

Maryland State Winner – Middle School

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Have you ever wondered how to get things done faster? Well that is when the term teamwork comes into play. Teamwork is the combined action of a group of people. The benefits of working with a team is that you can get things done quickly and efficiently when your teammates are ready to learn. Your teammates can bring a variety of things to the team. There are some who are on task, and willing to help, some who just want to help but feel as if they aren't saying the right thing, and there are some who just don't want to contribute to anything. When working in a group there are ups and downs, because not everything will go according to what you planned. In this Stock Market Game group, we are able to learn about teamwork, stock diversity, and building a portfolio.

The benefits of working in a team is that you can assign jobs to each other to get work done faster. It is less stress on your end, when you work with a team you have everyone contributing. It is more creative because you have more than one mind in a project, you have so many minds on one project that you can make your imagination come to life. What makes a good team is being able to be there for one another and build each other up. In our Stock Market Game group, we were able to work together to make decisions, that is we assign roles. We collaborate well and listen to other people's opinions, being open-minded was our number one key. When one person wasn't able to finish the work, we had another teammate help out on the assignment. We had a captain of the team and made sure that everything was planned accordingly. Finishing the work was a major thing in my stock market group, if we didn't finish at school then we'd hop on zoom to complete it. An example of good teamwork is being able to trust your teammates, brainstorm together, and complement each other.

What makes a good team when it comes to a portfolio of investments is being able to know how to diversify your portfolio. You don't want to keep investing in similar stocks repetitively. As a team you should be able to think outside the box of investments you and your group would like to choose. Having a diversity of thinking styles. Being able to have risk tolerance is key because you may not want to make risky decisions, but most times you have to. Having \$10,000 to invest in, I would consider buying stocks that are trending in the market and have a gain in value. I would invest in the sector of "Technology", the stock I would buy is Apple (AAPL). I'd buy \$300 of Apple, I'd be left with 9700, I would buy FedEx that is underneath E-commerce service transportation. Now being left with \$9700, I will buy \$1000 of NVIDIA Corp. which is under technology. I would buy NVIDIA because its 52-week range is in the lower range. Even though the beta is high, that is where deciding as a team to take the risk comes into action. I would buy \$3000 of Proctor and Gamble, because of the low beta resulting in a low risk. Now being left with 6700, I'd buy another \$3000 of Pinterest, taking that slight risk, with a

beta of 0.99. With \$ 3700 I am going to buy \$3700 of Samsung Electronics Co. 52-week range is closer to its low. They pay their dividend (2.41%)

I selected my portfolio for the fact it has diversity in the sectors, there's a sector for technology and another form E-commerce service transportation. These selections make a good team of investments. Investing in technology stocks lets investors dial up their risk in their portfolios to increase returns. Buying fast-growth tech stocks is a very effective way of boosting returns in a low interest rate environment. Investing in E-commerce service transportation is useful for the fact that you can buy and sell products online. You can use mutual funds to invest in e-commerce services. Investing in Procter and Gamble because it has lots of industry, Family Care, Health Care, Beauty, etc. Communication services are a great investment as well because the industry invests in new technologies and offers significant opportunities for price appreciation.

To conclude, the Stock Market Game was an amazing activity for my teammates and me. We went from knowing slightly nothing to gaining a good understanding of the stock market. We were able to learn about teamwork, stock diversity, and building a good portfolio. The Stock Market was able to help us grow our understanding of the 52-week range, P/E ratio, beta, etc. The Stock Market Game was able to teach us to persevere throughout everything. There were times where our money would stay stagnant and we had a decrease in money, but we had to press on in everything we did.