



Maryland 2nd Place National & State InvestWrite Winner - Elementary School

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Describe your Stock Market Game portfolio. Discuss how you could diversify your portfolio for success in 10 years. Explain what stocks, bonds, and/or mutual funds you would add or remove and why.

Being in the Stock Market Game was an amazing experience for me. Every day, I looked forward to when I would get to meet with my group and invest. I've learned so much about the stock market. Researching companies was so fun! In this essay, I will be explaining my favorite and least favorite investment, the importance of diversifying my portfolio, and how I would use what I learned in the Stock Market Game for my own investment plan for my family in the future.

My favorite investment in the Stock Market Game was when my group and I invested in Apple Inc. Apple was my favorite investment because of the research my group and I did on the company. We learned that Apple is one of the best technology companies in terms of how much money they currently have and how much profits they get. We researched their plans for new iPhones and other products, and we learned that they would be coming out with their new iPhone 17 soon. Because we knew the company was going to be growing, we decided to invest in it. We also looked into their competitors, and none of Apple's competitors were going to be coming out with new products that were as good as Apple products. That is why investing in Apple was my favorite investment of the Stock Market Game.

My least favorite investment was when me and my group invested in Hershey. We invested in it for the wrong reasons. We invested in it because we liked candy, Halloween was coming up, and we liked Hershey Park. Then, I learned that investing in Hershey was not the best idea because I only should invest in companies after understanding their business and plan for growth (like coming out with a new product or making a deal with another company) and that I shouldn't invest in a company just because I like what that company does. I learned a lot from that investment. That is why Hershey was my least favorite investment. When investing in the long term, there is a lot to think about. One very important thing to think about is diversifying your portfolio. A portfolio is a collection of all your investments. People shouldn't only invest in one sector. For example, if all my stocks were technology stocks and something bad happened, causing all of the stocks in technology to go down, I wouldn't have much money left because all the stocks I bought were all from the same sector. Also, people shouldn't invest too much in one company because if that stock goes down, then the investor would lose money.

Another way to diversify your stocks is to not only invest in companies from one country. If someone invested only in American companies, and America got in a war with another country, most of their stocks

could go down. That would make the investor lose money. It is very important to invest in multiple different stocks, sectors, or countries.

Another important thing to think about when investing in the long-term is not to panic every time that your stock goes down. For example, if someone owned some of Netflix and its stock went down, if they are investing for the long term, then they shouldn't sell it. What they should do is hold the stock or even buy more while it is cheaper. Stocks go up and down all the time, but what matters is what happens in the long term.

When investing in the long term, people should never panic if their stock goes down and should believe in their research about the company. In investing for the long term, it's important to think not just about what a company does now, but also about what it will do in the future. For example, right now Apple makes laptops and phones, but in the future, they will need to be more active in AI (artificial intelligence). If someone were researching Apple as a long-term investment, they would need to understand Apple's plans for growth as the technology world changes. I also think that people should take risks when investing if they are confident about an idea.

In conclusion, in the Stock Market Game, I learned how to research stocks and companies, how to pick a good investment, how to build a portfolio that is diversified, and how not to panic and have discipline. I will use what I learned as I continue to invest for myself and my family in the future. This has given me a foundation for investing in success and I am excited to continue to learn more!