgage that costs less than most people's rent, and a retirement plan aimed at about five million dollars. I am forty-four on paper and seventeen in my head, and I have never worked a day past fifty-six. Well. Almost. We'll get to that.

My life hasn't been easy. I would never categorize myself as rich in any way. If you're holding this book because you want the story of a man who was born clever with money, put it down. I joined the Navy at seventeen and saved nothing for seven years. I started planning at twenty — and put it into action at twenty-four, which is late by every guru's standard and early by almost everyone's actual life.

What I had was time, stubbornness, and a habit of reading anything with words on it — hundreds of books now, accumulated over the years, living in my enormous seven-level bookshelf. The first level stays cleared, just in case Pepper Boy forgets to go outside and pees on my treasured collection.

Here's what I want you to know before we start: this isn't a book about being smart. I wasn't the smartest guy in any room I ever stood in. I didn't time anything. I didn't discover anything. I just started, didn't stop, and let time do the thing time does when you give it enough.

I have a habit of doing the things I put my mind to — not just talking about them. I don't like empty bags. I do things, and I get them done.

If you're waiting to feel ready, or smart enough, or rich enough to start — you're holding the wrong book. This one's about starting anyway.

Here's what the twelfth floor looks like at six in the morning: the city still quiet, Pepper stretching on the carpeted floor then lapping at his water bowl, walking through the kitchen following his dad as the lights turn on as if by magic. He goes to bed before I do — I'm a night owl with insomnia. A sugar-free stevia latte — not too sweet — buttered bread with cashew butter, cheese pimiento spread from the Filipino store, or smoked salmon, the TV on with YouTube music in the

background. The second alarm counting down on my Android phone — stopped in an instant before it makes a sound — and a spreadsheet I’ve been keeping for twenty years.



The rooftops, at sunrise.

Pepper was afraid of jumping down from couches until he was over a year old — which perfectly taught him the dangers of heights by the time we permanently moved to the 12th floor with the balcony. That’s about 110 feet up — eleven stories of San Diego between us and the ground. I had to put a green boxwood barrier along the bottom for safety — he was so small as a pup he would have fallen right through. Zero chance of him accidentally trying to catch a pigeon from the top. He’s content up there anyway — gossiping and barking at the neighbors and the other dogs below.

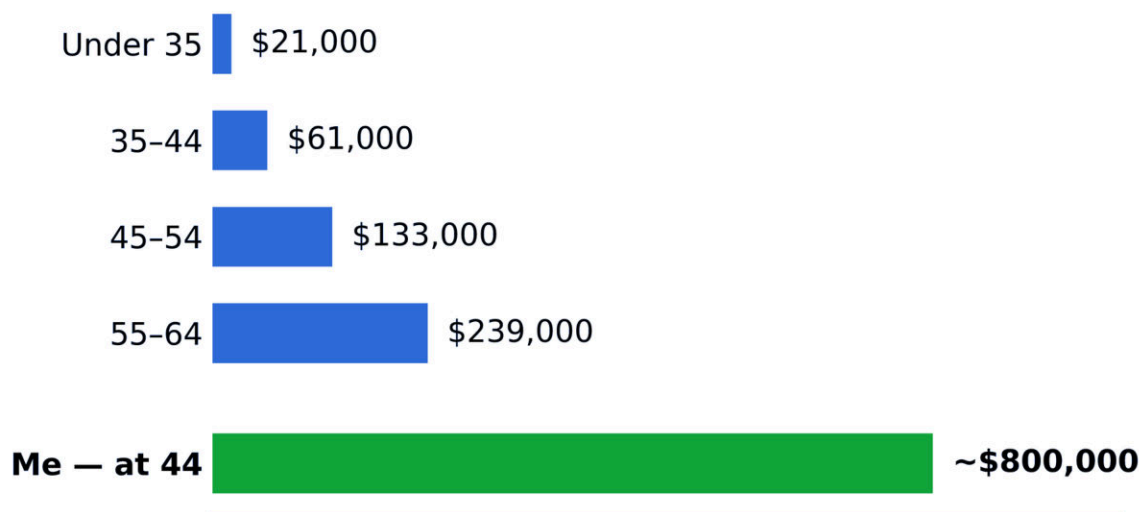


Pepper on the balcony — boxwood barrier in place, city lights below.

