Playing Grand Theft Auto online can be a repetitive grind if anyone wants to make any sort of real cash. So much of a grind in fact, that there is a legitimate case to be made for the dominant strategy of money-making is to just buy the shark cards. Many mechanics in Grand Theft Auto seem to be designed to punish unskilled players, especially along some of the heist missions, which are what many will want to do to make money, especially in early game.

There are several ways to make money and subsequently progress, but they can really be broken into two categories.

Free Roam Businesses: These are what players will be familiar with as their motorcycle club businesses, and the special and vehicle cargo missions. There are a good variety of these, nearly all of them following the grindy structure of doing missions to fill a warehouse then selling the cargo with friends. These missions have one minor problem though. They must be completed in public sessions where the risk is at the absolute maximum. In public sessions you also run the risk of other problems such as encountering hostile modders, which is not an intended feature of the game, but one of the most common occurrences while playing.

I would do just one thing to change the strategy for doing these, and it would be to allow these missions to be done in invite only or crew only sessions. This will allow for a more secure experience and make them more fun to do in general since you do not need to worry about that flying rocket bike blowing you up when you are just trying to resupply your stuff, or worse yet trying to make a sale.

Missions and Heists: Missions and heists are the early game dominant strategy for making money. I am also lumping in the adversary modes that often go on multiplier events that increase money earned. These are alright, but suffer greatly from diminishing returns, and performance-based penalties to how much you can potentially earn. In Adversary modes, there are winners and losers, and the winners should make more money. That is not what I am referring to.

Specifically, when you are playing the final stages of a heist, and you get shot, there is a mechanic where you lose money for every time you get shot. This number does not reset if you die. So if there is a situation where a player is having trouble with a section, their reward for finishing it diminishes further and further. This is a huge problem for me, because throughout the entirety of the midgame, heists are the most efficient way to make money before you have a good cash flow from your open world businesses. They also require a large amount of up-front cost to set up. It is extremely frustrating when you pay to start a mission, struggle to complete it, and then get punished for struggling with continuously diminishing returns.

With how much money certain things in this game cost, I would do away with any cash-based penalty for heist missions. This way, the dominant strategy turns away from trying to grind away at the heist missions to get money but trying to hit those optional objectives to get extra money, instead of worrying about encountering losses. That way more players can still get a significant amount of money, and skilled players get rewarded for performing well.

For the skimmers, I would remove the punishing mechanics on certain heists that take cash away from you when taking damage to make heists more accessible as a viable strategy for making money, I would make it so that players were free to farm on their businesses on a friends only session to make safely doing those missions more viable as a strategy to make money without risk of outside

interference, and I would not incorporate diminishing returns in various PvE contact missions. This would change from a dominant strategy of grinding a few lucrative things to being able to have a little more freedom and variety in what a player can do to make a respectable chunk of money.