



Maryland State InvestWrite Winner – High School

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The Stock Market Game creates a real-life simulation of investing in current stocks, learning about the importance of prior research, market trends, and day to day activity affecting common stocks. Ranging from IPOs to the release of earnings, these factors can lead to increases or decreases in your net-revenue. With one week remaining in the game, my knowledge of the market has grown immensely. Diversifying my portfolio was my biggest takeaway, and learning to do that earlier in the game would have impacted me in a positive way.

My portfolio consisted of six stocks. The reason is quite simple; it was necessary for the game. We started with the investment of Amazon as it was at a month low. This was very interesting as I saw huge upside potential. I called 300 shares, then bumped it up to 400 shares when it started to rise. That was a big mistake. Instead, I should have locked in my win by selling 30% of my total shares and keep the rest. The stock began to fall and reached its yearly low at \$120. I made my second mistake by panicking and selling all my shares, solidifying my loss. This resulted in a \$10,000 loss, which was obviously unappealing. After that, I decided to start day trading. I bought many small stocks, such as Palo Alto, and attempted to follow day trends. This was very difficult as day trading demands consistent focus and concentration. Being in school this was hard, so I only ever made around \$300 participating in it. I now am only invested in one stock, which is Apple.

A personal goal in the next 10 years is to become proficient and profitable in the market; understanding when and why to invest in certain industries. This will take time and commitment, but I'm willing to sacrifice time to understand why people think and act the way they do by investments in stocks.

To create a \$10,000 portfolio, I would include new stocks in which will become the new "norm" in the world. An example of this would be AI and Ev's. AI and Ev's are taking over the world, and mission out on early investments now could potentially be sacrificing thousands of dollars. My main investment to create a \$10,000 portfolio would be Fisker, the electric vehicle brand. They are all over the internet and are coming out with new affordable products so all classes of people can obtain them. From my portfolio in the SMG, I would include Apple. The reason I would choose Apple is because of being loyal to companies. People who have always chosen Apple will stay with Apple no matter the cost. This is very important as it means there will always be consumers for their products. With AI, Ev's, and the investment of Apple, all will

always have great upside potential, with always having good analyst ratings. This will help me create a \$10,000 portfolio. My current portfolio would not reach these terms, as it is not diversified enough. Putting all funds in one stock can lead to great wins, yet greater losses.

In conclusion, the Stock Market Game has taught me very valuable lessons for investing. From gaining prior knowledge to understanding market trends, I will be set to invest in the future smartly. Creating a \$10,000 portfolio seems out of the picture now, but with time, it can easily become a reality with the strategic investments I'm learning to create.