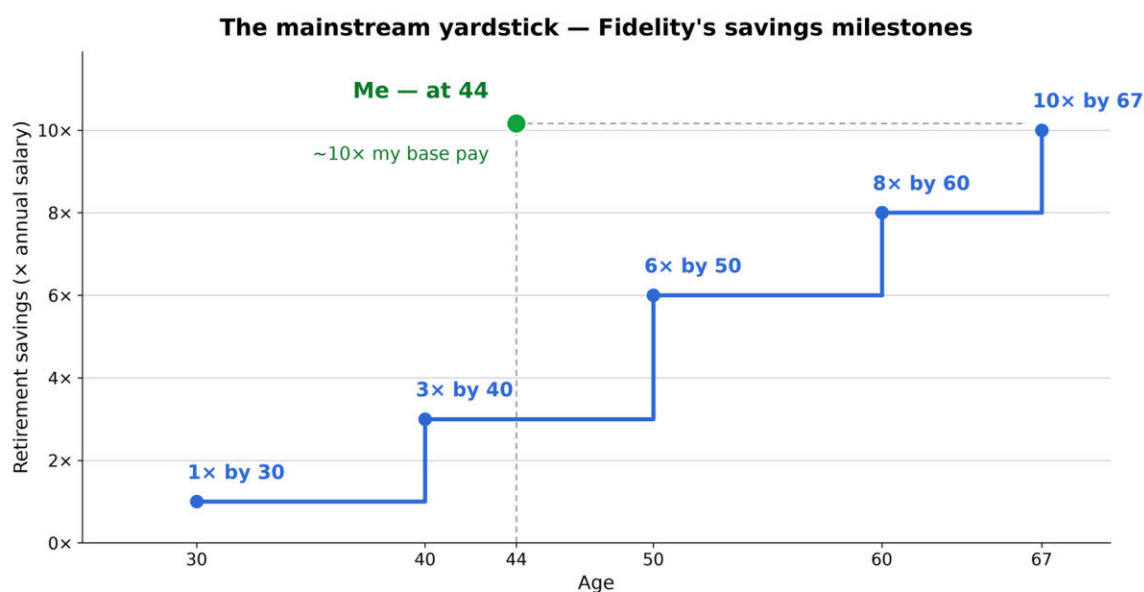
This is the story of how a poor kid from the Philippines, an E-4 with empty pockets, a \$13.85-an-hour contractor, and eventually a Medical Instrument Technician – Anesthesia (0649 on [usajobs.gov](https://www.usajobs.gov)) who never chased a promotion, built something most doctors don't have.

You don't need to buy the penthouse to live on the twelfth floor.

The twelfth floor was never about the floor. It was about looking at what you have and refusing to be embarrassed by it while you build what's next. Most people spend their building years performing wealth they don't have. I spent mine stacking it quietly in a five-hundred-square-foot condo, with a dog who didn't care about any of it.



Median retirement-account balance by age — and mine at 44. Federal Reserve, Survey of Consumer Finances (2025). Medians cover families who have a retirement account; 36.9% of families aged 55–64 have none at all.



Source: Fidelity Investments, retirement savings guidelines — save 1x salary by 30, 3x by 40, 6x by 50, 8x by 60, 10x by 67 (accessed October 2026).

The mainstream yardstick — Fidelity's savings milestones, as multiples of salary, and mine at 44. Fidelity Investments, retirement savings guidelines (accessed October 2026); the ladder assumes saving 15% of income a year, employer match included, from age 25, and retiring at 67.

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