



Maryland State InvestWrite Winner- 1st Place High School

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In the Stock Market Game, Chipotle has performed the best for us. This stock has made us over \$1000. My team bought the stock because we all eat here constantly. There are also only around 4000 locations worldwide, so they have room to grow, compared to McDonalds, which has over 40,000 locations worldwide. We initially bought 10 shares, but we keep selling them and re-purchasing, to lock in our profits every time. We were also influenced by our teacher to buy this stock because he talks about how he believes this company will grow. If I had to buy a portfolio of stocks, bonds, and mutual funds, I would buy a little bit of everything. One of the things I would buy is Microsoft. This company is among some of the largest companies globally. They lead various business segments. They have recently shown development within the new market of artificial intelligence, with a multi-billion-dollar investment, OpenAI. Due to these diversified business segments, they aim to surpass \$500 billion in annual sales by 2030. This company pays a dividend of \$0.68 per share, and they have risen at an annual rate of 11.3% in the last two decades. I would invest in 10 shares of the company valued at \$4,238.66. Another stock I would buy includes Alimentation Couche-Tard Inc. This is a convenience store located worldwide.

They only have 14,000 locations compared to 7-Eleven which has 84,500 locations. This stock has room to grow just like Chipotle. Its dividends have increased at an annual rate of 27%, which is quite exceptional. I would invest in 10 shares of the company, valued at \$760.50. Besides stocks, I would invest in a mutual fund.

Specifically, I would invest in the Nasdaq 100 index fund. This fund measures the performance of 100 of the largest Nasdaq-listed non-financial companies. In 2024, its year-to-date performance is up 8.6%. Its historical performance includes 20.6%. I would buy 500 shares of the company, which is \$17,592.40. This gives me a wide variety of stocks and mutual funds. This money should hopefully increase, so I can put a down payment on a

house, or apartment when I am older. This will help me out financially so I am not in so much debt when I do have the opportunity to buy a house/apartment.

In order to reach this goal, I will need to consider what is going right and wrong in my investments. If I see some of my stocks dropping, I could short them. However, I could also hold on to them, in hopes of them going back up again. I would make sure I only buy what I can afford, to try and avoid debt, and gambling. Although, I cannot tell how much money I will make off of the stock, I will consider using leftover money to invest back into the stock market if I think it will do very well. I could also use the extra money I make after completing my goal, and use it on things including student debt, or anything else that needs to be paid off.