**Maryland Elementary School—State Winner**

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Investing, and looking to the future, makes us think about different industries and how technology is changing the world. When thinking about the future, we see a lot of opportunities in areas such as education, training, medicine, space exploration, and energy. We know, from science, that we can do better in how we treat the environment, how we use our resources, and how we explore the world and beyond. We also know technology can help improve how we learn, how we interact with other people, and gain more flexibility in how we accomplish different tasks. From an investment perspective, we’ve learned that it’s very important to keep a balanced portfolio. So, when looking at opportunities that the future will hold, we want to keep that same balanced approach. One major area that will be important is looking at how we learn, train, and access information. Virtual Reality (VR), and Augmented Reality (AR) are huge opportunities for investing. Meta (formerly known as Facebook) is a strong investment choice because it owns Oculus. Oculus made VR easier to access for everyday people. Oculus is focusing on a “Oculus for Business” platform, which will allow for virtual training modules and to build better collaboration in different work environments - including education, research, development, gaming, medicine, and more.

Electronic Arts (EA) is also a solid investment choice, as they are doing more and more fully immersive video games - which is a big business opportunity that will keep growing. We already see that things like “E-Sports” are very popular, and people are even going to college for it. EA is a leader in gaming, and they will offer more of these VR/AR experiences. PTC is another investment choice for AR/VR. Pretend that you are a medical student. Instead of having to be physically working on a body, for training, AR would allow a medical student to be in a VR/AR experience, and do training on a “virtual” body, and learn all the procedures and surgeries they need to practice. If you are a mechanic, you can use PTC’s platforms to learn how to fix a car, or a jet engine. You can also see this use for space vehicle maintenance. This reduces training costs, reduces waste in time and materials, and improves productivity. When looking at space exploration, Microsoft is a good choice, as they have partnered with NASA using Microsoft HoloLens smart glasses, to do things like explore the surface of Mars virtually. We see this same technology being used by car manufactures, like BMW, to test safety features, new sensors, and designing new cars and prototypes. When looking at delivery of goods, we see that drones are being used more and more.

One company that is a good investment is Drone Delivery Canada Corp. They are growing and their stock is affordable. They have deals with airports in Canada for drone delivery services. We’ll see this type of delivery become more and more popular, and this company has both the physical hardware and software that controls the drone and has a good start in delivering packages. When thinking about how we will see the doctor, telemedicine is a growing field. One established company to look into is TelaDoc Health. They are a market leader, and use Artificial Intelligence (AI), advanced technology and equipment. This will be easier for people to see their doctors, and they are partnered with a lot of doctors, hospitals, and insurance companies already. Electric Vehicle (EV) ETFs (Exchange Traded Funds) are good too, because electric vehicles are becoming much more popular and are being offered by a lot more car makers. One ETF that is good for this is the Global X Autonomous & Electric Vehicles (DRIV) which covers many aspects of EV, to include the technologies and car makers. This is a good way to invest in the EV industry that is continuing to grow and gain popularity, as there will be more and more EV’s on the road in the coming years. The Fidelity Select Technology (FSPTX) Mutual Fund is a good mutual fund to look at for investment as well. It has good performance and contains a lot of big-name technology companies that are sure to continue to play a big role in the future, such as Apple. These fund investments allow access to companies that are touching on different technology topics for the future, like sensors, private space exploration, satellite hardware, self-driving technologies, hologram technologies, and robotics. The growth in technology is very exciting, and the opportunity is now to invest towards these future successes and advancements, which will impact all of our daily lives.